



Office of Indian Economic Development

**U.S. Department of Interior
Assistant Secretary-Indian Affairs**

Office of Indian Economic Development

Economic Development Strategic Planning stages

Feasibility studies

Feasibility studies weigh the viability and risks of an economic development project, opportunity, enterprise, or business or the practicality of a technology a Tribe may choose to pursue. The studies may be used to determine the likelihood of success for businesses in specific American Indian and Alaska Native communities.

Business Plan development

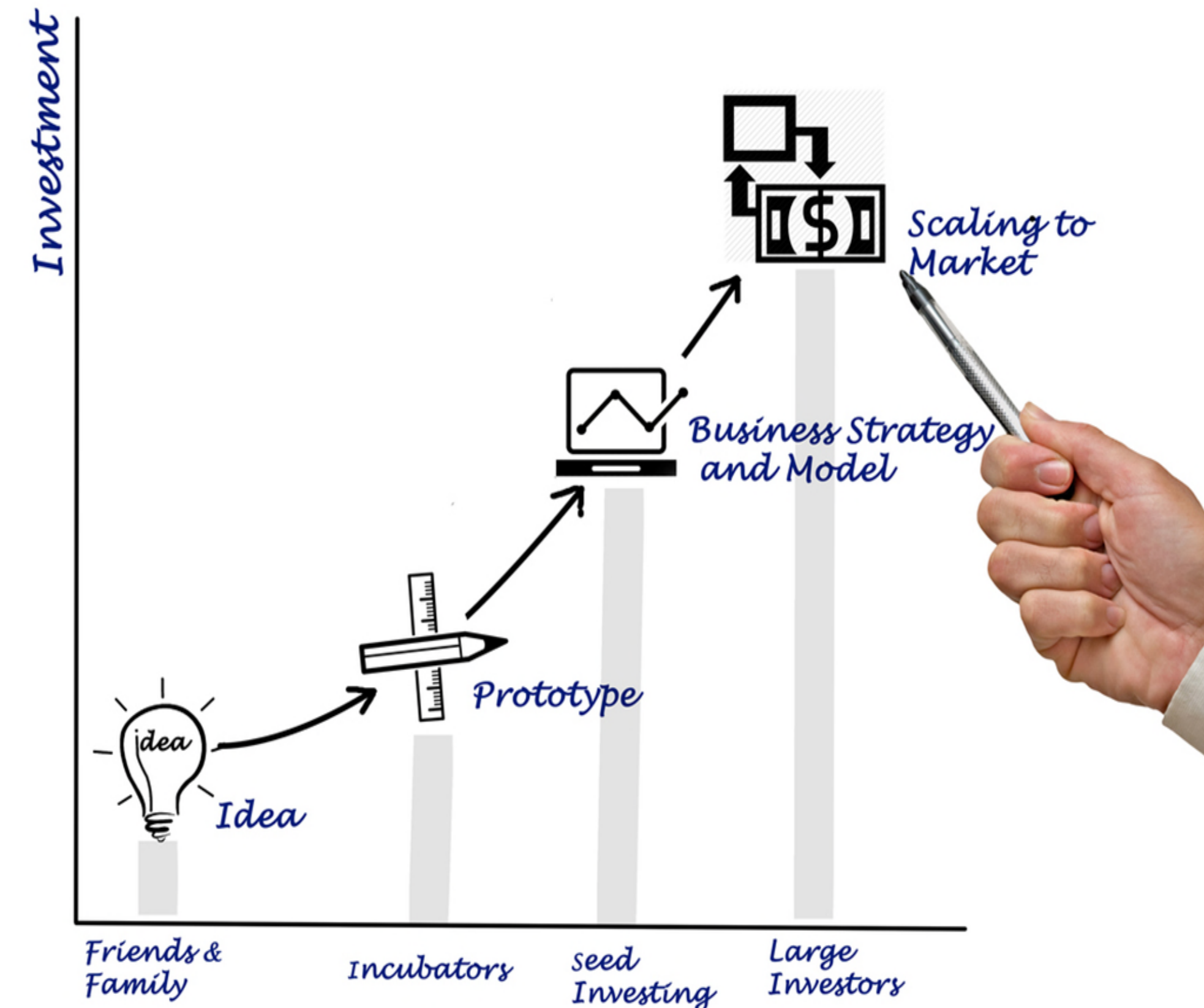
At their core, business plans have 5 basic pieces of information. They include a **description of your business**, an **analysis of the competitive environment**, a **marketing plan**, a section on HR (people requirements) and key financial information.

Grant writing/Business Plan Implementation

An implementation plan is a project management tool that facilitates the execution of a strategic plan for a tribal business or a project by breaking down the implementation process into smaller steps while defining the timeline, the teams and the resources that will be needed. Strategies include seeking tribal business funding.

