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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.


1.3 **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.
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.
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.
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.
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:


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.
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.
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.
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.
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
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 delegate such authority to Superintendents to the extent he deems appropriate after evaluation of each agency's capabilities. Authority
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 30 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 30 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.
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 BLAM, Supplement 4.

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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
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.
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 BLAM 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
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.

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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

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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.

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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)
INDIAN BUSINESS DEVELOPMENT PROGRAM
GRANT APPLICATION AND APPROVAL

APPLICANT INFORMATION

1. Name of Applicant

3. Applicant's Telephone Number
   Home
   Business

4. Applicant's Agency

5. Applicant's Tribe

6. Enrollment No.

7. Compliance with applicable requirements of the Flood Disaster Protection Act of 1973 (P.L. 93-205), the National Environmental Policy Act (P.L. 91-190), 42 U.S.C. 4321, and preservation of historical and archeological date (P.L. 93-291) must be indicated.

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


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:

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

1. Profit or Retained Earnings $_________ $_________

2. Income to Tribe $_________ $_________

3. Other Income to Indians (List) $_________ $_________

4. Other Income to non-Indians $_________ $_________

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## Employment and Payroll Data

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</tbody>
</table>

4. Will secondary income of employment result from project? [ ]
   If so, explain ____________________________

## Project Management

1. Organization Form of Business

2. Attach evidence of legal entitlement to do business

3. Ownership of Business
   - Name ____________________________
   - Address ____________________________
   - Name ____________________________
   - Address ____________________________

4. Chief Executive or Manager
   - Name ____________________________
   - Address ____________________________

5. Attach resume of education and experience.

## 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 ____________________________

## Marketing Data

1. Market Area:

2. Estimated Market Share-Sales - First Year $ __________________ Second Year $ __________________

3. Sales estimate prepared by: Name ____________________________
   Address ____________________________

## 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 ____________________________

## 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.

## Signatures

[Signature] ____________________________ (Sign here) ____________________________ (Date)
   (Title) ____________________________

[Signature] ____________________________ (Signature) ____________________________ (Date)
   (Title) ____________________________

[Signature] ____________________________ (Signature) ____________________________ (Date)
   (Title) ____________________________

[Signature] ____________________________ (Signature) ____________________________ (Date)
   (Title) ____________________________

[Signature] ____________________________ (Signature) ____________________________ (Date)
   (Title) ____________________________

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Release 80-4, 4/15/75 AMOUNT APPROVED $ __________________
E. **EMPLOYMENT AND PAYROLL DATA**

1. **Permanent Number**
   - 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:
   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**

(Sign here) ____________________ (Date) __________

By: ____________________ ____________________
   (Title) ____________________

L. **APPROVED** __________ **TENTATIVELY APPROVED** __________ **DISAPPROVED** __________
   (Signature) ____________________ (Date) __________

Release 80-4, 4/15/74 **AMOUNT APPROVED** $ __________

IBDP No. B1AM REISSUE
FEBRUARY 1984
INDIAN BUSINESS DEVELOPMENT PROGRAM
Instructions for Preparing Grant Application
and Approval Form (3-8001)

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.

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(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. File 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.
INDIAN BUSINESS DEVELOPMENT PROGRAM
GRANT APPLICATION EVALUATION

Grant History

- Original Grant
- 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:
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)
- 80 BIAM 1.7A (2)
- 80 BIAM 1.7A (3)
- 80 BIAM 1.7A (4)

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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)
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 with 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 regulations under which this grant is made.

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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:

Attest:
(Seal)

By ____________________________________________

By ____________________________________________

(Title)

By ____________________________________________

(Title)

Grantor: THE UNITED STATES OF AMERICA

By ____________________________________________

(Title)

BIAM REISSUE
FEBRUARY 1984

Release 30-4, 4/15/75
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 countersignature 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 countersigning 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 ______________________
Title ________________________________

Concurred:

Lender ________________________________

Authorized Officer ______________________
Title ________________________________

Date _________________________________

Release 80-4, 4/15/75

BIA M REISSUE
FEBRUARY 1984
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

<table>
<thead>
<tr>
<th>BIDP No.</th>
<th>Name</th>
<th>Business</th>
<th>Amount &amp; Ownership</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Tribal</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

TOTAL APPROVED THIS MONTH $ __________ $ __________ $ __________

UNOBLIGATED BALANCE (End of Month) ............................................. $ __________

Disapproved This Month

<table>
<thead>
<tr>
<th>Name</th>
<th>Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

APPLICATIONS ON HAND (Not Acted Upon) No. __________ $ __________

1 Information under this heading is to reflect the funding status shown on the previous month's report.

2 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.

