

# Action Plan

**Grantee:** CHOCTAW NATION OF OKLAHOMA

**Grant:** R-U1-10-KI-0046

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**LOCCS Authorized Amount:** \$ 776,294.00  
**Grant Award Amount:** \$ 776,294.00  
**Status:** Reviewed and Approved

**Estimated PI/RL Funds:**

**Total Budget:** \$ 776,294.00

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## Funding Sources

Funding Source	Funding Type
Choctaw Nation of Oklahoma	Tribal Funds

## Narratives

### 1. Capacity of the Applicant and Relevant Organizational Experience:

Capacity and Relevant Organizational Experience (20 points).

> a. Applicant Capacity (10 points). An eligible applicant, the Choctaw Nation of Oklahoma (Choctaw Nation or Nation) has the organization, experience, and resources in place to successfully carry out the 36-month Rural Fund project in a responsible, effective, and timely manner. The Choctaw Nation is a federally recognized Indian Tribe and was the first to be forcibly removed from their ancestral homelands on the Trail of Tears. The Tribe is governed by a ratified Constitution that provides for a democratic government with an Executive (Chief), a Legislative (12 Tribal Council Members), and a Judicial branch. The Executive branch is headed by Chief Greg Pyle and Assistant Chief Gary Batton, followed by Executive Directors and Directors.

> The Tribe's organizational resources, administrative, and technical expertise are proven and have resulted in the successful implementation of numerous federal grants including multiple Choctaw Housing Authority HUD grants and four recently completed and/or currently in progress Indian Community Development Block Grants (ICDBG) in partnership with the cities of Durant, McAlester, Idabel, and others. The Nation also implements a wide variety of other federal grants including several up to \$3,000,000 in size and with an extensive scope of service including Victim's Assistance (US Department of Justice), Vocational Rehabilitation (US Department of Education), Indian Health and Human Services programs, and a \$1.2 million Economic Development Administration (EDA) grant supporting 128 manufacturing jobs.

> The Choctaw Nation elects to conduct its business according to all local, state, and federal standards and regulations. Financial management falls under Executive Director Ryan Garner, CPA, who oversees the Tribe's annual budget. He has successfully overseen several ICDBG projects. He and his staff including federal programs officer Sonya Diggs (over 12 years experience in managing federal grants) will ensure compliance with all HUD requirements. The Choctaw Nation's Finance Policies & Procedures have been approved by Tribal Council Resolutions CB-135-99 and CB-147-03. Tribal Council Resolution RS-07-06 (A Resolution Assuring that Finance and Procurement Policies and Procedures Comply with 24 CFR 85 and 24 CFR 1003) is on file at tribal headquarters. These approved policies and procedures have been submitted in their entirety to HUD with previous grant applications. An annual audit conducted by Dennis & Company, CPAs is performed in accordance with Government Auditing Standards. The audit includes an analysis of the Schedule of Expenditures of Federal Awards as required by U.S. Office of Management and Budget Circular A-133.

> The Choctaw Native American Business Resource (NABR) project will be directed by Dr. Ken English who is highly experienced in career and business development, including successfully leading the Choctaw Career Development program that has graduated 1,791 completers in four years time. His time will be offered as in-kind support by the Nation.

> The Choctaw Career Development Program provides a comprehensive array of career guidance services, workforce skills development, academic skills enhancement, and financial education that enables members of the Choctaw Nation to obtain recognized certifications needed to enter careers and/or advance existing careers that are self-sustaining and contribute to personal financial security, healthy lifestyles, and the enhancement of the regional, state and national economy. Dr. English also leads the implementation of a \$700,000 Assets to Independence grant (see Appendix for brochure), which educates and assists Choctaws to save money to begin their own small businesses. His resume is enclosed in the Appendix. As the Director of the Choctaw Career Development program, Dr. English manages a workforce of over 20 full-time staff and is well



prepared to manage the proposed Choctaw NABR Coordinator.

> b. Partner Capacity (10 points). The Choctaw Nation, Eastern Oklahoma State College (EOSC), and Rural Enterprises Inc. (REI) have a long history of partnering on projects in order to improve the lives of community and tribal members, such as when they partnered on a \$1,786,780 US Department of Labor Community-based Job Training grant to successfully serve 313 students and graduate 169 registered nurses, 78 of whom were Native American.

