

University of Montana

## ScholarWorks at University of Montana

---

Graduate Student Theses, Dissertations, &  
Professional Papers

Graduate School

---

1999

### Proposal for a small business development center on the Fort Belknap Reservation

Eleanor Yellowrobe  
*The University of Montana*

Follow this and additional works at: <https://scholarworks.umt.edu/etd>

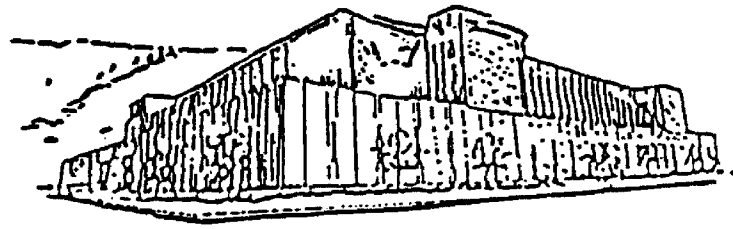
**Let us know how access to this document benefits you.**

---

#### Recommended Citation

Yellowrobe, Eleanor, "Proposal for a small business development center on the Fort Belknap Reservation" (1999). *Graduate Student Theses, Dissertations, & Professional Papers*. 8748.  
<https://scholarworks.umt.edu/etd/8748>

This Thesis is brought to you for free and open access by the Graduate School at ScholarWorks at University of Montana. It has been accepted for inclusion in Graduate Student Theses, Dissertations, & Professional Papers by an authorized administrator of ScholarWorks at University of Montana. For more information, please contact [scholarworks@mso.umt.edu](mailto:scholarworks@mso.umt.edu).



Maureen and Mike  
**MANSFIELD LIBRARY**

The University of **MONTANA**

---

Permission is granted by the author to reproduce this material in its entirety, provided that this material is used for scholarly purposes and is properly cited in published works and reports.

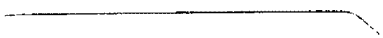
*\*\* Please check "Yes" or "No" and provide signature \*\**

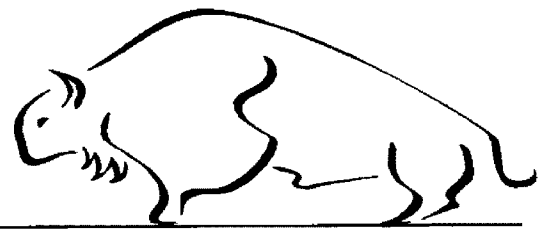
Yes, I grant permission              
No, I do not grant permission            

Author's Signature Eleanor Gelland Roke

Date 10/1/99

Any copying for commercial purposes or financial gain may be undertaken only with the author's explicit consent.





---

**PROPOSAL**  
for a  
**SMALL BUSINESS DEVELOPMENT CENTER**  
on the  
**Fort Belknap Reservation**

by

**ELEANOR YELLOWROBE**

**B. S. The University of Montana, 1993**

**presented in partial fulfillment of the requirement**

**for the degree of**

**Master of Business Administration**

**The University of Montana**

**1999**

Approved by:

Chairperson

Dean, Graduate School

10-12-99

Date

UMI Number: EP39549

All rights reserved

**INFORMATION TO ALL USERS**

The quality of this reproduction is dependent upon the quality of the copy submitted.

In the unlikely event that the author did not send a complete manuscript and there are missing pages, these will be noted. Also, if material had to be removed, a note will indicate the deletion.



UMI EP39549

Published by ProQuest LLC (2013). Copyright in the Dissertation held by the Author.

Microform Edition © ProQuest LLC.

All rights reserved. This work is protected against unauthorized copying under Title 17, United States Code



ProQuest LLC.  
789 East Eisenhower Parkway  
P.O. Box 1346  
Ann Arbor, MI 48106 - 1346



---

YellowRobe, Eleanor M., M.B.A., December 1999

Business

**Proposal for a Small Business Development Center on the Fort Belknap Reservation.(53 pp.)**

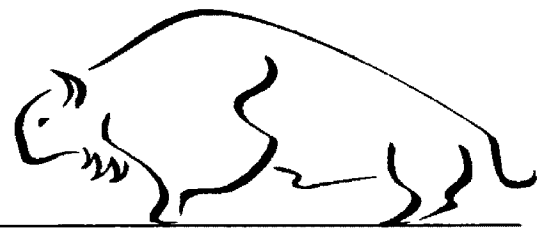
Director: Dr. Paul Larson *pc*

For the Fort Belknap Indian Community, self-determination and self-sufficiency have long been goals of economic development. In targeting individual tribal members, a small business development center established on the Fort Belknap Reservation can serve as a catalyst for individual self-determination and self-sufficiency, while stimulating growth and economic development for the entire community. The proposed business development center will herein be called the Fort Belknap Small Business Development Center and referenced to as the Center. The projected operating budget for year one is \$256,544.

The proposed small business development center would offer technical assistance and support for the development of tribal entrepreneurs. Technical assistance offered by the Center would combine personal development for entrepreneurship with business development training strategies. The Center would focus on the development of basic business management competencies, self-confidence, and connections to the mainstream economy required by an individual for economic independence and business ownership.

In assisting with the development of tribal entrepreneurs, the small business development center will foster a new generation of tribal members who will become "agents of change", creating an advanced progressive economy on the Fort Belknap Reservation. Most importantly, the small business center will provide tribal individuals an opportunity for equal access to technical assistance with full-time professional assistance.

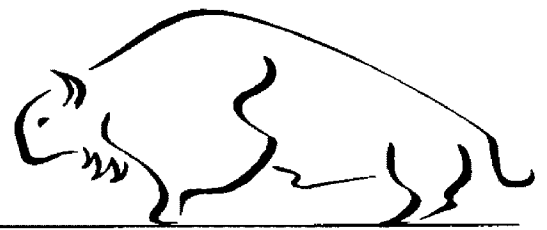
In addition, the Center would offer the Fort Belknap greatly needed business growth and job creation opportunities. The Center can build upon the skills and talents of community residents with the knowledge that even very small businesses will create jobs and business growth. Small business development on the reservation will encourage the circulation of dollars within the economy, revitalizing the local community with an increasingly sophisticated economic foundation for future development.



---

## **TABLE OF CONTENTS**

<b>Executive Summary</b>	1
<b>Small Business Development and Technical Assistance</b>	2
<b>The Fort Belknap Reservation</b>	6
Geographic Location	6
Tribal History and Government	8
The Reservation Economy	8
Population Data	11
Educational System	12
Rate of Unemployment	13
Average Family Income	16
Poverty Levels	17
Strategic Management Plan	19
Business Climate	20
<b>The Need and the Demand for Technical Assistance</b>	22
<b>Business Development Resources Available to Fort Belknap Entrepreneurs</b>	29
Fort Belknap Economic Development and Planning Office	29
Fort Belknap Community Development Block Grant Program	29
Fort Belknap Tribal Credit Program	29
Fort Belknap College	30
Bear Paw Development Corporation	31
Bureau of Indian Affairs, Economic Development Office	31
Small Business Administration	32
Department of Commerce, Mt. Small Business Development Center	33

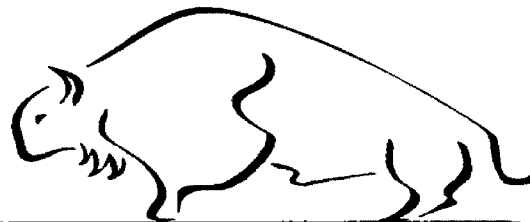


---

**TABLE OF CONTENTS - continued**

<b>Indian Business Development/Enterprise Centers -- Nationwide</b>	35
Fort Peck Business Development Office	35
Stone Child College Small Business Center	35
Native American Business Development Center	36
Sicangu Enterprise Center	36
Tina'a' Fund	37
Lakota Fund	37
Salish and Kootenai Small Business Development Center	37
<b>The Fort Belknap Small Business Center</b>	39
<b>The Fort Belknap Small Business Center – After Funding</b>	45
<b>Sources Consulted</b>	54
<b>Appendix A</b>	
Operating Budget - one year	
<b>Appendix B</b>	
Development Plan - year one	
<b>Appendix C</b>	
Small Business Development Center Resources	
<b>Appendix D</b>	
Foundations List	





---

## **LIST OF TABLES**

<b>TABLE 1 – Number and Receipts of Native American Owned Business</b>	<b>3</b>
<b>TABLE 2 – Industry Division of Native American Owned Business</b>	<b>3</b>
<b>TABLE 3 – Unemployment Rates</b>	<b>14</b>
<b>TABLE 4 – BIA Labor Force Report</b>	<b>15</b>
<b>TABLE 5 – Family Income Averages</b>	<b>16</b>
<b>TABLE 6 – Family Income Variances</b>	<b>17</b>
<b>TABLE 7 – Poverty Level</b>	<b>18</b>
<b>TABLE 8 – Tribally-Operated Business Community</b>	<b>20</b>
<b>TABLE 9 – Fort Belknap Indian Small Business Community</b>	<b>21</b>



---

## EXECUTIVE SUMMARY

For the Fort Belknap Indian Community, self-determination and self-sufficiency have long been goals of economic development. In targeting individual tribal members, a small business development center established on the Fort Belknap Reservation can serve as a catalyst for individual self-determination and self-sufficiency, while stimulating growth and economic development for the entire community. The proposed business development center will herein be called the Fort Belknap Small Business Development Center and referenced to as the Center. The projected operating budget for year one is \$256,544.

The proposed small business development center would offer technical assistance and support for the development of tribal entrepreneurs. Technical assistance offered by the Center would combine personal development for entrepreneurship with business development training strategies. The Center would focus on the development of basic business management competencies, self-confidence, and connections to the mainstream economy required by an individual for economic independence and business ownership.

In assisting with the development of tribal entrepreneurs, the small business development center will foster a new generation of tribal members who will become “agents of change”, creating an advanced progressive economy on the Fort Belknap Reservation. Most importantly, the small business center will provide tribal individuals an opportunity for equal access to technical assistance with full-time professional assistance.

In addition, the Center would offer the Fort Belknap greatly needed business growth and job creation opportunities. The Center can build upon the skills and talents of community residents with the knowledge that even very small businesses will create jobs and business growth. Small business development on the reservation will encourage the circulation of dollars within the economy, revitalizing the local community with an increasingly sophisticated economic foundation for future development.



---

## SMALL BUSINESS DEVELOPMENT AND TECHNICAL ASSISTANCE

“The entrepreneur always searches for change, responds to it, and exploits it as opportunity.”  
Peter F. Drucker

Small businesses are the fastest growing segment of the United States economy. Small businesses are defined as those firms that employ less than 500 employees. Smaller yet are microenterprises which employ less than five employees. (Report of the President, 1992) During the 1976-1990 period, small firms created a significant number of new jobs in the economy, with most of this growth occurring in firms with fewer than twenty employees. Fueling this growth is entrepreneurs “who have vision for growth, commitment to constructive change, persistence to gather necessary resources, and energy to achieve unusual results.” (Holt, 1992:11).

In the State of Montana, small businesses, microenterprises, and self-employment have grown steadily, according to the Montana Department of Commerce and the Montana Small Business Administration. The 1996-1997 *Montana Business Directory* lists 48,000 businesses statewide. However, businesses owned by Asian Americans, Alaska Natives, American Indians, and Pacific Islanders comprised only 1.0% of all businesses in Montana in 1992, according to the U.S Small Business Administration's Office of Advocacy, *Montana Small Business Profile*. Business ownership is a relatively rare phenomenon among American Indians and Alaska Natives: there is only about one business owned by American Indians and Alaska Natives for every 100 persons in this group. (Report of the President, 1992).

Between 1982 and 1987, the number of businesses owned by American Indians and Alaska Natives rose from 13,573 to 21,380, an increase of 57.5 percent. (Report of the President, 1992). The total receipts of these businesses experienced an 84 percent increase (or 54.8 percent in real terms) between 1982 and 1987, rising from \$495 million to \$911 million. As of 1987, the receipts of businesses owned by American Indians and

# Business Development Center



Alaska Natives accounted for 0.2 percent of all U.S. businesses and about 0.05 percent of total U.S. business receipts.

**Table 1 – Number and Receipts of Native American Owned Businesses**

	Number of Firms	Receipts (in Thousands)	Per Firm
<i>Total</i>	21,380	911,279	42,623
<i>Men</i>	15,072	711,166	47,185
<i>Women</i>	6,308	200,113	31,724

(Report of the President, 1992)

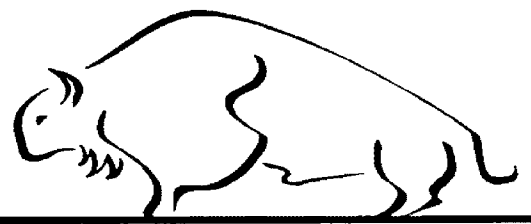
There were 3,739 businesses owned by American Indians and Alaska Natives that had paid employees in 1987. These businesses employed a total of 8,956 workers. (Report of the President, 1992). The industrial distribution of businesses owned by American Indians can be represented by the table below.

**Table 2 – Industry Division of Native American Owned Businesses**

	Native American	
	Number	Percent
<i>Total All Industries</i>	21,380	100.00
<i>Agriculture</i>	3,661	17.12
<i>Mining</i>	106	0.50
<i>Construction</i>	2,832	13.25
<i>Manufacturing</i>	911	4.26
<i>Transportation, Communications, Public Utilities</i>	917	4.29
<i>Wholesale Trade</i>	360	1.68
<i>Retail Trade</i>	3,090	14.45
<i>Finance, Insurance, Real Estate</i>	614	2.87
<i>Services</i>	7,604	35.57
<i>Unclassified</i>	1,285	6.01

(Report of the President, 1992)

# Business Development Center



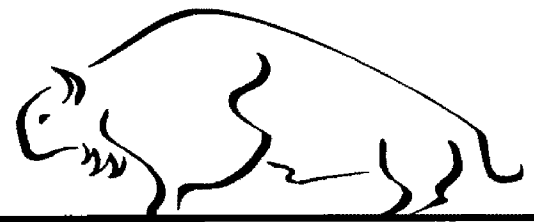
The U.S. Small Business Administration, Helena District Office, 1993 Annual Report, reports that there are only 11 Native American-owned small businesses that do business off Montana's reservations. These statistics are for loans to operate businesses and do not account for Native American-owned businesses located on reservations or urban areas without SBA loan assistance. The Montana Department of Commerce states that loans given to Native Americans are mainly to those individuals living off reservations and in communities where technical assistance is provided. The low percentage of Native American small business owners who are officially accounted for statewide and the unavailability of culturally relevant assistance illustrates a need for Montana Tribes to develop their own small business technical assistance services for tribal members.

Nationwide, microenterprise development and small business development programs are encouraging new small business development. These programs are relatively new to the US and have demonstrated success in the low-income communities where they have been targeted. Most provide combinations of credit, technical assistance, training, and other business and personal assistance services to entrepreneurs. In 1987 there was only a handful of these programs; in 1992 there were 108 programs; and in the 1994 *Directory of Microenterprise Programs*, over 200 programs are reported. These programs serve as a model in encouraging self-determination and self-sufficiency for entrepreneurs. Program participants are encouraged to become active in the local economy by preparing them for and helping them realize the economic opportunities available for small business ownership.

According to Peter Drucker in *Innovation and Entrepreneurship* (1993:22), "admittedly, all new small businesses have many factors in common. But to be entrepreneurial, an enterprise has to have special characteristics over and above being new and small. Indeed, entrepreneurs are a minority among new businesses. They create something new, something different: they change or transmute values." The overwhelming majority of successful businesses are innovative and exploit change, which is an increasingly needed

# Business Development Center

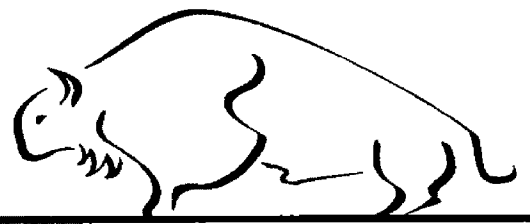
---



philosophy on a reservation. Successful entrepreneurs do not fear change, but see it as an opportunity for advancement.

Drucker (1993:28) defines entrepreneurship “as shifting resources from areas of low productivity and yield to areas of higher productivity and yield.” This working definition applies to a small business center assisting the tribal members human resources to establish businesses on the reservation. Starting businesses on the reservation also creates a shift in revenue, with more capital remaining and circulating on the reservation, instead of being exported to off-reservation businesses. Businesses owned by tribal entrepreneurs have the potential to provide better service and better meet the unique needs of the reservation community; changing the value and satisfaction obtained from current resources by the consumer. Entrepreneurship would reduce the flow of capital away from the reservation, increasing wealth accumulation and advancing innovation within the community for further development.

With the assistance from a community based small business development center, the potential exists with the Ft. Belknap Reservation to develop an economy which provides for the well being of its community members through local goods and services, increased jobs, wealth accumulation, and the innovation to reach outside markets with viable resources and products.



## THE FORT BELKNAP RESERVATION

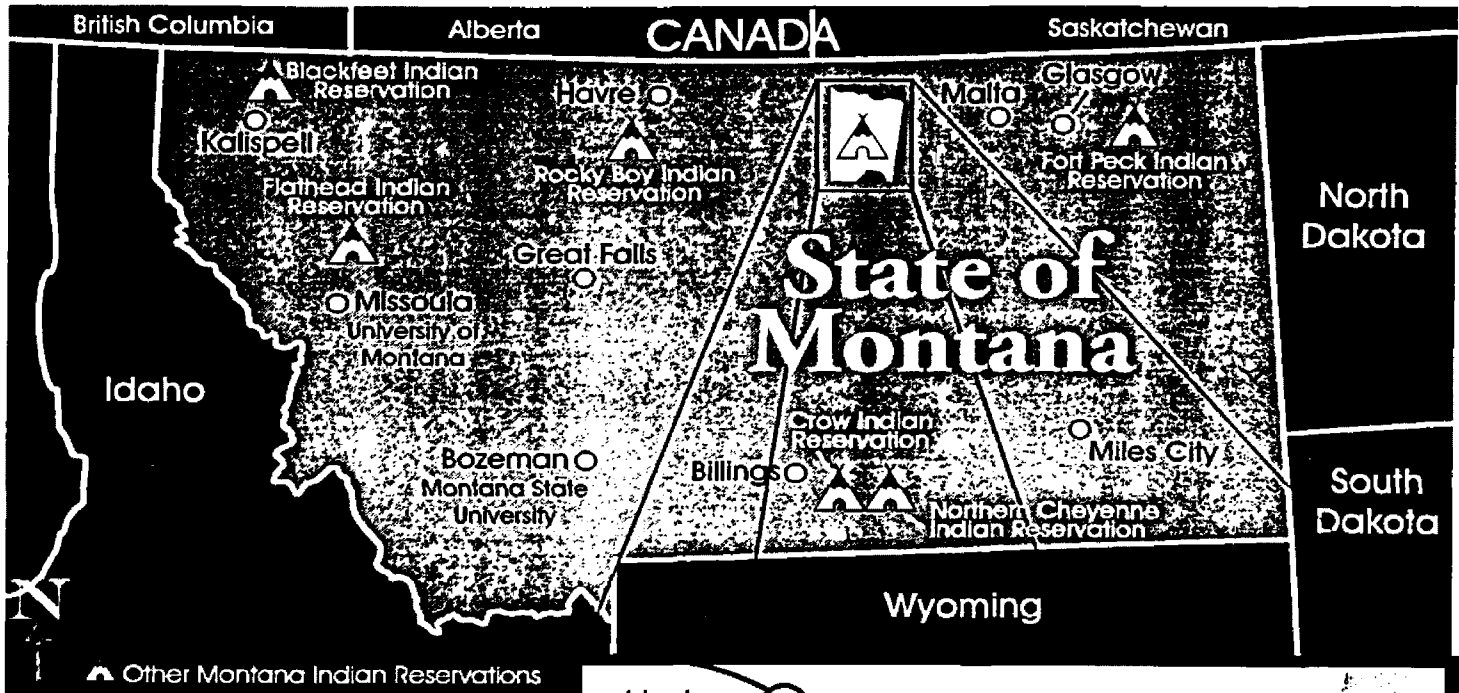
### Geographic Location and Description

The Fort Belknap Indian Reservation is located in north-central Montana and is the homeland to the Gros Ventre and Assiniboine peoples. The Assiniboine were part of the Yantonai Sioux. The Gros Ventres are of Algonquian origin and are closely related to the Arapaho. The Assiniboine originally resided in the woodlands area around northern Minnesota. The Gros Ventre resided near the Saskatchewan River area of the province of Alberta, Canada. In search of hunting areas, and due to increased competition from stronger tribes and the development of new trade routes, both tribes migrated toward Montana in the 1700 - 1800's.

The boundaries of the reservation of Fort Belknap encompass 675,147 acres. In addition, there are 28,731 acres of tribal lands outside the reservation's boundaries. The reservation is rectangular in shape with an average width of 28 miles. The average length north to south is 40 miles. The northern boundary is the Milk River; the southern boundary includes a large portion of the Little Rocky Mountains with the east and west boundaries marked by survey lines. The Fort Belknap Reservation is the fourth largest of the seven reservations in Montana and is included in portions of Blaine and Phillips counties.

Most of the northern region of the reservation consists of flat glacial plains and alluvial bottom lands. The northern region holds the Milk River Basin which supports an estimated 16,000 acres of irrigable land. The southern region of the reservation drains into the Missouri River, and consists of rolling grasslands, river breaks, and two principal mountain ranges; a small portion of the Bearpaws, and large portion of the Little Rocky Mountains, with elevations up to 6,000 feet. The southern region contains an estimated 39,000 acres of timber land. The principle use of the land is grazing, although lands converting to dryland farming increase each year.