BIAM REISSUE
FEBRUARY 1984

Release 80-4, 4/15/75
# INDIAN BUSINESS DEVELOPMENT PROGRAM

**SEMI-ANNUAL GRANT OUTPUT MEASUREMENT REPORT**

<table>
<thead>
<tr>
<th>(Agency or Area)</th>
<th>Report on: □ Tribes and Tribal Organizations □ Individuals, Partnerships, Etc.</th>
<th>(Date)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(1) GRANTS AWARDED</td>
<td>(2) BUSINESSES ACQUIRED</td>
</tr>
</tbody>
</table>

**NEW GRANTS**

<table>
<thead>
<tr>
<th>GRANTS PREVIOUSLY REPORTED</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. $ Amount</td>
</tr>
</tbody>
</table>

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 grantee's 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 year's 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 grantee's 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 3.91 and by their Grant Agreement.

Release 80-4, 4/15/75
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

Release 80-4, 4/15/75
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.
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 imput are made by entering the grant number but not putting in the "X".

Initial imput

Additions, corrections, changes

If for some reason the grant number was orginally imput 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.

Release 80-5, 10/29/76
The grant number is on the bottom, second page of the grant application form.

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

Application:

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 (additional info required):

Purchase Hardware store and stock.


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

3. Location of Business:

Poplar, Montana

4. Address of Business:

118 C St

Poplar
Pike County
Montana

Code Sheet:

71 MT
73 State (where business located)
74 1. Business on Reservation
2. Business off Reservation

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 TYPE GRANT
1. NEW GRANT
2. ADDITIONAL GRANT

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

ENTER WHEN USING CODE 9

4. STORE HARDWARE

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.

Release 80-5, 10/29/76
Application:

C. FINANCIAL DATA

1. Applicant Equity: Cash $1,500 Assets $5,000 Total $6,500

2. Loans

   
   Jermyn State Bank

3. Other Grants

4. New Equity

5. Total Capital Available...........................................$33,000

6. Total Capital Required ...........................................$50,000

7. Amount of Grant Requested.....................................$17,000

Code sheet:

12 $17,000 AMOUNT GRANT REQUESTED

23 $6,500 INVESTED BY OWNER

33 $26,500 AMOUNT OUTSIDE FINANCING

43 34 COMMERCIAL LENDER

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:

- **First Year**
  - 2. Income to Tribe: $10.00

- **Second Year**
  - 2. Income to Tribe: $10.00

Code sheet:

$\frac{\$}{45}\frac{\text{Income to Tribe}}{10.00}$

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.

**Release 80-5, 10/29/76**
**Application:**

### Employment and Payroll Data

<table>
<thead>
<tr>
<th></th>
<th>First Year</th>
<th>Second Year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Man Years</td>
<td>Payroll</td>
</tr>
<tr>
<td>1. Permanent</td>
<td>4</td>
<td>40,000</td>
</tr>
<tr>
<td>Total</td>
<td>4</td>
<td>40,000</td>
</tr>
<tr>
<td>Indian</td>
<td>3</td>
<td>30,000</td>
</tr>
<tr>
<td>2. Seasonal</td>
<td>1 1/2</td>
<td>13,500</td>
</tr>
<tr>
<td>Total</td>
<td>7</td>
<td>53,500</td>
</tr>
<tr>
<td>Indian</td>
<td>6</td>
<td>43,500</td>
</tr>
</tbody>
</table>

**4. Will secondary income of employment result from project?**

If so, explain __________

**Code Sheet:**

```
23 4 50 43 50 0 0
17 1 90 43 90 0 0
23 5 50 43 57 80 0 0
```

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

**Application:**

**F. Project Management**

1. Organization Form of Business: __________

**Code Sheet:**

```
57 1 2
1. Type Organization

1. Individual
2. Partnership
3. Tribe
4. Corporation
5. Co-Op
6. Association
```

Release 80-3, 10/29/76
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:

<table>
<thead>
<tr>
<th>53</th>
<th>2 - YES</th>
<th>54</th>
<th>2 - YES</th>
<th>55</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>MGMT/TECH ASSIST FURNISHED</td>
<td>M &amp; TA CONTRACTED</td>
<td>AMOUNT CONTRACTED</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>L. APPROVED</th>
<th>TENTATIVELY APPROVED</th>
<th>DISAPPROVED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>signature:</td>
<td>3/18/75</td>
</tr>
<tr>
<td></td>
<td>(Title)</td>
<td>IBOP No.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>AMOUNT APPROVED $ 8,000</td>
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</table>