> More recently, the Nation partnered with EOSC and REI in 2010 to establish a Native American Small Business Center in McAlester, Oklahoma. Since June 2010, that Center has served 75 Native Americans with small business services -- nine (9) Native American businesses have been created along with 16 jobs. However, one single staff person (Billy Hamilton) cannot possibly meet the needs of a highly impoverished, high concentration of Native Americans in a larger-than-four-states combined area. Therefore, this project will not only sustain the Center; but will add a second Coordinator to focus on economic development and entrepreneur service provision in some of the most at-risk Native communities.

> As evidenced, the partners individually and collectively contribute significant capacity and experience to carry out the proposed activities. REI was founded in 1980 to assist entrepreneurs and small businesses with business and financial assistance. REI will (1) ensure collaboration with the Native American Small Business Center under Billy Hamilton in McAlester, Oklahoma, (2) provide access for Choctaw NABR participants to a \$500,000.00 revolving loan fund it operates; and (3) provide small business resources and educational activities for participants.

> With campuses in McAlester, Antlers, Wilburton, and Idabel, EOSC is also highly qualified to assist with the outreach and infrastructure necessary to implement the project. EOSC will provide educational activities, as well as, office and/or client meeting space as noted on the map enclosed in the Appendix. Their support is evidenced in the attached firm commitment letters.

## 2. Need and Extent of the Problem:

Need and Extent of the Problem (20 points): Project Area Description:

> The Choctaw Nation's service area stretches across 11 counties spanning an area in excess of Delaware, Massachusetts, Rhode Island and the District of Columbia combined.

> The Nation serves the second largest tribal area in the lower 48 states, second only to Navajo.<sup>1</sup> However, it serves over two times as many Native Americans. According to the U.S. Census 2000, the Choctaw Nation has one of the highest concentrations of American Indians (17.90% of the area's total population).

> Many families live in homes without running water and telephone service. (Southern Growth Policies, 2001). Communities are isolated. Families stay to themselves, venturing out only to Wal-Mart, a hundred miles away on rutted dirt roads. The 2000 Census and Tribal records indicate 80,000 Choctaws and an additional 39,984 of other Native heritage reside in the area. According to the U.S. Census Bureau, Population Division as of August 2009, the area is designated as rural (outside a Metropolitan Statistical Area), other than Census tract 22900.2

> b. Applicants should provide data that address indicators of need as follows: The Choctaw NABR Coordinator will focus his/her efforts on innovative economic development and entrepreneur activities in the most-in-distress counties of Choctaw, McCurtain, and Pushmataha.

>Table 1: SUMMARY OF DISTRESS FACTORS &ndash See Appendix for details

POVERTY

>UNEMPLOYMENT through 9/2010

>DILAPIDATED HOUSING

>FORECLOSED HOUSING<sup>3</sup>

>National

> 12.61%

>9.77%

>1.42

> 8.96%

>Choctaw County

>24.79%

> (3 points)

>7.49% (0 points)

>3.09 (5 points)

>6.88% (0 points)

>McCurtain County

>25.35%

>(3 points)

>11.15%

>(1 point)

>1.72

>(1 point)

>8.69% (0 points)

>Pushmataha County

>25.98%

>(3 points)

>8.74% (0 points)

>2.47 (1 point)

>8.36% (0 points)

> (1) Poverty Rate (5 points) &ndash Each of the Nation's counties exceeds the national poverty rate and qualifies for 3 points under the NOFA description. The targeted counties for this grant are all more than twice the national poverty rate. Additional data is provided in detail in the Appendix as retrieved from HUD's Rural Fund mapping tool. Choctaw NABR will not eradicate poverty, but it will reach out one-by-one to Native American entrepreneurs/small business owners to help



them develop the skills necessary to make changes in their lives. The Tribal Council, Chief, and tribal staff work endlessly to implement programs to help address the almost insurmountable hardship challenges in the Choctaw Nation.

> (2) Unemployment for the target area. (5 points) – McCurtain County, which will serve as the main focus for the Choctaw NABR project, exceeds the national unemployment rate (see summary table above). Additional data from HUD's Rural Fund tool is in the Appendix.