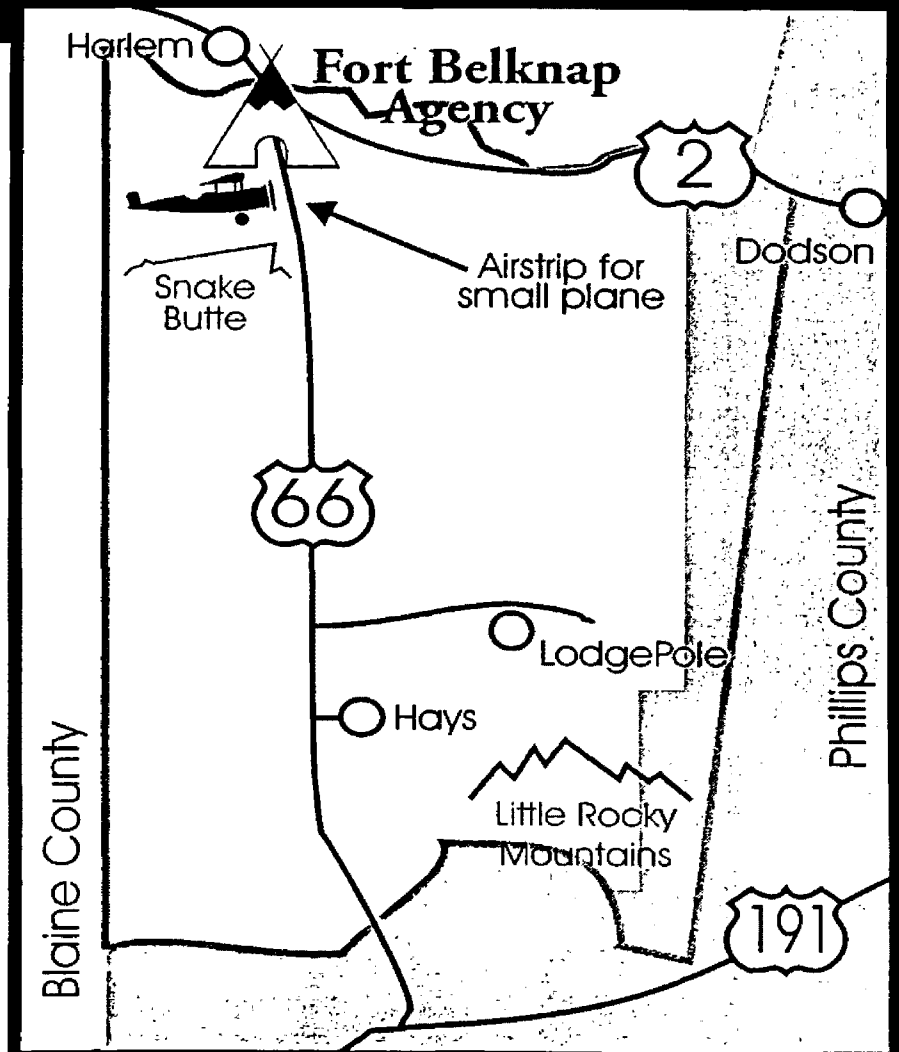
# Proposal For A Small Business Development Center



## FORT BELKNAP INDIAN RESERVATION



Home of the  
Gros Ventre and  
Assiniboine People



Map by FBED/NCMTS





## **Tribal History and Government**

The Fort Belknap Indian Reservation was created by an Act of Congress on May 1, 1888 (Stat.,L.,XXV,113). The site of Fort Belknap Agency as the government headquarters was informally established in 1889. The Fort Belknap Agency is located four miles southeast of Harlem, Montana. Fort Belknap was named after William W. Belknap, Secretary of War under President Grant.

The male Indian voters accepted the Indian Reorganization Act (IRA) on October 27, 1934. Through the IRA, tribal members of Fort Belknap established a constitution and corporate charter. The constitution was adopted on October 19, 1935 and a corporate charter was adopted on August 25, 1937 in accordance with Section 16 of the IRA.

The Fort Belknap Community Council (FBCC) is recognized as the official government body of the Fort Belknap Indian Community. A six member council consists of two Gros Ventre district representatives and two Assiniboine district representatives elected to serve two year terms. Rounding out the six member council, a Gros Ventre and Assiniboine, President/Vice-President team is elected at-large, serving a four year term. Elections for two council members are every two years for continuity of government administration. The tribal Secretary/Treasurer is appointed when the new council members take office.

## **The Reservation Economy**

The economic system of the Fort Belknap reservation would be described by Cornell and Kalt (1993) as having a mix of federal control and tribal enterprises. Cornell and Kalt (1993:35) propose that an economy largely under federal influence is the result when “tribes are unable to assert control over development.” Accordingly, the Fort Belknap community is heavily dependent on government employment and the funding of federal projects. Some tribal development is occurring through the establishment of tribal enterprises on the reservation, adding to the reservation’s economic system.

# Business Development Center

---



The principal income source to the Fort Belknap Indian Reservation consists of transfer payments from the federal government through the Tribal government, Indian Health Service, Bureau of Indian Affairs, Fort Belknap College, Aid to Families with Dependent Children, and General Assistance. Additional sources of income contributing to the economy include firefighting, agriculture/livestock, and nine tribal enterprises. A great portion of this income brought into the reservation economy flows off and is spent in local communities. Not only do these government agencies, public service programs, and tribal enterprises obtain their goods and services off the reservation, but many of the 3,652 residents of Fort Belknap must also service their needs off the reservation. These leaks in the economy are through retail sales, taxes, and gaming off the reservation.

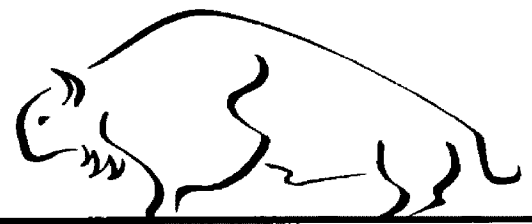
Other components of Fort Belknap's economic mix include natural resources, construction, and businesses, tribally-owned and privately owned operating on the reservation. Within the 675,147 acres on the reservation, 90,600 acres are farmed. Ninety percent is dry farmed and the remaining ten percent is irrigated. Crop harvests include small grain, hay, fallow, and native hay. On the southern end of the reservation in the Little Rocky Mountains are 32,980 acres of forest. These timber resources are a mix of ponderosa and lodgepole pine, but are not heavily logged except for personal use.

In the Little Rocky Mountains, adjacent to the southern boundary of the reservation, the world's largest open pit gold mine is operated by Pegasus Gold. Exploration for oil and gas on the reservation has been limited because of cultural and legal concerns of tribal members.

Construction on the reservation is dependent upon the availability of federal funding through Housing and Urban Development (HUD) or other federal programs for housing and facility construction. Private financing for development and construction is virtually non-existent on the reservation. Fort Belknap Construction, a tribal enterprise and prime contractor for the majority of construction projects on the reservation, offers sub-contracts to local Indian sub-contractors. There are currently twenty-four sub-contractors

# Business Development Center

---



on the reservation registered with the Tribal Employment Rights Office (TERO). Through Tribal Council resolution and the 1988 Amended Self-Determination Act, Tribes are provided the legal authority for “Indian Preference” in contracting and hiring for projects and jobs. On the Fort Belknap Reservation, all contractors, including non-Indian contractors, must be registered with the TERO office.

In addition to Fort Belknap Tribal Construction, eight more tribally owned and operated enterprises exist on the Fort Belknap Reservation: Ft. Belknap Kwik Stop, Ft. Belknap IGA, Ft. Belknap Ventures, Ft. Belknap Farm and Ranch, Ft. Belknap Forestry, Ft. Belknap Tourism, Ft. Belknap Industries, and Ft. Belknap Bingo. These enterprises’ employ a combined average of seventy employees, providing limited employment opportunities to a select few.

Small businesses and mostly home-based businesses operate on the reservation. These ventures include small business services, landscaping services, art-work, quilt making, logging, and other activities consistent with the cultural and environmental needs of the tribal community. Each business provides a minimum of one full time job to the reservation economy.

The Fort Belknap Community Council has recognized the economic potential of tourism to the reservation economy and is encouraging conscientious development, so as to not adversely affect the social and cultural integrity of the Assiniboine and Gros Ventre people. The Fort Belknap reservation offers various cultural activities, scenic landscapes, and recreational opportunities for tourism development. Annual summer and winter celebrations, rodeos, and other local activities are made available to all visitors. Additional attractions include a RV park, stores, cafes, an arts and crafts store, indoor swimming pool, teepee village, and small park for outdoor cooking. On the southside of the reservation in the Little Rocky Mountains, the beautiful Mission Canyon has camp sites available. The Ft. Belknap Community Council also raises the second largest tribally-owned buffalo herd in the State of Montana.

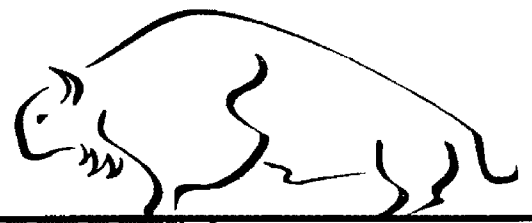


Tribal hunting and fishing licenses is available from the Fort Belknap Fish and Game Department for tribal members and non-tribal individuals who hunt or fish. The reservation offers both big and small game hunting, and scenic locations for fishing. The Fish and Game Department and the Tourism Office are developing tourism promotions to hunt buffalo, upland birds, and big game, on Fort Belknap, in efforts to bring capital investment to the reservation.

### **Population Data**

The Fort Belknap Indian Community, as of May 1994, had a tribal membership of 3,009 enrolled Gros Ventre and 2,129 enrolled Assiniboine for a total of 5,138 enrolled members. According to the 1990 Census, 2,508 people live on the Fort Belknap Reservation and its trust lands with 2,338 being Native American. The 1993 Bureau of Indian Affairs (BIA) Labor Force Report shows the service area which includes the reservation and adjacent areas contains 3,652 Native Americans. Many tribal members reside in small towns off the reservation including Harlem, four miles north; Chinook, 20 miles west; Malta, 45 miles east; and Havre, located 45 miles west of Fort Belknap. More than 50% of the tribal members live off reservation due to the lack of housing and jobs. A large portion of those tribal members who are employed on the reservation must commute from local towns since there is not enough available housing to meet the needs of all tribal members.

Contrary to the trends typical of rural America, the population figures for reservations are on the rise as compared to rural America's decrease. Between 1980 and 1990, the resident population of Fort Belknap grew from 2,060 residents to 2,508, an increase of 21.7%. Conversely, the counties of Blaine and Phillips showed decreases in population of -3.9% and -3.8%, respectively. Without the growth that occurred on the Fort Belknap Reservation, their declines would have been much higher.



## **Educational System**

A formal western education system was established as early as 1882, when 300 school-aged children were forced to attend a boarding school at Fort Belknap Agency. In 1887, a Catholic mission school for 50 students was established in Hays by the Bureau of Catholic Missions. Today, while the parochial school still exists, the boarding school does not. School-aged children now attend public schools in Harlem, Dodson, Hays, Malta, Lodgepole, or attend off-reservation boarding schools located out-of-state.

Head Start programs operate in the Agency, Hays, and Lodgepole communities of Fort Belknap. Approximately 230 children are served by Head Start. An expansion of Head Start services in 1992 allowed the enrollment of an additional 30 children and in 1994 an additional age group was added.

The Fort Belknap Education Department, created in 1977, has served as the provider of educational services for tribal members outside the elementary and secondary level programs. The department targets non-traditional students, GED recipients, and youth.

Fort Belknap College (FBC) was chartered on November 8, 1984. Prior to this date, FBC had operated as the Fort Belknap Resident Center of the College of Great Falls, between 1980 and 1982. FBC also served as a satellite campus of Dull Knife Memorial College, Lame Deer, Montana, from 1982 to 1984. As of Fall quarter 1993-94, FBC served 345 full-time and part-time students. FBC serves the non-traditional as well as the traditional student. The average student is 23 years of age with 2.9 dependents. Forty percent of the students travel 10 miles or more for daily instruction and sixty percent of FBC graduates become employed in their field or go on to higher education institutions. FBC serves the neighboring communities of Harlem, Dodson, Turner, Chinook, Havre, and Malta.

Fort Belknap College is a tribally-controlled community college with the majority of the Board of Directors being Native Americans. FBC offers programs of study for Associate



of Arts degrees, and Associate of Science degrees, as well as Certificates of Completion. Fort Belknap College attained full accreditation in June of 1993 from the Northwest Accreditation of Schools and Colleges.

In an effort to be more responsive to student and community needs, the Fort Belknap College has adopted a mission statement pledging to develop curriculum which reflects the needs and interests of the residents of Fort Belknap. Most importantly, the College “strives to provide opportunities for individual self-improvement for survival in a rapidly changing technology world”. (FBC Handbook, 1993) The mission statement provides direction not just in an academic sense but also encompasses community development and service programs that can be accessed through Fort Belknap College. The statement is clear evidence that the college is committed to helping meet the economic development needs of the community.

### **Rate of Unemployment**

During the 1950's and 1960's there was a large demand for trained craftsmen and laborers for private corporations with large labor intensive Department of Defense contracts. The Relocation Program of the Bureau of Indian Affairs enabled many Fort Belknap members to relocate and receive training in urban areas. In the late 1960's and the early 1970's, a recession occurred which generally terminated labor intensive employment and forced companies to terminate many people. Fort Belknap witnessed the return of many unemployed tribal members to the reservation. With no demand for their services and skills on the reservation, many of these trained and semi-skilled individuals have remained unemployed or under-employed for over 30 years. This prolonged unemployment and few limited employment opportunities available on the reservation had established a social system plagued with many social ills magnified by the lack of unemployment.

With the advent of the Fort Belknap College, new educational levels have been achieved and new training skills have been gained. However, few employment opportunities still

# Proposal For A Small Business Development Center



exist on the reservation. Even with the increased level of higher education amongst Fort Belknap community members, the level of economic distress on the reservation is easily reflected in the high rate of unemployment. The current rate of unemployment at 65% is approximately eight times higher than state and national levels. The following is a comparison of unemployment rates of the counties within the reservation and state and national levels.

**Table 3 – Unemployment Rates**

	1980	1983	1988	1989	1992	1993
<b>Fort Belknap</b>	57.00%	71.00%	74.00%	59.80%	54.00%	65.00%
<b>Blaine County</b>	8.50%	9.40%	7.50%	12.80%	11.00%	10.40%
<b>Phillips County</b>	4.20%	8.40%	8.20%	11.10%	7.70%	6.10%
<b>State of Montana</b>	6.10%	8.80%	8.10%	9.50%	8.30%	8.10%
<b>National Rate</b>	7.10%	9.60%	7.00% <sup>b</sup>	6.30%	6.10%	7.10%

*Source: Employment & Earnings, U.S. Dept. of Labor, Bureau of Labor Statistics, and BIA Labor Force Reports.*

With a workforce of 1,678, the Fort Belknap community has only 582 employed people living on the reservation. There is a strong need within the community to promote the development of entrepreneurs who can provide meaningful employment opportunities for tribal members. Higher employment through entrepreneurial activity will have a beneficial impact on the problems of poverty and unemployment on the reservation.

The following table is an excerpt from the September 1993 Labor Force Report for Fort Belknap. The table presents the number of persons residing on Fort Belknap, the number of potential workers, and number of unemployed:

# Proposal For A Small Business Development Center



**Table 4 – BIA Labor Force Report**

## **FORT BELKNAP POPULATION REPORT**

	<b>Male</b>	<b>Female</b>	<b>Total</b>
Total Tribal Enrollment	2,494	2,581	5,075
Total Resident Population	1,878	1,774	3,652
Resident Working Age	1,034	980	2,014
<b>Population - by Years.</b>			
Age 16-24	335	316	651
Age 25-34	393	370	763
Age 35-44	197	186	383
Age 45-64	37	34	71
Age 65 - Above	72	74	146
Not in Labor Force	173	163	336
Potential Labor Force	864	814	1,678
Total Employed	300	282	582
Total Unemployed	564	532	1,096
<b>RATE OF UNEMPLOYMENT: 65.32%</b>			

*Source: BIA Labor Force Report - September 1993.*

Past BIA Labor Force Reports from 1976 to 1993 show Fort Belknap has experienced consistently high unemployment rates for nearly 20 years. The unemployment rates for Fort Belknap have had little fluctuation during the past years, steadily averaging 63% which is significantly higher than state and national averages.

The rise and fall of the unemployment rates on the reservation easily mirror changes in U.S. federal policy, increases of population, decreases in federal programs, and increased efforts to advance economic development activities on Fort Belknap since the implementation of the strategic management planning process began in 1988. The unemployment rate has consistently been lower than seventy percent since 1988.



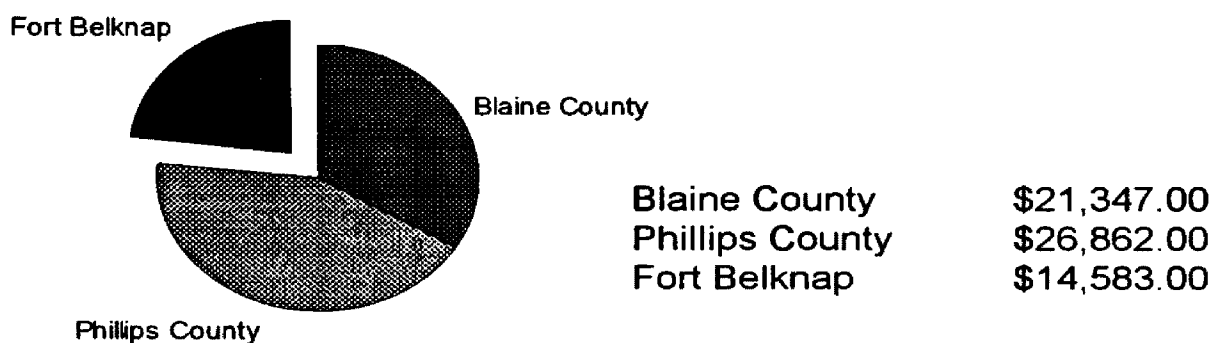
# Proposal For A Small Business Development Center



## Average Family Income

According to the 1990 Census, the average family income for Fort Belknap and its surrounding counties were:

**Table 5 – Family Income Averages**



This graph reveals the substantially lower levels of income received by residents on the Fort Belknap Reservation.

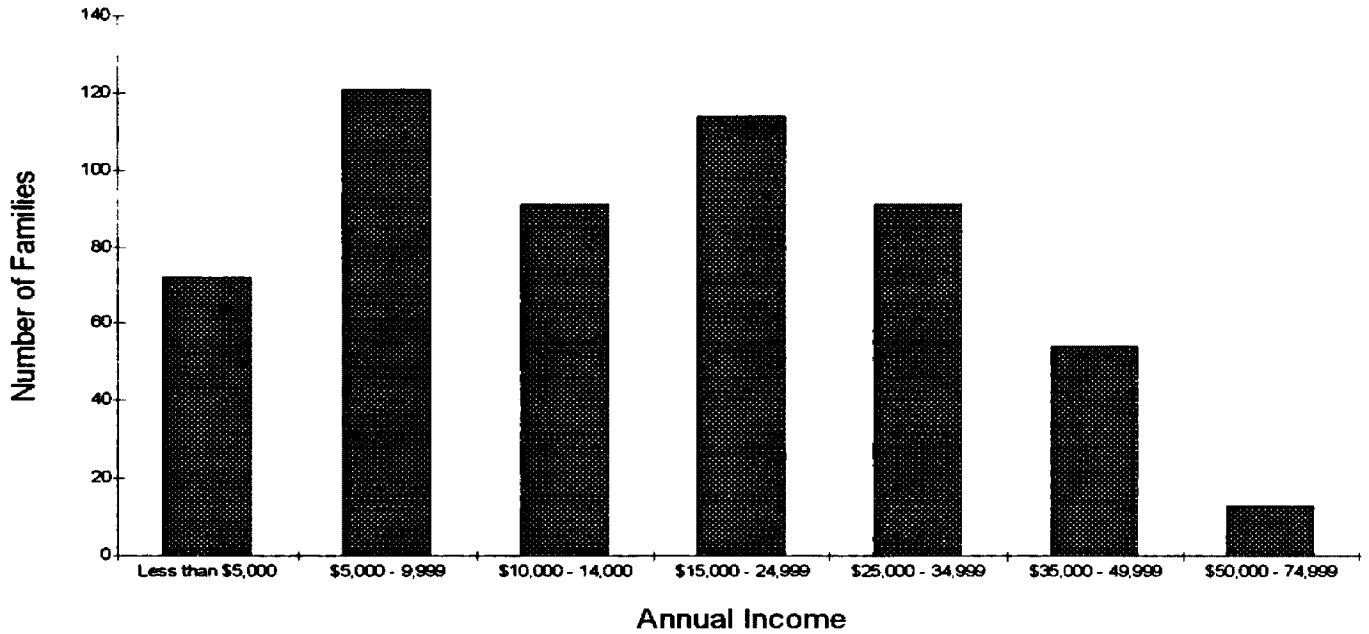
The primary sources of employment income for the 582 people employed are the Tribal government and its administration, Bureau of Indian Affairs, Indian Health Service, Fort Belknap Housing Authority, Fort Belknap College, and the nine small tribal enterprises. The remaining 1,096 unemployed people must derive their income from Aid to Dependent Children, General Assistance, and firefighting, and activities outside of the known economy. The emerging business community is adding a few jobs to the economy, and has the potential to add many more.

A further breakdown of family income for Fort Belknap is as follows:

# Proposal For A Small Business Development Center



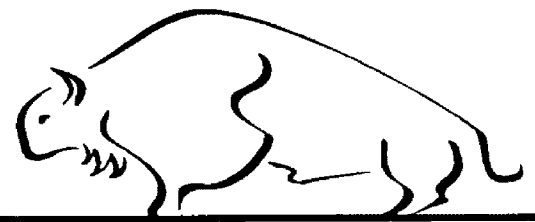
**Table 6 – Family Income Variances 1990**



In general, Fort Belknap currently lacks sufficient developed resources to provide an adequate living for all community members. The communities' median household income level is less than half of the national level.

The Fort Belknap Indian Community needs to develop and provide meaningful employment opportunities for many tribal members in order to impact the problems of poverty and unemployment on the reservation. With 65% of the labor force unemployed and a potential workforce population of 1,678, only 564 earn more than \$7,000 per annum. Alcoholism, drug abuse and crime are just some of the social problems directly linked to poverty.

