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# Montana Funding Directory

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# Montana Funding Directory

The Montana Funding Directory is designed to assist entrepreneurs, and non-profit organizations working with them, with a comprehensive listing of government and private resources for grants, loans, incentives, and programs available in the state of Montana.

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# Government Grants

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<b>AmeriCorps</b>	<a href="http://serve.mt.gov/">http://serve.mt.gov/</a>	(406) 444-9077	AmeriCorps members serve Montana communities while gaining job skills and earning money for college. There are 15 different AmeriCorps programs and projects that place dedicated individuals in communities across the state to address local needs.	A cash match is required - usually \$3,000 to \$5,000 depending on the program.
<b>Big Sky Economic Development Trust Fund - Job Creation</b>	<a href="https://marketmt.com/BSTF/JobCreation/Information">https://marketmt.com/BSTF/JobCreation/Information</a>	(406) 841-2744	Job Creation funding is awarded to create good paying jobs for residents in basic sector businesses, in the form of grants or loans. Local and tribal governments can apply on behalf of a basic sector business to create at least one net new eligible job in Montana. More information on eligible applicants and required activities for funded businesses can be found on the Job Creation Information Page.	Applicants not in a high poverty county are eligible to apply for up to \$5,000 for each eligible net new job created, and are required to provide a \$1 for \$1 (100%) match. Applicants in a high poverty county are eligible to apply for up to \$7,500 for each eligible net new job created and are required to provide a \$1 for \$2 (50%) match.
<b>Big Sky Economic Development Trust Fund - Planning Grant</b>	<a href="https://marketmt.com/BSTF/Planning/Information">https://marketmt.com/BSTF/Planning/Information</a>	(406) 841-2744	Planning Projects funding is awarded to Certified Regional Development Corporations (CRDCs), tribal or local governments, or other economic development organizations (EDO) not part of a CRDC region, to support economic development planning activities, including but not limited to support for business improvement districts; central business district redevelopment; industrial development; feasibility studies; creation and maintenance of baseline community profiles; matching funds for federal funding; preproduction costs for film or media; and administrative expenses.	It is encouraged that applicants provide match to BSTF dollars requested. Match should be new, unexpended cash funds available at the time of application that will be invested in the final deliverable by the CRDC, Tribal government, the assisted business and/or other involved organizations within the contract period. In general, the Department will award up to \$1 for every \$1 in documented matching funds up to a total of \$25,000 in BSTF funding.
<b>Board of Research and Commercialization Technology</b>	<a href="https://marketmt.com/MBRCT">https://marketmt.com/MBRCT</a>	(406) 841-2732	The Montana Board of Research and Commercialization Technology (MBRCT) provided a predictable and stable source of funding for research and commercialization projects in Montana from 2000-2019. MBRCT encouraged economic development through investment in research projects that had a clear path to commercialization.	Projects must be matched with non-Montana state government funds at an amount equal to at least 25% of total project costs. The program has averaged \$1.11 in matching funds for every grant dollar awarded, easily exceeding the statutory requirement.

# Government Grants

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<b>Certified Regional Development Corporations</b>	<a href="https://marketmt.com/CRDC#Information-2342">https://marketmt.com/CRDC#Information-2342</a>	(406) 841-2594	This program supports each of the local CRDCs with annual funding for economic development services supporting their region, including personnel and operating expenses, and any other expenses deemed necessary to maintain the organization's certification as a CRDC. The CRDC facilitates local strategic planning; helps communities and local businesses assess, plan, and facilitate action; and leverages financial resources.	A CRDC must be a private, non-profit corporation, and apply for certification through a competitive state Request for Proposal (RFP) process.
<b>Commodity Research and Market Development (MT Department of Agriculture)</b>	<a href="https://agr.mt.gov/About-the-Department/Programs-Services/Agricultural-Marketing-Business-Development/Commodities">https://agr.mt.gov/About-the-Department/Programs-Services/Agricultural-Marketing-Business-Development/Commodities</a>	(406) 444-2402	The MT Department of Agriculture offers grant and loan programs for specific commodity crops, including alfalfa seed, cherries, pulse crops (peas, lentils and chickpeas), potatoes, and wheat & barley.	Amounts Vary
<b>Community Development Block Grant - Planning Grants</b>	<a href="https://comdev.mt.gov/Programs/CDBG/PlanningActivities">https://comdev.mt.gov/Programs/CDBG/PlanningActivities</a>	(406) 841-2770	Community Development Block Grant (CDBG) planning grants are available to eligible counties, cities, and towns. Local governments may apply on behalf of special purpose districts, unincorporated areas, or on behalf of non-profit organizations. Counties may also apply for planning grants on behalf of tribal utility authorities. Planning grants may be used for the preparation of plans, studies, training or research in any of these areas: Growth Policies; Comprehensive Capital Improvement Plans (CCIP); Subdivision Regulations; Zoning Regulations; Regional or Neighborhood Plans; Downtown Revitalization or Master Plans; Housing Plans; Comprehensive Economic Development Strategy (CEDS); Tax Increment Finance District and Targeted Economic Development District; Historic and Architectural Preservation Studies; ADA Self-Assessment Plans; Brownfield Redevelopment Plans; Preliminary Architectural Reports; Preliminary Engineering Reports; Site-Specific Development Plans; and Business Plans.	The Montana Department of Commerce Community Development Division will set aside up to \$500,000 of CDBG funds for Community Planning grants that support long-term, sustainability planning for housing, public infrastructure, community facilities, and economic development. CDBG Planning grants are available in amounts up to \$50,000. Planning grant funds requested for economic development activities on behalf of a private entity for site-specific projects will require the applicant provide match on a 1:1 basis.

# Government Grants

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<b>Economic Development Administration - Economic Adjustment Assistance (EAA) Program</b>	<a href="https://www.eda.gov/programs/eda-programs/">https://www.eda.gov/programs/eda-programs/</a>	(303) 844-4715	The EAA program provides a wide range of technical, planning, public works and infrastructure assistance in regions experiencing adverse economic changes that may occur suddenly or over time. The program can assist state and local entities in responding to a wide range of economic challenges through: 1) Strategy Grants to support the development, updating or refinement of a Comprehensive Economic Development Strategy (CEDS); 2) Implementation Grants to support the execution of activities identified in a CEDS, such as infrastructure improvements, including site acquisition, site preparation, construction, rehabilitation and equipping of facilities.	
<b>Economic Development Administration - Public Works Program</b>	<a href="https://www.eda.gov/programs/eda-programs/">https://www.eda.gov/programs/eda-programs/</a>	(303) 844-4715	Helps distressed communities revitalize, expand, and upgrade their physical infrastructure. This program enables communities to attract new industry; encourage business expansion; diversify local economies; and generate or retain long-term, private-sector jobs and investment through the acquisition or development of land and infrastructure improvements needed for the successful establishment or expansion of industrial or commercial enterprises.	
<b>Economic Development Administration (US Dept. of Commerce)</b>	<a href="https://www.eda.gov/">https://www.eda.gov/</a>	(202) 482-2000	The Economic Development Administration is a federal agency housed in the U.S. Department of Commerce and provides funding for local economic development planning, infrastructure for economic development projects, and capitalization of local and regional revolving loan funds for businesses. The programs are available as grants to local and regional development entities.	
<b>Forest Product Marketing and Exhibitor Assistance Program</b>	<a href="https://marketmt.com/MFPM">https://marketmt.com/MFPM</a>	(406) 841-2783	The Montana Forest Product Marketing & Exhibitor Assistance Program assists Montana forest product businesses to market and promote their products to new and existing domestic and international markets. This is accomplished in part by providing financial assistance to businesses to develop and enhance marketing materials and media, and to exhibit at conferences or events to showcase their Montana forest products.	This assistance comes in the form of 50% reimbursement of qualified and approved expenses for: 1) Marketing materials and media and/or 2) Conference/event exhibition up to a maximum of \$2,000.



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<b>Grants.gov</b>	<a href="https://www.grants.gov">grants.gov</a>		Listing of all federal grant opportunities for small businesses, entrepreneurs, and nonprofit organizations. This government-administered website features a database where individuals and entities can find and apply for federal grants. The search feature allows you to filter by eligibility, category and agency to find grants specific to your needs.	
<b>Growth Through Agriculture</b>	<a href="https://agr.mt.gov/GTA">https://agr.mt.gov/GTA</a>	(406) 444-0134	<p>"The Growth Through Agriculture (GTA) program is a grant and loan program to strengthen and diversify Montana's agricultural industry through development of new agricultural products and processes. The GTA program is administered by the Montana Department of Agriculture with counsel from the Agriculture Development Council. Examples of project activities include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Equipment purchases</li> <li>• Advertising and promotion</li> <li>• Consultant services such as engineering costs"</li> </ul>	"Up to \$50,000 in the form of grant funding. \$1 for \$1 match is required for all types of Growth Through Agriculture proposals including both grants and loans."
<b>Incumbent Worker Training Program (MT Department of Labor and Industry)</b>	<a href="http://wsd.dli.mt.gov/employers/incumbent-worker-training-program">http://wsd.dli.mt.gov/employers/incumbent-worker-training-program</a>	(406) 444-3351	Incumbent Worker Training is an employer-sponsored program that provides grant funding to assist eligible Montana small businesses offset the cost of training for their existing (incumbent) workers. Its intent is to create a stronger workforce through developing employees and strengthening small business for Montana residents.	Grant caps are tiered, based on the number of hours an eligible employee works: 20-34 hours a week year-round \$1,000 or 35+ hours a week year-round \$2,000
<b>Main Street Program</b>	<a href="https://comdev.mt.gov/Programs/MainStreet">https://comdev.mt.gov/Programs/MainStreet</a>	(406) 841-2770	The program helps communities strengthen and preserve their historic downtown commercial districts by focusing on economic development, urban revitalization, and historic preservation through long-range planning, organization, design, and promotion.	Award amounts are generally capped at \$10,000. Applications requesting larger amounts may be awarded if funds are available and if applicant clearly demonstrates and justifies the need for such funds. Affiliate Communities are required to commit matching funds at a ratio of \$1 for every \$5 requested of the Montana Main Street Program.