> (3) Dilapidated or abandoned housing for the target area. (5 points) – As provided in the Appendix, detailed data retrieved from HUD's Rural Fund mapping tool indicates dilapidated or abandoned housing is an issue for the targeted area, especially in Choctaw County where it attains the full five point range.

> (4) Foreclosed housing for the target area. (5 points) -- Additional data is provided in detail in the Appendix as retrieved from HUD's Rural Fund mapping tool. The local justification for the lower numbers of foreclosed houses in the target area is that, in general, few individuals have enough income to secure a mortgage in the first place, so there are fewer defaults to be noted. Housing costs in the Nation are high compared to the regional median household income of \$30,388, and require almost 25% of residents to utilize 35% or more of their income on housing. Due to the extreme poverty, many rent versus purchase homes.

>Table 2: HOME OWNERSHIP

US Census Bureau, 2008

>

>Median Value of Owner-Occupied Housing Units

>Median Value of Owner-Occupied Housing Units to Median Household Income

> County

>Choctaw

>\$41,500

>149%

>McCurtain

>\$44,500

>146%

>Pushmataha

>\$42,600

>153%

> (5) Other indicators of social or economic decline that best capture the applicant's local situation (5 points). The Choctaw Nation is an "integrated" Tribe, meaning it is not reservation based. Logistically, this fact coupled with the geographical isolation significantly challenges Native American potential clients' access to economic development and entrepreneurial services. The Counties targeted for this project are some of the poorest in the State and, indeed, the entire U.S. The Kids Count Factbook indicates that a shocking 43% of Native American children in Oklahoma live in households in which neither parent has full-time employment. In a report recently submitted by the Nation to the BIA, the unemployment rate of Tribal Members within the Choctaw Nation is recorded at 36%. There is also a deep lack of adult educational attainment that translates to continued lack of employment and low median household incomes. Most families are not able to afford homes whose values exceed an average of \$42,867. Consequently, county property taxes remain very low.

> (6) Demographics of Distress - Special Factors (5 points). The Choctaw NABR project is located in and will meet the needs of both (a) rural (defined by U.S. Census) areas with very small populations in non-urban areas (2,500 population or less) and (c) a federally-recognized Indian Tribe (with the third largest Tribal membership in the United States). This proposal, therefore, qualifies for the full five (5) points of this Special Factor. This project will serve 100% of the Rural Fund grant beneficiaries who are Native American, most of which live in the very small population communities. This entire proposal describes and specifically identifies how this important population will be served. All documentation is consistent with this factor.

### 3. Soundness of Approach:

Soundness of Approach (23 points). The Nation has developed a quality Category 2 work plan that takes into account the identified needs, HUD priorities, timeline, activities to be undertaken, and the desired outcomes to be achieved. The project will not set up a new revolving loan program; rather it will make use of the existing revolving loan program available through REI with a focus on Native American small business.

> The NABR approach is sound and will result in quality activities linked through a work plan to the Rural Fund purposes as well as HUD Strategic Plan and described priorities. The work plan is based on specific, measurable, and time-phased objectives for each major activity. SMART performance measures will track progress toward these desired outcomes.

>Table 3: GOAL, OBJECTIVES, AND OUTCOMES

>The Goal of the Choctaw Native American Business Resource (NABR) project, a Rural Innovation Fund effort, is to provide culturally-relevant economic development services that support Native American business development, job creation, and ongoing entrepreneur activities for Native Americans that is consistent with their strengths, priorities, and goals.

>Objective 1: Provide outreach regarding economic development and entrepreneur opportunities

>Activity Benchmarks:

>5 in Yr 1

>8 by end of Yr 2

>10 by end of Yr 3

>Objective 1: For each project year, Choctaw NABR will conduct business outreach activities including, but not limited to: Outreach at the Beach day, Fall Fests, the annual Labor Day Festival (reaches over 5,000 individuals), career development fairs, at Choctaw Community Centers and similar tribal events, as well as, through the distribution of brochures, website promotion, and publication of articles in the Choctaw Biskinik Tribal Newspaper.

>Outcome 1: Potential Native American entrepreneurs, Native American business owners, and the general public are made aware of NABR as measured by the number and type of outreach activities conducted annually. Baseline: Zero.



>Objective 2: Provide broad range of business education opportunities

>Benchmarks:

>40 in Yr 1

>40 in Yr 2

>40 in Yr 3

>Objective 2: By the end of Year Three, Choctaw NABR will have provided one-on-one, small group, and large group business training opportunities for a minimum of 120 Native Americans as evidenced by attendance completion forms and project records.