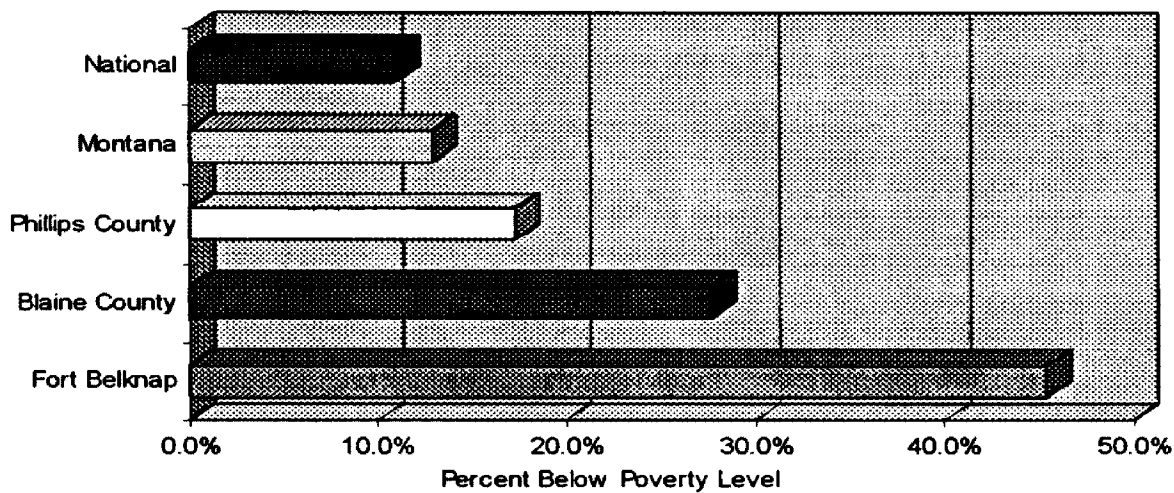
# Proposal For A Small Business Development Center



## Poverty Levels

The comparison of poverty levels between the national statistics, the state of Montana, local counties, and Fort Belknap's were taken from the 1990 Census. These statistics reveal that Fort Belknap's residents are among the poorest in Montana and the United States.

**TABLE 7 – POVERTY LEVEL**



All these statistics chronicle the poverty conditions on the Fort Belknap Indian Reservation, with a high unemployment rate as well as a very large number of people existing on very low fixed incomes, such as Aid to Families with Children, Social Security, and General Assistance.

The community is lacking economic development activities that can generate long-term employment opportunities. Since 1988, with the implementation of the Strategic Management System by the tribal government system, significant development activity has occurred. The unemployment rate averaged 75% prior to the strategic management plan, now it is at 65% with its continued implementation. This economic activity has yet to accomplish any significant reduction in Fort Belknap's high rate of unemployment and poverty, but the economic activity is fostering an entrepreneurial interest by individual community members.

# Proposal For A Small Business Development Center



## **Strategic Management Plan**

Providing for the well being of all members of the Fort Belknap Indian Community is now and always will be the greatest concern to the Fort Belknap Community Council. In 1988, the Fort Belknap Community Council implemented the strategic management planning system to assist the Tribal government and its administrators in establishing goals and objectives through participation and input from community members. This strategic planning system undergoes periodic evaluations and updates. Three strategic directions and their objectives were developed at the April 13, 1994 strategic planning session for the Fort Belknap Indian Community, as identified below.

### ***STRATEGIC MANAGEMENT PLAN GOALS:***

#### ***Expanding Tribal Potential***

- Educate Ourselves and the Public on Indian Heritage*
- Strengthen the Family and Community*
- Develop Self-Esteem*
- Build Future Leadership*

#### ***Building a Strong Tribal/Economic Base***

- Improve Tribal Government and Programs Toward Effective Government*
- Develop an Economic Base for the Tribe*

#### ***Establishing Internal and External Communication Systems***

- Take Control of Information Delivery in the Community*
- Establish Internal Communication Systems*

The focus of this proposal is an effort to promote the Strategic Management Plan's second objective of **Building a Strong Tribal/Economic Base**, by assisting in the development of an economic foundation of small businesses providing goods and services to the local community.

Since the implementation of the Strategic Management Planning System in 1988, the Community Council has made great strides in economic development. Significant

# Business Development Center



economic development projects completed because of the Strategic Management Plan include: a convenience store, the Fort Belknap Kwik Stop; a Senior/Youth facility; an educational facility for the Fort Belknap College; a health care facility and clinic; and a renovated shopping center which includes a meat service center. Tremendous accomplishments have been slowly achieved in promoting economic development. These development efforts have focused on building the infrastructure necessary for community and business development. These efforts are currently reflected in the increased number of small businesses developing on the Fort Belknap Reservation.

## **Business Climate**

In the past few years, the Fort Belknap Community Council has successfully established tribal business enterprises through their corporate charter. These tribal enterprises serve the Fort Belknap Reservation in providing revenue and employment opportunities. The table below lists the current tribal enterprises on the Fort Belknap Reservation, many started after the implementation of the Strategic Management Plan.

**TABLE 8 - THE TRIBALLY-OPERATED BUSINESS COMMUNITY**

<b>BUSINESS NAME</b>	<b>BUSINESS TYPE</b>	<b># OF EMPLOYEES</b>	<b>YEAR STARTED</b>
Ft. Belknap Kwik Stop	Retail/Gasoline	15	1988
Ft. Belknap IGA	Retail Food Store	10	1979
Ft. Belknap Construction	Residential Construction	10	1994
Ft. Belknap Farm and Ranch	Alfalfa and Wheat	5	1991
Ft. Belknap Forestry	Timber Sales	5	1992
Ft. Belknap Tourism	Tourist Information	3	1990
Ft. Belknap Bingo	Small Gambling Operation	10	1986
Ft. Belknap Ventures	Arts and Craft Sales	3	1992
Ft. Belknap Industries	Light Metal Manufacturing	10	1990

In December 1992, the Tribal Planning Department and Tribal Credit Department conducted a survey of the businesses operating on the reservation. Besides the tribal enterprises, the survey revealed a total of 22 businesses providing services and/or jobs to

# For A Small Business Development Center



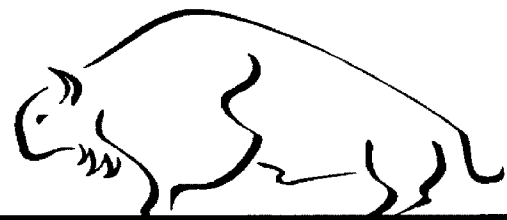
the community of Fort Belknap. The majority of the businesses listed below are owned and operated by enrolled Tribal members.

**TABLE 9 - FORT BELKNAP INDIAN SMALL BUSINESS COMMUNITY**

<b>BUSINESS NAME</b>	<b>TYPE OF BUSINESS</b>	<b>LOCATION</b>
Beck's Store	Retail/Gasoline	Hays
Lodge Pole Store	Retail/Gasoline	Lodgepole
Martin's Grocery	Retail	Hays
Allen Construction	Plumbing/Construction	Agency
Snake Butte Enterprises	Residential/Remodeling	Snake Butte
Start Hill Construction	Finish Construction	Agency
Nakota Construction	General Masonry	Agency
M & W Sheetrock	Drywalling	Agency
Belknap Electric	Residential Wiring	Agency
Bishop Construction	Backhoe/Gravel Hauling	Agency
Horse Capture Insulation	Residential Insulation	Agency
M & R Enterprises	General Cement	Agency
Tucker's Pizza	Restaurant	Agency
C & C Repair	Auto Salvage/Repair	Agency
TSL Cable	Cable Television	Agency
J & J Second Hand	Retail/Used	Agency
Three Buttes Trucking	General Transportation	Three Buttes
Island Mt. Livestock	Livestock Transportation	Three Buttes
Perry Brown Fencing	General Fencing	Agency
Harold Martin Sawmill	Poles/Rough Timber	Hays
King Travel	Travel Arrangements	Dodson
Quality Quilts	Quilt Making	Agency

The business environment has slowly and steadily improved with the implementation of planned development projects, since 1988. The implementation of future development projects will attract more capital to the local economy and improve services and jobs to the reservation's residents. The inflow of dollars for larger development projects to the economy increases opportunities for individuals to further diversify the economy through small businesses. By providing technical assistance and other services, the proposed small business center would encourage innovation and help tribal members take advantage of the potential development opportunities that can exist in the local economy.

# Proposal For A Small Business Development Center



## **THE NEED AND DEMAND FOR TECHNICAL ASSISTANCE ON THE FORT BELKNAP RESERVATION**

No matter how depressing and poverty-stricken a community seems, there will always be the need for basic goods and services that are required for living. People, poor or affluent, need to buy milk and eggs, get a haircut, wash clothes, oil changes, or gas. And as people's preferences develop and change through time, different needs and services will be sought. Fulfilling basic needs, in itself, has the potential to create an entrepreneurial opportunity for small businesses on the reservation. As the dollar flows off the Reservation to purchase many of these basic needs and services, small businesses are needed in the area to reduce the cost and time of getting these services to meet local needs.

Positive social and cultural changes are occurring through expanded economic development and the attainment of higher educational levels by tribal members on the reservation. These changes have resulted in an increased demand and need for convenient and accessible goods and services to be provided on the reservation. David H. Holt (1992:48) writes "entrepreneurial opportunities occur whenever a gap exists in services or products for groups of individuals moving into new stages of life cycles, for groups coming into American society, for changes in families, careers, and incomes, and for 'systems of needs' that arise from demographic shifts." By providing needed goods and services on the Fort Belknap Reservation for local consumers and reaching out to off reservation markets, tribal entrepreneurs could create a more self-sufficient community.

The establishment of a small business center is an essential community development service needed on the Fort Belknap Indian Reservation. Income to the reservation is not being retained and circulated to increase common wealth, but flows off the reservation to local towns. The absence of a private sector on the Fort Belknap Indian Reservation is a critical problem.

# Business Development Center

---



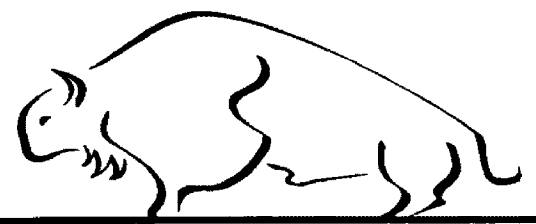
Fort Belknap has endured a 100 years of poverty instituted by paternalistic federal Indian policy and economic dependence on federal assistance. With all this adversity and the increasing number of successful economic development projects slowly being accomplished, great potential exists for innovation and entrepreneurship by the residents of the Fort Belknap Reservation.

From 1990 through 1993, one hundred forty-four tribal members have approached the Fort Belknap Planning office seeking technical assistance for developing businesses of their own. These individuals want to establish entrepreneurial ventures as a means to become self-sufficient. Tribal entrepreneurs are seeing needs in their community not being met, and the opportunities available by organizing the resources to meet them. This entrepreneurial spirit will encourage growth and diversification of the economy on the Fort Belknap Reservation providing the means for tribal members to spend their money on, rather than off the reservation.

The Center would encourage entrepreneurs to take advantage of the leaks in the economy of the Fort Belknap Reservation. Economic development on Indian reservations is not truly successful unless the dollars from the basic source of income are turned over again and again in the community. In many typical non-Indian rural communities a dollar turns over, that is, is respent, seven times before it leaves the community. In the average Indian community, it turns over less than once. (Gover, 1978). Too much of the income brought into the reservation economy flows out and is spent in local communities.

In addition to the exodus of capital from the reservation and the leaks failing to retain any capital, enormous issues and obstacles face Native Americans and reservation communities for development and business ownership. The following list as reported by Cornell and Kalt, *Reloading the Dice* (1992) is comprehensive in revealing the problems facing Tribes and tribal individuals. Tribes and tribal individuals need assistance in overcoming these obstacles for successful business and economic development.





### **OBSTACLES TO DEVELOPMENT**

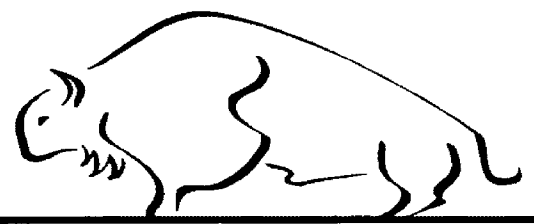
- Tribes and individuals lack access to financial capital.
- Tribes and individuals lack human capital (education, skills, technical expertise) and the means to develop it.
- Reservations lack effective planning.
- Reservations are subject to too much planning and not enough action.
- Reservations are poor in natural resources.
- Reservations have natural resources, but lack sufficient control over them.
- Reservations are disadvantaged by their distance from markets and the high costs of transportation.
- Tribes cannot persuade investors to locate on reservations because of intense competition from non-Indian communities.
- Federal and state policies are counterproductive and/or discriminatory.
- The Bureau of Indian Affairs is inept, corrupt, and/or uninterested in reservation development.
- Non-Indian outsiders control or confound tribal decision making
- Tribes have unworkable and/or externally imposed systems of government.
- Tribal politicians and bureaucrats are inept or corrupt.
- On-reservation factionalism destroys stability in tribal decisions.
- The instability of tribal government keeps outsiders from investing.
- Reservation savings rates are low.
- Entrepreneurial skills and experience are scarce.
- Non-Indian management techniques won't work on the reservation.
- Non-Indian management techniques will work, but are absent.
- Tribal cultures get in the way.
- The long-term effects of racism have undermined tribal self-confidence.
- Alcoholism and other social problems are destroying tribes' human capital.

Page 6 of "Reloading the Dice". What Can Tribes Do? Strategies and Institutions in American Indian Economic Development.

These obstacles are the cumulative effects of years of federal policy and federal law controlling Native Americans and their resources for development. Not all of these problems address all Native Americans and their communities. Some of these obstacles and problems greatly affect some Tribes and tribal individuals, while only vaguely affecting others. However, these are issues people concerned with Native American economic

# For A Small Business Development Center

---



development must be aware of in order to be effective and successful. These tremendous challenges must be seen as and exploited as opportunity to serve this under-served community of readily available, skilled, and knowledgeable technical assistance. By being aware of the limitations, obstacles, and problems facing Native Americans for small business development, the total valuation of the potential human resources can begin in providing services and technical assistance for small business development.

Currently there are only twenty-one individually owned businesses on the reservation, with the majority being construction contractors. In order to shift the resources from purchasing goods and services off the reservation, businesses on the reservation must be created to mirror the services and goods sought off the reservation. Some businesses, such as laundromats, car washes, hardware stores, beauty/tanning salons, and McDonalds can be duplicated to scale, while others such as the Kmarts, General Mills, and WalMarts can't be as easily duplicated in the local economy. According to Drucker (1993:33),..."creative imitation is a perfectly respectable and often very successful entrepreneurial strategy." Creative imitation satisfies a demand that already exists rather than creating a new one. Indian owned businesses can service the markets and needs already created, but not adequately serviced because of distance and discriminatory attitudes of off reservation business owners.

The creation of new businesses on the reservation is dependent on the motivation, drive, ability, and determination of reservation residents to exploit the opportunities existing to provide goods to this underserved market. Many individuals do not possess the technical skills needed to succeed, especially in light of the reservation's relative isolation. Also, few residents have experience with small business management and ownership. This is typical of many communities that have struggled with low income and dependency for most of their history.

# Proposal For A Small Business Development Center

---



To ensure the longevity and success of these business ventures, technical assistance must be provided to tribal entrepreneurs from the feasibility stage to the on-going operation and management of their businesses. This assistance must be provided within the community consistently to positively affect the obstacles for tribal development. There are several on-reservation and off-reservation organizations (profiled in the next chapter) currently providing technical assistance services to tribal members. However, none are consistent with the degree of technical assistance required.

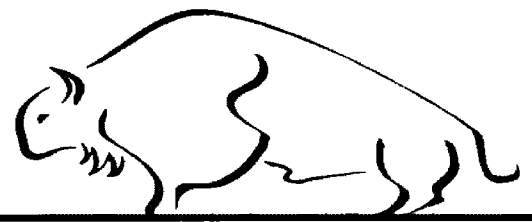
Many obstacles exist for the providers of technical assistance, in addition to the obstacles tribal members face in accessing frequent timely assistance. The obstacles technical assistance providers encounter in providing consistent services to tribal entrepreneurs include: the cost of having a local coordinator on the reservation scheduling meeting and training times and places; lack of cultural relevancy and understanding of the clientele they are working with; and the time and distance it takes to travel to Fort Belknap.

Obstacles tribal entrepreneurs encounter in developing a business include; the lack of knowledge and the understanding of business management skills, the self-esteem to start a business, and the distance one must travel to seek continual technical assistance off the Fort Belknap Reservation. These obstacles limit the accessibility and amount of technical assistance tribal individuals actually receives for developing small businesses. The limitations by current providers of technical assistance and the obstacles for potential small business people creates a niche market opportunity for a small business center on the Fort Belknap Reservation.

This market segmentation results from the isolation of factors that distinguish a certain group of consumers from the overall market, in this case Tribal entrepreneurs. The four commonly used bases for segmenting consumer markets are geographic segmentation, demographic segmentation, psychographic segmentation, and benefit segmentation. A small business center operated on the reservation by a tribal staff has a greater potential for meeting the needs of this niche market on the Ft. Belknap reservation than current

# Business Development Center

---



technical assistance providers. Providing technical assistance needed by this unique population requires special techniques and knowledge. The cultural, legal, geographic issues inherent in reservation and extreme rural areas with limited capital availability for business development requires a tailored delivery methodology.

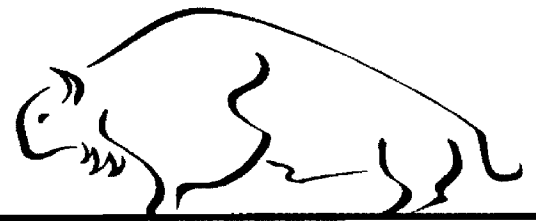
Capital availability and lending on the reservation for business development from off-reservation financial institutions is compounded by the issue of "sovereignty", the use of tribal courts, the applicability of Uniform Commercial Codes, and the problem of trust lands not considered adequate for collateral (Presidential Commission on Reservation Economies, 1984). Technical assistance offered through an on-reservation small business development center would be in a knowledgeable position to advocate for tribal entrepreneurs with off-reservation financial institutions for loan opportunities for potential businesses.

In providing the technical assistance through counseling, training, and classes designed to meet the unique needs and skills of the reservation residents, a small business center addresses the geographic, demographic, psychographic, and benefit segmentation of this community previously overlooked for successful development. Building the capacity of tribal members to develop and own businesses will fulfill aspects of the 1994 Strategic Management Plan's goal to "build a strong tribal economic base." A small business development center also supports the goal of business and job creation as addressed in previous strategic management plans. Business and job creation would reduce the chronic unemployment which stands at 65% and would assist in alleviating many of the socio-economic problems plaguing the Fort Belknap Reservation.

A small business development center for the Fort Belknap Reservation is needed to overcome obstacles faced by tribal entrepreneurs seeking assistance, as well as those agencies offering assistance. Tribal individuals need equal access to full time professional services in order to create viable successful businesses on the reservation. Current

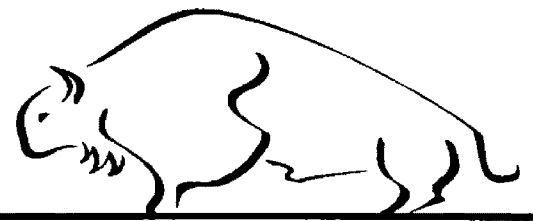
# Proposal For A Small Business Development Center

---



development resources and agencies (profiled in the next section) are faced by limitations, which can be addressed locally with the establishment of a small business development center on the Fort Belknap Reservation.

# Proposal For A Small Business Development Center



---

## **AREA BUSINESS DEVELOPMENT RESOURCES AVAILABLE TO FORT BELKNAP ENTREPRENEURS**

### **Fort Belknap Economic Development and Planning Office**

This office provides economic development planning for the Fort Belknap Reservation. A director, grants writer, and an assistant staff it. The office is limited in providing assistance to tribal entrepreneurs because the staff lacks time and the technical knowledge necessary for individual business development. Assistance currently provided is reading material for business development, recommendation of classes offered through Fort Belknap College, and direction to technical resources available off the reservation. A full-time Business Development Specialist is needed in the economic and development planning office to assist the Tribal government and individual tribal members in business development.

### **Fort Belknap Community Development Block Grant Program**

The CDBG Program provides infrastructure development for the Fort Belknap Reservation. It is staffed by a director, administrative assistant, and data entry clerk, and is extremely successful in grantwriting and fundraising for the Tribal government. The CDBG Program helps facilitate off-reservation programs and agencies, such as the Small Business Administration, Superhost Programs, and Bear Paw Development Corporation in providing services on the reservation for entrepreneurial development. However, this office is limited by time for coordinating of such activities on a consistent basis since it was not specifically created to offer business development services.

### **Fort Belknap Tribal Credit Department**

This department is a program within the Tribal government system of the Fort Belknap Reservation. The Fort Belknap Community Council has a 638 contract with the Bureau of Indian Affairs to administer this credit program. Tribal Credit operates a revolving loan

# Proposal For A Small Business Development Center

---

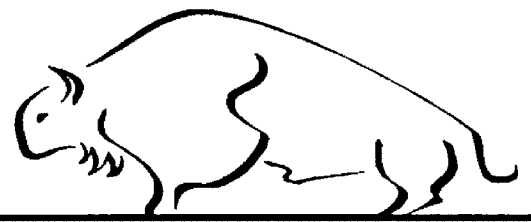


fund which is appropriated annually from the Bureau of Indian Affairs. Tribal Credit offers two loans; a short term loan up to \$1000 and a long-term loan for amounts greater than \$2000. The smaller loans are for Tribal employees as an employee loan fund. The larger loan funds are used to assist enrolled tribal members in business development, agricultural development, and home purchases, but as one knows \$2000 doesn't go very far. Both loan funds operate on a first-come, first-served basis as long as an applicant qualifies. These loans are distributed until the yearly loan budget is appropriated or there is enough repayment in the revolving loan fund to issue a new loan. Tribal Credit lists 60 loans in its portfolio. The Tribal government is also eligible for loans involving tribal business ventures. Technical assistance is offered to prospective loan applicants in filling out the loan application. Once the loan has been approved, there is little or no on-going technical assistance available to ensure the long-term viability of the business. There is no in-house staff person available to offer the needed long-term technical assistance for business success.