# Government Grants

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<b>Montana Coal Board</b>	<a href="https://comdev.mt.gov/Boards/Coal/ProjectGrants/Overview">https://comdev.mt.gov/Boards/Coal/ProjectGrants/Overview</a>	(406) 841-2770	The Coal Board awards grants pursuant to 90-6-207, MCA, which provides the priorities for grants to counties, communities, school districts, or other governmental units that, as a result of the impact of coal development, has had or expects to have a net increase or decrease in estimated population. The Coal Board statutes do not specifically prohibit any type of project from eligibility for Coal Board funds. For any application submitted, the main priority is clearly defining the need represented in the application with the impact that coal development/consumption has in the community represented by the applicant.	Grants range from tens of thousands to hundreds of thousands of dollars.
<b>Montana Facility Finance Authority</b>	<a href="https://mtfacilityfinance.com/">https://mtfacilityfinance.com/</a>	(406) 444-0052	The Montana Facility Finance Authority provides not-for-profit health care providers with access to low-cost capital. The Authority provides tax-exempt bond financing, low-interest loans and limited planning grants for non for profit healthcare organizations and small value-added manufacturers with projects of less than \$10 million.	
<b>Montana Primary Sector Workforce Training Grant</b>	<a href="https://marketmt.com/WTG">https://marketmt.com/WTG</a>	(406) 841-2741	The Primary Sector Workforce Training Grant (WTG) encourages the creation of jobs in primary sector businesses. Primary sector businesses are generally defined as those having 50% or more of their sales outside Montana. This funding provides an essential job training incentive for new businesses to locate in Montana and provides existing primary sector businesses with essential support to train employees in new jobs that allow the businesses to expand in Montana without leaving the state.	A primary sector business creating jobs in Montana is eligible for up to \$5,000 for each net new full-time job created and \$2,500 for each net new part-time job created that pays at least 170% of the state minimum wage. Training funds are not provided to the awarded applicant business until the jobs have been created at the qualifying wage and eligible expenses have been incurred. Applications are accepted on a quarterly basis until all funding has been expended.
<b>Montana Registered Apprentice</b>	<a href="http://apprenticeship.mt.gov/Home/2019-Sponsor-Grant-Application">http://apprenticeship.mt.gov/Home/2019-Sponsor-Grant-Application</a>	(406) 444-4100	Montana's Registered Apprenticeship Program helps employers, industry associations, colleges, or other workforce groups establish new or expanded apprenticeship programs. Grants will be awarded on a first-come, first-served basis until the grant dollars have been expended.	\$151,000 is available annually to provide grants up to a maximum of \$4,500 per award. The following are allowable costs for use of potential grant dollars: Costs related to design and startup of an apprenticeship program; Classroom education or online training programs for apprentices; Other direct costs related to on the job training (excluding wages); Curriculum development; Instructor training; and Training manuals.

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<b>Opportunity Zones</b>				
<b>SBIR/STTR Matching Funds Program</b>	<a href="https://marketmt.com/MSMFP">https://marketmt.com/MSMFP</a>	(406) 841-2250	The SBIR/STTR Matching Funds Program assists technology-based Montana companies by providing additional funding that can be used for technology development or other uses during the time that the company is working on a Small Business Innovation Research or Small Business Technology Transfer (SBIR/STTR) project with a federal agency. This additional funding increases the likelihood that technology-based Montana companies will be able to develop products and services that can be successfully marketed.	Grants of up to \$60,000 are available on a yearly basis.
<b>SMALL BUSINESS ENTERPRISE (SBE) PROGRAM + DISADVANTAGED BUSINESS ENTERPRISE PROGRAM (DBE) - MT Department of Transportation</b>	<a href="https://www.mdt.mt.gov/business/contracting/civil/business.shtml">https://www.mdt.mt.gov/business/contracting/civil/business.shtml</a>	(406) 444-6337	Offered through the Montana Department of Transportation. Reimbursement funding available for eligible highway related businesses for training costs, licensing fees, bonding, etc. Certified companies are listed in online directory and have access to receive quotes through online quote request system. o DBE Only: Must be at least 51% owned and operated by women and/or minorities o Owner must have a personal net worth under \$1.32 million	Up to \$2,500/year for reimbursement of allowable costs.
<b>Specialty Crop Block Grant Program (MT Department of Agriculture)</b>	<a href="https://agr.mt.gov/SpecialtyCropBlockGrants">https://agr.mt.gov/SpecialtyCropBlockGrants</a>	(406) 444-5424	"The purpose of this program is solely to enhance the competitiveness of specialty crops in Montana. For purposes of the program, specialty crops are defined as fruits, vegetables, peas and lentils, dried fruits, horticulture, and nursery crops (including floriculture). Projects must benefit more than one commercial product, organization, or individual. Examples of enhancing the competitiveness of specialty crops include: research, promotion, marketing, nutrition, trade enhancement, food safety, food security, plant health programs, education, "buy local" programs, and much more."	Funding amount requested must be a minimum of \$15,000; there is no maximum.



# Government Grants

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<b>State Trade Expansion Program (STEP)</b>	<a href="https://marketmt.com/STEP">https://marketmt.com/STEP</a>	(406) 841-2783	The Montana STEP grant, funded in part by a grant from the U.S. Small Business Administration, helps new and experienced exporters with expanding in to new international markets. Exporters can get a 50% reimbursement of the cost of international marketing activities to help offset the risk of trying out new markets or new tactics.	Companies may receive up to \$30,000 in STEP awards per year
<b>Tax Increment Financing Districts (TIF)/Targeted Economic Development Districts (TEDD)</b>	Check with local city government to see if funds are available in your town.		Grants are made available to nonprofits and business owners to address areas of blight. Funds can be used towards building repairs, sidewalks, signage, etc.	Amounts vary and can include match requirements.
<b>Trade Show Assistance Program (MT Department of Commerce)</b>	<a href="https://madeinmontanausa.com/Portals/184/shared/docs/DOC_Trade_Show_Assist_Guidelines.pdf">https://madeinmontanausa.com/Portals/184/shared/docs/DOC_Trade_Show_Assist_Guidelines.pdf</a>	(406) 841-2783	This program assists Montana based companies in exploring new domestic and international wholesale markets by encouraging first-time exhibition at new trade shows outside of the state. It is not only for companies new to trade show exhibition, but can also be useful for established companies who are looking to exhibit at a show that they have never been to before. It is not intended for a company to use for a trade show at which it has previously or currently exhibits.	Up to \$3,000
<b>United States Department of Agriculture (USDA), Rural Development</b>	<a href="https://www.rd.usda.gov/mt">https://www.rd.usda.gov/mt</a>	(406) 585-2580	USDA Rural Development operates over fifty financial assistance programs for a variety of rural applications, including funding opportunities for rural small businesses, individuals, and communities/nonprofits through loans, loan guarantees, and grants.	
<b>USDA Economic Impact Grant</b>	<a href="https://www.rd.usda.gov/programs-services/economic-impact-initiative-grants">https://www.rd.usda.gov/programs-services/economic-impact-initiative-grants</a>	(406) 585-2580	This program provides funding to assist in the development of essential community facilities in rural communities with extreme unemployment and severe economic depression.	Grants up to 75% of eligible project cost based on need and funding availability; Eligibility is determined by the population and median household income of the service area.

# Government Grants

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<b>USDA Rural Business Development Grants</b>	<a href="https://www.rd.usda.gov/programs-services/rural-business-development-grants">https://www.rd.usda.gov/programs-services/rural-business-development-grants</a>	(406) 585-2580	This program is a competitive grant designed to support targeted technical assistance, training and other activities leading to the development or expansion of small and emerging private businesses in rural areas which will employ 50 or fewer new employees and has less than \$1 million in gross revenue.	Generally, grants range from \$10,000 to \$500,000. There is no cost sharing requirement.
<b>USDA Rural Community Development Initiative</b>	<a href="https://www.rd.usda.gov/programs-services/rural-community-development-initiative-grants">https://www.rd.usda.gov/programs-services/rural-community-development-initiative-grants</a>	(406) 585-2580	RCDI grants are awarded to help non-profit housing and community development organizations, low-income rural communities and federally recognized tribes support housing, community facilities and community and economic development projects in rural areas.	Minimum grant award is \$50,000; maximum grant award is \$250,000
<b>USDA Rural Cooperative Development Grant</b>	<a href="https://www.rd.usda.gov/programs-services/rural-cooperative-development-grant-program">https://www.rd.usda.gov/programs-services/rural-cooperative-development-grant-program</a>	(406) 585-2580	The Rural Cooperative Development Grant program helps improve the economic condition of rural areas by helping individuals and businesses start, expand or improve rural cooperatives and other mutually-owned businesses through Cooperative Development Centers. Grants are awarded through a national competition.	Maximum award is \$200,000. 25 percent of total project costs (5 percent for Native American tribally-controlled colleges and universities that were granted land-grant status under an Act of Congress in 1994).
<b>USDA Rural Economic Development Grant</b>	<a href="https://www.rd.usda.gov/programs-services/rural-economic-development-loan-grant-program/mt">https://www.rd.usda.gov/programs-services/rural-economic-development-loan-grant-program/mt</a>	(406) 585-2580	Under the REDGrant program, the USDA provides grant funds to local utility organizations which use the funding to establish revolving loan funds (RLF). Loans are made from the revolving loan funds to projects that will create or retain rural jobs. When the revolving loan fund is terminated, the grant is repaid to the Agency.	Up to \$300,000 in grants may be requested to establish the RLF. Up to 10 percent of grant funds may be applied toward operating expenses over the life of the RLF

# Government Grants

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<b>USDA Rural Energy America Program</b>	<a href="https://www.rd.usda.gov/programs-services/rural-energy-america-program-renewable-energy-systems-energy-efficiency">https://www.rd.usda.gov/programs-services/rural-energy-america-program-renewable-energy-systems-energy-efficiency</a>	(406) 585-2580	The Rural Energy for America Program (REAP) Grant Program provides financial assistance to agricultural producers and rural small businesses in rural America to purchase, install, and construct renewable energy systems; make energy efficiency improvements to non-residential buildings and facilities; use renewable technologies that reduce energy consumption; and participate in energy audits, renewable energy development assistance, and feasibility studies. It is often used in conjunction with the REAP loan guarantee program. An ancillary REAP grant program grants on a competitive basis up to 25% of total eligible costs for renewable energy feasibility studies.	Awards range from \$1,500 to \$250,000
<b>USDA Rural Microentrepreneur Assistance Program</b>	<a href="https://www.rd.usda.gov/programs-services/rural-microentrepreneur-assistance-program#MDO">https://www.rd.usda.gov/programs-services/rural-microentrepreneur-assistance-program#MDO</a>	(406) 585-2580	Provides loans and grants to Microenterprise Development Organizations (MDOs) to: 1) Provide microloans to help microenterprises startup and growth through a Rural Microloan Revolving Fund; 2) Provide training and technical assistance to microloan borrowers and micro entrepreneurs.	Grants are available to provide technical assistance to rural micro-entrepreneurs or microenterprises, up to \$205,000 annually.
<b>USDA Value Added Producer Grants</b>	<a href="https://www.rd.usda.gov/programs-services/value-added-producer-grants">https://www.rd.usda.gov/programs-services/value-added-producer-grants</a>	(406) 585-2580	Value Added Producer Grants are awarded on a competitive basis and help agricultural producers generate new products. Priority may be given to farmers or ranchers in the startup phase, socially-disadvantaged, or operating a small or medium-sized enterprise structured as a family farm or cooperative. There is a cost-sharing requirement and applications may only be submitted during the prescribed time period.	Maximum grant award - Planning Grants \$75,000; Working Capital Grants: \$250,000