>Outcome 2: Minimum of 120 potential Native American entrepreneurs and new/existing Native American business owners will participate in NABR business educational opportunities as measured by the number and type of participation and events annually. Baseline: Zero.

>Objective 3: Develop and/or expand Native American business, entrepreneurship, and job creation

>Business Benchmarks:

>5 in Yr 1

>15 in Yr 2

>20 in Yr 3

>Job Benchmarks:

>10 in Yr 1

>30 in Yr 2

>40 in Yr 3

>Objective 3: By the end of the third project year, Choctaw NABR will have identified Native Americans who are interested in starting a business or expanding their existing business, conducted related needs assessment/business planning with them, and provided a broad range of assistance to ensure growth of Native American business/entrepreneurship and job creation. R will successfully assist Native Americans to achieve their desired business outcomes as measured by:

> (a) the number of individuals who are successfully working to achieve their written goals and activities;

>(b) the number of Native American businesses established or expanded (minimum of 40); and

>(c) the number of jobs created (minimum of 80). Baseline: Zero.

>Objective 4:

>Benchmarks:

>Review policies in Yr 1

>Develop a plan to address barriers in Yr 2

>Undertake activities no later than Yr 3

>Objective 4: By the end of the third project year, Choctaw NABR will assess local, state, and federal policies and strive to remove barriers to Native American business development/expansion, leverage funding, and increase the effectiveness of partners to support Native American economic development and entrepreneurship.

>Outcome 4: Choctaw Nation, REI, EOOSC, and other partners will assess, plan, and collaboratively address issues that may be negatively affecting Native American business growth as measured by a written assessment, plan of action, and record of activities undertaken. Baseline: Zero.

> The Choctaw NABR project has based its approach on HUD's Strategic Plan/ General Section, as well as, the Rural Fund Goals and Purposes, and the described priorities, including

>1. Job Creation: the end result will be a minimum of 80 jobs created for extremely low income Native Americans and rural populations.

>2. Sustainability: Choctaw NABR will actively promote development of energy-efficient, environmentally friendly, healthy, and disaster resilient businesses.

>3. Capacity building and knowledge sharing: All activities will strengthen the partners' capacity to implement HUD programs and encourage ongoing collaboration and communication. The project will also allow partners to assist in planning for economic development activities that stimulate the regional economy and create jobs, including the creation or expansion of existing commercial and industrial centers; reutilization of structures for new economic development ventures; the establishments of cultural districts or other opportunities for the creative sector to partner with business, civic, and diverse community leaders; the creation of microenterprises and small business incubators; innovative financing; and training to support the full range of needs.

> The partners and project will be coordinated by Dr. Ken English a highly experienced and interested individual offered by the Choctaw Nation to serve as the administrator with 0.25 FTE. He will be joined by the Choctaw NABR Coordinator (1.0 FTE to be hired) to enact the day-to-day activities of the effort. The individual to be hired will exhibit requisite knowledge, skills, and abilities in coordinating and implementing Native American economic development and entrepreneurship activities. Dr. English's resume and Coordinator job description are enclosed.

> a. Consistency/Appropriateness of Proposed Activities with Identified Needs. (5 points). Under this subfactor, an Indian tribe will be rated solely under criterion (1) and (3). (1) the extent to which the proposed plan will address the needs described in Rating Factor 2: Through the Nation's work across the 11 county area and through the fact that there are a large number of Native American individuals and entrepreneurs who are in need of business assistance. The Chief and other departments receive requests for help daily. Also, with the current business climate, it is important that any new start-up or existing business have the key tools and ongoing assistance required to be successful. The Choctaw Career Development program has had 1,791 completers many of whom have worked to save up to \$4,000 for small business start up through an IDA account matched by the Nation under an Assets for Independence federal grant. Several have already worked with Billy Hamilton to solidify their small business start up activities — in other words, the proposed activities are already proven to directly meet the needs of the targeted Native Americans. However, in less than one year's time the demand already exceeds one person's capacity to serve those needs, hence this proposal to add another Choctaw Coordinator.