Business growth and sustainability

Working to assure the business remains successful and maintains the ability to support growth and success!



Office of Indian Economic Development

Indian Affairs' Office of Indian Economic Development (OIED), formerly known as the Office of Indian Energy and Economic Development, supports the economic development of American Indian and Alaska Native communities by offering access to capital through grant opportunities and loan guarantees, and by providing technical assistance to federally recognized AI/AN tribes. The office includes two divisions: The Division of Capital Investment and The Division of Economic Development.



AGENDA

- Division of Capital Investment-Loan Guarantee Program-Onna LeBeau
- Division of Economic Development-Competitive grant programs-Denise Litz



Indian Loan Guarantee and Insurance Program

Office of the Assistant Secretary – Indian Affairs
Office of Indian Economic Development
Division of Capital Investment



The Indian Loan Guarantee
and Insurance Program is
part of the Indian Financing
Act of 1974, 25 U.S.C.
§1451 *et seq.* Provisions
specific to loan guarantees,
loan insurance and interest
subsidy are found at 25
U.S.C. §1481 *et seq.* and 25
CFR Part 103

Items that can impact a Borrower's ability to secure financing

- Lenders worry that unfamiliar Tribal law may apply
- Lenders worry they may be subject to Tribal court jurisdiction
- Lenders do not know how to collateralize construction or business operations that take place on Tribal or individually-owned trust property
- Some borrowers lack basic financial literacy
- Some borrowers lack a meaningful credit history
- Some borrowers lack adequate collateral
- Some transactions are burdened by historic discrimination



The Navajo Tribal Utility Authority secured a loan to purchase a controlling interest in the company that supplies cell and broadband services to the Navajo Nation.

Huna Totem Corporation obtained a loan to build a deep-water dock so cruise ships could stop at Hoonah, Alaska.





Indian owned businesses have gotten funding for manufacturing plants, like this chemical supplier in Tulsa, Oklahoma,

and this small cosmetics firm in Bethel, Alaska.



Several Tribes have obtained loans to build health clinics,



hotels, convenience stores,
even bowling alleys.



Borrower Eligibility Requirements

An Indian Individual (enrolled in a federally recognized tribe or Alaskan village);

An Indian-owned business entity organized under Federal, State or Tribal law, with an organizational structure reasonably acceptable to BIA;

A Tribe; or

A business enterprise established and recognized by a tribe.

The business entity or tribal enterprise must be at least 51% Indian-owned. §103.25(a)(b). *Tribes/Alaskan Villages must be federally recognized.*



Benefits

- Our guarantee provides an opportunity for Borrowers to access financing that may be unavailable due to insufficient collateral, or the risks associated with start-ups.
- Borrowers can use any lender of their choosing.
 - You go through the normal process to secure financing; our program will come into play if the lender cannot provide financing unless they have our guarantee.
- We are a relatively easy program to use, we have one form that Lenders must use to request the loan guarantee; all other documents can be submitted using the Lender's own forms.



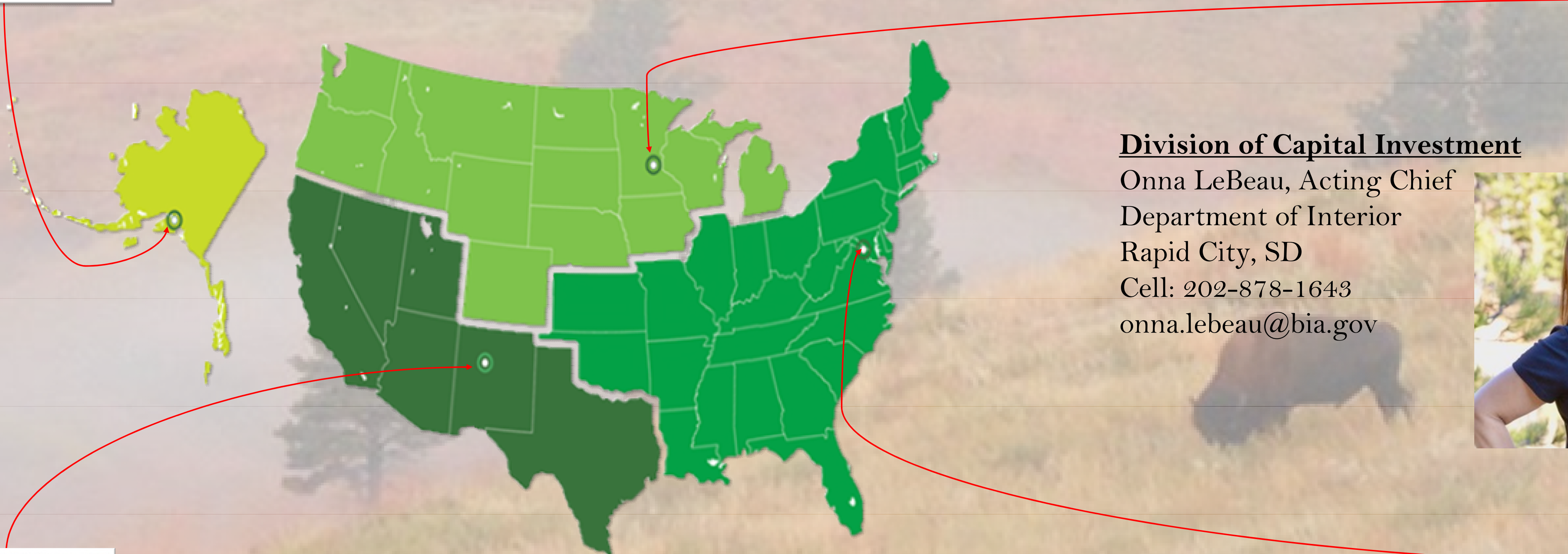
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Division of Economic Development