# Loans

NAME	WEBSITE	PHONE	FOCUS/PURPOSE	AMOUNT/USE
<b>Alaska Growth Capital</b>	<a href="https://www.alaskagrowth.com/">https://www.alaskagrowth.com/</a>	(907) 339-6760	AGC is a leading provider of business loans utilizing programs offered by the Small Business Administration (SBA) and the U.S. Department of Agriculture (USDA). AGC is a resource for companies who are finding traditional lenders slow to act or unable to provide financing terms that meet their needs.	Provides financing up to, and in some cases exceeding, \$10 million
<b>Big Sky Finance</b>	<a href="https://www.bigskyeconomicdevelopment.org/business-finance/504-loan-program/">https://www.bigskyeconomicdevelopment.org/business-finance/504-loan-program/</a>	(406) 256-6871	The SBA 504 Development Company loan program is a long-term financing tool used by eligible small businesses. The program provides long-term, fixed rate financing for major fixed assets, such as land and buildings.	
<b>Commodity Research and Market Development (MT Department of Agriculture)</b>	<a href="https://agr.mt.gov/About-the-Department/Programs-Services/Agricultural-Marketing-Business-Development/Commodities">https://agr.mt.gov/About-the-Department/Programs-Services/Agricultural-Marketing-Business-Development/Commodities</a>	(406) 444-2402	The MT Department of Agriculture offers grant and loan programs for specific commodity crops, including alfalfa seed, cherries, pulse crops (peas, lentils and chickpeas), potatoes, and wheat & barley.	Amounts Vary
<b>Community Development Block Grant Program - Economic Development Program</b>	<a href="https://comdev.mt.gov/Programs/CDBG/CDBGED/Overview">https://comdev.mt.gov/Programs/CDBG/CDBGED/Overview</a>	(406) 841-2770	Montana's CDBG Economic Development program is designed to stimulate economic development activity by assisting Montana's private sector to create or retain jobs for low- to moderate-income (LMI) Montanans, i.e. individuals earning less than 80% of the area median income. The program can assist businesses by making fixed-rate financing available to them at low interest rates, and can offer payment deferrals, lower payments in the first year, and interest-only payments. CDBG-ED funds are intended to be used in situations where a funding gap exists and alternative sources of public and private financing are not adequate.	Loan amounts are based on the number of employees a business will retain or the number of new positions to be created. Loan terms are determined according to the use of funds and the businesses financial position. The business must ensure that at least 51% of the jobs are made available to, or held by, LMI persons.

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<b>GoodWorks Ventures</b>	<a href="https://goodworksventures.com/">https://goodworksventures.com/</a>	(406) 726-2030	An angel/venture capital investment fund in Missoula, MT that invests in early stage Montana based companies. Will consider loans, equity or hybrid instruments.	
<b>Growth Through Agriculture</b>	<a href="https://agr.mt.gov/GTA">https://agr.mt.gov/GTA</a>	(406) 444-0134	The Growth Through Agriculture (GTA) program is a grant and loan program to strengthen and diversify Montana's agricultural industry through development of new agricultural products and processes. The GTA program is administered by the Montana Department of Agriculture with counsel from the Agriculture Development Council.	<p>"Up to \$100,000 in the form of loan funding. \$1 for \$1 match is required for all types of Growth Through Agriculture proposals including both grants and loans."</p> <p>Examples of project activities include, but are not limited to: equipment purchases; advertising and promotion; consultant services such as engineering costs.</p>
<b>Kabbage</b>	<a href="https://www.kabbage.com/">https://www.kabbage.com/</a>	(888) 986-8263	Kabbage's small business loans support all aspects of your small business from marketing expenses, new equipment purchases and more. Whether you prefer a secured or unsecured option, need funds for an industry-specific need or are a minority business owner, Kabbage offers a quick and easy application process to fit your needs.	
<b>Montana Agriculture Authority Loan Act - Beginning Farm/Ranch Loan Programs</b>	<a href="https://leg.mt.gov/bills/mca/title_0800/chapter_0120/part_0020/sections_index.html">https://leg.mt.gov/bills/mca/title_0800/chapter_0120/part_0020/sections_index.html</a>	(406) 444-5420	<p>"Loans subsidized by tax-exempt bonds issued by the Montana Agricultural Loan Authority may be used for:</p> <ul style="list-style-type: none"> <li>(a) acquisition of farm or ranch land;</li> <li>(b) a downpayment on the acquisition of farm or ranch land;</li> <li>(c) acquisition or construction of depreciable property used in the operation of a farm or ranch; or</li> <li>(d) production of energy using an alternative renewable energy source as defined in 15-6-225." </li></ul>	The intent is to provide lower interest (1-2 percent below market) loans up to \$477,000 to eligible beginning ag operators.

# Loans

NAME	WEBSITE	PHONE	FOCUS/PURPOSE	AMOUNT/USE
<b>Montana Alternative Energy Revolving Loan Program</b>	<a href="http://deq.mt.gov/Energy/renewableenergy/altenergyloan">http://deq.mt.gov/Energy/renewableenergy/altenergyloan</a>	(406) 444-6586	The loans are for the purpose of installing alternative energy systems that generate energy for the building occupant's own use or for net metering. Energy conservation measures may also be financed along with the alternative energy project.	The alternative energy revolving loan program offers low-interest loans for up to \$40,000 with repayment up to ten years. The number of loans that will be made is subject to funding availability. The projects must be located in Montana.
<b>Montana Board Of Investments - Loan Program</b>	<a href="https://investmentmt.com/LoanPrograms">https://investmentmt.com/LoanPrograms</a>	(406) 444-1217	The objective of the Board's In-state Loan Program is to diversify, strengthen, and stabilize the Montana economy. They oversee the following: Business Loan Participation Program; Value-Added Business Loan Program; Infrastructure Loan Program; and Other Loan Program funded by the Permanent Coal Tax Trust.	Up to \$8 million is available
<b>Montana Department of Environmental Quality</b>	<a href="http://deq.mt.gov/Energy/eec/financing">http://deq.mt.gov/Energy/eec/financing</a>	(406) 444-2544	Listing of Financing Options for Energy Efficiency & Renewable Projects	Amounts vary - see website for more details.
<b>Montana Economic Development Administration Wood Products Revolving Loan Fund</b>	<a href="https://marketmt.com/WPRLF">https://marketmt.com/WPRLF</a>	(406) 841-2594	EDA WP RLF loans are available to individuals, including private contractors, and wood products businesses, that are part of the critical, primary wood processing infrastructure and have suffered economic hardships.	<p>The maximum funding amount is \$20,000 per created or retained job, and may not exceed \$2 million. Loan recipients may not apply for another WP RLF loan until two years after the date their previous loan was approved. Currently the EDA WP RLF loan fund has \$282,000 available for lending.</p> <p>EDA WP RLF loans may be used for the following: 1) Working Capital; 2) Equipment Loans; and 3) Other activities that do not include contracted labor and construction.</p>



NAME	WEBSITE	PHONE	FOCUS/PURPOSE	AMOUNT/USE
<b>Montana Facility Finance Authority</b>	<a href="https://mtfacilityfinance.com/">https://mtfacilityfinance.com/</a>	(406) 444-0052	The Montana Facility Finance Authority provides not-for-profit health care providers with access to low-cost capital. The Authority provides tax-exempt bond financing, low-interest loans and limited planning grants for non for profit healthcare organizations and small value-added manufacturers with projects of less than \$10 million.	
<b>Montana Junior Agriculture Loan Program</b>	<a href="https://agr.mt.gov/I-Want-To/Apply-For/Grants-Loans/Junior-Agriculture-Loans">https://agr.mt.gov/I-Want-To/Apply-For/Grants-Loans/Junior-Agriculture-Loans</a>	(406) 444-5420	The Montana Junior Agriculture Loan Program was developed to assist and encourage members of agricultural youth organizations in financing agricultural projects.	<p>The amount of a loan depends on the project, but cannot exceed \$3,500 for applicants ages 9-11, or \$8,500 for applicants ages 12-21. Applicants may refinance loans, providing they still qualify and do not exceed the \$8,500 maximum. More than one family member may qualify for individual loans. Individuals may borrow up to 90% of the total first year cost of a project. Loan repayments periods can be one to five years, depending on the project. Payments are usually made annually.</p> <p>Projects can involve crop and livestock production, custom farming, marketing and distribution, processing, and other financially feasible activities.</p>
<b>Montana Microbusiness Finance Program</b>	<a href="https://marketmt.com/MBFP#Information-2345">https://marketmt.com/MBFP#Information-2345</a>	(406) 841-2594	Montana-based businesses with fewer than ten full-time equivalent employees and gross annual revenues of less than \$1,000,000 can apply for a microbusiness loan up to \$100,000 by contacting a Micro-business Development Corporation (MBDC).	<p>Provide loans up to \$100,000 to qualified microbusinesses;</p> <p>MBDCs provide capital to start or expand a business, training and technical assistance, and pre- and post-loan training valuable for the success of a small business. Businesses producing energy using an alternative renewable energy source are eligible for microbusiness loans.</p>
<b>Montana State Wood Products Revolving Loan Fund</b>	<a href="https://marketmt.com/WPRLF">https://marketmt.com/WPRLF</a>	(406) 841-2594	State WP RLF loans are available to individuals, including private contractors, or small businesses, as defined by the Small Business Administration, that are part of the critical, primary wood processing infrastructure and have suffered economic hardships.	<p>Currently the State WP RLF has \$1,468,000 available for lending.</p> <p>State WP RLF loans may be used for the following: 1) Working Capital; 2) Purchase of lease of land or equipment; 3) Updating infrastructure; and 4) Debt Services.</p>

NAME	WEBSITE	PHONE	FOCUS/PURPOSE	AMOUNT/USE
<b>RCAC Business Loans</b>	<a href="https://www.rcac.org/lending/small-business-loans/">https://www.rcac.org/lending/small-business-loans/</a>	(916) 447-2854	RCAC Small Business Loan Program assists businesses to retain or create jobs and thus improve the economic condition of rural communities. The business must be located in a rural community defined as 50,000 or less population.	Loans generally are for up to \$150,000; and larger loans may be considered with a loan guarantee.  This program offers short-term loans for working capital and lines of credit as well as long-term loans for real estate and equipment
<b>RCAC Community Facilities Loans</b>	<a href="https://www.rcac.org/lending/community-facility-loans/">https://www.rcac.org/lending/community-facility-loans/</a>	(916) 447-9832 ext. 1065	Community Facilities Loan Program helps develop and improve essential community facilities in the rural West. Applicable facilities include public and nonprofit office buildings, treatment centers, emergency and transitional housing, assisted living, human services, public safety, child care, education and cultural facilities. Many other project types are eligible. RCAC gives priority to loan applications for projects that incorporate significant green methods and materials.	Short-term loan amount normally not more than \$10,000; Long-term loan amounts normally not to exceed \$6 million.  This program provides short-term loans to meet early acquisition and pre-development needs, interim construction costs and long-term permanent financing.
<b>Revolving Loan Fund Listing</b>	<a href="https://mtfinanceonline.com/Portals/100/shared/docs/RevolvingLoanFundListing.pdf">https://mtfinanceonline.com/Portals/100/shared/docs/RevolvingLoanFundListing.pdf</a>			
<b>Rural Assistance Loan Program</b>	<a href="https://agr.mt.gov/I-Want-To/Apply-For/Grants-Loans/Rural-Assistance-Loans">https://agr.mt.gov/I-Want-To/Apply-For/Grants-Loans/Rural-Assistance-Loans</a>	(406) 444-5420	The Rural Assistance Loan Program provides loans to producers with modest financial investments in agriculture. These loans finance agricultural enterprises to provide financial experience and assist in the economic growth and welfare of Montana agriculture.	The maximum loan amount is \$75,000 per individual. Borrowers may refinance loans up to the maximum of \$75,000. Loans are made up to 80% of the value of the collateral used to secure the loan. A 20% down payment or additional collateral may be required to meet this guideline.  Funds may be used to finance the following: Agricultural property (such as livestock and farm machinery); improvements (such as barns or irrigation systems); annual operating expenses; and land.