> There are approximately 34,845 Native American and ethnic minority-owned businesses in Oklahoma.4 The state of Oklahoma was second only to California for American Indian-owned businesses, accounting for 5.9% of Oklahoma businesses, and 8.5% of all U.S. businesses owned by American Indians or Alaska natives.5 In order to foster further





>Yr 1 Report timely submitted.

Oct  
>N  
>D  
>Jan  
>F  
>M  
>A  
>M  
>J  
>J  
>Aug  
>Sept  
>Years Two - Three

>Continue providing described economic development and entrepreneur services

>Sixth month data collection & report. Mid course evaluation & modifications.

>Monitor and continue project activities.

>Annual Reports timely submitted.

>b. Category 2 Economic Development and Entrepreneurship for Federally Recognized Indian Tribes (17 points). Management Plan.

> Native American business owners and entrepreneurs are in need of culturally-relevant, time-saving, money-saving, and convenient access to business assistance, training, resources, business financing and technical assistance to start-up and develop successful businesses. The main focus of the Native American Business Resource (NABR) project will be to deliver assistance and training programs to individuals and entrepreneurs in an effort to build successful Native American owned businesses. Specialized training will be provided to these small businesses and entrepreneurs in marketing, business plans, financial statements, financing, government contracting and other assistance in order to guide the clients through the entire process of business start-up or expansion. Additional economic and career development services will be available to the clients through the programs of REI and EOOSC. Such services include career guidance and readiness, business financing, business training, business incubators housing programs, revolving loan fund, and equipment lease/purchase program. These vital programs will continue as a strategy for enhancing the growth and expansion of the Native American businesses once they are established. The proposed project will be completed within a 36-month period beginning



September 1, 2011 and continuing through September 30, 2014.

>Key Staff and Experience: Key Staff/Project Administrative Director &ndash Dr. Ken English

>\* Director Choctaw Nation Career Development since 2006. Superintendent of Schools for 15 years prior to that. Supervises Nation&rsquo Career Development and Assets for Independence programs. Serves on REI/EOSC/Choctaw Nation Board to oversee the McAlester Native American Business Enterprise Center. Reports to Executive Dr. John Jackson. Will commit 25% of his time to the project with responsibilities for management and budget oversight, development of strategic partnerships, marketing, evaluation and timely implementation of all project activities. Will conduct meetings/conference calls to ensure progress in workplanactivities,goalsandobjectives.

> Key Staff/ Project Choctaw NABR Coordinator &ndash 1.0 FTE To Be Hired

>\* Coordinates project activities and provides direct client services including but not limited to processing of loans through REI, assisting financial statements, and potential financing. REI has available business loans in the range of \$1,500 up to \$10 million through programs of the United States Small Business Administration, Rural Development and the Community Development Financial Institution Fund. Business incubators are also available to entrepreneurs, which include tax incentives, graduated rent and business assistance. The equipment lease program strives to provide small manufacturers the opportunity to obtain needed equipment to improve production, profitability and create new jobs. The program features low interest, little down payment and a customized pay-back based on a cash flow analysis. An Annual Business Expo provides training and education along with the opportunity for business-owners to exhibit their products and services and network with other business owners and resource providers.

> Potential clients will be identified through the five REI office locations, EOSC programs and campuses, and Choctaw Nation outreach as described in the objectives. The Native American entrepreneurs and businesses identified will receive specialized technical assistance through one-on-one counseling sessions, business assistance, training workshops and educational and networking opportunities to help them develop profitable, job creating businesses.

>As much as possible, specialized training will be made available to these businesses and entrepreneurs on marketing, business plans, financial statements, and potential financing. REI has available business loans in the range of \$1,500 up to \$10 million through programs of the United States Small Business Administration, Rural Development and the Community Development Financial Institution Fund. Business incubators are also available to entrepreneurs, which include tax incentives, graduated rent and business assistance. The equipment lease program strives to provide small manufacturers the opportunity to obtain needed equipment to improve production, profitability and create new jobs. The program features low interest, little down payment and a customized pay-back based on a cash flow analysis. An Annual Business Expo provides training and education along with the opportunity for business-owners to exhibit their products and services and network with other business owners and resource providers.

#### 4. Leveraging Resources:

Leveraging Resources (20 points). The Choctaw Nation of Oklahoma and partners EOSC and REI have provided firm commitments of financial and/or in-kind resources from other federal, state, local, and private sources as defined in Section I.B.9. of this NOFA.