## **Fort Belknap College**

A goal of the College is to provide leadership and training for the economic development needs of the community. In attempting to meet the growing interest in entrepreneurship, Fort Belknap College in conjunction with Bear Paw Development (located in Havre) offers courses for small business development. An Associate Degree in Business Management is offered through the College. All classes offered are for credit, with an occasional workshop offered for optional credit, enabling non-students to take advantage of these technical assistance workshops. The College does not offer on-going technical assistance for business development and businesses. Administrators of the College are researching the feasibility of a small business center as an addition to the many services for personal development the College provides for the community.

# Proposal For A Small Business Development Center



## **Bear Paw Development Corporation (BPDC)**

The Bear Paw Development Corporation is a private non-profit corporation which receives funding from the Economic Development Administration, the U.S. Small Business Administration, the Montana Department of Commerce, and the local non-tribal governments. It has served Hill, Blaine, and Liberty counties, and the Fort Belknap and Rocky Boy Reservations since 1968 by providing economic and community development planning and project administration assistance for stimulating economic development. BPDC operates a Small Business Development Center (SBDC) with outreach services to the representative counties and reservations offering technical assistance to entrepreneurs and the small business community. The Bear Paw SBDC provides a broad range of business development services such as one-on-one counseling, training for improving skills and knowledge for business ownership, and technical assistance tailored to meet the local needs of clients. The Bear Paw SBDC is located 45 miles west of Fort Belknap in Havre, Montana. One staff person services the five local communities which allows at most one or two days a month to be spent on the Fort Belknap Reservation providing counseling and technical assistance. Tribal members must travel 45 miles in order to seek out this assistance on an on-going continual basis. Not only is travel an obstacle for tribal entrepreneurs, a cultural exchange problem has to be overcome. Given the limited education of most tribal entrepreneurs, a cultural communication problem occurs in the counselor-client relationship. This communication problem discourages most tribal entrepreneurs from developing a business. BPDC also operates a micro loan program. The program has made two loans to Native Americans for businesses off-reservation, and the potential exists for increased lending to Native Americans on the Fort Belknap Reservation if applicants receive timely and effective training and technical assistance.

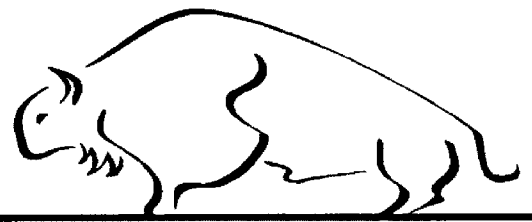
## **Bureau of Indian Affairs, Economic Development Office**

The Economic Development Office of the Bureau of Indian Affairs Area Office is organized to serve the area Tribal governments and tribal individuals with technical assistance for economic development and business development. However, to access these



# Proposal For A Small Business Development Center

---



services one must travel to the Billings area office, located 150 miles from Fort Belknap or through long distance communication. The Bureau offers loan assistance to individual tribal members on a first-come first-served basis. This system allows tribal entrepreneurs access only in the first part of the fiscal year which begins October 1 of every year until loan funds are depleted. This system is ineffective and unapproachable for the average tribal entrepreneur.

## **Small Business Administration, Helena**

The Helena District Office is the only SBA office in Montana and serves all 56 counties. SBA's mission is to stimulate and foster economic development through small business assistance. SBA's programs are focused on: business development management assistance through information, counseling, training and conferences and financial assistance through loan guarantees and other direct and indirect financial support. Additional services and assistance areas include International Trade, Minority-Owned Small Business, Procurement Assistance, Investment, Surety Guarantees, Women's Business Ownership, Veterans' Assistance, Research and Development, Disaster Loan Assistance, and Advocacy. This office does make great outreach attempts. However, they do not work consistently with Tribes. Their commitment to economic development on reservations is dependent on political emphasis at the time. Their effort could be better facilitated at the Fort Belknap Reservation if there was a consistent contact person at the Tribal government level to coordinate training and technical assistance services offered by the SBA. The SBA office currently has made 14 loans to Native Americans statewide, with the majority of these loans given to Native Americans living off the reservation. The SBA office is not familiar enough with individual Tribal governments and tribal organizations and their tribal people, history, and culture to be effective for increased business development on the reservation.

# Proposal For A Small Business Development Center



## **Department of Commerce - Montana Small Business Development Center**

Funded jointly by the U.S. Small Business Administration and the Montana Department of Commerce, the Montana Small Business Development Center works to increase profits for small Montana firms and create jobs for state workers. The SBDC accomplishes this goal by offering free business training, information, and confidential counseling to small business owners statewide. To better serve clients all across Montana, the SBDC offers its services through a statewide network of seven regional service centers and one centralized program center. In an effort to widen its out-reach efforts, the SBDC is seeing the need to include a tailored delivery system specifically for the reservation communities.

They are interested in establishing a position within the state SBDC system to service all seven reservations to provide culturally relevant technical business assistance. It is the SBDC's goal to have a Montana Native American in this position to ensure the potential for business development. The state SBDC office is also interested in creating an Indian Business Development Center at Fort Belknap with the help of Bear Paw Development Corporation. However, the state SBDC is limited financially to operate only eight small business development centers. This excludes any reservation SBDC from funding opportunities through the Montana Department of Commerce. The state SBDC is interested in establishing a relationship provided it does not cost money.

These resources providers are faced with limitations in providing technical services to the Fort Belknap community such as; one office is only structured for providing technical assistance to the Tribal government, many cannot provide consistent service and technical assistance, some are limited by distance barriers, and many cannot bridge the cultural differences and understanding.

Rather, through a certain degree of cooperation in limited economic and programmatic areas, conceivably Ft. Belknap could augment their own resources, improve their planning capabilities, more efficiently provide community services, and realize greater economic

# Proposal For A Small Business Development Center

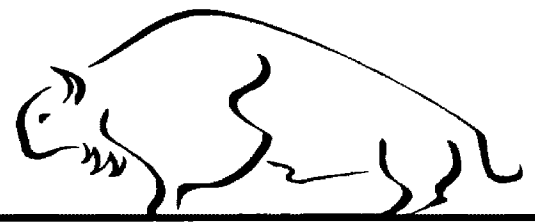


---

benefits through their own small business development center. With Fort Belknap being eligible for private and federal funding opportunities, the current reservation resource providers and the state SBDC, SBA, and Bear Paw Development could form a viable partnership to provide organized and tailored counseling and training services to entrepreneurs of Fort Belknap through a reservation based small business center.

As the next section demonstrates, opportunities abound for Native American run small business development centers serving Native American communities. Many of these Centers can serve as a model for Fort Belknap to implement for providing technical assistance for small business development.

# Proposal For A Small Business Development Center



---

## INDIAN BUSINESS DEVELOPMENT/ENTERPRISE CENTERS -- NATION WIDE

### **Fort Peck Business Development Office - Fort Peck Reservation, Poplar, Montana :**

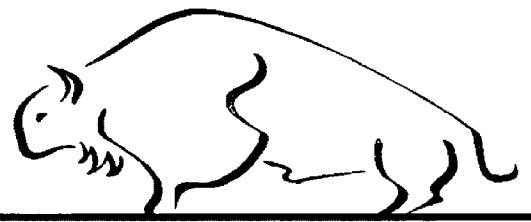
This office is a loan-led program and has been in operation since 1992. The Business Development Office began with the creation of an overall economic development plan for the Fort Peck Reservation. This well-conceptualized overall economic development plan allowed Fort Peck to receive a \$50,000 grant from the Bureau of Indian Affairs Area Office in Billings to establish a micro-loan fund for small business development. The goal of the Business Development Office is to assist in establishing 50 new Indian-owned businesses in a five-year phase, with ten businesses organized each year. They have established 15 businesses during the first year of operation since 1992, and over 30 businesses to date. Twenty-two businesses are still in operation. Post-loan technical assistance is needed for each small business client to reduce the number of business failures and ensure successful management of their businesses.

### **Stone Child College Small Business Center - Rocky Boy Reservation, Montana:**

The Rocky Boy Business Committee (Tribal government) directed Stone Child College to establish a Small Business Center that would offer technical assistance to tribal members interested in pursuing small businesses. The Center has been operating since late 1993 and is cooperatively funded through in-kind support by Stone Child College and through a self-governance agreement between the federal government and Rocky Boy Business Committee. This agreement allows the small business development center to offer loans to tribal members for small business development. Prior to this self-governance agreement the BIA credit program was the only means by which entrepreneurs accessed services. The Center is organized as a satellite to Bear Paw Development Corporation which is contracted to offer technical assistance to tribal members for small business development and management. The Montana Small Business Administration lists Stone Child's small business center in their directory as a resource, thus providing them with program

# Proposal For A Small Business Development Center

---



assistance in the form of library resource material and training programs for entrepreneurs.

The Center's goal is to provide three loans for three small businesses per year.

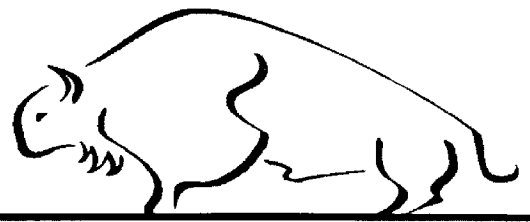
## **Native American Business Development Center - Cass Lake, Minnesota:**

For 18 years, this Center has served the Minnesota Chippewa Reservations and their tribal members in business development. This office is located in the middle of the reservations of Leech Lake, White Earth, and Red Lake. This Center is organized as one of eight nationwide Indian Business Development Centers through the U.S. Department of Commerce's Minority Business Development Agency, Washington, D.C. This Center is not a source of financing, but does offer technical assistance to tribal entrepreneurs in preparing feasibility studies, writing business plans, and skills training for on-going business operation. The entrepreneurs then approach outside lenders such as their respective Tribes, the Minnesota Small Business Administration, and other loan programs for business loans. This center in its 18 years of operation has assisted in creating over 150 businesses in the area, and over 78 are still in business.

**Sicangu Enterprise Center - Sinte Gleska University, Rosebud Reservation, South Dakota:** The Sicangu Enterprise Center is a grass roots loan program especially designed for micro business. The Center was organized through the Sinte Gleska University and the Neighborhood Reinvestment Corporation, Boston, Massachusetts in efforts to revitalize the Rosebud Reservation economically. The Center provides business training, support, and credit through a peer group lending program. Peer groups are established through prospective business clients with plans to create businesses with similar size and demographics. These groups are motivational and supportive to each other in forming, implementing, and managing their businesses. Loans for peer group members range from \$500 to \$1500 the first year, with the opportunity for the group members to eventually borrow up to \$10,000. In 1993, 18 women and 21 men had loans with a total of 91 loans given. In October 1993, the Center received national recognition as the recipient of the 1993 Outstanding Community Investment Award from The Social Compact.

# Proposal For A Small Business Development Center

---



## **Tina'a' Fund - Central Council of Tlingit and Haida Indians of South-East Alaska, Business and Economic Development Office:**

The Business and Economic Development Office offers an array of services for Tribal government and the community for economic and business development. This office operates the Tina'a' fund specifically for tribal member entrepreneurs to develop entrepreneurial skills and small businesses. The Tina'a' Fund was organized and developed in 1992 with the help of First Nations Development Institute, Falmouth, Virginia. The Tina'a' Fund is a loan-led micro business program. The entrepreneur cannot receive a loan without business counseling and training. The Tina'a' Fund operates a circle lending program similar to a peer lending program for micro businesses. The first circle was certified in August 1994 and currently has 5 circles.

## **The Lakota Fund - Pine Ridge Reservation, South Dakota :**

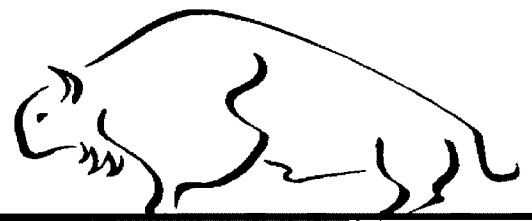
The Lakota Fund was organized in June 1987 to support the development of private, Lakota owned and operated businesses on the Pine Ridge Indian Reservation by providing financial and technical assistance and fostering personal development. The technical assistance offered includes business plan preparation, business training courses, personal effectiveness training, and peer support and exchange. Financial assistance is provided to individual borrowers for loans up to \$10,000; the average loan size is \$4,000. Smaller financial assistance packages of up to \$1000 are also offered to members of groups requiring less start up money; the average loan size is \$375.

## **S and K Small Business Center - Salish Kootenai College, Flathead Reservation, Montana:**

This Center was established in 1994 to meet the needs of local area tribal members for technical assistance in establishing businesses. The Center was started with grant money from Employment Assistance Readiness Net (EARN) from the federal General Assistance and Training program. The Center seeks public and private funding sources for its continuing operation, in addition to funding it receives from the College. The Center

# Proposal For A Small Business Development Center

---



provides technical assistance, counseling, and business development training to local residents of the Flathead Reservation. The technical assistance provided prepares clients for business loan applications and business plans to approach local banks, Tribal credit programs, and local development corporations. This Center does not operate a loan program of its own. During its first 2 years of operation, the Center has helped create 44 businesses within the local economy, with over 28 still existing.

Given the success these small business development centers have had in their areas, it demonstrates the opportunity that Fort Belknap can achieve through the establishment of a small business development.

# Proposal For A Small Business Development Center



## THE FT. BELKNAP SMALL BUSINESS CENTER

*"There is no greater resource in an economy than 'purchasing power.' But purchasing power is the creation of the innovating entrepreneur." PeterDrucke*

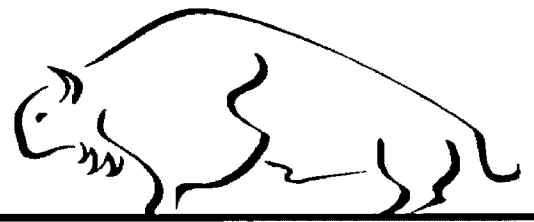
Achieving sustained, self-determined economic development is a complex and difficult task. Certainly this is the case on the Indian reservations of the United States, where numerous obstacles face tribal leaders, managers, and other individuals concerned about the economic well-being of their people. The Fort Belknap Community has identified entrepreneurship as a desirable economic development strategy and the proposed Fort Belknap small business development center is a feasible solution. The first year's operating budget is a projected \$256,544 for salaries, travel, training, technical assistance, facility, and equipment costs.

According to the *Grant Sources for the Tribal Business Information Centers*, \$3,268,962,636 was given to Native Americans, business promotion and technical assistance, community development, economic development, economically disadvantaged, human services, financial services, and minorities through national and regional foundations supporting these activities. In targeting those foundations and federal grant sources through a competitive and thorough proposal, the financial support for the Center's operation has considerable financial opportunities for long-term support.

The long-term benefits of a small business development center more than outweighs its short-term costs. For the Fort Belknap Reservation, the returns should be more than adequate to offset whatever risk there might be. In this community where it's estimated that 90% of the income is spent off the reservation, "nothing could be as risky as optimizing resources in areas where the profitable course is innovation, ...where the opportunities already exist. Theoretically, entrepreneurship should be the least risky rather than the most risky course", writes Peter Drucker (1993:28). A small business development center is one economic development strategy, which exemplifies and



# Proposal For A Small Business Development Center



promotes self-sufficiency and self-determination amongst individual tribal members in the reservation community.

Self-determination is the attitude at the heart of the Indian business development centers in the State of Montana and nationwide. Native Americans are operating the centers in communities using processes of social and economic innovation that have uniquely Indian aspects. Indian people are using tribal resources to teach Indian people that "they can do it!".

Native Americans are capable and can accomplish dreams of owning businesses which provide their community with needed goods or services. Looking at Indian business centers nationwide, one can see the success they are having in their communities. For 18 years, the Native American Business Development Center in Cass Lake, Minnesota -the oldest- has played an active role in developing the business capabilities of its community. Entrepreneurship is regarded as the driving force of the American dream in which Native Americans are becoming increasingly successful participants. Tribal members with the establishment of a small business development center can achieve similar positive change and growth through business development on the Fort Belknap Reservation.

Currently, technical assistance is offered inconsistently on the Fort Belknap Reservation from various tribal departments and off-reservation non-Indian resources. The 144 Fort Belknap tribal members who requested technical assistance illustrates the need for a consistent centralized effort to provide technical assistance and entrepreneurial training for small business development. A local small business development center for Fort Belknap would be instrumental in overcoming the limitations of tribal entrepreneurs and resource providers.

In examining entrepreneurship as an economic development strategy for Native Americans and reservation communities, "history suggests that minority entrepreneurship has been shaped by limited access to credit and capital, limitations on educational and training

# Proposal For A Small Business Development Center



opportunities, and society's attitudes about the roles that minorities should assume," writes Timothy Bates (1988:541). The state Small Business Development Center and the Bear Paw Development Corporation, resource providers, have implied that preference is given for loans to Native Americans who locate businesses off the reservation. Because tribal land is held in trust by the federal government, land owned by tribal members is not considered adequate for collateral to sustain a loan for on-reservation businesses. Traditional lending sources are further reluctant to make loans on the reservation because they feel there is little or no legal recourse available to lenders through established tribal codes or the existing tribal court system. These limitations enhance the prospect of a niche market opportunity, which exists for the establishment of a small business development center on the Ft. Belknap Reservation.

This Center could begin assisting tribal members with developing the personal skills needed to achieve business ownership and self-sufficiency. Business counselors would guide tribal members on how to be an entrepreneur and how to be innovative, since many entrepreneurs are made and not born. The Center would also provide the technical assistance and the training necessary for successful business operation. This assistance would be on a full-time continual basis, provided on the reservation by educated professional Native American people.

In using Native American people to staff the Center, the training and classes would focus on providing educational opportunities in a safe and encouraging environment with considerable empathy for the lack of educational attention and encouragement previously not present in this population's formal educational training. As Mr. Bates previously pointed out, the capitalistic cogs of the American dream through business ownership were previously limited for American minorities through limited educational opportunities, credit, and demeaning societal values. In essence, this population has the desire to create businesses to fulfill the obvious needs that are a void in the reservation communities, however they lack the business knowledge and technical experience to implement them on

# Proposal For A Small Business Development Center



their own. That is without guidance from caring and compassionate Native American staff who have been formally educated, but yet, understand what it took to overcome social limitations and achieve.

Classes and services to be provided to this unique niche market of tribal entrepreneurs incorporate developing the tribal entrepreneur “from the ground up” for long term successful business development. Counseling, training, workshops, and classes would develop all aspects of the tribal entrepreneur long overlooked by previous technical assistance providers. The training and counseling would focus on the beginner with no formal training, to business owners who have been in business for awhile and need to come back and “fill in the blanks” of skills or training needed.

Examples of classes and training sessions to be offered by the Center would focus on three areas, business training, personal development, and skills. The following list provides an example of possible classes and training sessions to be provided by the Center:

<b>Business Classes</b>	<b>Personal Development</b>	<b>Skills</b>
Personal Finance	Entrepreneurship Inventory	Computers
Business Plan Writing	Consumer Credit Counseling	Computer Applications
Market Research/Marketing	Self Esteem Building	Public Speaking
Records Keeping	Public Image	Negotiations
Tax Preparation	One on One Counseling	Stress Management
Government Contracting		

Additional services offered by the Center would include access to office equipment such as faxes, xerox machines, computers, color printers, publishing programs, accounting software; serving somewhat as a mini-incubator for community residents. All of this training, classes, and services will be provided in a safe and encouraging environment,

# Proposal For A Small Business Development Center

---



which fosters learning, growth, and achievement for a previously under-served and under-encouraged population.

The positive change and growth resulting from this small business development center will have tremendous impact on the human capital development on the reservation. The resultant social innovation that comes from entrepreneurship will change the wealth-producing potential of already abundant existing resources, human resources. As it provides opportunity for individual business ownership, it will create job opportunities for others affected by the chronic high unemployment level on the reservation. Furthermore, the Center will positively affect the socio-economic problems that accompany chronic unemployment, such as alcoholism, crime, and suicide limiting the human resources of the reservation. As the Center encourages self-determination and self-sufficiency through business development; personal growth and awareness will occur, thus easing some of the socio-economic problems which plague Fort Belknap, consistent goals of the Fort Belknap Community Council.

The small business development center addresses the goals of the 1994 Strategic Management Plan of the Fort Belknap Community Council and the Fort Belknap Reservation. The Small business development center incorporates each objective of the Strategic Management Plan. First, the Center promotes the objective of **building a strong tribal economic base**. The establishment of the small business development center, the entrepreneurs it assists, and the number of businesses it creates will be a measurable goal of this objective.

Secondly, the Center promotes the objective of **expanding tribal potential** through the technical assistance and training that will be offered. The Strategic Management Plan includes other related objectives, such as **developing self-esteem, building future leadership, and strengthening the family and community**. The Center will have a positive impact on these goals and will assist in fulfilling them through leadership and personal development training, as entrepreneurs see change as normal and healthy.

# Proposal For A Small Business Development Center

---



Thirdly, the Center will strongly impact and support the objective of **establishing internal and external communication systems**. In meeting this objective, the Center will utilize Native Americans, preferably enrolled tribal members, to offer technical assistance to the tribal entrepreneurs of Fort Belknap. The center through Native American trainers will reverse a long standing trend where information and training was only delivered by non-Indian instructors and resource providers. The Center offers the Fort Belknap Community Council the opportunity to **take control of information delivery in the community**.

Most importantly, entrepreneurship is an opportunity for the community of Fort Belknap to exercise the current era of federal policy-- self-determination, and explore the next era in federal Indian policy-- self-governance. In focusing on the individual becoming more self-sufficient, the Community Council can allocate resources to other areas for development of the overall community. The Community Council can play an entrepreneurial role in the allocation of resources, "...to produce results, resources must be allocated to opportunities rather than to problems." (Drucker 1993:143). Creating alternative resources for individuals to turn to allows the Council to allocate more time and resources into investing for the future of the community. And, as it is often said in many national, state, and local political debates, "Economic power equates with political strength." The power and strength this community can gain through economic development and an entrepreneurial attitude is enormous. This spirit must be encouraged and promoted.