- Offers tribal Technical Assistance through our Economic Development and grants staff,
- Provides Economic Development discretionary, competitive grant opportunities, and
- Provides expanded Technical Assistance through a new contract with Tribal Tech.



Division of Economic Development Economic Development Specialists team

Delivers virtual presentations on OIED grant programs at national and regional tribal events, including Program overviews, Information on how to apply for grants and Key dates and contacts

Provides assistance and resources to non-Awarded grant applicants

Follows up individually with non-awarded tribes to provide relevant alternative resources from Federal, state, and nonprofit partners including Grants, Training and One-on-one technical assistance.



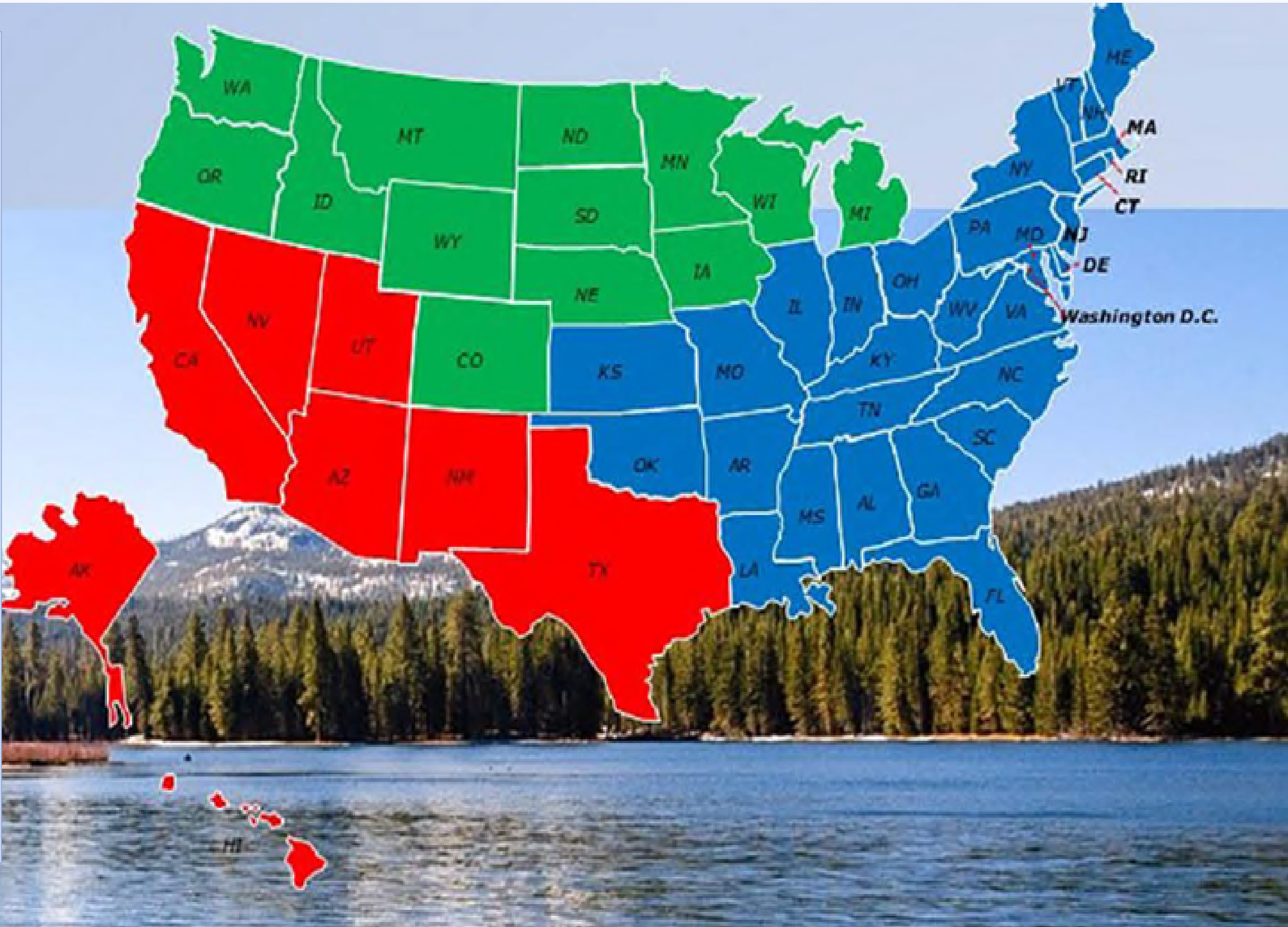
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Eastern Zone - Vacant