NAME	WEBSITE	PHONE	FOCUS/PURPOSE	AMOUNT/USE
<b>Small Business Administration - Bonds</b>	<a href="https://www.sba.gov/funding-programs/surety-bonds">https://www.sba.gov/funding-programs/surety-bonds</a>	(800) 827-5722	Surety bonds help small businesses win contracts by providing the customer with a guarantee that the work will be completed. Many public and private contracts require surety bonds, which are offered by surety companies. The SBA guarantees surety bonds for certain surety companies, which allows the companies to offer surety bonds to small businesses that might not meet the criteria for other sureties.	
<b>Small Business Administration - Loans</b>	<a href="https://www.sba.gov/offices/district/mt/helena">https://www.sba.gov/offices/district/mt/helena</a>	(406) 441-1081	The agency doesn't lend money directly to small business owners. Instead, it sets guidelines for loans made by its partnering lenders, community development organizations, and micro-lending institutions. The SBA reduces risk for lenders and makes it easier for them to access capital. That makes it easier for small businesses to get loans. In general, eligibility is based on what a business does to receive its income, the character of its ownership, and where the business operates. Normally, businesses must meet size standards, be able to repay, and have a sound business purpose. Even those with bad credit may qualify for startup funding. The lender will provide you with a full list of eligibility requirements for your loan.	Up to \$5 million.  7a Loan Program provides capital for starting, acquiring and expanding a small business; 504 Loans provide financing to acquire fixed assets for expansion or modernization.
<b>USDA - Rural Economic Development Loan</b>	<a href="https://www.rd.usda.gov/programs-services/rural-economic-development-loan-grant-program/mt">https://www.rd.usda.gov/programs-services/rural-economic-development-loan-grant-program/mt</a>	(406) 585-2580	The Rural Economic Development Loan (REDL) and Grant (REDG) programs provide funding to rural projects through local utility organizations. Under the REDLoan program, USDA provides zero interest loans to local utilities which they, in turn, pass through to local businesses (ultimate recipients) for projects that will create and retain employment in rural areas. The ultimate recipients repay the lending utility directly. The utility is responsible for repayment to the Agency	Up to \$300,000 in grants may be requested to establish the RLF; Up to \$2 million in loans may be requested  Program intermediaries pass the funding to ultimate recipients on to eligible projects. Examples of eligible projects include: Business incubators; Community development assistance; facilities and equipment to educate and train rural residents to facilitate economic development; start-up ventures; business expansion; and technical assistance.
<b>USDA Intermediary Relending Program</b>	<a href="https://www.rd.usda.gov/programs-services/intermediary-relending-program">https://www.rd.usda.gov/programs-services/intermediary-relending-program</a>	(406) 585-2580	Provides 1 percent low-interest loans to local intermediaries that re-lend to businesses to improve economic conditions and create jobs in rural communities.	Up to \$2 million for the first financing; Up to \$1 million at a time thereafter; Total aggregate debt does not exceed \$15 million  See website for lengthy list of uses.

# Loans

NAME	WEBSITE	PHONE	FOCUS/PURPOSE	AMOUNT/USE
<b>USDA Rural Development - Business &amp; Industry Guaranteed Loans</b>	<a href="https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees">https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees</a>	(406) 585-2580	This program improves the economic health of rural communities by increasing access to business capital through loan guarantees that enable commercial lenders to provide affordable financing for businesses in eligible rural areas.	80% for loans of \$5 million or less; 70% for loans between \$5-10 million; 60% for loans exceeding \$10 million (\$25 million maximum)  Business conversion, enlargement, repair, modernization or development; Purchase and development of land, easements, right-of-ways, buildings or facilities; purchase of equipment, leasehold improvements; machinery, supplies or inventory; debt refinancing when refinancing improves cash flow and creates or saves jobs; business and industrial acquisitions when the loan will create or save jobs.
<b>USDA Rural Energy America Program - Guaranteed Loan Program</b>	<a href="https://www.rd.usda.gov/programs-services/rural-energy-america-program-renewable-energy-systems-energy-efficiency">https://www.rd.usda.gov/programs-services/rural-energy-america-program-renewable-energy-systems-energy-efficiency</a>	(406) 585-2549	The Rural Energy for America Program (REAP) Grant Program provides financial assistance to agricultural producers and rural small businesses in rural America to purchase, install, and construct renewable energy systems; make energy efficiency improvements to non-residential buildings and facilities; use renewable technologies that reduce energy consumption; and participate in energy audits, renewable energy development assistance, and feasibility studies. It is often used in conjunction with the REAP loan guarantee program. An ancillary REAP grant program grants on a competitive basis up to 25% of total eligible costs for renewable energy feasibility studies.	Loan minimum is \$5,000 and maximum is \$25 million; up to an 85% loan guarantee.  See website for detailed examples of allowable costs.
<b>USDA Rural Microentrepreneur Assistance Program</b>	<a href="https://www.rd.usda.gov/programs-services/rural-microentrepreneur-assistance-program#MDO">https://www.rd.usda.gov/programs-services/rural-microentrepreneur-assistance-program#MDO</a>	(406) 585-2580	Provides loans and grants to Microenterprise Development Organizations (MDOs) to: 1) Provide microloans to help microenterprises startup and growth through a Rural Microloan Revolving Fund; 2) Provide training and technical assistance to microloan borrowers and micro entrepreneurs.	Loans of \$50,000 - \$500,000 may be used for establishing a Rural Microloan Revolving Fund managed by the MDO.  Work capital; debt refinancing; Purchase equipment and supplies; Improve real estate.

# Incentives

NAME	WEBSITE	PHONE	FOCUS/PURPOSE	AMOUNT/USE
<b>Bozeman Energy Project</b>	<a href="https://www.bozeman.net/government/sustainability/bozeman-energy-project">https://www.bozeman.net/government/sustainability/bozeman-energy-project</a>	(406) 582-2300	Businesses inside the Bozeman city limits will be eligible for one-time cash incentives of \$500-\$2,500 to be used toward equipment, energy conservation measures, and installation costs, from the City of Bozeman. The City incentive funds can cover up to 33% of a project's total cost, after NorthWestern Energy rebates. Some state incentives are also available.	\$500-\$2,500
<b>Challenge.gov</b>	<a href="https://www.challenge.gov/list/">https://www.challenge.gov/list/</a>		Challenge.gov is a listing of challenge and prize competitions, all of which are run by more than 102 agencies across the federal government. These problem-solving events include idea, creative, technical and scientific competitions in which U.S. federal agencies invite the public's help to solve perplexing mission-centric problems.	
<b>Montana Department of Environmental Quality</b>	<a href="http://deq.mt.gov/Energy/taxincentrenew">http://deq.mt.gov/Energy/taxincentrenew</a>	(406) 444-2544	Listing of Tax Incentives for Energy Efficiency & Renewable Projects	Amounts vary - see website for more details.
<b>Montana Primary Sector Workforce Training Grant</b>	<a href="https://marketmt.com/WTG">https://marketmt.com/WTG</a>	(406) 841-2741	The Primary Sector Workforce Training Grant (WTG) encourages the creation of jobs in primary sector businesses. Primary sector businesses are generally defined as those having 50% or more of their sales outside Montana. This funding provides an essential job training incentive for new businesses to locate in Montana and provides existing primary sector businesses with essential support to train employees in new jobs that allow the businesses to expand in Montana without leaving the state.	A primary sector business creating jobs in Montana is eligible for up to \$5,000 for each net new full-time job created and \$2,500 for each net new part-time job created that pays at least 170% of the state minimum wage. Training funds are not provided to the awarded applicant business until the jobs have been created at the qualifying wage and eligible expenses have been incurred. Applications are accepted on a quarterly basis until all funding has been expended.

NAME	WEBSITE	PHONE	FOCUS/PURPOSE	AMOUNT/USE
Opportunity Zones				
<b>Work Opportunity Tax Credit Program</b>	<a href="http://wsd.dli.mt.gov/employers/wotc">http://wsd.dli.mt.gov/employers/wotc</a>	(406) 444-9046	The Work Opportunity Tax Credit (WOTC) program is designed to assist individuals who are facing barriers transitioning into gainful employment. The tax credit can save Montana employers up to \$9,600 per qualifying new hire during their first year of employment. The number of qualifying new hires is unlimited and is available to for-profit and tax-exempt organizations hiring job seekers from one of the following targeted groups.	\$9,600 per qualifying new hire



NAME	WEBSITE	PHONE	FOCUS/PURPOSE	AMOUNT/USE
<b>Abelard Foundation West</b>	<a href="http://www.commoncounsel.org/abelard-foundation-west/">http://www.commoncounsel.org/abelard-foundation-west/</a>	(510) 834-2995	The Foundation is committed to supporting grassroots social change organizations that engage in community organizing which expands community control over economic, social and environmental decisions affecting the community's well-being. Grants range from \$6,000 - \$12,000.	
<b>Amazon Smile Foundation</b>	<a href="https://org.amazon.com/">https://org.amazon.com/</a>		AmazonSmile is a website operated by Amazon.com that has the same shopping features as on Amazon.com. When customers shop on AmazonSmile (smile.amazon.com), the AmazonSmile Foundation will donate 0.5% of the price of eligible purchases to the charitable organizations selected by customers. In order to browse or shop at AmazonSmile, customers must first select a charitable organization from the list of public charities registered and in good standing with the IRS. .	
<b>American Express Foundation</b>	<a href="https://about.americanexpress.com/corporate-responsibility">https://about.americanexpress.com/corporate-responsibility</a>	(800) 528-4800	The foundation supports programs designed to provide current and future nonprofit leaders with practical opportunities to learn and build leadership skills. Special emphasis is directed toward programs designed to address the leadership deficit in the nonprofit sector by enabling new executive directors or supporting the training and development of emerging leaders; diversify the current landscape of nonprofit leaders; and transform organizations through best-in-class management and leadership practices through board leadership, implementing management principles, or expanding an organization's capacity to attract, develop and retain leadership talent.	
<b>Billings Community Foundation</b>	<a href="https://www.billingscommunity-foundation.org/">https://www.billingscommunity-foundation.org/</a>	(406) 839-3334	Meeting the needs of the Greater Yellowstone Valley through: Community and Regional Impact Grants; Capacity Building for Nonprofit Organizations; Collaborative Grants; and Endowment Challenge Grants.	Up to \$5,000