Overall, imagine the opportunities, innovation, and diversification of the reservation economy that would occur if all 144 tribal members, seeking assistance, successfully created a business. A small business development center on the reservation will encourage and create successful achievement for business development, growth, and diversification on the Fort Belknap reservation, it's resources, and it's economy.



**THE FORT BELKNAP SMALL BUSINESS DEVELOPMENT CENTER  
-AFTER FUNDING-**

This proposal was begun in the Fall of 1992. Ft. Belknap Community Council Tribal Planner, Barbara Stiffarm, used a draft of this proposal for submission of a grant application through the Indian Community Development Block Grant program under the Department of Housing and Urban Development (HUD) in the Spring of 1995. With the successful defense of this proposal with the committee in February 1999, it was reported that this proposal and project was already successfully funded and implemented for over 3 years. The committee decided that a section should be included which described the Center since the funding was awarded in the summer of 1995 and the Center was established shortly thereafter.

The Small Business Development Center was established in the Fall of 1995 with the successful coordination of fundraising by both the Fort Belknap Community Council and the Fort Belknap College. The Fort Belknap Development Center was funded in 1995 with 3 grants worth \$692,071 for start up equipment and the first two year's operation. These funding sources consisted of an Indian Community Development Block Grant (ICDBG), Housing of Urban Development for \$600,000, Ford Foundation grant, for \$69,000, and a national Small Business Administration grant for \$23,071.

The three funding sources are broken out as follows:

**Indian Community Development Block Grant (HUD):**

\$137,344 Development Center/Incubator  
\$300,000 Business Loan Fund  
\$150,000 Renovation of Building  
\$ 24,938 Administration/Indirect Cost  
*\$600,000 ICDBG Total*



*Received by the Fort  
Belknap Community  
Council*

# Proposal For A Small Business Development Center



## **Small Business Administration (SBA):**

\$ 5,500 Office Equipment  
\$ 4,500 Renovation  
\$ 2,000 Communication/Internet  
\$ 2,000 Travel/Training  
\$ 3,000 NDC Training  
\$ 3,000 TBIC National Conference  
\$ 3,071 Interstate Travel, Equip., etc.  
\$ 23,071 SBA Total



*Received by the Fort  
Belknap Community  
Council*

## **Ford Foundation:**

\$ 47,000 Personnel & Fringe  
\$ 3,000 Staff Training  
\$ 6,000 Collaboration Activities  
\$ 12,275 Consultants/Meetings  
\$ 69,000 Ford Foundation Total



*Received by the Fort  
Belknap College*

The first funding was made available August 1995 to the Fort Belknap Community Council through the ICDBG grant for \$600,000 to be used for operational costs, renovate an existing shopping center where the small business center would be located, and establish a revolving loan fund for new businesses.

The Fort Belknap Community Council also received funds from the U.S. Small Business Administrations to assist in the establishment of the Small Business Development Center. This grant provided training, computer hardware, software, resource manuals, and videos for a resource library.

The Fort Belknap College was awarded a two-year planning grant in the amount of \$69,000 for each year, from the Ford Foundation to participate in the Rural Community College Initiative. This Initiative is a national demonstration project designed to help community colleges in economically distressed rural areas create economic opportunity for their people and communities through economic development and by providing access to education. The College decided to use their grant to assist in the establishment of a small

# Business Development Center

---



business center. After the first year of operation, the Ford funds would continue to provide for the salary for the Director, operational costs, training, and travel funds.

The Director was hired in August 1995 whose first duties included the organization of the funding sources to meet the goals established through the grants. The Fort Belknap Community Council and the Fort Belknap College entered into a memorandum of agreement which allowed the Center to be fully established under the umbrella of the College. This would allow for increased grant funding opportunities under the College's administration. Initial start up procedures included organizing the Center with the new equipment, making contacts, setting up classes, creating loan procedures for the loan pool, and establishing a presence in the community. Additional positions offered through the funding included a business counselor/loan officer, and an administrative assistant.

## **Classes and Workshops**

Since January 1996, the Center has been offering basic business classes in business planning, marketing, finance, computer classes on the Internet, computerized accounting for small businesses, entrepreneurship, and consumer credit counseling.

Since January 1996 through May 1999, the Center has offered a total of 77 classes and workshops that would encourage and assist individuals who have a desire or talent to start their own business. The classes offered are as follows, with some of them offered more than once:

Starting Your Own Business  
Finance  
Entice  
Janitorial  
NxLevel for Entrepreneurs  
Marketing  
Labor Laws  
Child Care

Intro to Internet  
Consumer Credit Counseling  
Bid Preparation for Contracts  
DBE Certification  
Beginning Tax Preparation  
Government Contracting  
Business Plan  
Small Business Loans



# Business Development Center



Quicken  
Grant Writing  
Business of Art  
Income Tax Preparation  
Proposal Writing  
Advanced Internet  
Micro Economics  
Excel  
Overview of EPA

Internet II  
Intro to Web Page Design  
Quickbooks  
Wordprocessing/Spreadsheets  
Entrepreneur I  
Microsoft Word  
Entrepreneur II  
Overview of SBA  
Desktop Publishing

The Center through the Fort Belknap College offers college credit for classes/workshops. Students are charged a nominal fee to take classes/workshops, which is \$10 per class credit. Most of the classes offered by the Center are for only one or two credits. Only the Entrepreneurship class I & II is offered for four credits, since it offered over a 10 week period. The length of educational training appears to be sufficient and does not over burden the potential entrepreneur who may not be accustomed to classroom training.

A total of 678 clients/students have been served by the Center, with an average of 193 being served a year. In a gender breakdown of classes taken by clients and students 71% were female and 29% were male. The majority of the clients/students taking classes in the two gender groups were over 41 years of age. Surveys are completed after every class session for use in class programming and for the assessment of community needs.

Survey responses from class attendees report that their educational needs include building self-esteem and basic business skills to enable them to feel confident enough to start their own business. They have also reported that they are strongly interested in pursuing more education, obtaining a two-year degree or higher. Responding to the desire for increased education, the Center in conjunction with the Fort Belknap College, implemented in the Fall of 1997 an Entrepreneurship curriculum to enhance the two-year business degree program offered by the College. The development of the curriculum was a result of planning and collaboration with the College's Dean of Academic's office, the Business Instructor, and the Center working together to fill the need of the community members

# Business Development Center



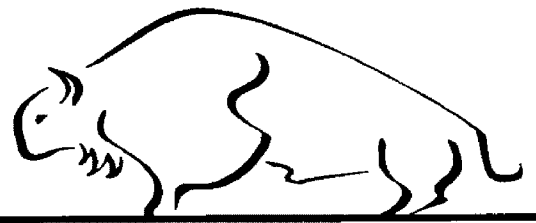
members who are interested in entrepreneurship. At the end of Spring quarter 1999, four students graduated with this emphasis and are in the process of establishing a business on the reservation.

## **Loan Pool**

In 1995, the Fort Belknap Community Council set aside \$300,000 of the \$600,000 ICDBG funds for the establishment of a Small Business Revolving Loan Program on Fort Belknap. Since May 1997, the Fort Belknap Community Council approved ten small business loans through their ICDBG Small Business Loan Program. A requirement for the small business loan was for the applicant to have completed the business plan course at the Center. The course enabled the individuals to understand their business from all aspects of feasibility, marketing, management, and finance. Upon completion of the business plan course, the individuals gained a new confidence about their business ventures that they did not fully have in the beginning. This self-confidence and increased self-esteem has given the prospective entrepreneurs more enthusiasm and confidence to face the challenges of entrepreneurship.

Ten new businesses were created through the \$300,000 loan pool and are as follows:

1. Trading Post	\$45,000
2. Mobile Shower Unit	\$50,000
3. Mobile Welding Unit	\$ 8,000
4. Gutter Installation Service	\$15,000
5. Quality Star Quilts	\$22,000
6. Data Processing Service	\$15,000
7. White Clay Embroidery	\$50,000
8. Native American Gift Baskets	\$20,000
9. Native American Art Gallery	\$24,000
10. Gutter Installation Service	<u>\$16,000</u>
	<b>\$270,000</b>



The ten individuals who received the ICDBG small business loans were initially reluctant to approach a lender off the reservation, or did try, and were given too many insurmountable obstacles to obtain a loan. Even though at least half of them already had well-established credit, they still preferred to use the ICDBG business loan program. It was evident that the individuals were “afraid” that they might be refused their loan, if they went to a bank or another lender. However, the individuals did have a fair amount of confidence that this loan source would approve them for their loan.

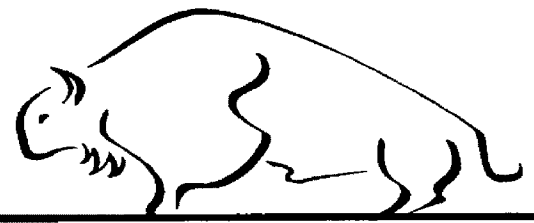
Since October 1997, the FBCC’s ICDBG revolving loan fund was depleted. A loan loss reserve fund of \$30,000 was established from the initial \$300,000 to serve for loan loss protection. Of the 10 loans, 8 are in active repayment with only 7 businesses still in operation. Two loans are facing collection procedures by the loan pool with an anticipated 75% collection. The loan fund is growing through the repayment of loans. When clients become eligible for loans, through the completion of the necessary classes and loan funds are available to match their loan request, new loans will be made for small businesses. In the Fall of 1998, the first loan to be given, based on the repayment of the initial loans, was for \$12,000 to start a drywall business.

With each loan given for a small business, one new job was created for the proprietor and additional goods and services were offered on the reservation. Only one of the business loans was used to start a business off the reservation, the remaining businesses are all located on the reservation.

These businesses have experienced their share of good times and bad. One problem area is reaching a market large enough for profitable sales and business operation. In order to do that, they must market their products off the reservation. However, many are unable to confidently market themselves to off-reservation customers. They have yet to cross that bridge personally. It is an area the Center is trying to assist them in overcoming. These

# For A Small Business Development Center

---



businesses' measurement of success is that they are making their loan payments and meeting their expenses to remain in business.

For many tribal entrepreneurs, who have completed many class hours and the time spent writing a competitive business plan, are faced with great discouragement in seeking the capital to start their businesses from off-reservation financial institutions. These entrepreneurs find that they are lacking in having sufficient collateral, or meeting the requirement of a 20-25% cash match, or face the bank's reluctance to loan because of perceived jurisdictional issues and lack of legal recourse in the tribal court system. Without a tribal loan pool, which allows for more lenient and flexible lending policies, many face great discouragement in starting small businesses and discontinue their pursuit of business ownership. The Center will continue to seek grants with private foundations to increase the revolving loan pool for those tribal entrepreneurs who are unable to meet the requirements of off-reservation financial institutions.

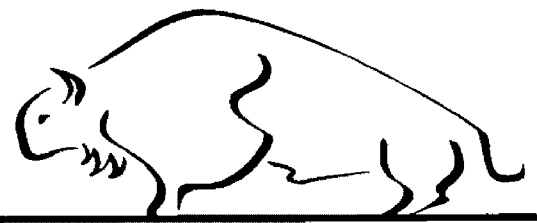
With the seven active loans and the successful operation and growth of these businesses, it is the goal of the Center to use the "success stories" to seek additional grant sources to supplement the loan pool from private foundations. In addition, the Center will advocate for loan opportunities for clients who meet the more stringent loan requirements of outside financial institutions to increase native businesses in the area. Just as importantly, serve as a resource to traditional financial institutions providing them with needed information, cultural understanding, and direction on jurisdictional issues of lending in Indian Country.

## **Next Steps for the Center**

The Center is not yet a self-supporting institution and must seek grant sources for continued operational support. The Center receives financial support from the College in the credits provided through classes and workshops. This provides only 50% of the

# Business Development Center

---



Center's total operational costs, so additional funds must be found. Operational funding includes salaries, administrative costs of staff, and workshop/training development of tribal individuals. The Center will continue to seek funds, which allow the Center to sustain itself in its mission to build a sound economic base on the Fort Belknap Reservation through the development of small businesses.

The Center will also seek grant programs to increase the revolving loan fund to continue provide loans to tribal people for small businesses. In addition, grants will be sought to implement a micro-loan program on the reservation for home-based businesses. In providing loan opportunities through the Center, barriers are reduced for tribal people to start a small business.

The Center will begin implementing with the assistance of grant funding a K-12 entrepreneurship program. This program will be coordinated with the local school systems on the reservation, in an effort to reach a population early in their education to encourage entrepreneurship and capitalism. The goal of working with youngsters is to inform them of the opportunities of business ownership, instill a spirit of confidence and the skills to pursue business opportunities if they desire.

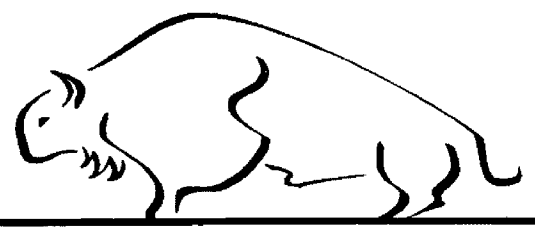
### **Community Attitude:**

The Small Business Development Center has received favorable responses from community members on the Fort Belknap Indian Reservation. Community members have found the courses offered by the Center helpful and the instructors and staff willing and friendly in providing technical assistance.

Government agencies, such as the SBA and the BIA, and other technical assistance agencies have high regard for the Center. These agencies now have a coordinated Center to assist them in providing more technical assistance to the community of Fort Belknap.

# Proposal For A Small Business Development Center

---



These agencies also view the Center as reaching out to the community needs and providing the technical assistance necessary required by tribal entrepreneurs. These agencies are now more willing to provide additional classes/workshops to the reservation and enjoy the relationship they have established with the staff of the Center.

Advice to others, who may be planning to start a Small Business Development Center, is to always have community participation. Allowing the community to have input in the program is allowing the community to have ownership in your Project.

# Proposal For A Small Business Development Center



## SOURCES CONSULTED

- Adams, David Wallace. "Fundamental Considerations: The Deep Meaning of Native American Schooling, 1880-1900." Harvard Educational Review. 58.1 (1988):1-28.
- Aspen Institute. Self Employment Learning Project. 1992 Directory of Microenterprise Programs. Washington. 1992.
- Babb, Emerson M. and Stuart V. Babb. "Psychological Traits of Rural Entrepreneurs." Journal of Socio-Economics. 21,4 (1992):353-356.
- Bates, Timothy. "Entrepreneur Human Capital Endowments and Minority Business Viability." Journal of Human Resources. 20.4(1988):540-554.
- Black, Sherry Salway. "Elements of Development." Equal Means. Summer 1992:27-29.
- Braumbeck, John. Fort Peck Business Development Office. Telephone Interview. 13 December 1993.
- Brown, Caroline. Fort Belknap Small Business Development Center. Telephone Interview. 12 February 1996, 13 August 1997, 15 December 1998.
- Champagne, Duane. "Economic Culture, Institutional Order, and Sustained Market Enterprise: Comparisons of Historical and Contemporary American Indian Cases." Property Rights and Indian Economies. Ed. Terry L. Anderson. Lanham, Maryland:Rowman and Littlefield. 1991.
- Clark, Peggy and Huston, Tracy. "Assisting the Smallest Businesses: Assessing Microenterprise Development as a Strategy for Boosting Poor Communities." Aspen Institute. Self Employment Learning Project. August 1993
- Cornell, Stephen and Kalt, Joseph P. "Reloading the Dice: Improving the Chances for Economic Development on American Indian Reservations." In *What Can Tribes Do? Strategies and Institutions in American Indian Economic Development*, ed. Stephen Cornell and Joseph P. Kalt, 1-59. Los Angeles: Regents of the University of California, 1992.
- Dinwoodie, Dawn. Telephone Interview. 10 January 1994.
- Drucker, Peter. Innovation and Entrepreneurship. New York: Harper Business, 1993.

# Proposal For A Small Business Development Center

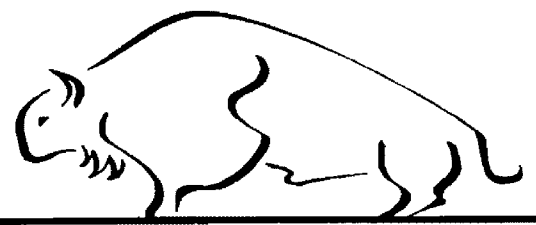


- Esber, George, F. Jr. "Shortcomings of the Indian Self-Determination Policy". State and Reservation. Ed. George P. Castile and Robert L. Bee. Tucson: The University of Arizona Press. 1992
- Federal Reserve Bank of Kansas City. Community Affairs Department. Community Reinvestment: A Special Supplement on Lending In Indian Country. Winter 1994.
- Fitzgerald, Bob. Telephone Interview. 14 December 1993.
- Fluery, Kathlyne. Telephone Interview. 20 January 1994.
- Forbes, Jack D. "Evelopment, Proletarianization and Inferiorization: Aspects of Colonialism's Impact Upon Native Americans and Other People of Color in Eastern North America." Journal of Ethnic Studies. 18.4:95-122.
- Fort Belknap Community Council. Tribal Planning Department. Strategic Management Plan. April 1992. Fort Belknap Community Council. Tribal Planning Department and Tribal Credit Department Small Business Survey. December 1992
- Fost, Dan. "American Indians in the 1990's." *American Demographics*. December 1991. 26-34.
- Fowler, Loretta. Shared Symbols, Contested Meanings: Gros Ventre Culture and History, 1778-1984. Ithica: Cornell University Press, 1987.
- Gover, Maggie. You Don't Have To Be Poor To Be Indian: Readings in Resource Development. Americans for Indian Opportunity, 1978.
- Hess, Donna J., Provost, Kenneth, and Goreham, Gary. "American Indian Entrepreneurs: Learning From Those Who Succeed." (paper presented at the annual meeting of the Midwest Sociological Society, Kansas City, MO. 2 April 1992.) United Sioux Tribes of South Dakota Development Corporation. Pierre, South Dakota.
- Holloway, Janet Steele, and Nimkin, David. "Small Business Development Centers: A National Resource for America's Small Business. Accessed through Internet. 20 April 1995.
- Holt, David. H. "Entrepreneurship: New Venture Creation." New Jersey: Prentice Hall, 1992.
- Hosmer, Brian C. "Creating Indian Entrepreneurs: Menominees, Neopit Mills, and Timber Exploitation, 1890-1915." American Indian Culture and Research Journal. 15.1 (1991):1-28.



# Proposal For A Small Business Development Center

---



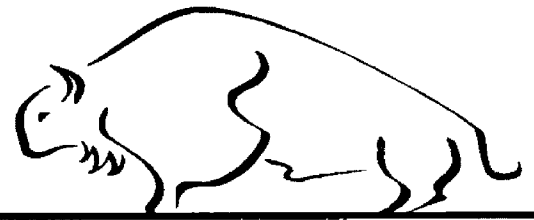
- Jacobson, Cardell K. "Internal Colonialism and Native Americans: Indian Labor in the United States from 1871 to World War II." Social Science Quarterly.
- Johnston, Michelle. Small Business Administration. Telephone Interview. 3 December 1993.
- Low, Murray B. and MacMillian, Ian C. "Entrepreneurship: Past Research and Future Challenges." Journal of Management. 14.2 (1988): 139-161.
- Lunderman, Eileen. Sicangu Enterprise Center. Telephone Interview. 13 December 1993.
- Lurie, Nancy Oestreich. "Money, Semantics, and Indian Leadership." American Indian Quarterly. Winter. 1986:47-63.
- Marcille, Gene. Department of Commerce. Telephone Interview. 17 January 1994.
- Montoya, Raymond, and YellowRobe, Eleanor. "Native American Students Potential for Small Business Development." Unpublished Research Project. Missoula: University of Montana. 12 December 1994.
- Moore, Bob. Council of Energy Resource Tribes. Telephone Interview. 8 October 1993.
- Morey, Diane. Indian Business Development Center. Telephone Interview. 17 December 1993.
- Neighborhood Reinvestment Corporation. Department of Commercial and Economic Development. Rosebud Reservation Enterprise Center: Feasibility Analysis and Development Plan. New York. September 1989.
- Nelton, Sharon. "Minority Business: The New Wave." Nations Business. October 1995:18-27.
- Pierre, Rene'. Salish and Kootenai College. Telephone Interview. 29 May 1995.
- Singh, Satvir. "Personality Characteristics, Work Values, and Lifestyles of Fast- and Slow-Progressing Small Scale Industrial Entrepreneurs." Journal of Social Psychology. 129.6 (1988): 801-805.
- Stiffarm, Barbara. Fort Belknap Indian Action Program. Telephone Interview. 21 December 1992 - ongoing.
- Thompson, Laurie. First Nations Development Institute. Telephone Interview. 10 October 1993.



- Wilkins, David E. "Modernization, Colonialism, Dependency: How Appropriate Are These Models for Providing an Explanation of North American Indian Underdevelopment." Ethnic and Racial Studies. 16.3 (1993):390-419.
- United States Congress. Senate. Committee on Indian Affairs. *Indian Economic Development Conditions: Hearing before the Select Committee on Indian Affairs*. 100<sup>th</sup> Cong., 1<sup>st</sup> Sess., 9 April 1987.
- United States. Department of Commerce. Selected Population Characteristics for American Indian and Alaska Native Areas. Washington:GPO. 1990.
- United States. Department of the Interior. Bureau of Indian Affairs. Indian Service Population and Labor Force Estimates Report. United States. Washington:GPO. 1993.
- United States. Department of the Interior. Bureau of Indian Affairs. Labor Force Report Washington:GPO. 1993.
- United States. Department of Labor. Bureau of Labor Statistics. Employment and Earnings. Washington:GPO. January 1986-1993.
- United States. Presidential Commission on Indian Reservation Economics, Report and Recommendations to the President of the United States. Washington:GPO.1984.
- United States. Report of the President. The State of Small Business. Together with the Annual Report on Small Business and Competition and the Annual Report on Federal Procurement Preference Goals of the U.S. Small Business Administration. Washington:GPO. 1992.
- United States. Small Business Administration. Helena District Office. Annual Report. Washington:GPO. 1993.
- United States. Small Business Administration. Office of Advocacy. Montana Small Business Profile. Washington:GPO. 1987
- United States. Small Business Administration. Office of Advocacy. The White House Conference on Small Business. Washington: GPO. 1987.
- United States. Small Business Administration. Office of the Associate Administration for Management Assistance. Small Business Development Center Policy Manual. Washington:GPO. 1985.