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See Alaska and Southwest Zone
Contact Information



Grant Program Highlights

Indian Business Incubator Program (IBIP) Grant-The Native American Business Incubator Act of 2020 (P.L. 116-174) was passed to establish and operate business incubators that serve entrepreneurs (start-up and early-stage businesses) who will provide products or services to tribal reservation communities. Currently OPEN! Applications **Due June 17, 2022.**

Native American Business Development Institute- **NABDI** funds Federally Recognized Tribes to hire consultants and conduct economic development feasibility studies or develop business plans. Currently OPEN-applications **due June 27, 2022.**

Tribal Tourism Grant Program (TTGP)-The TTGP funds support Federally Recognized Tribes and Tribal Organizations in hiring consultants to conduct tourism feasibility studies or develop tourism business plans. OPENING SOON! Applications due **July 18, 2022.**

National Tribal Broadband Grant (**NTBG**)-Tribes can conduct feasibility studies to explore the possibility of developing or extending broadband services in their communities. OPENING SOON. Applications due August 18, 2022.

Living Languages Grant Program (LLGP)-Federally Recognized Tribes use awarded LLGP funds to provide Native language instruction, immersion programs, and build Tribal capacity to create or expand language preservation programs. **CURRENTLY CLOSED.** Will open again in 2023.

NABDI Grant Success Story



Hydaburg Cooperative Association (the tribe) was awarded \$30,000 to conduct a feasibility study for a café/laundromat.

The completed study was then used, in part, to secure a \$600,000 Housing and Urban Development Indian Community Development Block Grant (HUD-ICDBG) to construct the café/laundromat.



Indian Business Incubator IBIP - FY 2022 Launch

The Native American Business Incubator Act of 2020 (P.L. 116-174) was passed to establish and operate business incubators that serve entrepreneurs (start-up and early-stage businesses) who will provide products or services to tribal reservation communities.

The Final Ruling (25 CFR Part 1187, 9/8/2021) outlined the Comments, Eligibility, Application requirements and evaluation, with yearly monitoring and reporting stipulations.

Open Period:

- March 23, 2022 to June 17, 2022.

Highlights:

- Anticipate funding 8- 10 grant awards
- Annual funding from \$100,000 - \$300,000
- 3-year grants, competitively paneled
- 3-year noncompetitive renewal option
- Joint Applications can be submitted (both Eligible)



Business Incubators - IBIP Continued...

Eligibility

- Federally Recognized Tribes
 - Tribal Organizations & Nonprofits
 - Education Institutions
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Requirements

- Match Requirement 25%, Renewal Match Requirement 33%
- Must provide physical workspace
- Identify reservation communities it'll serve
- Implement incubator curriculum program
- Service entrepreneur and business walk-ins

Yearly Review

- Objectives vs Budget goal alignment
- Providing Quality Incubation Services
- Starting & Maintaining Native businesses
- Milestone & Goal oriented measures



Office of Indian Economic Development

Division of Economic Development

Pilot Training & Technical Assistance Project
with

TRIBAL  TECH

Overall Technical Assistance Approaches

Federally Recognized Tribes & Tribal Organizations



Pre-application Training- 5 grants
NABDI, Tourism, Living Languages, Broadband,
Business Incubators (Spring - Summer)

Grant Writing, Business Plan Development and
Sustainability Workshops (Fall)

Annual Grantee Tourism meeting (August)

Native Hawaiian Organizations



Pre-application Training- Hawaii Tourism grant
(Spring)

Grant Writing, Business Plan Development and
Sustainability (tourism/visitation) Workshops (Fall)

Inclusion in the Annual Grantee Tourism Meeting
(August)

OIED WEBSITE

<https://www.bia.gov/as-ia/ied>

FOR MORE INFORMATION

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