> A comparison of the extent of leveraged funds \$670,976 as compared to the requested Rural Fund award indicates the resources are not only critical in their importance to the total program, but amount to a significant ratio of 86% of requested HUD funds, thus qualifying for 20 points under this factor. The Nation has provided evidence of this leveraging in the form of letters of firm commitment (please see Appendix) on appropriate letterhead and signed by an official of the organization legally able to make commitments on behalf of the organization.

#### 5. Achieving Results, Program Evaluation and HUD's Policy Priorities:

Achieving Results, Program Evaluation and HUD's Policy Priorities (17 points) a. Achieving Results and Program Evaluation (12 points).

> Choctaw NABR has defined goals and objectives as well as a work plan with benchmarks that will ensure the proposed performance is actually attained during implementation. The Nation has utilized research and best practices to guide its application. Each is an integral part of improving the lives of Native American entrepreneurs and economic development activities. It will capture key information in order to provide continual guidance on effective strategies for meeting the needs of the target population. The project will demonstrate success and provide comprehensive report/materials describing the process, lessons learned, and recommendations. Those recommendations will then sustain the success of the NABR effort. Rigorous and attainable outcomes have been defined by the Nation and partners and detailed in the objectives, as well as, in the Logic Model. Evaluation methods will result in quantitative and qualitative data that is directly linked to the Goal and Objectives. Quantitative data will conduct statistical analyses to compare outcomes over time. Qualitative data will be used to help the partners understand how the project is operating and how persons experience it. Qualitative data will include tracking of training, activity schedules, recruitment logs, and surveys. Baseline data will be relevantly compared with annual data to assess improvement and achievement of goal and objectives. Each objective specifies the achievement target and names the measurement instrument used to determine the degree to which it is met. An Annual Consumer Survey will collect quantitative data using Lickert-scaled questions and other project-developed instruments as appropriate along with the qualitative data provided in response to open-ended questions. The Nation has agreed to provide all required HUD reporting and additional data collection as needed to address the Logic Model. The project has been designed so that each component&rsquo design and objectives are effective and fiscally reasonable in relation to the PROVEN significance the partners have in positively impacting Native American business.

## Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
0001	Admin	admin-01	Admin
0002	Native American Business Resource	FTA-003	Assistance to Business
		JTE-002	Job Training and Business Development
		PLAN-001	Planning Activities



9999

Restricted Balance

*No activities in this project*



# Activities

**Project # / Title:** 0001 / Admin

**Grantee Activity Number:** admin-01  
**Activity Title:** Admin

**Activity Type:**

RIF - Administration

**Project Number:**

0001

**Projected Start Date:**

10/01/2011

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

Rural Innovation Fund

**Environmental Assessment:**

COMPLETED

**Benefit Report Type:**

NA

**Activity Status:**

Planned

**Project Title:**

Admin

**Projected End Date:**

09/23/2014

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 40,271.00

**Other Funds Total:** \$ 0.00

**Total Funds Amount:** \$ 40,271.00

**Proposed Accomplishments**

**Total**

# of Strategic Planning Sessions

# of Community Input Sessions

**Activity is being carried out by Grantee:**

Yes

**Activity is being carried out through:**

Grantee Employees

**Organization carrying out Activity:**

Choctaw Nation of Oklahoma

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Choctaw Nation of Oklahoma

**Organization Type**

Local Government

**Proposed**

\$ 40,271.00

**Location Description:**

Ten and one-half counties of the Choctaw Nation. The Choctaw Nation is located in Southeastern Oklahoma and consists of 10



1/2 counties and over 11,000 square miles. Our primary counties of focus will be Choctaw, Pushmataha and McCurtain Counties because of the low economic conditions.