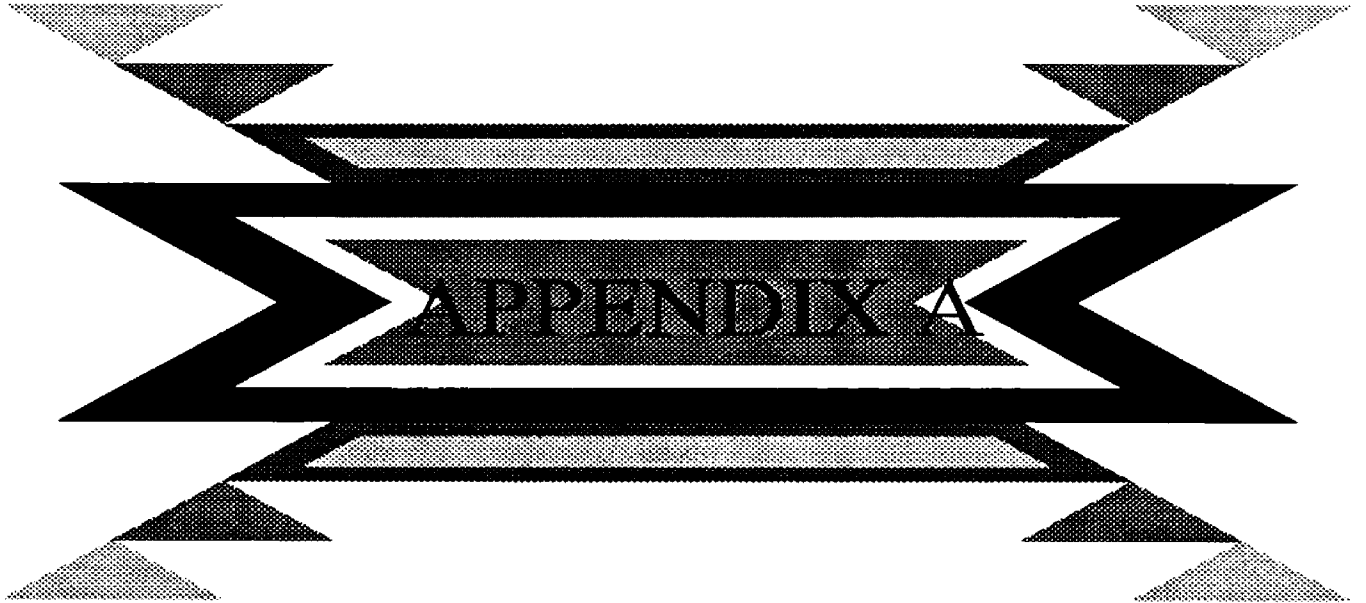
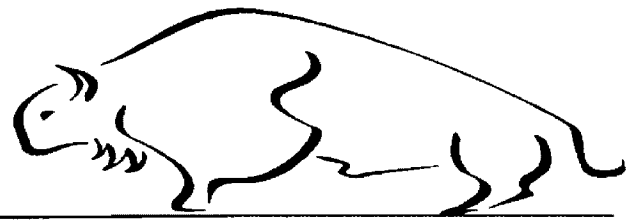
# Proposal For A Small Business Development Center

---



United States. Small Business Administration. Office of Private Sector Initiatives. Small Business Incubator Handbook: A Guide for Startup and Management. Washington:GPO. 1986.

YellowRobe, Eleanor. Grant Sources for the Tribal Business Information Centers. Unpublished Research Project, Rocky Boy: Montana. 3 July 1997.



**OPERATING BUDGET  
YEAR ONE**

**BUSINESSS DEVELOPMENT CENTER  
BUDGET BREAKDOWN**

	<b>PROJECTED NEED</b>	<b>PROPOSED BUDGET</b>	<b>PROPOSED MATCH</b>	<b>TOTAL BUDGET</b>
<b>1. Salaries</b>				
A. Project Administrator <i>\$12.50/hr X 12 months</i>	\$28,000	\$28,000		\$28,000
B. Loan Officer <i>\$12.50/hr X 12 months</i>	\$26,000		\$26,000	\$26,000
C. Business Analyst <i>\$10.00/hr X 12 months</i>	\$20,800	\$20,800		\$20,800
D. General Office Staffing <i>In-kind contribution by hosting reservation sponsor. Calculated figures not available.</i>	\$ - 0 -		\$ - 0 -	
<b>Sub-Total Salaries</b>	<b>\$74,800</b>	<b>\$ 48,800</b>	<b>\$26,000</b>	<b>\$74,800</b>
<b>2. Fringe Benefits</b> <i>Based on 25% of Salaries</i>				
A. Proposed Budget	\$11,700	\$11,700		\$11,700
B. Proposed Match	\$ 6,500		\$ 6,500	\$ 6,500
<b>Sub-Total Salaries</b>	<b>\$18,200</b>	<b>\$11,700</b>	<b>\$ 6,500</b>	<b>\$18,200</b>
<b>3. Travel/Training</b>				
A. Employee Development Training <i>Enhance capabilities of Staff Membership fees, etc.</i>	\$12,500	\$ 5,000	\$ 7,500	\$12,500
B. Local Mileage <i>Meeting with participants and general functions @ .30/mile</i>	\$ 540	\$ 540		\$ 540
C. Consultants <i>Technical Assistance and Training</i>	\$ 1,500	\$ 1,500		\$ 1,500
D. Tribal Credit Training and Assistance <i>Technical Assistance to Staff and Provide Workshops for Participants</i>	\$25,000		\$25,000	\$25,000

	<b>PROJECTED NEED</b>	<b>PROPOSED BUDGET</b>	<b>PROPOSED MATCH</b>	<b>TOTAL BUDGET</b>
E. Bear Paw Development Corporation <i>Fast-Trac Small Business Program Small Business Assistance Training Pamphlets and Other Training Material</i>	\$ 7,200		\$ 7,200	\$ 7,200
F. MSU-Extension Office <i>Technical Assistance Pamphlets and Other Training Materials</i>	\$20,000		\$20,000	\$20,000
G. Business Workshops <i>Provide Small Business Training Sessions Provide Computer Bulletin System</i>	\$33,773	\$ 10,273	\$23,500	\$33,773
H. Legal Fees \$60/hr X 30 Hrs. Document approval & Tech. Asst.	\$ 1,800	\$ 1,800		\$ 1,800
<b>Sub-Total Travel/Training</b>	<b>\$102,313</b>	<b>\$ 19,113</b>	<b>\$83,200</b>	<b>\$102,313</b>
<b>4. PROJECT OFFICE OPERATING EXP.</b>				
A. Purchase New Equipment	\$54,631	\$54,631		\$54,631
B. Maintain Equipment <i>\$75/month X 12 months</i>	\$ 900	\$ 900		\$ 900
C. Telephone <i>\$150/month X 12 months</i>	\$ 1,800	\$ 1,800		\$ 1,800
D. Printing/Duplication <i>\$100/month X 12 months</i>	\$ 1,200	\$ 1,200		\$ 1,200
E. Office Rent & Utilities <i>\$225/month X 12 months To be provided by Tribe.</i>	\$ 2,700		\$ 2,700	\$ 2,700
<b>Sub-Total Facilities &amp; Equip.</b>	<b>\$61,231</b>	<b>\$58,531</b>	<b>\$ 2,700</b>	<b>\$61,231</b>
<b>TOTAL</b>	<b>\$256,544</b>	<b>\$138,144</b>	<b>\$118,400</b>	<b>\$256,544</b>

## **BUSINESS DEVELOPMENT CENTER BUDGET JUSTIFICATION**

Given the profound need for assistance being felt by all Indian tribes and organizations, a reasonable budget. Therefore, the minimal expenditures, which can be incurred for personnel, administrative costs, travel, supplies, and other costs to enable the project to achieve its objectives.

The reviewers are requested to consider the following factors in determining adequacy of the budget and the cost effectiveness in relation to program objectives.

- **FORT BELKNAP** is an extremely isolated reservation located in an area frequently affected by severe weather (100 degrees Fahrenheit in the summer to -40 degrees Fahrenheit in the winter.) We are distant from major metropolitan areas where commercial services can be more cheaply obtained. Both the isolation and extreme weather conditions keep operating costs high.
  
- **PERSONNEL COSTS** must be fairly competitive in order to: 1) attract competent professionals to work on the reservation, and 2) allow for the high cost of living which occurs here because of high fuel expenditures and a shortage of housing which has escalated rental costs. The proposed individual salaries are consistent with the Reservation's pay scale, the skill requirements for accomplishing project goals, and the demonstrated qualifications of the proposed staff.
  
- **FRINGE BENEFITS** have calculated based upon the Reservation's established rate of 22%, which includes FICA, Workman's Compensation, Unemployment Insurance, and an IRA plan.

- **TRAVEL/TRAINING** includes only those trips necessary to interact and obtain input from entities possessing expertise, information, and documentation related to this project. The round trip distance from the Fort Belknap Agency to the Montana cities where other Business Centers are located is based on an average of 90 miles for the closest, Havre; with Great Falls at 292; and Billings at 424. Out of state travel has been limited to only those Indian Business Development Centers where relevant information and technical assistance in establishing a similar center can be obtained. All mileage and per diem rates are based upon the federal rates as established by the Office of Management and Budget.

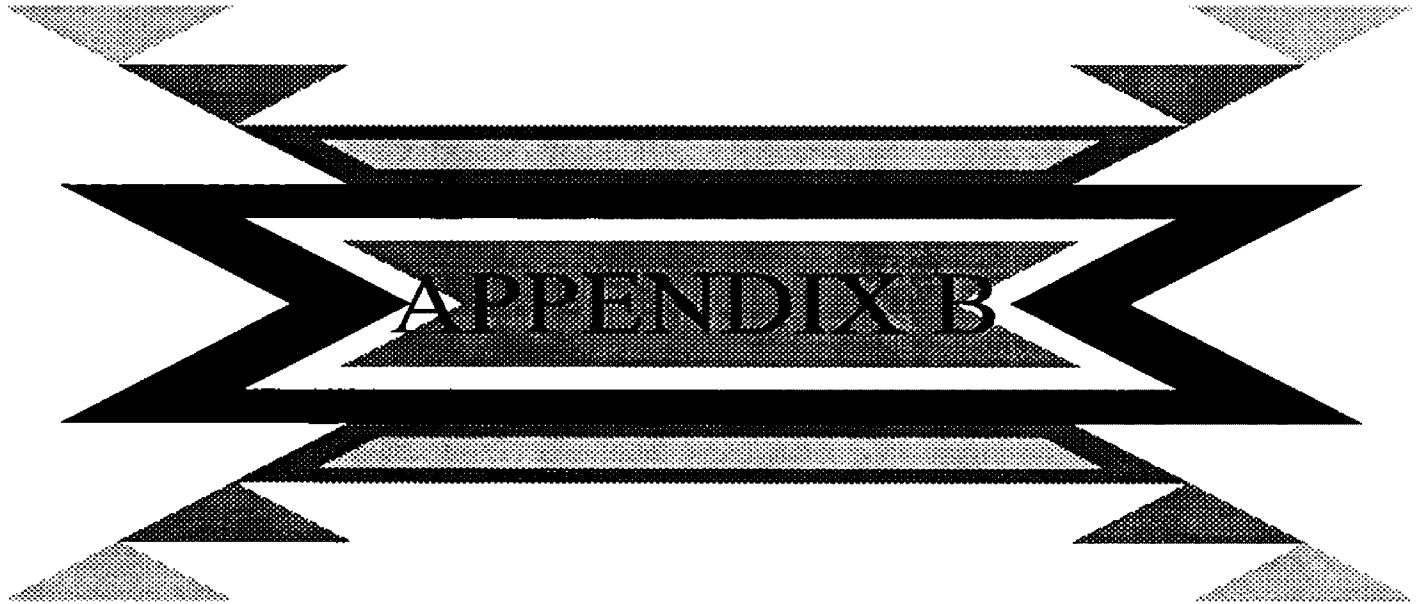
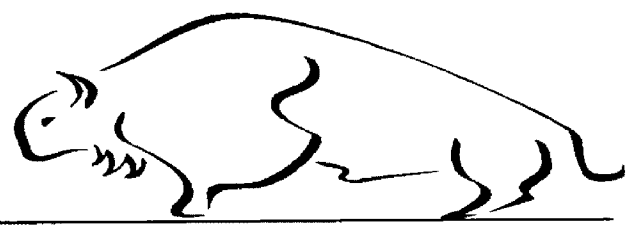
Consultants fees have been included to allow the project of obtain professional resources to conduct training for employees through consultants possessing the expertise, information, and documentation related to enhancing the capabilities of staff in developing the local communities business skills.

- **OFFICE SUPPLIES** needed for the operation of the project have been budgeted. The cost includes items necessary to ensure successful operation and management of the Center. Each item has been developed in order to provide the most cost-effective method to carry out the planned activities and office management.



**Proposal  
For A Small Business  
Development Center**

---



**DEVELOPMENT PLAN  
YEAR ONE**

**FORT BELKNAP  
SMALL BUSINESS DEVELOPMENT CENTER  
WORKPLAN**

<i>ACTIVITY</i>	<i>STAFF</i>	<i>COMPLETION</i>	
		<i>PLANNED</i>	<i>ACTUAL</i>
<b><i>ADMINISTRATIVE</i></b>			
Receive request to establish a SBDC.	TP, CON		
Site visit to determine feasibility.	TP, CON		
Interested people and organizations decide to establish a SBDC.	COMM		
Hire business development technician as director of center.	COM, TP CON, ACD		
Prepare draft site agreement.	ACD		
Finalize site agreement; submit to sponsoring organization for signature.	CON, ACD		
Receive signed site agreement.	ACD		
<b><i>BOARD DEVELOPMENT</i></b>			
Assemble interim board.	TP, ACD		
Interim board meeting to provide initial training, overview.	IB		
Interim board meeting to discuss administrative issues, elect officers.	IB		
Conference call to discuss articles of incorporation, board structure/composition.	IB		
Interim board meeting to work on bylaws, "real" board composition, fund policies/procedures.	IB		

<i>ACTIVITY</i>	<i>STAFF</i>	<i>PLANNED</i>	<i>ACTUAL</i>
<b><i>BOARD DEVELOPMENT Continued</i></b>			
Interim board conference call.	IB		
Prepare and send letters to community and newspapers requesting nominations for board.	ACD, IB Chair		
Receive nominations.	ACD		
Contact nominees, provide information about the Center, see if they want to be nominated, request resumes.	ACD,		
Develop list of board members.	IB		
Notify nominees of status.	ACD		
Select board members.	COMM		
Notify members of their status.	ACD		
Prepare board training materials and agenda.	ACD, CON		
Forward training manual to board members.	ACD		
Logistical arrangements for training.	ACD, CON		
Board meets quarterly hereafter.			
Notify state SBDC on selection of Elected Board members.	ACD		
Prepare training materials for annual board training (topic area to be determined) and board meeting packets.	CON, ACD		
Send annual training background materials and meeting materials to board.	ACD		
Board meeting.	BOARD		
Annual board training.	BOARD, CON		

<i><b>ACTIVITY</b></i>	<i><b>STAFF</b></i>	<i><b>PLANNED</b></i>	<i><b>ACTUAL</b></i>
<i><b>BUDGET DEVELOPMENT</b></i>			
Draft budget for year one.	TP, ACD		
Revise budget.	ACD		
Review and revise budget.	TP, ACD		
<i><b>FUND RAISING</b></i>			
Start identifying potential national funding sources.	ACD, DEVOF		
Start identifying regional and local potential funding sources.	ACD, DEVOF		
Arrange meetings with funding officers to discuss funding possibilities.	ACD, DEVOF		
Provide addresses, contact names of identified regional, local sources.	ACD, DEVOF		
Request funding guidelines from national sources.	DEVOF		
Request funding guidelines from regional and local sources.	DEVOF		
Prepare grant applications (capital and operating)	DEVOF		
Follow up on application status.	ACD, DEVOF		
Receive grant awards	ACD, DEVOF		
Submit grant applications to local and regional sources	ACD, DEVOF		
Provide ACD with copies of grant applications.	DEVOF		

<i><b>ACTIVITY</b></i>	<i><b>STAFF</b></i>	<i><b>PLANNED</b></i>	<i><b>ACTUAL</b></i>
<i><b>LEGAL</b></i>			
Prepare draft articles of incorporation.	CON		
Prepare draft bylaws.	CON		
Send bylaws, articles to interim board for review and comment.	CON		
Request Publication 557, "Tax Exempt Status for Your Organization" and Publication 578, "Tax Information for Private Foundations and Foundation Managers".	ACD, CON, DEVOF		
Check with state corporation office.	ACD		
Finalize, sign articles.	ACD, IB		
Submit application for employer identification number (EIN) to IRS.	ACD		
Receive certificate of incorporation from state corporation office.	ACD		
Send 2 <sup>nd</sup> draft of bylaws to interim board members for review, comment, and return.	CON		
Receive EIN from IRS.	ACD		
Submit 501 © (3) application to IRS.	ACD		
Submit Form 8718, "User Fee Form", with the 501 © (3) application #.	ACD		
Review comments from board on 2 <sup>nd</sup> draft of bylaws.	CON		
Review 3 <sup>rd</sup> draft of bylaws.	IB		
Finalize bylaws.	CON		
Set up corporate record keeping system	ACD		

<i>ACTIVITY</i>	<i>STAFF</i>	<i>PLANNED</i>	<i>ACTUAL</i>
<b><i>LEGAL Continued</i></b>			
Establish relationship with a CPA to help w/accounting activities after 501 © (3) status from IRS. @	ACD		
Request the necessary publications from IRS re: federal tax returns and reports (Pub. 509 is a calendar of tax report dates; also get Pub. 15, Circular E and the supplement, Pub. 937, Pub. 542, Pub. 334, Pub. 538, Pub. 583, Pub. 990, Pub. 598, and others IRS identifies). Use these publications to set up tax filing schedule to amend this work plan.	ACD		
Contact state Attorney General's office to find out if the SBDC will be required to register with that office and, if yes, find out what is required.	ACD		
Contact state department of taxation to learn what state corporate taxes are due, where/how to file, etc.	ACD		
Research bank account opportunities.	ACD		
Establish bookkeeping and accounting system.	ACD		
Establish fund/grant bank account.	ACD		
Obtain non-profit mailing permit status from US Postal Service.	ACD		
File Corporate Report with state. Includes: corporate name, address and jurisdiction; D&O names, addresses; registered agent name, address; statement of business purpose; list of real and personal property. File every other year hereafter. File bi-annually hereafter.	ACD		

<b><i>ACTIVITY</i></b>	<b><i>STAFF</i></b>	<b><i>PLANNED</i></b>	<b><i>ACTUAL</i></b>
<b><i>OUTREACH</i></b>			
Prepare informational sheet to use at informational meetings.	ACD, TP		
Conduct community information meetings, Agency, Hays, Lodgepole, and Dodson.	ACD, TP		
Interview with local paper.	ACD		
Conduct outreach meeting in communities.	ACD		
Prepare and distribute press release.	ACD		
Update brochure(s).	ACD		
Announce logo contest.	ACD		
Develop social investors brochure.	ACD		
Receive contest entries.	ACD		
Announce winner.	IB,ACD		
Outreach strategy session to determine plan.	ACD,IB		
Press release – logo.	ACD		
Newsletter: write and send.	ACD		
Article for <u>NBA Business Cache</u> (deadline to decide to do or not).	ACD		
Press release – board.	ACD		
Meetings/presentations.	ACD		
Contact calls to arrange info meetings with various reservation programs, groups, and agencies.	ACD		
Presentation – General Assembly.	ACD		
Monthly information meeting.	ACD		

<i>ACTIVITY</i>	<i>STAFF</i>	<i>PLANNED</i>	<i>ACTUAL</i>
<b><i>PLANNING</i></b>			
Discuss immediate plans to get training started.	ACD, BC DEV OF		
Prepare workplan; share with staff.	ACD		
Schedule activities for next month.	ACD		
Outline outreach activities for month.	ACD		
Revise workplan; share with staff.	ACD		
Update workplan as necessary.	ACD		
Develop evaluation component.	ACD		
<b><i>REPORTING</i></b>			
Activity reports - monthly. Ongoing.	ACD		
<b><i>SURVEYS</i></b>			
Initial collection of socio-economic data.	RD		
Conduct additional data inventory.	RD		
Develop household survey instrument.	RD		
Develop business survey instrument.	RD		
Develop institutional sector survey and identify organizations.	RD		
Recruit interviewers for surveys.	RD		
Supply names, addresses, phone numbers of Native owned businesses.	ACD		
Supply names, addresses, phone numbers of households.	ACD		



<i>ACTIVITY</i>	<i>STAFF</i>	<i>PLANNED</i>	<i>ACTUAL</i>
<b><i>SURVEYS continued</i></b>			
Train household surveyors and begin surveying.	RD		
Mail initial business sector survey.	RD, ACD		
Mail initial institutional survey.	RD, ACD		
Mail second request for business surveys.	RD		
Mail second request for institutional sector surveys.	RD		
Household survey data collection.	SUR		
Follow up calls for business sector and institutional surveys.	RD		
Data input.	RD		
Data analysis; final report.	RD		
<b><i>TRAINING</i></b>			
Meet with Tribal programs, agencies, and leaders to discuss approach; separate board.	ACD		
Attend outside training for staff.	ACD, BC, DEVOFF, RD		
Prepare materials for interim board.	ACD		
Prepare training/technical assistance programs for clients.	BC,ACD		
Business counseling for clients. Ongoing.	BC		
On-site visit to other Native American SBDCs.	ACD		

**WORK PLANS WILL BE REVISED AS NECESSARY.**

Following is a key for the staff abbreviations.