Code sheet:

<table>
<thead>
<tr>
<th>23</th>
<th>8,000.00</th>
<th>30</th>
<th>3</th>
<th>03/18/75</th>
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<tbody>
<tr>
<td>AMOUNT OF GRANT APPROVED</td>
<td>ACTION</td>
<td>PENDING</td>
<td>WITHDRAWN</td>
<td>DATE OF ACTION</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5 - TENTATIVELY APPROVED</td>
<td>4 - APPROVED</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5 - DISAPPROVED</td>
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<td></td>
</tr>
</tbody>
</table>

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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:

- **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:

```
<table>
<thead>
<tr>
<th>B . 0 . 8</th>
<th>. 0 . (5 . 0 . 5)</th>
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<tbody>
<tr>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
```

For initial imput fill in the number and date only.

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Release 30-5, 10/29/76
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 "overlaying" 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

<table>
<thead>
<tr>
<th>Alpha Abbrev.</th>
<th>State</th>
<th>Alpha Abbrev.</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
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<tr>
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<td>MS</td>
<td>Mississippi</td>
<td>MO</td>
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</tbody>
</table>
Tribe Codes

EASTERN 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

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

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<table>
<thead>
<tr>
<th>Area</th>
<th>Agency</th>
</tr>
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<tbody>
<tr>
<td><strong>ABERDEEN AREA</strong></td>
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<td>NEBRASKA</td>
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<td>Winnebago Agency</td>
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<td>Zia</td>
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<td>Zuni Agency</td>
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<td>Ramah (Navajo Community)</td>
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<td><strong>COLORADO</strong></td>
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<td>Southern Ute Agency</td>
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<td><strong>OKLAHOMA</strong></td>
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<tr>
<td>Concho Agency</td>
<td>Cheyenne &amp; Arapaho</td>
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<tr>
<td>Anadarko Agency</td>
<td>Kiowa, Comanche &amp; Apache</td>
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<td>Fort Sill Apache</td>
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<tr>
<td></td>
<td>Wichita &amp; Affiliated</td>
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<tr>
<td></td>
<td>Caddo</td>
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<td>Apache</td>
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<td>Pawnee Agency</td>
<td>Kaw</td>
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<tr>
<td></td>
<td>Otoe and Missouri</td>
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<tr>
<td></td>
<td>Pawnee</td>
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<tr>
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<td>Ponca</td>
</tr>
<tr>
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<td>Tonkawa</td>
</tr>
<tr>
<td>Shawnee Agency</td>
<td>Absentee Shawnee</td>
</tr>
<tr>
<td></td>
<td>Citizen Potawatomi</td>
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<tr>
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<td>Iowa</td>
</tr>
<tr>
<td></td>
<td>Kickapoo</td>
</tr>
<tr>
<td></td>
<td>Sac &amp; Fox</td>
</tr>
<tr>
<td><strong>KANSAS</strong></td>
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<tr>
<td>Horton Agency</td>
<td>Iowa</td>
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<tr>
<td></td>
<td>Kickapoo</td>
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<tr>
<td></td>
<td>Potawatomi</td>
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<tr>
<td></td>
<td>Sac &amp; Fox</td>
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</tbody>
</table>

Release 30-5, 10/29/76
BILLINGS AREA
MONTANA
   Blackfeet Agency
   Blackfeet
   Crow Agency
   Crow
   Flathead Agency
   Flathead
   Fort Belknap Agency
   Fort Belknap
   Rocky Boys Agency
   Rocky Boys
   Fort Peck Agency
   Fort Peck
   Northern Cheyenne Agency
   Northern Cheyenne (Tongue River)

WYOMING
   Wind River Agency
   Arapahoe
   Shoshone

JUNEAU AREA
ALASKA (For Credit Statistical Purposes Only)
   Aleuts
   Athabascan
   Eskimo
   Tlingit - Haida
   Tsimshian (Annette Island)

MINNEAPOLIS AREA
MINNESOTA
   Minnesota Agency
   Upper Sioux (Granite Falls)
   Lower Sioux (Morton)
   Prairie Island (Red Wing)
   Net Lake (Bois Fort)
   Fond du Lac
   Grand Portage (Pigeon River)
   Greater Leech Lake
   White Earth
   Red Lake
   Mille Lacs
   Prior Lake (Shakopee)
   Pipestone School Reserve

WISCONSIN
   Great Lakes Agency
   Bad River (La Pointe)
   Lac Courte Oreilles
   Lac du Flambeau
   Oneida
   Potawatomi
   Red Cliff
   Chippewa Communities
   Sakoagan (Mole Lake)
   Stockbridge-Munsee
   Winnebago (Wisc., & Minn.)