NAME	WEBSITE	PHONE	FOCUS/PURPOSE	AMOUNT/USE
<b>BNSF</b>	<a href="http://www.bnsffoundation.org/">http://www.bnsffoundation.org/</a>	(800) 832-5452	BNSF contributes to 501C3 nonprofit organizations for civic (community development), education, and tribal governments.	
<b>Catholic Campaign for Human Development</b>	<a href="http://www.usccb.org/about/catholic-campaign-for-human-development/grants/index.cfm">http://www.usccb.org/about/catholic-campaign-for-human-development/grants/index.cfm</a>	(202) 541-3210	Focus areas include: 1) Community Organizing: Focuses on supporting low-income led community organizations that bring individuals together and train them to identify and challenge policies and structures in their communities that perpetuate the cycle of poverty; 2) Economic Development: Focuses on supporting Economic Development Institutions (EDIs). EDIs are typically community-based organizations and businesses that create just workplaces, provide good jobs and develop assets for low-income people that are owned by families and communities. EDIs supported by the CCHD have structures that promote low-income leadership and ownership. Grant awards range from \$25,000 to \$75,000.	
<b>Charles M. Bair Family Trust</b>	<a href="http://www.charlesmbairtrusts.org/index.html">http://www.charlesmbairtrusts.org/index.html</a>	(406) 657-8139	"Civic service organizations, including organizations that promote community development and provide public services. Human service organizations, including organizations providing services to children, senior citizens, handicapped persons and poor and distressed persons. The only limitation placed on grant recipients is that charitable organizations must be located or domiciled within the State of Montana. Strong preference will also be given to applicants from Yellowstone, Meagher or Wheatland Counties in Montana. "	Awards are generally under \$50,000, but could be up to \$1,000,000.
<b>Corporation for National and Community Service</b>	<a href="https://www.nationalservice.gov/impact-our-nation/state-profiles/NM">https://www.nationalservice.gov/impact-our-nation/state-profiles/NM</a>	(202) 606-5000	The Corporation for National and Community Service (CNCS) supports cost-effective community solutions, working hand in hand with local partners to empower citizens to solve problems. AmeriCorps VISTA (Volunteers In Service To America) taps the skills, talents, and passion of Americans of all ages to support community efforts to overcome poverty.	

NAME	WEBSITE	PHONE	FOCUS/PURPOSE	AMOUNT/USE
<b>Draper Richards Kaplan Foundation</b>	<a href="http://www.drkfoundation.org/portfolio/">http://www.drkfoundation.org/portfolio/</a>	(650) 319-7808	The Draper Richards Kaplan Foundation partners with social enterprises/entrepreneurs to build strong and capable organizations. They believe that multi-year, unrestricted grant funding is essential for an organization to plan properly, hire well, and focus on its mission. If a leader can build a strong organization from the beginning, the organization has a much better chance at scaled and sustainable impact. To that end, The Draper Richards Kaplan Foundation provides \$300,000 in startup funding, paid over 3 years, to organizations that show extraordinary promise.	
<b>Eileen Fisher</b>	<a href="https://www.eileenfisher.com/grants/women-owned-business/grant-program-guidelines">https://www.eileenfisher.com/grants/women-owned-business/grant-program-guidelines</a>	(800) 445-1603	The Eileen Fisher Women-Owned Business Grant supports innovative, women-owned companies that are beyond the start-up phase and ready to expand their business and their potential for positive social and environmental impact (\$10,000 grant).	
<b>Ewing Marion Kauffman Foundation</b>	<a href="https://www.kauffman.org/">https://www.kauffman.org/</a>	(816) 932-1000	The foundation's mission is to help individuals attain economic independence by advancing educational achievement and entrepreneurial success, consistent with the aspirations of its founder Ewing Marion Kauffman.	
<b>ExxonMobil Foundation</b>	<a href="http://corporate.exxonmobil.com/en/community/worldwide-giving/exxonmobil-foundation/overview">http://corporate.exxonmobil.com/en/community/worldwide-giving/exxonmobil-foundation/overview</a>	(972) 940-6000	Supports programs designed to help women fulfill their economic potential and create economic and social change in their communities. Special emphasis is directed toward programs designed to develop women entrepreneurs and business leaders through skills development training, mentoring, and businesswomen's networks; create opportunities for women's economic participation through advocacy and research initiatives; and identify and deploy technologies that accelerate women's economic advancement through high-impact and sustainable innovations, research, and sharing best practices.	

NAME	WEBSITE	PHONE	FOCUS/PURPOSE	AMOUNT/USE
<b>FedEx Small Business Grant Contest</b>	<a href="https://smallbusinessgrant.fedex.com/#/">https://smallbusinessgrant.fedex.com/#/</a>	(800) 463-3339	The FedEx Small Business Grant Contest is a grant program by FedEx to award ten (10) small businesses with grants up to \$25,000 and up to \$7,500 in FedEx Office print and business services.	
<b>First Interstate BancSystem Foundation</b>	<a href="https://www.firstinterstatebank.com/company/commitment/foundation/grants.php">https://www.firstinterstatebank.com/company/commitment/foundation/grants.php</a>	(406) 255-5393	Community Development Grants are awarded to nonprofit organizations in their service area that provide services to low and moderate income (LMI) individuals and communities across our territory. First Interstate branches, the Foundation, and First Interstate's community development officer work together with those nonprofits toward the salient goal of community development. We provide expertise and resources to affordable housing projects, services targeted to LMI individuals, activities that revitalize or stabilize LMI geographies, and activities that promote economic development.	Awards are generally hundreds or tens of thousands in amount, but they have given as much as \$100,000+.
<b>Gallagher Western Montana Charitable Foundation</b>	No website	(503) 464-3580	Economic Development is listed as one of the funding interests.	Grants are usually under \$10,000 but up to \$100,000.
<b>Gianforte Family Foundation</b>	<a href="https://gianfortefoundation.org/">https://gianfortefoundation.org/</a>	(406) 585-0604	Supports organizations in Montana that work to improve education, support entrepreneurship, and create jobs.	Most grants are under \$25,000, but could be up to \$1,000,000.

NAME	WEBSITE	PHONE	FOCUS/PURPOSE	AMOUNT/USE
<b>Gilhousen Family Foundation</b>	No website foundation.admin@gilhousen.net	(406) 600-6816	Giving to support spiritual life, education, community-based projects, and cultural programs in and around Bozeman, Montana. On the broader level, funding for projects that allow people to more actively participate in society through access to spiritual development, education, and health care.	Most grants are under \$5,000, but could be as high as \$500,000 - \$1,000,000.
<b>Google Ad Grants</b>	<a href="http://www.google.com/grants/">http://www.google.com/grants/</a>		Google Ad Grants works just like Google AdWords online advertising, by displaying your message to people who are searching for nonprofits like yours. If you're a qualifying nonprofit, you'll receive \$10,000 USD in in-kind AdWords advertising every month.	
<b>Greater Polson Community Foundation</b>	<a href="http://greaterpolsoncommunity-foundation.org/">http://greaterpolsoncommunity-foundation.org/</a>	(406) 883-4723	GPCF grants are to assist in the building of a "robust and welcoming community where we all have the opportunity to be healthy, well-educated, creative, productive and prosperous".	Individual grants have ranged from \$500.00 - \$5000.00
<b>High Stakes Foundation</b>	<a href="https://highstakesfoundation.org/">https://highstakesfoundation.org/</a>	(406) 926-1519	The High Stakes Foundation supports visionary people and organizations in Montana through grants and program related investments. We fund transformational ideas that promote equality, climate change solutions, economic development, local agriculture, sustainable communities, ecosystem preservation and leadership.	Grant dollars will generally range from \$1,000 to \$30,000
<b>Homer A. &amp; Mildred S. Scott Foundation</b>	<a href="http://www.scottfoundation.org/">http://www.scottfoundation.org/</a>	(307) 672-1440	The Homer A. & Mildred S. Scott Foundation works to strengthen the lives of people who in turn make our community a great place to live.	Grant awards are generally less than \$5,000, but could be as high as \$500,000.

# Foundations

NAME	WEBSITE	PHONE	FOCUS/PURPOSE	AMOUNT/USE
<b>Idea Café Small Business Grant</b>	<a href="https://www.businessownersidea-cafe.com/small_business_grants/index.php">https://www.businessownersidea-cafe.com/small_business_grants/index.php</a>		A competition where the ultimate grant winner - the business with the most innovative business idea will receive a \$1,000 check, heaps of free publicity and national recognition	
<b>Jerry Metcalf Foundation</b>	<a href="http://www.jerrymetcalfmontana.org/">http://www.jerrymetcalfmontana.org/</a>	(406) 461-8708	The foundation supports "education and community health" projects.	Most grants fall between \$1,000 to \$15,000 and can be used for specific projects, buildings, assets and endowments, operation and administration costs; and matching funds.
<b>Kendeda Fund</b>	<a href="https://kendedafund.org/">https://kendedafund.org/</a>	(404) 602-9182	Promote Equity of Opportunity - Montana's historically underserved community members deserve more opportunities and an improved quality of life. The Kendeda Fund seeks to support community-based solutions around education and economic advancement that are broadly embraced, publicly supported, and successfully implemented for the betterment of all.	The Kendeda Fund does not accept or respond to unsolicited grant proposals, inquiries, or letters of intent. Grant applications are by invitation only.
<b>LOR Foundation</b>	<a href="https://lorfoundation.org/">https://lorfoundation.org/</a>	(307) 699-5343	They provide expertise, make connections and support projects that allow towns to thrive. Together with communities, they identify challenges and find solutions to increase prosperity in the region.	Revitalize main streets, protect clean water supplies, preserve agricultural land and open space, and improve access to the outdoors and recreation.
<b>Lower Flathead Valley Community Foundation</b>	<a href="http://www.lfvcf.com/">http://www.lfvcf.com/</a>	(406) 676-4110	The Lower Flathead Valley Community Foundation is a 501 C (3) non-profit charitable organization whose purpose is to bring tribal and non tribal members together to work on projects preserving and conserving the cultural, natural and human resources of the region, with special emphasis on meeting the needs of children.	Applications are broken into two categories - below \$3,000 or above \$3,000.