**DEFINITIONS FOR WORKPLAN:**

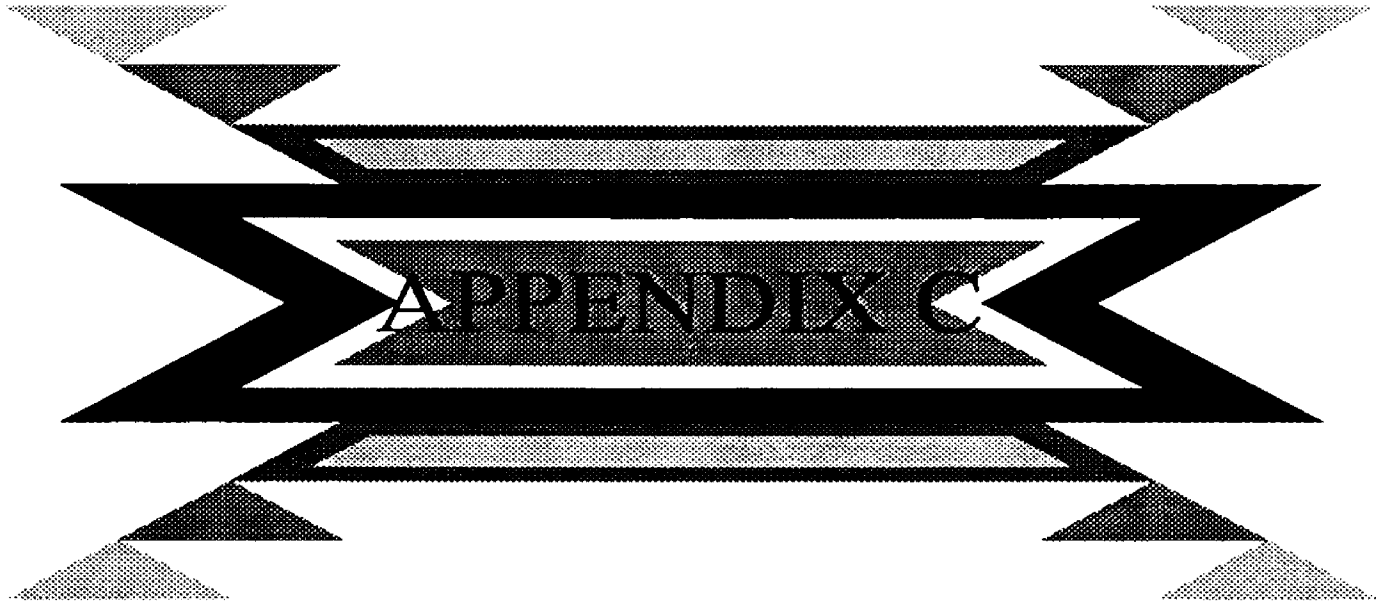
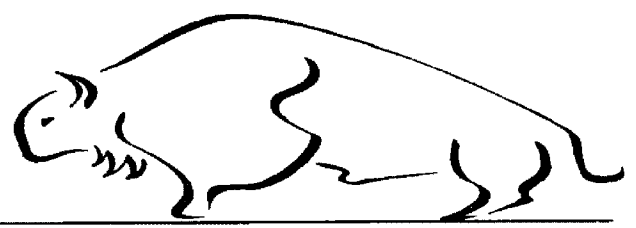
ACD = Acting Director  
BOARD = Board  
CON = Consultant  
COMM = Community  
TP = Tribal Planner  
IB = Interim Board  
RD = Research Director  
SUR = Surveyors

# = Should have received with the 501© (3) application.  
@ = IRS regional office says that normal processing time for a 501© (3) application is within 100 days. They will fast track an application in 1- 3 weeks if there is a letter from a grantmaker stating that grant award is to be made immediately upon tax exempt status certification.

**NOTES:**

**Proposal  
For A Small Business  
Development Center**

---



**DIRECTORY OF  
SMALL BUSINESS DEVELOPMENT RESOURCES**

This directory provides information on a variety of public, private, and nonprofit organizations which work in some way on small business development issues. It is intended to serve as a networking tool for small business development resource providers to share resources, ideas, and strategies that work to successfully assist small business development in their communities.

Included are community advocacy groups; federal regulators, agencies, and government-sponsored enterprises; financial intermediaries; technical assistance intermediaries; and organizations which provide education and training on a range of small business development issues. Many of these resources have publications or other materials available.

## DIRECTORY OF SMALL BUSINESS DEVELOPMENT RESOURCES

---

### **First Nations Development Institute**

The Stores Building  
11917 Main St.  
Fredericksburg, VA 22408  
ph. (540) 371-5615  
fx. (540) 371-3605

#### **Description:**

Aims to help Native American tribes achieve self-sufficiency using culturally appropriate development methods; promotes economic development and commercial enterprises of reservation based Indian tribes and non-profit organizations through technical assistance, grants, and loans.

---

### **National Center for American Indian Enterprise Development**

953 E. Juanita Ave.  
Mesa, AZ 85204  
ph. (800) 4NCAIED  
fx. (602) 831-7524

#### **Description:**

Promotes business and economic development among American Indians and Tribes. Offers business-training services to American Indians who own or plan to start a business.

---

### **Americans for Indian Opportunity**

681 Juniper Hill Rd.  
Bernalillo, NM 87004  
ph. (505) 867-0278  
fx. (505) 867-0441

#### **Description:**

Promotes cultural, political, and economic self-sufficiency for American Indian tribes and individuals, and political self-government for members of American Indian tribes.

### **National Indian Business Association**

1605 Carlisle, NE  
Suite A1  
Albuquerque, NM 87110  
ph. (505) 256-0589  
fx. (540) 266-7332

#### **Description:**

Serves as an advocate for Indian -owned businesses concerning national issues and facilitates communication between the Native American business community and the public and private sectors. Promotes the growth and development of Native American owned businesses.

---

### **Native American Manufacturers Network**

127 N. Broadway  
BR-16  
Billings, MT 59501  
ph. (406) 259-3804  
fx. (406)

#### **Description:**

Created in 1990 to establish and foster links between manufacturing firms and small businesses on reservations in Montana and Wyoming. Started a loan fund in 1997 for businesses owned and operated by Native Americans.

---

### **Accion International**

120 Beacon St.  
Somerville, MA 02143  
ph. (612) 696-6360  
fx. (617) 876-9509

#### **Description:**

Works to improve the socioeconomic well-being of low income, economically active population throughout the Americas by creating and supporting a network of institutions which specialize in providing financial services to the poor.

---

**National Business League**

1511 R St. NW.  
Ste 432  
Washington DC 20005  
ph. (202) 737-4430  
fx. (202) 466-5487

**Description:**

Organizational vehicle for minority businesspeople  
Promotes economic development of minorities.  
Maintains file of minority vendors and corporate  
Procurement and purchasing agents.

**Association for Enterprise Opportunity**

70 E. Lake Street  
Suite 6200  
Chicago, IL 60601-5907  
ph. (312) 357-0177  
fx. (312)

**Description:**

Created to provide its membership with a forum  
and a voice to promote enterprise opportunity  
for people and communities with limited access  
to resources. Provides advocacy, training and  
peer exchange, as well as developing materials  
and expanding the funding base programs.

---

**American Bankers Association  
Center for Community Change**

1120 Connecticut Avenue, NW  
Washington, DC 20036  
ph. (202) 663-5221  
fx. (202) 828-4544

**Description:**

Center for Community Development was created  
by the ABA with a commitment to foster sound  
non-discriminatory lending. The Center serves  
as an informational clearinghouse for a wide  
variety of products designed to help bankers  
better serve minority clients for lending  
opportunities.

---

**The Corporation for Enterprise  
Development**

777 North Capitol Street  
Suite 801  
Washington, DC 20002  
ph. (202) 408-9788  
fx. (202) 408-9793

**Description:**

Promotes economic vitality and economic  
opportunity for all, but particularly for low-  
income people and communities. It seeks to do  
this by improving the quality and effectiveness  
of policy and practice, with an emphasis on  
fostering the development of enterprising  
behavior and approaches.

---

**Center for Community Change**

1000 Wisconsin Avenue, NW  
Washington, DC 20007  
ph. (202) 342-0567  
fx. (202) 342-1132

**Description:**

A national, non-profit organization that has been  
providing technical assistance since 1968 to low-  
income, predominantly minority community  
organizations on housing,  
community development, and organizational  
development issues.

---

**National Association of Community  
Development**

**Loan Funds**  
924 Cherry St., 3<sup>rd</sup> Fl.  
Philadelphia, PA 19107-2405  
ph. (215) 923-4754  
fx. (215) 923-4764

**Description:**

National group representing non-profit  
community development revolving loan funds to  
provide capital for community-based  
development in urban and rural areas.

---

**National Community Reinvestment Coalition**  
1875 Connecticut Ave. NW, Ste. 1010  
Washington, DC 20009  
ph. (202) 986-7898  
fx. (202) 986-7475

**Description:**

Works with national and local non-profit organizations and banks to increase the level of money going into low income, minority and disadvantaged communities through the Community Reinvestment Act.

**National Minority Supplier Development Council**  
15 W. 39<sup>th</sup> St. NW, Suite 206  
New York, NY 10018  
ph. (212) 944-2430  
fx. (212) 719-9611

**Description:**

Minority businesspersons, corporations, government agencies, and other organizations who are members of regional purchasing councils or who have agreed to participate in the program. Conducts sales training programs for minority entrepreneurs, and buyer training program for corporate minority purchasing programs

---

**The Minority Business Development Agency**  
US Department of Commerce  
14<sup>th</sup> St. and Constitution Ave.  
Washington, DC 20230  
ph. (202) 482-4547

**Description:**

Is the only Federal Agency specifically created to encourage the growth of minority-owned businesses in the U.S. MBDA increases opportunities for racial and ethnic minorities to participate in the free enterprise system through the formation and development of competitive minority-owned and managed firms.

---

**Minorities in Labor**  
560 Dreshertown Rd.  
Ft. Washington, Pa 19034  
ph. (215) 646-7981  
fx. (215) 646-0667

**Description:**

Promotes expanded training and employment opportunities for minorities.

---

**National Congress for Community Economic Development**  
1875 Connecticut Avenue, NW  
Suite 524  
Washington, DC 20009  
ph. (202) 234-5009  
fx. (202) 234-4510

**Description:**

A national group representing community development corporation-based lenders and investors. Serves grassroots community organizations and community-based developers by advocating for programs that provide support to community-based development corporations for housing development and job creation.

---

**National Federation of Community Development Credit Unions**  
120 Wall St., 10<sup>th</sup> Fl.  
New York, NY 10005

**Description:**

A national group representing community development credit unions for low-income communities. Provides financial and technical resources and raises capital for deposit in credit unions.

**Woodstock Institute**  
407 S. Dearborn  
Suite 550  
Chicago, IL 60605  
ph. (312) 427-8070

**Description:**

A policy, research, and technical assistance organization specializing in community development lending.

**National Council for Urban Economic Development**  
1730 K. Street,  
Suite 915  
Washington, DC 20006  
ph. (202) 223-4735  
fx. (202) 223-4745

**Description:**

Advocates for federal, state, local, and private sector policies for economic development. Training and technical assistance is offered in economic development tools and techniques and strategic planning.

---

**National Minority Business Council**  
235 E. 42<sup>nd</sup> St.  
New York, 100017  
ph: (212) 573-2385  
Fx: (212) 573-4462

**Description:**

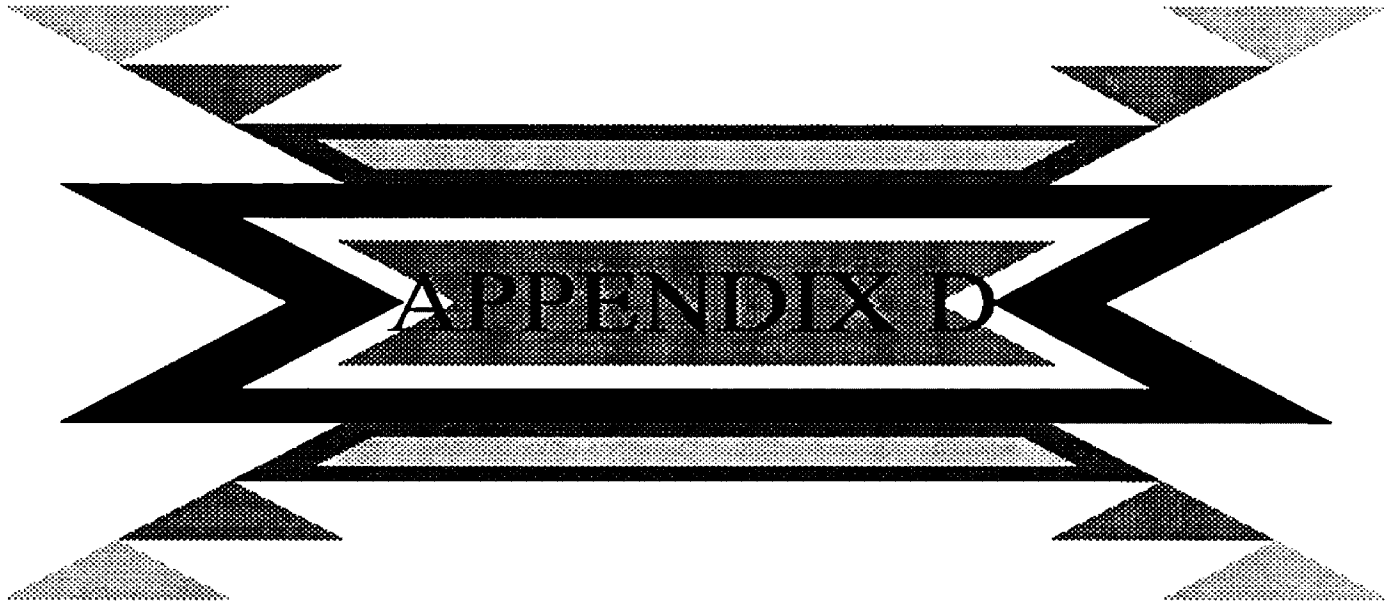
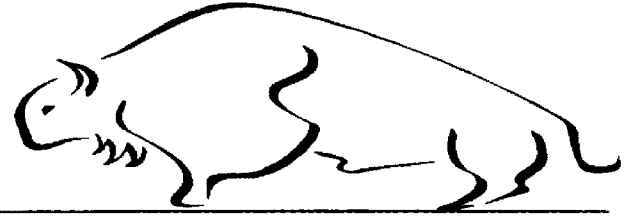
Minority businesses in all areas of industry and commerce. Seeks to increase profitability by developing marketing, sales, and management skills in minority businesses. Acts as an informational source for the national minority business community.

**Small Business Network**  
PO Box 30149  
Baltimore, MD 21270  
Ph: (410) 581-1373

**Description:**

Business organizations that develop and support small businesses and small businesses and small business associations. Provides management and marketing services, business evaluations, and import and export management services.

---



## **FOUNDATION LIST FOR GRANT OPPORTUNITIES**

This list provides information on a variety of foundations who provide grant opportunities to Native Americans, business promotion and technical assistance, community development, economic development, economically disadvantaged, and financial services.

The information provided in this section was researched through “National Guide to Funding Community Development” and “National Guide to Funding for the Economically Disadvantaged”. Information was limited to Names of organizations, addresses, and phone numbers. Please contact them directly for more information on their funding activities, specific interests, and application processes and deadlines.



**FOUNDATION LIST FOR  
GRANT OPPORTUNITIES FOR  
SMALL BUSINESS DEVELOPMENT CENTERS**



---

**Ewing Marion Kauffman Foundation**  
4900 Oak Street  
Kansas City, MO 64112-2776  
ph. (816) 932-1000  
fx. (816) 932-1100  
Contact: Lynn J. Spencer, Director of  
Communications  
Initial Approach: Brief concept paper  
Deadlines: None  
Copies of Proposals: 1  
Board Meeting Dates: Sept., Mar., and June  
Final Notification:  
Source & #: WG -- 474

**Charles Stewart Mott Foundation**  
1200 Mott Foundation Bldg.  
Flint, MI 48502-1851  
ph. (810) 238-5651  
fx.  
Contact:  
Initial Approach: Proposal  
Deadlines: None  
Copies of Proposals: 1  
Board Meeting Dates: Mar., June, Sept, and  
Dec.  
Final Notification: 60 to 90 days  
Source & #: CD - 1019, ED -- 617

---

**CENEX Foundation**  
5500 Cenex Dr.  
Inver Grove Heights, MN 55075  
ph. (612) 451-5105  
fx.

Contact: Mary Kaste, Manager  
Initial Approach: Letter  
Deadlines: None  
Copies of Proposals: 1  
Board Meeting Dates: Quarterly  
Final Notification:  
Source & #: ED -- 648

**Northwest Area Foundation**  
E-1201 First National Bank Building  
332 Minnesota St  
St. Paul, MN 55101-1373  
ph. (612) 224-9635  
fx. (612) 225-3881  
Contact: Terry Tinson Saario, President  
Initial Approach: Letter  
Deadlines: None  
Copies of Proposals: 1  
Board Meeting Dates: Bimonthly  
Final Notification: 3 to 4 months  
Source & #: ED -- 677

---

**The Ford Foundation**  
320 East 43<sup>rd</sup> St.  
New York, NY 10017  
ph. (212) 573-5000  
fx.  
Contact: Barron M. Tenny, Secretary  
Initial Approach: Letter, proposal, or  
telephone  
Deadlines: None  
Copies of Proposals: 1  
Board Meeting Dates: Dec., Mar., June, and  
Sept.  
Final Notification: 1 month  
Source & #: CD - 1417, ED - 851

**Joyce Mertz-Gilmore Foundation**  
218 East 18<sup>th</sup> St.  
New York, NY 10003  
ph. (212) 475-1137  
fx.  
Contact: Robert Crane, Vice President  
Initial Approach: Letter  
Deadlines: January 31 and July 31  
Copies of Proposals: 1  
Board Meeting Dates: Apr. and Nov. for grant  
decisions  
Final Notification: Within 2 weeks of meeting  
Source & #: ED -- 912

**FOUNDATION LIST FOR  
GRANT OPPORTUNITIES FOR  
SMALL BUSINESS DEVELOPMENT CENTERS**



---

**Kongsgaard-Goldman Foundation**  
1932 First Ave.  
Suite 602  
Seattle, WA 98101  
ph. (206) 448-1874  
Contact: Martha Kongsgaard, Vice  
President  
Initial Approach: Letter of intent  
Deadlines: October 31 and April 30  
Copies of Proposals: 1  
Board Meeting Dates: Contributions made  
in February and August  
Final Notification: February and August  
Source & #: CD - 2392

**M.J. Murdock Charitable Trust**  
703 Broadway  
Suite 710  
Vancouver, WA 98660  
ph. (360) 694-8415  
Contact: Ford A. Anderson, II, Executive  
Director  
Initial Approach: Letter to request application  
form  
Deadlines: None  
Copies of Proposals: 8  
Board Meeting Dates: Monthly  
Final Notification: 3 to 9 months  
Source & #: CD -- 2396

---

**GE Fund**  
3135 Easton Tpk.  
Fairfield, CT 06431  
ph. (203) 373-3216  
fx.  
Contact: Clifford V. Smith, Jr., President  
Initial Approach: Proposal  
Deadlines: None  
Copies of Proposals: 1  
Board Meeting Dates: Quarterly  
Final Notification: Varies  
Source & #: CD - 264, WG -- 165

**Surdna Foundation, Inc.**  
330 Madison Ave. 30<sup>th</sup> Fl.  
New York, NY 10017-5001  
ph. (212) 557-0010  
fx. (212) 557-0003  
Contact: Edward Skloot, Executive Director  
Initial Approach: Letter of inquiry and  
preliminary outline  
Deadlines: None  
Copies of Proposals: 1  
Board Meeting Dates: Sept., Feb., and May  
Final Notification: 90 days  
Source & #: CD -- 1594

---

**Samuel Rubin Foundation, Inc.**  
777 United Nations Plaza  
New York, NY 10017  
  
ph. (212) 697-8945  
Contact: Cora Weiss, President  
Initial Approach: Proposal  
Deadlines: Jan. 1, May 1, and September 1  
Copies of Proposals: 1  
Board Meeting Dates: 3 times per year  
Final Notification: 2 weeks following board  
meetings

**Levi Strauss & Company Corporate Giving  
Program**  
1155 Battery St.  
P.O. Box 7215  
San Francisco, CA 94111  
ph. (415) 544-2194  
Contact: Judy Belk, Director of Contributions  
Initial Approach: Letter  
Deadlines: None  
Copies of Proposals: 1  
Board Meeting Dates: Mar., June, Sept., and  
Dec.  
Final Notification: 2 to 3 months

**FOUNDATION LIST FOR  
GRANT OPPORTUNITIES FOR  
SMALL BUSINESS DEVELOPMENT CENTERS**



---

**W.K. Kellogg Foundation**  
One Michigan Ave. East  
Battle Creek, MI 49017-4058  
ph. (616) 968-1611  
fx. (616) 968-0413  
Contact: Nancy A. Sims, Mgr. Grants &  
Proposals  
Initial Approach: Pre-proposal letter 1 - 2  
pages  
Deadlines: None  
Copies of Proposals: 1  
Board Meeting Dates: Monthly  
Final Notification:  
Source & #: CD -- 1004

**First Interstate Bank Foundation,  
Northwest Region**  
P.O. Box 160  
MS 803  
Seattle, WA 98111  
ph. (206) 292-3869  
Contact: Allison Hobdy  
Initial Approach: Letter requesting application  
and guidelines  
Deadlines: Ongoing  
Copies of Proposals: 1  
Board Meeting Dates: Mar., June, Sept., and  
Dec.  
Final Notification: Within 90 days  
Source & #: CD -- 2387

---

**Educational Foundation of America**  
35 Church Ln.  
Westport, CT 06880-3589  
ph. (203) 226-6498  
Contact: Diane M. Allison, Executive  
Director  
Initial Approach: Letter of inquiry only.  
Letters must be on post consumer recycled  
paper using both sides.  
Deadlines: None  
Copies of Proposals: 6  
Board Meeting Dates: Varies  
Final Notification: 6 to 9 months  
Source & #: CD - 258, WG - 164, NAD