MENOMINEE AREA
   Menominee

MICHIGAN
   Great Lakes Agency
   Bay Mills
   Hannahville
   Isabella (Saginaw)
   Keweenaw Bay
   Scattered Ottawa & Chippewa
   L'Anse & Vieux Desert

IOWA
   Great Lakes Agency
   Sac & Fox

*436 (St. Croix, Clam Lake, Danbury, Round Lake, Sand Lake)

Release 80-5, 10/29/76
900 MUSKOGEE AREA
   OKLAHOMA
      Ardmore Agency
         Chickasaw
      Okmulgee Agency
         Creek Nation
      Osage Agency
         Osage
930 Miami Agency
      Quapaw
      Ottawa
      Seneca-Cayuga
      Eastern Shawnee
      Miami
      Peoria
      Wyandotte
905 Tahlequah Agency
      Cherokee Nation (Okla.)
907 Talihina Agency
      Choctaw
909 Wewoka Agency
      Seminole (Okla.)

NAVAJO AREA
780 Navajo

600 PHOENIX AREA
   ARIZONA
      Colorado River Agency
         Camp Verde
         Cocopah
         Colorado River
         Fort Mohave
906 Truxton Canyon Agency
      Havasupai
      Hualapai (Walapai)
      Yavapai
      Big Sandy (Truxton Canyon)
907 Fort Apache Agency
      Fort Apache
908 Hopi Agency
      Hopi
909 Papago Agency
      Gila Bend
      Papago (Sells)
      San Xavier
911 Pima Agency
      Maricopa-Ak Chin
      Gila River
901 Salt River Agency
      Fort McDowell
      Salt River
916 San Carlos Agency
      San Carlos
917 Uintah & Ouray Agency
      Kaibab

NEVADA
640 Eastern Nevada Agency
      Battle Mountain
      Duck Valley (W. Shoshone)
      Duckwater
      Elko
      Ely
      Ruby Valley
      South Fork
      Odgers Ranch
      Goshute (Nevada & Utah)
   Western Nevada Agency
545 Fallon Colony
546 Fort McDermitt
547 Carson City
## Western Nevada Agency (Cont'd)

- 648 Las Vegas
- 649 Lovelock
- 650 Moapa
- 651 Pyramid Lake
- 653 Reno-Sparks
- 655 Summit Lake
- 656 Walker River
- 672 Washoe
- 658 Fallon (Paiute)
- 659 Winnemucca
- 660 Yerington Colony
- 661 Yomba
- 663 Campbell Ranch (Yerington)

**UTAH**

### Eastern Nevada Agency

- 681 Goshute (Nevada & Utah)
- 682 Skull Valley

### Uintah & Ouray Agency

- 683 Cedar City
- 687 Uintah & Ouray
- 688 Shivwits
- 689 Affiliated Ute Citizens of Uintah & Ouray (Mixed Blood)

**CALIFORNIA**

### Colorado River Agency

- 695 Chemehuevi
- 696 Fort Yuma (Arizona & California)

### PORTLAND AREA

**WASHINGTON**

### Colville Agency

- 101 Colville

### Spokane Agency

- 102 Spokane

## Northern Idaho Agency

- 103 Kalispel

## Western Washington Agency

- 104 Clallam
- 105 Chehalis
- 106 Hoh River
- 107 Lummi
- 108 Makah
- 109 Muckleshoot
- 110 Nisqually
- 111 Nooksak
- 112 Ozette
- 113 Port Gamble
- 114 Port Madison
- 115 Puyallup
- 116 Quileute
- 117 Quinault
- 118 Shoalwater
- 119 Skagit
- 120 Skokomish
- 121 Squaxin Island
- 122 Swinomish
- 123 Tulalip
- 125 Lower Elwha
- 126 Snoqualmie
- 127 Suiahtle
- 128 Duwamish
- 129 Jamestown
- 132 Stillaguamish

## Yakima Agency

- 124 Yakima
- 131 Vancouver Allotments

## OREGON

### Umatilla Agency

- 143 Umatilla

### Warm Springs Agency

- 144 Burns-Paiute
- 145 Warm Springs

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Release 80-5, 10/29/76
PORTLAND AREA (Cont'd)