NAME	WEBSITE	PHONE	FOCUS/PURPOSE	AMOUNT/USE
<b>M.J. Murdock Charitable Trust</b>	<a href="https://murdocktrust.org/">https://murdocktrust.org/</a>	(360) 694-8415	Every day, they work to further their founder Jack Murdock's desire to "nurture and enrich the educational, spiritual, cultural and social lives of individuals, families and communities." they make grants that help improve the quality of life in the Pacific Northwest, and welcome nonprofits that share their commitment to thinking bigger, challenging problems and making a true difference.	Amounts vary and are generally hundreds of thousands
<b>MDU Resources</b>	<a href="https://www.mdu.com/foundation/Index?KeyGenPage=385079">https://www.mdu.com/foundation/Index?KeyGenPage=385079</a>	(701) 530-1000	Civic and Community Activities – Strengthening communities ... improving lives. These are the goals of the MDU Resources Foundation as it funds programs that create opportunities and meet the needs of communities across the country.	Average grant award is about \$3,000.
<b>Missoula Community Foundation</b>	<a href="https://missoulacommunityfoundation.org/">https://missoulacommunityfoundation.org/</a>	(406) 926-2846	The Missoula Community Foundation is committed to strengthening the capacity of our nonprofit sector and investing in young leaders.	
<b>Montana Women's Business Center Impact Grant</b>	<a href="https://www.prosperamt.org/womens-business-center/impact-grant">https://www.prosperamt.org/womens-business-center/impact-grant</a>	(406) 587-3113	This is a statewide opportunity for Montana women-owned businesses only; with ownership of 51% or more. Applicants can apply for reimbursement towards equipment, marketing, signage, staffing, trailers, leasehold improvements, anything that will take your business to the next level.	Up to \$10,000
<b>NeedMor Fund</b>	<a href="http://www.needmorfund.org/">http://www.needmorfund.org/</a>	(419) 872-1490	Funds community organizing groups - organizing in rural areas and border regions; organizing low-wage workers and immigrants; labor-community linkages; faith community involvement; and building community infrastructure. Average award ranges from \$30,000 to \$40,000.	

NAME	WEBSITE	PHONE	FOCUS/PURPOSE	AMOUNT/USE
<b>Northwest Area Foundation</b>	<a href="https://www.nwaf.org/">https://www.nwaf.org/</a>	(651) 224-9635	The Northwest Area Foundation supports organizations anchored in the culture of the people they serve and dedicated to expanding economic opportunity for Native communities, communities of color, immigrants, refugees, and rural communities. Our funding advances good jobs and financial capability through four portfolios of grantmaking: Access to Capital, Work Opportunity, Enterprise Development, and Financial Inclusion.	"\$100,000+ They open to ideas from grantseekers. They generally accept proposals by invitation only. However, from time to time during the year they do invite applications for competitive funding opportunities."
<b>Northwestern Energy</b>	<a href="https://www.northwesternenergy.com/community-works/community-works-fund">https://www.northwesternenergy.com/community-works/community-works-fund</a>	(888) 467-2669	While we seek to support a wide range of community activities, donations will generally be made to those non-profit groups that have the greatest opportunity for positively affecting the communities we serve and are focused in one of the following categories: Education; Health and Human Services; Civic and Community; Culture and the Arts; and Resource Conservation.	Grants are usually \$1,000-\$4,000 and be applied for quarterly
<b>Open Meadows Foundation</b>	<a href="https://sites.google.com/site/openmeadowsfoundation/">https://sites.google.com/site/openmeadowsfoundation/</a>		The Open Meadows Foundation seeks to promote gender/racial/economic justice. Applicants must be led by women and/or girls who "reflect the diversity of the community served by the project in both leadership and organization, promote building community power, and have limited financial access or have encountered obstacles in their search for funding." Grants are made up to \$2,000 to organizations with an annual budget of less than \$75,000.	
<b>Oro &amp; Plata Foundation</b>	No website	(406) 223-2595	The mission of the foundation is to support selected, effective Montana-based programs that are dedicated to helping people in need of assistance and to enlarge their competencies. Specific focus is given to the Native American population. Capacity-building and technical assistance & General support.	Up to \$100,000
<b>Park County Community Foundation</b>	<a href="https://www.pccf-montana.org/">https://www.pccf-montana.org/</a>	406-224- 3920	The Park County Community Foundation awards annual grants to non-profit and local government entities serving people living or working in Park County, Montana.	Up to \$30,000

NAME	WEBSITE	PHONE	FOCUS/PURPOSE	AMOUNT/USE
Phillips 66				
<b>Red Ants Pants Foundation</b>	<a href="https://redantspantsfoundation.org/">https://redantspantsfoundation.org/</a>	(406) 209-8135	They support projects that fulfill their mission to: develop and expand leadership roles for women; preserve and support working family farms and ranches; and enrich and promote rural communities.	Up to \$5,000
<b>Red Lodge Area Community Foundation</b>	<a href="http://www.rlacf.org/get-support/funding/nonprofits/">http://www.rlacf.org/get-support/funding/nonprofits/</a>	(406) 446-2820	Each year the Foundation offers small, one-year grants to local charities and charitable efforts. The funds for these grants are made possible through endowment earnings.	Grant awards range from \$100 to \$1,000.
<b>Shell Oil Company Foundation</b>	<a href="https://www.shell.us/sustainability/request-for-a-grant-from-shell.html">https://www.shell.us/sustainability/request-for-a-grant-from-shell.html</a>	(713) 241-4065	Shell will consider charitable contributions to eligible nonprofit organizations with priority consideration given to organizations serving in or near US communities where Shell has a major presence. Focus areas for funding are: Focus on civic and human needs in the community while promoting healthy lifestyles, major and cultural arts that promote access to underserved students and communities, and disaster relief efforts. We fund a broad array of community outreach projects, particularly in areas where our employees work and live. These projects range from local neighborhood improvement efforts to regional non-profit organizations. We are especially interested in supporting groups that reflect the diversity and inclusiveness of our communities, which is a Shell core value.	Most grants are under \$5,000, but could be as high as \$50,000.

# Foundations

NAME	WEBSITE	PHONE	FOCUS/PURPOSE	AMOUNT/USE
<b>Steele-Reese Foundation</b>	<a href="http://steele-reese.org/">http://steele-reese.org/</a>	(406) 207-7984	The Foundation considers programs in support of low-income and under-represented populations, including elders, homeless individuals, people living with disabilities, young children, disadvantaged or disconnected older youth, young people or adults involved in the criminal justice system, and survivors of abuse or domestic violence.	The minimum grant awarded by the Foundation is \$5,000. They rarely make grants of up to \$50,000 for a single year or make multi-year grants. *Suggest contacting them before applying to discuss project as they are very particular on what they will fund.
<b>The Allstate Foundation</b>	<a href="http://www.allstatefoundation.org">www.allstatefoundation.org</a>	(847) 402-7849	The Foundation awards grants to state domestic violence coalitions and local programs to enhance projects that help survivors overcome economic challenges and achieve financial independence. Special emphasis is directed toward financial education through the use of Allstate's Moving Ahead Through Financial Management Curriculum; matched saving programs including Individual Development Accounts; and job readiness and job training.	
<b>The Dennis &amp; Phyllis Washington Foundation</b>	<a href="https://www.dpwfoundation.org/">https://www.dpwfoundation.org/</a>	(406) 523-1300	The Dennis and Phyllis Washington Foundation supports a broad spectrum of worthy organizations benefiting at-risk youth, economically and socially disadvantaged individuals and families, and those with special needs.	Non-profit organizations working on education and community-service type projects may qualify. Grants amounts are generally \$20,000 to \$50,000 with rare exception of millions given to their special causes.
<b>The JPMorgan Chase Foundation</b>	<a href="http://www.jpmorganchase.com/corporate/Corporate-Res...">www.jpmorganchase.com/corporate/Corporate-Res...</a>	(212) 270-3685	The Foundation supports programs designed to promote workforce readiness; small business expansion; financial capability; and community development. Special emphasis is directed toward neighborhoods located in areas of JPMorgan Chase's major operations.	

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<b>The Sample Foundation</b>	<a href="https://samplefoundation.org/">https://samplefoundation.org/</a>	(406) 245-6342	The Sample Foundation makes grants to tax-exempt organizations in the areas of Health: Proposals specifically directed toward the physical or mental health of those economically challenged; Social Welfare: Activities benefiting disadvantaged or vulnerable individuals and populations impacted by poverty, lack of access to services, unemployment and other contributing factors; Capital Expenses: These are NOT day-to-day operating costs. They are funds used to buy assets that have a useful life of more than one year. In addition to buildings, examples of capital purchases include office equipment and furniture, computers, vehicles necessary for delivery of services, medical equipment and HVAC systems.	Awards range from \$1,000 to \$25,000.
<b>The Thomas &amp; Stacey Siebel Foundation</b>	<a href="http://www.fvgroup.com/index.html#philanthropy">http://www.fvgroup.com/index.html#philanthropy</a>	(650) 299-5258	The Thomas and Stacey Siebel Foundation—a nonprofit, public benefit corporation—was established as a private foundation in 1996. Its mission is to support projects and organizations that work to improve the quality of life, environment, and education of its community members. It does not entertain grant requests, but instead is by invite only.	Grants amounts are hundreds or millions of dollars.
<b>The Wal-Mart Foundation</b>	<a href="http://foundation.walmart.com">foundation.walmart.com</a>	(800) 530-9925	The foundation supports programs designed to promote opportunity, sustainability, and community. Special emphasis is directed toward hunger relief and healthy eating; sustainability; women's economic empowerment; and career opportunity.	
<b>Town Pump Charitable Foundation</b>	<a href="https://www.townpumpfoundation.com/">https://www.townpumpfoundation.com/</a>	(406) 497-6700	The Town Pump Charitable Foundation was established in 1999 with the mission of providing financial support to Montana charitable or governmental organizations with a priority of supporting/meeting basic needs and education for Montana citizens.	

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<b>Treacy Foundation</b>	<a href="https://treacyfoundation.org/">https://treacyfoundation.org/</a>	(406) 443-3549	Main focus is to support Capital Campaigns and Bricks/Mortar. Do not fund salaries, operations, travel, or consultants.	Grants for \$10,000.00 or less can be submitted to the Foundation office anytime and will be given a response within 30 days. Grants over \$10,000 can be submitted quarterly. Grants range from \$1,000 to \$300,000.
<b>U.S. Bank Foundation</b>	<a href="https://www.usbank.com/community/community-possible-grant-program-work.aspx">https://www.usbank.com/community/community-possible-grant-program-work.aspx</a>	(612) 303-4000	The foundation supports programs designed to serve local community needs. Special emphasis is directed toward economic development to create stable jobs, better homes, and vibrant communities.	
<b>Union Pacific Foundation</b>	<a href="https://www.up.com/aboutup/community/foundation/local-grants/index.htm">https://www.up.com/aboutup/community/foundation/local-grants/index.htm</a>	(402) 544-5000	The Foundation funds direct services and efforts that build the capacity of nonprofit organizations focused on Safety, Workforce Development, Community Spaces, and Local Needs.	
<b>United Way</b>	<a href="https://www.unitedway.org/local/united-states/montana">https://www.unitedway.org/local/united-states/montana</a>	(406) 272-8500	They are fighting to put every person, in every community, on a path toward financial empowerment. That starts with access to services, job training, credit counseling and money management programs.	
<b>Wells Fargo Foundation</b>	<a href="https://www.wellsfargo.com/about/corporate-responsibility/community-giving/">https://www.wellsfargo.com/about/corporate-responsibility/community-giving/</a>	(800) 869-3557	Grant awards generally range between \$1,000 to \$5,000 for discretionary grants and \$10,000 to \$100,000 for Open Cycle awards.	