**Activity Description:**

Administrative up to 10% Indirect Costs

**Project # / Title: 0002 / Native American Business Resource**

**Grantee Activity Number: FTA-003**  
**Activity Title: Assistance to Business**

**Activity Type:**  
 RIF - Financial and Technical Assistance to Business

**Activity Status:**  
 Planned

**Project Number:**  
 0002

**Project Title:**  
 Native American Business Resource

**Projected Start Date:**  
 10/01/2011

**Projected End Date:**  
 09/23/2014

**Project Draw Block by HUD:**  
 Not Blocked

**Project Draw Block Date by HUD:**

**Activity Draw Block by HUD:**  
 Not Blocked

**Activity Draw Block Date by HUD:**

**Block Drawdown By Grantee:**  
 Not Blocked

**Total Budget:** \$ 222,916.00

**National Objective:**  
 Rural Innovation Fund

**Other Funds Total:** \$ 400,000.00

**Total Funds Amount:** \$ 622,916.00

**Environmental Assessment:**  
 COMPLETED

**Benefit Report Type:**  
 NA

**Proposed Beneficiaries**

	Total	Low	Mod	Low/Mod%
# of Micro-Enterprises Established				0.0
# of Permanent Jobs Retained				0.0
# of Permanent Jobs Created	80		80	100.00

**Proposed Accomplishments**

**# of Businesses Receiving Loans from a Revolving Loan Fund**  
**\$ Amount of Money Used to Capitalize a Business Revolving Loan Fund**

**Total**



**\$ of Leverage Funds- Tribal Organizations**

**# of Leverage Partners Participating**

**\$ of Leverage Funds- Government**

**\$ of Leverage Funds- Private**

**# of Persons Participating in Small Business Training**

**# of New CDFIs Established**

**# of New Businesses Established** 15

**# of Existing Businesses Assisted** 25

**# of Business Incubators Created**

**# of Business Development Loans Offered to New Businesses**

**# of Business Development Loans Offered to Existing Businesses**

**Activity is being carried out by Grantee:**

Yes

**Activity is being carried out through:**

Grantee Employees

**Organization carrying out Activity:**

Choctaw Nation of Oklahoma

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Choctaw Nation of Oklahoma

**Organization Type**

Local Government

**Proposed**

\$ 222,916.00

**Funding Source Name**

Choctaw Nation of Oklahoma

**Matching Funds**

Yes

**Funding Amount**

\$ 400,000.00

**Location Description:**

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**Activity Description:**

Objective 3:By the end of the third project year, Choctaw NABR will have identified Native Americans who are interested in starting a business or expanding their existing business, conducted related needs assessment/business planning with them, and provided a broad range of assistance to ensure growth of Native American business/entrepreneurship and job creation.

Outcome 3:NABR will successfully assist Native Americans to achieve their desired business outcomes as measured by:

- (a) the number of individuals who are successfully working to achieve their written goals and activities;
- (b) the number of Native American businesses established or expanded (minimum of 40); and
- (c) the number of jobs created (minimum of 80).



**Grantee Activity Number: JTE-002**  
**Activity Title: Job Training and Business Development**

**Activity Type:**  
 RIF - Job Training and Education for Economic and Business

**Activity Status:**  
 Planned

**Project Number:**  
 0002

**Project Title:**  
 Native American Business Resource

**Projected Start Date:**  
 10/01/2011

**Projected End Date:**  
 09/23/2014

**Project Draw Block by HUD:**  
 Not Blocked

**Project Draw Block Date by HUD:**

**Activity Draw Block by HUD:**  
 Not Blocked

**Activity Draw Block Date by HUD:**

**Block Drawdown By Grantee:**  
 Not Blocked

**Total Budget:** \$ 250,867.00

**National Objective:**  
 Rural Innovation Fund

**Other Funds Total:** \$ 170,976.00

**Total Funds Amount:** \$ 421,843.00

**Environmental Assessment:**  
 COMPLETED

**Benefit Report Type:**  
 NA

<b>Proposed Beneficiaries</b>	<b>Total</b>	<b>Low</b>	<b>Mod</b>	<b>Low/Mod%</b>
# of Persons Who Received Training And Obtained a Job	80		80	100.00
# of Persons Receiving Job Training in Green Building or Energy Efficiency				0.0
# of Persons Receiving Job Training in Construction or Home Repair				0.0
# of Persons Participating in On-The-Job Training				0.0

<b>Proposed Accomplishments</b>	<b>Total</b>
\$ of Leverage Funds- Tribal Organizations	
# of Leverage Partners Participating	
\$ of Leverage Funds- Government	
\$ of Leverage Funds- Private	
# of Training Participants	120
# of Persons Receiving Career Counseling or Support Services	