IDAHO

Fort Hall Agency

Fort Hall
Bannock Shoshone Mixed

Northern Idaho Agency

Coeur d'Alene
Nez Perce (Lapwai)
Kootenai

UTAH

Fort Hall Agency

Washakie

SACRAMENTO AREA

CALIFORNIA

Other Calif. Tribes not listed below (Federally recognized)

Central California Agency

Alturas Rancheria
Berry Creek
Big Bend (Henderson)
Big Sandy (Auberry)
Cold Springs (Sycamore)
Cachil Dehe (Colusa)
Cortina
Colfax
Dry Creek (Geyserville)
Robinson (East Lake)
Enterprise
Fort Bidwell
Grindstone Creek Rancheria
Hopland (Nokomis)
Jackson Rancheria (Digger)
Laytonville
Fort Independence
Lookout
Manchester (Point Arena)
Middletown
Montgomery Creek
Big Pine Tract
XL Ranch (Pit River)

Redding (Clear Creek or Anderson Valley)
Round Valley (Covelo)
Rumsay
Santa Rosa
Stewarts Point (Kashia)
Susanville
Table Mountain
Tule River
Big Lagoon
Tuolumne
Resighini
Lone Pine Tract
Lower Lake
Hoopa Valley
Yurok
Quartz Valley (iolo)
Trinidad

Southern California Agency

Viejas (Baron Long)
Augustine
Cabazon
Cahuilla
Campo
Capitan Grande
Barona
Cuyapaipe
Inaja and Cosmit
La Jolla
La Posta
Los Coyotes
Manzanita
Mesa Grande
Morongo (Serrano)
Pala (Warners Ranch)
Pauma and Yuima
Pechanga (Tecumela)
Rincon
San Manuel
San Pasqual
Santa Rosa
Santa Ynez
Santa Ysabel
Soboba
Sycuan
Torres Martinez

Palms Springs Office

Auga Caliente (Palm Springs)

Release 30-5, 10/29/76
# INDIAN BUSINESS DEVELOPMENT GRANT FUND
## CODE SHEET

### PUT "X" IN BOX IF ADDING NEW APPLICATION

### LAST NAME

### GRANTEE

### AMOUNT GRANT REQUESTED

### INCOME TO TRIBE

### NO. OF INDIAN JOBS CREATED

### NO. OF NON-INDIAN JOBS CREATED

### NO. OF INDIAN MAN YEARS

### NO. OF NON-INDIAN MAN YEARS

### INDIAN ESTIMATED PAYROLL

### NON-INDIAN ESTIMATED PAYROLL

### AMOUNT CONTRACTED

### INDIAN BUSINESS DEVELOPMENT PROGRAM NUMBER

### AMOUNT OF GRANT APPROVED

### ACTION

1. Pending
2. Withdrawn
3. Tentatively Approved
4. Approved
5. Disapproved

### COMMERCIAL LENDER

### BIA GUARANTEE

### TRIBE

### STATE (WHERE BUSINESS LOCATED)

### BUSINESS (WHERE BUSINESS LOCATED)

### BUSINESS ORGANIZATION

1. Individual
2. Partnership
3. Tribe
4. Corporation
5. Co-op
6. Association
7. Other Gov't Agency
8. Tribe
9. Revolving Loan Fund
10. SBA Guarantee
11. Other Grants
12. Other

### 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 91

### OTHER INDIVIDUAL BUSINESS
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<th>No.</th>
<th>Description</th>
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<tr>
<td>23</td>
<td>Actual Indian Man Years</td>
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<tr>
<td>29</td>
<td>Actual Indian Payroll</td>
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<td>39</td>
<td>Actual Outside Financing</td>
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<td>69</td>
<td>Source Number</td>
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<td>Business Status</td>
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<td>Business Failed To Report</td>
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<tr>
<td>1</td>
<td>Profit-Loss Indicator</td>
<td>21</td>
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<td>44</td>
<td>Income To Tribe</td>
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**REPORTED STATUS**

1. Business Failed To Report
2. Reported: Business Successful
3. Reported: Business Moderately Successful
4. Reported: Business Marginal

**PROFIT-LOSS INDICATOR**

1. Business Operated At Profit
2. Business Operated At Loss

**NET PROFIT OR LOSS**

**INCOME TO TRIBE**

**OTHER REASON**

**SOURCE NUMBER**

**PROFIT-LOSS INDICATOR**

1. Business Operated At Profit
2. Business Operated At Loss

**NET PROFIT OR LOSS**

**INCOME TO TRIBE**

**OTHER REASON**