# Foundations

NAME	WEBSITE	PHONE	FOCUS/PURPOSE	AMOUNT/USE
<b>Whitefish Community Foundation</b>	<a href="https://www.whitefishcommunityfoundation.org/">https://www.whitefishcommunityfoundation.org/</a>	(406) 863-1781	Whitefish Community Foundation's Community Grant Program is offered on a spring and fall cycle. Nonprofits are able to apply once annually for grants to benefit programs or projects based in the Flathead Valley.	Up to \$4,000
<b>Women's Foundation of Montana</b>	<a href="http://wfmontana.org/">http://wfmontana.org/</a>	(406) 461-7695	WFM is most interested in projects that directly improve the ability of women and girls to become more economically successful.	Grant sizes range from \$1,000 to \$10,000.

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<b>Alaska Growth Capital</b>	<a href="https://www.alaskagrowth.com">https://www.alaskagrowth.com</a>	(888) 315-4904	An innovative, alternative lending company based in Anchorage, Alaska doing business throughout the northwestern United States. AGC is a leading provider of business loans utilizing programs offered by the Small Business Administration (SBA) and the U.S. Department of Agriculture (USDA), providing financing up to, and in some cases exceeding, \$10 million. AGC is a resource for companies who are finding traditional lenders slow to act or unable to provide financing terms that meet their needs.
<b>Alerion Capital Group</b>	<a href="http://alerion.com/">http://alerion.com/</a>	(480) 367-0900	Alerion Capital Group applies technology domain expertise to private equity investments in later-stage technology and technology enabled companies.
<b>Altira</b>	<a href="http://www.altiragroup.com/">http://www.altiragroup.com/</a>	(303) 592-5500	Altira Group invests in companies that develop and commercialize energy technologies related to oil and gas exploration and production as well as those that provide any related services to the oilfield. Investments generally range from \$5-\$30 million and are made in growth equity stage companies with revenue and a path to profitability, solid management team, compelling value proposition, competitive advantage, ability to leverage Altira's operator partners, and significant markets and return potential.
<b>AngelList (crowdfunding)</b>	<a href="https://angel.co/">https://angel.co/</a>		AngelList is an equity-based crowdfunding platform for startups to connect entrepreneurs with investors.
<b>Arch Venture Partners</b>	<a href="http://www.archventure.com/">http://www.archventure.com/</a>	(512) 765-5830	ARCH Venture Partners provides seed and early stage venture capital for technology firms, with a special expertise in co-founding and building technology firms from startup. ARCH has experience in investing in life sciences, physical sciences, and information technology companies, and currently manages 8 funds totaling \$1.9 billion.



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<b>Arthur Ventures</b>	<a href="https://arthurventures.com/">https://arthurventures.com/</a>	(701) 232-3521	Venture capital fund targeting business-to-business (B2B) software companies, mainly traditional SaaS and cloud-enabled tools and solutions. Some investments in healthcare IT and ag tech. Seed and early stage. Amount ranges from a few hundred thousand dollars to a few million dollars.
<b>CircleUp (crowdfunding)</b>	<a href="https://circleup.com/">https://circleup.com/</a>		CircleUp is an equity-based crowdfunding platform for consumer and retail based ventures. The site aims to connect entrepreneurs with accredited investors who share the same interests.
<b>Crowdfunder</b>	<a href="https://www.crowdfunder.com/">https://www.crowdfunder.com/</a>		Crowdfunder is an equity-based crowdfunding platform for small and startup businesses. The site connects entrepreneurs and investors in order to diversify the possible sources of initial funding available to entrepreneurs.
<b>CrowdFunding Regulations for Montana</b>	<a href="https://csimt.gov/securities/capital-formation/equity-crowd-funding/">https://csimt.gov/securities/capital-formation/equity-crowd-funding/</a>	(800) 332-6148 or (406) 444-2040	
<b>CrowdRise (crowdfunding)</b>	<a href="http://www.crowdrise.com">www.crowdrise.com</a>		Fundraise online and raise money for charities and causes.

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<b>Frontier Angels</b>	<a href="http://www.frontierangels.com/">http://www.frontierangels.com/</a>	(406) 883-4044	A unique Montana-based investment network of 100+ highly accomplished people from across the state built upon 3 key principles: 1. Discover top-tier emerging technology investment opportunities which provide attractive ROIC to members; 2. Concentrate the collective experience, capabilities and resources of the group to achieve critical mass on a few key initiatives to accelerate the growth of the tech ecosystem in Montana; and 3. Actively promote gender diversity to advance the next generation of female leaders in Montana.
<b>FundRazr (crowdfunding)</b>	<a href="http://www.fundrazr.com">www.fundrazr.com</a>		Raise money for anything from personal causes to nonprofits to entrepreneurial projects.
<b>Goodworks Ventures</b>	<a href="https://goodworksventures.com">https://goodworksventures.com</a>	(406) 726-2030	A Montana based and focused impact fund to support, nurture and empower visionary people and organizations that are creating the world we want to live in.
<b>Homestake Venture Partners</b>	<a href="https://homestakeventurepartners.com/">https://homestakeventurepartners.com/</a>	(406) 579-0334	HomeStake Venture Partners pursues broad-based economic strength and community resilience by directly supporting the growth of small and mid-sized businesses in Montana.
<b>Indiegogo (crowdfunding)</b>	<a href="https://www.indiegogo.com/">https://www.indiegogo.com/</a>		Indiegogo is a donation-based crowdfunding platform that is popular among nongovernmental organizations and nonprofits although other projects are welcome to crowdfund on this site. Indiegogo has a global presence meaning that a campaign can be funded by anyone in the world.

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<b>John Ruffato Business Startup Challenge</b>	<a href="http://www.umt.edu/startup/default.php">http://www.umt.edu/startup/default.php</a>	(406) 243-LPAD(5723)	Montana-wide event hosted annually by the University of Montana School of Business Administration.
<b>Kickstarter (crowdfunding)</b>	<a href="https://www.kickstarter.com/">https://www.kickstarter.com/</a>		Kickstarter is a donation-based crowdfunding platform for creative projects. Personal or awareness campaigns are not allowed. Some popular project categories for crowdfunding campaigns are: art, crafts, dance, fashion, food photography, and more.
<b>Linn Grove Ventures</b>	<a href="https://www.linngroveventures.com/">https://www.linngroveventures.com/</a>	(701) 356-5655	They invest in innovative technology to solve problems and sustain growth in agriculture, animal health, food production, and medical health.
<b>Missoula Economic Partnership Angel Fund</b>	<a href="http://www.missoulapartnership.com/grow-your-business/business-retention-expansion/">http://www.missoulapartnership.com/grow-your-business/business-retention-expansion/</a>	(406) 541-6461	Group of local investors who aim to make meaningful capital investments of between \$250,000 and \$750,000 in early stage companies with ties to Missoula.
<b>Next Frontier Capital</b>	<a href="https://www.nextfrontiercapital.com/">https://www.nextfrontiercapital.com/</a>	(406) 209-9743	Next Frontier Capital is a venture capital firm primarily focused on investing in Montana and Rocky Mountain industries with high intellectual property values. Our mission is to partner with mission-driven, talented entrepreneurs to build companies of impact, utility, and value. The Fund's partners, investors, and advisors bring experience and expertise in venture capital and in starting and growing successful companies. Next Frontier Capital is based in downtown Bozeman and Missoula, MT.

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<b>Quirky (crowdfunding)</b>	<a href="https://www.quirky.com/shop">https://www.quirky.com/shop</a>		Quirky is a donation-based crowdfunding platform for projects focused on product development.
<b>RocketHub (crowdfunding)</b>	<a href="http://www.rockethub.com/">http://www.rockethub.com/</a>		RocketHub is a donation-based crowdfunding platform that focuses on projects created by artists, scientists, entrepreneurs, and social leaders.
<b>Rocky Mountain Venture Capital Association</b>	<a href="https://www.rockymountainvca.com/">https://www.rockymountainvca.com/</a>		The Rocky Mountain Venture Capital Association represents entrepreneurs, venture capitalists and the service providers who support them in the Rocky Mountain Region.
<b>Start Some Good (crowdfunding)</b>	<a href="http://www.startsomegood.com">www.startsomegood.com</a>		Cause-driven crowdfunding, innovative partnerships, and social entrepreneur education.

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<b>Accelerate Montana</b>	<a href="http://acceleratemontana.umt.edu/">http://acceleratemontana.umt.edu/</a>	(406) 243-5723	They help Montana businesses to increase their success from those in the idea stage all the way to those looking for global expansion.
<b>Alice</b>	<a href="https://helloalice.com/">https://helloalice.com/</a>		Alice selects the resources most relevant to your business, based on your industry, stage of growth, location and more. Whether you're looking for something specific, or just need some guidance on what to tackle next, Alice filters through thousands of resources to find the few that are right for you.
<b>Alternative Energy Resources Organizations (AERO) - Agrotourism Manual</b>	<a href="https://aeromt.org/agritourism/">https://aeromt.org/agritourism/</a>	(406) 443-7272	These resources are designed to help farmers and ranchers decide whether or not they want to pursue agritourism as an additional product offering within their current operation. We aim to connect farmers and ranchers with basic information on how to start their own agri-tourism business through the process of building a business plan, listing important contacts and resources, and inspiring them by sharing existing agritourism successes around the state.
<b>Amber Grant</b>	<a href="https://ambergrantsforwomen.com/get-an-amber-grant/">https://ambergrantsforwomen.com/get-an-amber-grant/</a>		Women entrepreneurs are invited to submit their story for a chance to win \$2,000.
<b>Blackstone LaunchPad - Montana State University</b>	<a href="http://www.montana.edu/launchpad/about.html">http://www.montana.edu/launchpad/about.html</a>	(406) 994-4383	The goals of the Blackstone LaunchPad are simple: to solve problems through innovation, creating tangible and effective solutions. Our services help spur economic activity, creating a stronger regional entrepreneurship ecosystem the benefits everyone, not just students. We foster an environment that encourages entrepreneurship through the use of campus resources, local business networks, and one-on-one mentoring.