**Activity is being carried out by Grantee:**  
 Yes

**Activity is being carried out through:**  
 Grantee Employees

**Organization carrying out Activity:**  
 Choctaw Nation of Oklahoma

**Proposed budgets for organizations carrying out Activity:**

<b>Responsible Organization</b>	<b>Organization Type</b>	<b>Proposed</b>
Choctaw Nation of Oklahoma	Local Government	\$ 250,867.00



**Funding Source Name**  
Choctaw Nation of Oklahoma

**Matching Funds**  
Yes

**Funding Amount**  
\$ 170,976.00

**Location Description:**

Ten and one-half counties of the Choctaw Nation. The Choctaw Nation is located in Southeastern Oklahoma and consists of 10 1/2 counties and over 11,000 square miles. Our primary counties of focus will be Choctaw, Pushmataha and McCurtain Counties because of the low economic conditions.

**Activity Description:**

Objective 2:By the end of Year Three, Choctaw NABR will have provided one-on-one, small group, and large group business training opportunities for a minimum of 120 Native Americans as evidenced by attendance completion forms and project records.

Outcome 2: Minimum of 120 potential Native American entrepreneurs and new/existing Native American business owners will participate in NABR business educational opportunities as measured by the number and type of participation and events annually.



**Grantee Activity Number:** PLAN-001  
**Activity Title:** Planning Activities

**Activity Type:**  
 RIF - Planning and Capacity Building

**Activity Status:**  
 Planned

**Project Number:**  
 0002

**Project Title:**  
 Native American Business Resource

**Projected Start Date:**  
 10/01/2011

**Projected End Date:**  
 09/23/2014

**Project Draw Block by HUD:**  
 Not Blocked

**Project Draw Block Date by HUD:**

**Activity Draw Block by HUD:**  
 Not Blocked

**Activity Draw Block Date by HUD:**

**Block Drawdown By Grantee:**  
 Not Blocked

**Total Budget:** \$ 262,240.00

**National Objective:**  
 Rural Innovation Fund

**Other Funds Total:** \$ 100,000.00

**Total Funds Amount:** \$ 362,240.00

**Environmental Assessment:**  
 COMPLETED

**Benefit Report Type:**  
 NA

**Proposed Accomplishments**

**Total**

\$ of Leverage Funds- Tribal Organizations

# of Leverage Partners Participating

\$ of Leverage Funds- Government

\$ of Leverage Funds- Private

# of Studies Conducted

# of Plans Completed

# of Conferences Held

23

# of Non-business Organizations benefitting

# of Businesses

# of Properties

**Activity is being carried out by Grantee:**  
 Yes

**Activity is being carried out through:**  
 Grantee Employees

**Organization carrying out Activity:**  
 Choctaw Nation of Oklahoma

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Choctaw Nation of Oklahoma

**Organization Type**

Local Government

**Proposed**

\$ 262,240.00



**Funding Source Name**  
Choctaw Nation of Oklahoma

**Matching Funds**  
Yes

**Funding Amount**  
\$ 100,000.00

**Location Description:**

Ten and one-half counties of the Choctaw Nation. The Choctaw Nation is located in Southeastern Oklahoma and consists of 10 1/2 counties and over 11,000 square miles. Our primary counties of focus will be Choctaw, Pushmataha and McCurtain Counties because of the low economic conditions.

**Activity Description:**

Objective 1: For each project year, Choctaw NABR will conduct business outreach activities including, but not limited to: Outreach at the Beach day, Fall Fests, the annual Labor Day Festival (reaches over 5,000 individuals), career development fairs, at Choctaw Community Centers and similar tribal events, as well as, through the distribution of brochures, website promotion, and publication of articles in the ChoctawBiskinikTribal Newspaper.

Outcome 1: Potential Native American entrepreneurs, Native American business owners, and the general public are made aware of NABR as measured by the number and type of outreach activities conducted annually.

Objective 4: By the end of the third project year, Choctaw NABR will assess local, state, and federal policies and strive to remove barriers to Native American business development/expansion, leverage funding, and increase the effectiveness of partners to support Native American economic development and entrepreneurship.

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**Action Plan History**

<b>Version</b>	<b>Date</b>
R-U1-1O-KI-0046 AP#1	03/12/2012
R-U1-1O-KI-0046 AP#2	03/08/2012
R-U1-1O-KI-0046 AP#3	02/21/2012