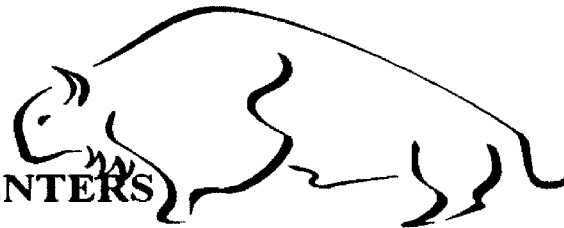
**General Service Foundation**  
1445 Pearl St.  
Suite 201  
Boulder, CO 80302  
ph. (303) 447-9541  
Contact:  
Initial Approach: Letter of inquiry 1- 2 page  
summary  
Deadlines: March 1 and September 1  
Copies of Proposals: 1  
Board Meeting Dates: Not known  
Final Notification: Not known  
Source & #: NAD

---

**Johnson (Robert Wood) Foundation**  
P.O. Box 2316  
College Road & U.S. Route 1  
Princeton, NJ 08543-2316  
ph. (609) 452-8701  
Contact:  
Initial Approach: letter of inquiry  
Deadlines: None  
Copies of Proposals: 1  
Board Meeting Dates: Quarterly  
Final Notification: 6 - 12 months

**Joyce Foundation**  
135 South Lasalle St.  
Suite 4010  
Chicago, IL 60630  
ph. (312) 782-2464  
Contact:  
Initial Approach: Letter of inquiry with grant  
application cover sheet  
Deadlines: November 15  
Copies of Proposals:  
Board Meeting Dates: April

**FOUNDATION LIST FOR  
GRANT OPPORTUNITIES FOR  
SMALL BUSINESS DEVELOPMENT CENTERS**



---

**Lilly Endowment, Inc.**  
2801 North Meridian  
P.O. Box 88068  
Indianapolis, IN 46208-0068  
ph. (317) 924-5471  
fx. (317) 926-4431  
Contact: Vice President of Programs  
Initial Approach: Letter of inquiry  
Deadlines:  
Copies of Proposals: 1  
Board Meeting Dates: Feb., Apr., June,  
Sept., & Nov.  
Final Notification: 3 to 6 months  
Source & #: NAD

**McKnight Foundation**  
TCF Tower  
121 South 8<sup>th</sup> St., Suite 600  
Minneapolis, MN 55402  
ph. (612) 333-4220  
Contact:  
Initial Approach: Letter of inquiry 2 -4 pages,  
with previous telephone call  
Deadlines: Sept. 1, Dec. 1, March 1, and June  
1  
Copies of Proposals:  
Board Meeting Dates: Dec., March, June, and  
Sept.  
Final Notification:  
Source & #: NAD

---

**Meyer Memorial Trust**  
1515 W. Fifth Avenue  
Suite 500  
Portland, OR 97201  
ph. (503) 228-5512  
Contact:  
Initial Approach: Grant Application Cover  
Letter form requested from foundation  
Deadlines: No deadline  
Copies of Proposals: 1  
Board Meeting Dates:  
Final Notification: 2 to 3 months  
Source & #: NAD

**Metropolitan Life**  
One Madison Ave.  
New York, NY 10010-3690  
ph. (212) 578-6272  
Contact: Sibyl C. Jacobson, Pres. and CEO  
Initial Approach: Letter  
Deadlines: Varies for competitive award  
programs  
Copies of Proposals: 1  
Board Meeting Dates: About 6 times a year  
Final Notification: 4 to 6 weeks  
Source & #: CD -- 1499

---

**Needmor Fund**  
1730 15<sup>th</sup> Street  
Boulder, CO 80302  
ph. (303) 449-5801  
Contact: Kathy Partridge, Program Officer  
Initial Approach: Letter or telephone  
Deadlines: Nov. 1 and May 1; but call to  
confirm  
Copies of Proposals: 2  
Board Meeting Dates: May and November  
Final Notification: 2 weeks after board  
meetin

**New World Foundation**  
100 E. 85<sup>th</sup> St.  
New York, NY 10028  
ph. (212) 249-1023  
Contact:  
Initial Approach: 2-3 page proposal  
Deadlines: None  
Copies of Proposals: 1  
Board Meeting Dates:  
Final Notification: 6 weeks  
Source & #: NAD

**FOUNDATION LIST FOR  
GRANT OPPORTUNITIES FOR  
SMALL BUSINESS DEVELOPMENT CENTERS**



---

**Amoco Foundation**

200 East Randolph Drive  
Chicago, IL 60601  
ph. (312) 856-6306  
Contact:  
Initial Approach: 2-3 page letter  
Deadlines: None, monthly review  
Copies of Proposals: 1  
Board Meeting Dates: Quarterly  
Final Notification: 90 days  
Source & #: NAD

**ARCO Foundation**

5156 So. Flower Street  
Los Angeles, CA 90071  
ph. (213) 486-3342  
Contact:  
Initial Approach: 2 page letter of inquiry  
Deadlines: None  
Copies of Proposals:  
Board Meeting Dates:  
Final Notification:  
Source & #: NAD

---

**Dayton Hudson Foundation**

77 Nicollet Mall  
Minneapolis, MN 55402  
ph. (612) 370-6553  
Contact: Vivian K. Stuck  
Initial Approach:  
Deadlines: None  
Copies of Proposals:  
Board Meeting Dates:  
Final Notification:  
Source & #: NAD

**Freedom Forum/Gannett Company**

1101 Wilson BLVD.  
Arlington, VA 22209  
ph. (703) 284-2802  
Contact: Irma Simpson, Manager  
Initial Approach: Letter of inquiry  
Deadlines: 8 page format  
Copies of Proposals: 1  
Board Meeting Dates: Quarterly  
Final Notification: 60 -90 days  
Source & #: NAD

---

**Rockefeller Brothers Fund**

1290 Ave. of the Americas  
New York, NY 10104-0233  
ph. (212) 373-4200  
Contact: Benjamin R. Shute, Jr.,  
Secretary/Treasurer  
Initial Approach: Letter no more than 2 to 3  
pages  
Deadlines: None  
Copies of Proposals: 1  
Board Meeting Dates: Mar., June, Oct., and  
December  
Final Notification: 3 months  
Source & #: CD -- 1561

**U.S. West Foundation**

7800 East Orchard Road  
Suite 300  
Englewood, CO 80111  
ph. (303) 793-6684  
Contact: Janet Rash, Grants Manager  
Initial Approach: Proposal  
Deadlines: None  
Copies of Proposals: 1  
Board Meeting Dates: Quarterly  
Final Notification: Most funds disbursed  
during 4<sup>th</sup> quarter each year.  
Source & #: CD -- 235

**FOUNDATION LIST FOR  
GRANT OPPORTUNITIES FOR  
SMALL BUSINESS DEVELOPMENT CENTERS**



---

**North Shore Unitarian Universalist  
Veatch Program**  
Plandome Road  
Plandome, NY 11030  
ph. (516) 627-6576  
Contact:  
Initial Approach: Brief proposal no more  
than 15 pages  
Deadlines: None  
Copies of Proposals: 1  
Board Meeting Dates:  
Final Notification: 90 days  
Source & #: NAD

**Presbyterian Church U.S.A**  
100 Witherspoon St.  
Louisville, KY 40202-1396  
ph. (502) 569-5782  
Contact:  
Initial Approach: Brief proposal  
Deadlines: None  
Copies of Proposals:  
Board Meeting Dates: January, May, and  
September  
Final Notification:  
Source & #: NAD

---

**Betchel Foundation**  
50 Beale St.  
San Francisco, CA 94105  
  
ph. (415) 768-5974  
  
Contact: K.M. Bandarrae, Asst. Secretary  
  
Initial Approach: Letter or proposal  
Deadlines: None  
Copies of Proposals: N/A  
Board Meeting Dates: Annually  
Final Notification: Varies  
Source & #: CD -- 51

**The Sun Microsystem Foundation, Inc.**  
2550 Garcia Ave.  
Mail Stop PaL1-516  
Mountain View, CA 94043  
ph. (415) 336-5337  
fx. (415) 856-2114  
Contact: Gary Serda, Program Manager  
Initial Approach: 2-page concept paper  
Deadlines: Feb. 15, May 15, Aug. 15, and  
Nov. 15  
Copies of Proposals: N/A  
Board Meeting Dates: N/A  
Final Notification: N/A  
Source & #: CD -- 176

---

**Olin Corporation Charitable Trust**  
120 Long Ridge Rd.  
Stamford, CT 06904  
ph. (203) 356-3301  
Contact: Carmella V. Piacentini,  
Administrator  
Initial Approach: Letter or proposal  
Deadlines: Submit proposal preferably  
between Jan. and Aug.; no set deadline.  
Copies of Proposals: 1  
Board Meeting Dates: December  
Final Notification: 2 to 3 months  
Source & #: CD -- 291

**Fannie Mae Foundation**  
3900 Wisconsin Ave. NW  
Washington, DC 20016  
ph. (202) 752-6500  
Contact: Harriet M. Ivey, Executive Director  
Initial Approach: Proposal  
Deadlines: None  
Copies of Proposals: 1  
Board Meeting Dates: Twice Annually  
Final Notification:  
Source & #: CD -- 335

**FOUNDATION LIST FOR  
GRANT OPPORTUNITIES FOR  
SMALL BUSINESS DEVELOPMENT CENTERS**



---

**The Hitachi Foundation**

1509 22<sup>nd</sup> St. NW  
Washington, DC 20037  
ph. (202) 457-0588  
Contact: Laurie Regelbrugge, Director of Programs  
Initial Approach: Unsolicited proposals are no longer accepted. Requests for proposals are issued periodically and can be obtained by calling the fax-on-demand system at (202) 457-0588, ext. 551  
Board Meeting Dates: March, July, and October  
Source & #: CD - 345

**MCI Foundation**

1801 Pennsylvania Ave. NW  
Washington, DC 20006  
ph. (202) 887-2106  
Contact: Charles Sweeney, Executive Director  
Initial Approach: Proposal  
Deadlines: None  
Copies of Proposals: 1  
Board Meeting Dates:  
Final Notification:  
Source & #: CD -- 349

---

**Public Welfare Foundation, Inc.**

2600 Virginia Ave. NW  
Rm. 505  
Washington, DC 20037-1977  
ph. (202) 965-1800  
Contact: Review Commission  
Initial Approach: 2-page letter of inquiry or call for guidelines.  
Deadlines: None  
Copies of Proposals: 1  
Board Meeting Dates: Board meets 8 times a year  
Final Notification: 3 to 4 months  
Source & #: CD -- 354

**John D. & Catherine T. MacArthur Foundation**

140 South Dearborn St.  
Suite 11000  
Chicago, Il. 60603-5285  
ph. (312) 726-8000  
Contact: Richard Kaplan, Director Grants  
Initial Approach: Letter of inquiry  
Deadlines: None  
Copies of Proposals: 1  
Board Meeting Dates: Monthly, except Jan, July, Aug.  
Final Notification:  
Source & #: CD - 562

---

**Otto Bremer Foundation**

445 Minnesota St.  
Suite 2000  
St. Paul, MN 55101-2107  
ph. (615) 227-8036  
fx. (615) 227-2522  
Contact: John Kostishack, Executive Director  
Initial Approach: Letter or telephone  
Deadlines: Submit proposal at least 3 months before funding decision is desired.  
Copies of Proposals: 1  
Board Meeting Dates: Monthly  
Final Notification: 3 months  
Source & #: CD -- 1062

**First Bank System Foundation**

P.O. Box 522, MPFP1705  
Minneapolis, MN 55480  
ph. (612) 973-2440  
Contact: Cheryl L. Rantala, President  
Initial Approach: Letter and proposal  
Deadlines: 3 months before committee meetings  
Copies of Proposals: 1  
Board Meeting Dates: Quarterly, grantly committee meets bimonthly  
Final Notification: 1 month after committee meetings

**FOUNDATION LIST FOR  
GRANT OPPORTUNITIES FOR  
SMALL BUSINESS DEVELOPMENT CENTERS**



---

**General Mills Foundation**

P.O. Box 1113

Minneapolis, MN 55440

ph. (612) 540-7891

fx. (612) 540-4925

Contact: Reatha Clark King, President

Initial Approach: Proposal w/ brief cover letter

Deadlines: None

Copies of Proposals: 1

Board Meeting Dates: 4 times a year and as required

Final Notification: 8 weeks

Source & #: CD -- 1081

**BASF Corporation Charitable Giving Program**

3000 Continental Dr. North

Mount Olive, NJ 07825-1234

ph. (201) 426-2800

Contact: Rosemary Matthews, Mgr. Public Affairs

Initial Approach: Proposal

Deadlines: Decisions are made by field managers

Copies of Proposals:

Board Meeting Dates:

Final Notification:

Source & #: CD -- 1260

---

**AT&T Foundation**

1301 Ave. of the Americas

Rm. 3100

New York, NY 10019

ph. (212) 841-4747

Contact: Laura Abbott, Secretary

Gen. Info: First obtain guidelines by written request.

Initial Approach: Proposal

Deadlines: None

Copies of Proposals: 1

Board Meeting Dates: Mar, June, Sept., and Nov.

Final Notification: 90 days

Source & #: CD -- 1340

**Eugene V. Fife Family Foundation**

c/o Goldman Sachs & Co., Tax Department

85 Broad St.

New York, NY 10004-2408

ph.

Contact:

Initial Approach: Contributes only to pre-selected organizations.

Deadlines:

Copies of Proposals:

Board Meeting Dates:

Final Notification:

Source & #: CD -- 1415

---

**Texaco Foundation**

2000 Westchester Ave.

White Plains, NY 10650

ph. (914) 253-4150

Contact: Maria Mike-Mayer, Secretary

Initial Approach: Proposal

Deadlines: None

Copies of Proposals: 1

Board Meeting Dates: March and December

Final Notification: 2 months

Source & #: CD - 1602

**The Proctor & Gamble Fund**

P.O. Box 599

Cincinnati, OH 45201

ph. (513) 945-8486

Contact: R.R. Fitzpatrick, V.P.

Initial Approach: Proposal

Deadlines: None

Copies of Proposals: 1

Board Meeting Dates:

Final Notification: 1 month

Source & #: CD - 1828



**FOUNDATION LIST FOR  
GRANT OPPORTUNITIES FOR  
SMALL BUSINESS DEVELOPMENT CENTERS**



---

**The Pew Charitable Trusts**  
One Commerce Sq.  
2005 Market St. , Suite 1700  
Philadelphia, PA 19103-7017  
ph. (212) 575-9050  
Contact: Rebecca W. Rimel, President  
Initial Approach: Letter of inquiry 2 to 3  
pages  
Deadlines:  
Copies of Proposals: 1  
Board Meeting Dates: Mar., June, Sept.,  
and Dec.  
Final Notification: Approximately 4 to 6  
weeks  
Source & #: CD -- 2050

**Scaife Family Foundation**  
Three Mellon Bank Ctr.  
525 William Penn Place, Suite 3900  
Pittsburgh, PA 15219-1708  
ph. (412) 392-2900  
Contact: Joanne B. Beyer, Vice President  
Initial Approach: Letter  
Deadlines: Grant applications are normally  
considered quarterly; no set deadline  
Copies of Proposals: 1  
Board Meeting Dates: Quarterly  
Final Notification: Following board meetings  
Source & #: CD - 2063

---

**The Freddie Mac Foundation**  
Mailstop 259  
8200 Jones Branch Dr.  
McLean, VA 22102  
ph. (540) 903-2214  
Contact: Carlisa Hill, Foundation Assistant  
Initial Approach: Proposals  
Deadlines: Dec. 1, Mar. 1, June 1, and Sept.  
1.  
Copies of Proposals: 1  
Board Meeting Dates: 1<sup>st</sup> Thursday in Mar.,  
June, Sept., and Dec.  
Final Notification: Within 30 days  
Source & #: CD -- 2356

---

**Center for Community Change**  
1000 Wisconsin Ave. NW  
Washington, DC 20007  
ph. (202) 342-0519  
Contact: Bruce Hanson  
Initial Approach:  
Deadlines:  
Copies of Proposals:  
Board Meeting Dates:  
Final Notification:  
Source & #: CD -- 330

---

**Cooperative Development Foundation**  
c/o National Cooperative Business Center  
1401 New York Ave., NW  
Suite 1100  
Washington, DC 20005  
ph. (202) 638-6222  
fx. (202) 638-1374  
Contact: John Gauci, Executive Director  
Initial Approach: Descriptive letter  
Deadlines:  
Copies of Proposals:  
Board Meeting Dates: April  
Final Notification:  
Source & #: CD -- 331

---

**The F.B. Heron Foundation**  
c/o Rockefeller Financial Services, Inc.  
30 Rockefeller Plaza  
Rm. 5600  
New York, NY 10112  
ph. (212) 649-5612  
Contact: Sharon B. King, Executive Director  
Initial Approach: Letter of inquiry  
Deadlines: None  
Copies of Proposals:  
Board Meeting Dates: 3 times annually  
Final Notification:  
Source & #: CD - 1448

**FOUNDATION LIST FOR  
GRANT OPPORTUNITIES FOR  
SMALL BUSINESS DEVELOPMENT CENTERS**



---

**Louisiana-Pacific Foundation**

11 SW Fifth Ave.  
Portland, OR 97204  
ph. (503) 221-0800  
Contact: Pamela A. Selis, Trustee  
Initial Approach: Letter requesting  
guidelines  
Deadlines:  
Copies of Proposals: 1  
Board Meeting Dates: Quarterly  
Final Notification:  
Source & #: CD --1919

**Harry A. Merlo Foundation**

121 SW Morrison, Suite 450  
Portland, OR 97204  
Contact: Gary R. Maffei, VP  
Initial Approach:  
Deadlines: none  
Copies of Proposals:  
Board Meeting Dates: Annually  
Final Notification:  
Source & #: CD --1920

---

**The Annenberg Foundation**

St. Davids Ctr.  
150 Radnor-Chester Rd., Suite A-200  
St. Davids, PA 19087  
ph. (610) 341-9066  
Contact: Dr. Gail C. Levin, Sr. Prog.  
Officer  
Initial Approach: Letter  
Deadlines: May 1  
Copies of Proposals: 1  
Board Meeting Dates: September  
Final Notification: Within 6 months  
Source & #: CD -- 1943

**The Bullitt Foundation**

1212 Minor Ave.  
Seattle, WA 98101  
ph. (206) 343-0807  
Contact: Denis Hayes, President  
Initial Approach: Letter  
Deadlines: Aug. 1, Dec. 1, and Apr. 1  
Copies of Proposals: 1  
Board Meeting Dates: Feb., June, and  
October  
Final Notification: 10 to 12 weeks  
Source & #: CD -- 2384

---

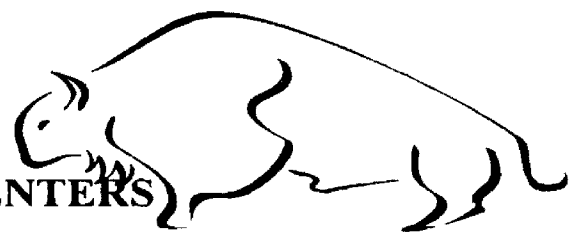
**The Andrew W. Mellon Foundation**

140 East 62<sup>nd</sup> St.  
New York, NY 10021  
ph. (21) 838-8400  
Contact: Richard Ekman, Secretary  
Initial Approach: Descriptive letter or  
proposal  
Deadlines: None  
Copies of Proposals: 1  
Board Meeting Dates: Mar., June, Oct., and  
Dec.  
Final Notification: After board meetings  
Source & #: WG -- 636

**GTE Foundation**

One Stamford Forum  
Stamford, CT 06904  
ph. (203) 965-3620  
Contact: Maureen Gorman, Vice-president  
Initial Approach: Letter or proposal  
Deadlines: Spring  
Copies of Proposals: 2  
Board Meeting Dates: Feb., May, Aug., Nov.  
Final Notification: After Dec. 15  
Source & #: WG -- 168

**FOUNDATION LIST FOR  
GRANT OPPORTUNITIES FOR  
SMALL BUSINESS DEVELOPMENT CENTERS**



---

**J. Roderick MacArthur Foundation**  
9333 North Milwaukee Ave.  
Niles, IL 60714  
ph. (708) 966-0143  
Contact:  
Initial Approach: Letter  
Deadlines: None  
Copies of Proposals: 1  
Board Meeting Dates: Approximately every  
2 months  
Final Notification: 1 to 2 months  
Source & #: ED -- 397

**Dr. Scholl Foundation**  
11 South La Salle St., Suite 2100  
Chicago, IL 60603  
ph. (312) 782-5210  
Contact: Jack E. Scholl, Executive Director  
Initial Approach:  
Deadlines: May 15  
Copies of Proposals: 1  
Board Meeting Dates: Feb., May, Aug., and  
Oct.  
Final Notification: November  
Source & #: ED -- 423

---

**The Hearst Foundations, Inc.**  
88 Seventh Ave., 45<sup>th</sup> Fl.  
New York, NY 10106-0057  
ph. (212) 586-5404  
Contact: Robert M. Frehse, Jr., Vice  
President  
Initial Approach: Letter or proposal  
Deadlines: None  
Copies of Proposals: 1  
Board Meeting Dates: Mar., June, Sept.,  
and Dec.  
Final Notification: 4 to 6 weeks  
Source & #: CD -- 1446

**Town Creek Foundation, Inc.**  
P.O. Box 159  
Oxford, MD 21654  
ph. (410) 226-5315  
Contact: Christine B. Shelton, Executive  
Director  
Initial Approach: Brief letter of interest  
following guidelines  
Deadlines: Jan. 15, May 15, and Sept. 15.  
Copies of Proposals: 1  
Board Meeting Dates: Mar., July, and Nov.  
Final Notification: 15 days after board  
meetings  
Source & #: CD -- 832

---

**The USF&G Foundation, Inc.**  
100 Light St.  
Baltimore, MD 21202  
ph. (410)547-3752  
Contact: Sue Lovell, Director  
Initial Approach: Proposal  
Deadlines: None  
Copies of Proposals: 1  
Board Meeting Dates: As required  
Final Notification: 3 to 4 weeks after  
quarterly meetings  
Source & #: 833

---