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<b>Blackstone LaunchPad - University of Montana</b>	<a href="https://www.umt.edu/launchpad/About-Us/default.php">https://www.umt.edu/launchpad/About-Us/default.php</a>	406-243-LPAD(5723)	The Blackstone LaunchPad powered by Techstars at the University of Montana, is a co-curricular, experiential, campus program designed to introduce entrepreneurship as a viable career path and develop entrepreneurial skills and mindsets through individualized coaching, ideation and venture creation support. Influenced by the enterprising heritage of Blackstone and its founders, the Blackstone Charitable Foundation is directing the firm's resources and intellectual capital to support entrepreneurship nationwide and globally.
<b>Boots to Business</b>	<a href="https://www.sba.gov/offices/headquarters/ovbd/resources/160511">https://www.sba.gov/offices/headquarters/ovbd/resources/160511</a>	202-205-VET1	Boots to Business (B2B) is an entrepreneurial education and training program offered by the U.S. Small Business Administration (SBA) as part of the Department of Defense's Transition Assistance Program (TAP). B2B provides participants with an overview of business ownership and is open to transitioning service members (including National Guard and Reserve) and their spouses.
<b>Boots to Business Reboot</b>	<a href="https://www.sba.gov/offices/headquarters/ovbd/resources/1485216">https://www.sba.gov/offices/headquarters/ovbd/resources/1485216</a>	(202) 205-6773	Boots to Business Reboot is a two step entrepreneurial training program offered by the U.S. Small Business Administration. The course is open to Veterans of all eras, Service members (including members of the National Guard and Reserves) and their spouses. The curriculum provides assistance to those interested in exploring business ownership or other self-employment opportunities by leading them through the key steps for evaluating business concepts and providing foundational knowledge required to develop a business plan. In addition, participants are introduced to SBA resources available to access start-up capital, technical assistance and contracting opportunities.
<b>Bplans</b>	<a href="https://www.bplans.com/">https://www.bplans.com/</a>		Largest online collection of free sample business plans as well as interactive tools, calculators, and assorted management resources.
<b>Bridger District ( Northern Rocky Mountain Economic Development District)</b>	<a href="http://nrmedd.org/">http://nrmedd.org/</a>	(406) 577-2541	Facilitates economic development and Park and Gallatin Counties through small business technical assistance including start up and planning, grant writing and administration, and business recruitment and retention.

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>Business Financing Resource Guide (MT High Tech Business Alliance)</b>	<a href="https://mthightech.org/resources/">https://mthightech.org/resources/</a>	(406) 552-9157	A comprehensive listing of loans, grants, venture capital, angel investors, banks, etc. providing service in Montana to entrepreneurs and nonprofit agencies.
<b>Center for Excellence for Veteran Entrepreneurship</b>	<a href="http://veteranentrepreneurship.org/">http://veteranentrepreneurship.org/</a>	(315) 443-0141	A one-stop shop uniting veteran-owned businesses, researchers, small business program managers, policymakers, resources, and private and public companies
<b>Certified Regional Development Corporations</b>	<a href="https://marketmt.com/CRDC#Information-2342">https://marketmt.com/CRDC#Information-2342</a>	(406) 841-2594	Certified Regional Development Corporations (see website for map of regional locations): Identify the priority needs of local communities and facilitate local strategic planning to develop local economies. CRDCs foster collaboration and bring elected officials, business leaders and stakeholders together to prepare and implement regional development strategies; Are required to have a wide-based support from each county and community, including local development organizations, and help local officials, communities and businesses assess, plan and facilitate action within their regions; and Leverage financial resources from a variety of sectors that include government (federal, state, county and local), the private sector, philanthropic community and academia to expand their region's economy.
<b>Community Technical Assistance Program (MT Dept. of Commerce)</b>	<a href="https://comdev.mt.gov/Programs/CTAP/Purpose">https://comdev.mt.gov/Programs/CTAP/Purpose</a>	(406) 841-2770	The mission of the Community Technical Assistance Program is to provide technical assistance to encourage planning and sustainable development in Montana communities by working with local governments, planning departments, private developers, non-profit organizations, and the public. CTAP assists communities statewide through research and by providing both technical and legal guidance, education, and training.
<b>Early Stage MT</b>	<a href="https://www.earlystagemt.org/">https://www.earlystagemt.org/</a>		Their mission is to accelerate the growth of emerging technology businesses in Montana. They do this by this by helping early stage tech companies avoid mistakes that slow growth, and connecting them to the training, mentors, contacts and financing to scale quickly.

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>Export Montana</b>	<a href="https://marketmt.com/Export">https://marketmt.com/Export</a>	(406) 841-2783	The Montana Department of Commerce's Office of Trade & International Relations helps Montana companies to compete at home and around the globe with the following services: Market Assessment, Market Development, and Market Access.
<b>Export Montana</b>	<a href="http://business.mt.gov/">http://business.mt.gov/</a>	(406) 444-5634	The Montana Governor's Office of Economic Development is the state's lead organization to help businesses succeed in Montana. Whether you are interested in locating your business here, starting a new one, or expanding an existing business, they are ready and able to assist you. Let one of their team members answer any questions you have, and direct you to the best resources available to help your venture succeed.
<b>First Nations Development Institute</b>	<a href="https://www.firstnations.org/">https://www.firstnations.org/</a>	(303) 774-7836	An essential component of First Nations' nonprofit capacity-building strategy is their Leadership, Entrepreneurial, and Apprenticeship Development (L.E.A.D.) Institute Conference that trains emerging and existing Native nonprofit leaders, including staff members from many of our grantee organizations. For 22 years First Nations has held an annual L.E.A.D. Institute Conference for Native American nonprofit professionals, tribal leaders and anyone interested in Native nonprofits, business and philanthropy. They widely publicize each year's conference, which is usually held in September or October.
<b>FundsNet Services</b>	<a href="http://www.fundsnet-services.com/searchresult/49/Montana-Grants/1.html">http://www.fundsnet-services.com/searchresult/49/Montana-Grants/1.html</a>		A listing of MT specific grant opportunities by category.
<b>Innovate Montana</b>	<a href="http://innovatemontana.com/">http://innovatemontana.com/</a>	(406) 444-3702	Innovate Montana connects entrepreneurs with the resources they need to take their ventures to the next level of success in a global economy.



NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>Main Street Program</b>	<a href="https://comdev.mt.gov/Programs/MainStreet">https://comdev.mt.gov/Programs/MainStreet</a>	(406) 841-2770	The Montana Main Street (MMS) program is dedicated to bettering the economic, historic, and cultural vitality of Montana downtowns through community development, revitalization, and historic preservation. MMS will foster grassroots efforts through coordination and technical assistance, focused on a comprehensive approach to restoring healthy community districts, and preserving the historic structures that contribute to Montana's unique sense of place.
<b>Manufacturer Resource Guide</b>	<a href="http://www.montana.edu/mmec/resources/index.html#Grants">http://www.montana.edu/mmec/resources/index.html#Grants</a>	(406) 994-3812	A listing of resources available to manufacturers as compiled by MSU.
<b>Minority Business Development Agency (US Dept. of Commerce)</b>	<a href="https://www.mbda.gov/">https://www.mbda.gov/</a>	(602) 294-6087	MBDA works throughout the Nation to link minority-owned businesses with the capital, contracts, and markets they need to grow.
<b>Missoula Economic Partnership</b>	<a href="http://www.missoulapartnership.com/">http://www.missoulapartnership.com/</a>	(406) 541-6461	MEP provides business assistance to Missoula area companies seeking financing from government agencies, financial institutions and community development organizations across the region.
<b>Montana Business Financing Resources</b>	<a href="https://mthightech.org/wp-content/uploads/2015/12/Montana-Business-Financing-Resources-MHTBA-11-14-16-rev3.pdf">https://mthightech.org/wp-content/uploads/2015/12/Montana-Business-Financing-Resources-MHTBA-11-14-16-rev3.pdf</a>	(406) 552-9157	A comprehensive list of financing options (grants, loan, venture capital, etc.) compiled by the Montana High Tech Business Alliance.

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>Montana Department of Labor &amp; Industry</b>	<a href="http://wsd.dli.mt.gov/employers/business-services">http://wsd.dli.mt.gov/employers/business-services</a>	(406) 444-4100	Job Service Workforce Consultants provide a full array of job posting and placement services; up-to-date information on the labor market and emerging occupations; recruiting, retention, and training assistance; information about employment laws and employment discrimination; tax and hiring incentives; and more.
<b>Montana Economic Developers Association</b>	<a href="https://www.medamembers.org">https://www.medamembers.org</a>	(406) 563-5259	The Montana Economic Developers Association sponsors educational seminars, workshops and conferences to advance the economic development profession. MEDA is a coordinator for the statewide economic development workshops that provide intense training for economic developers interested in obtaining certification. We conduct research to stimulate the interchange of ideas and experiences between individuals with mutual goals and interests. The association also develops network and communications systems to disseminate information and acts as a clearinghouse and contact point within Montana for other state, regional, national and international economic development organizations and agencies.
<b>Montana Food and Ag Development Centers</b>	<a href="https://agr.mt.gov/FADC">https://agr.mt.gov/FADC</a>	(406) 444-0134	The Montana Food and Agricultural Development Center (FADC) Network helps Montanans innovate and grow businesses that produce and commercialize food, agricultural and renewable energy products and processes, creating wealth and jobs in our communities and on our farms and ranches. The centers - located throughout Montana - operate as a statewide network serving community-based businesses. The centers support economic development by ensuring that more of the state's food, agricultural and energy dollars circulate in Montana. The network provides training, coaching and technical assistance, including: Product development, testing, and analysis; Regulatory compliance training; Food processing; Business planning and development; Market research; Business networking; Access to financing; Cooperative development; and Education on industry dynamics and technologies.
<b>Montana High Tech Business Alliance</b>	<a href="https://mthightech.org/">https://mthightech.org/</a>	(406) 552-9157	A business-led nonpartisan initiative helping high-tech companies create high-paying jobs in Montana
<b>Montana Manufacturing Extension Program</b>	<a href="http://www.montana.edu/mmec/about/index.html">http://www.montana.edu/mmec/about/index.html</a>	(800) 637-4634	The Montana Manufacturing Extension Center is a statewide manufacturing outreach and assistance center staffed by full-time professionals with extensive experience in manufacturing and business in a variety of industries. We serve the manufacturers of Montana by helping them assess and improve their manufacturing operations, providing trainings and workforce development, and leveraging research and technological developments at Montana State University to keep manufacturing competitive in the state.

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>Montana Office of Tourism and Business Development</b>	<a href="https://marketmt.com/">https://marketmt.com/</a>	(406) 841-2870	A comprehensive list of financing options (grants, loan, technical assistance, research, planning, etc.) for business owners and aspiring entrepreneurs.
<b>Montana Office of Trade and International Relations</b>	<a href="https://marketmt.com/TRADE">https://marketmt.com/TRADE</a>	(406) 841-2783	The Office of Trade and International Relations provides export information, as well as technical and marketing assistance, to Montana companies pursuing commercial opportunities. We help Montanans prosper by diversifying their customer bases and increasing sales of Montana products and services. Services include: Export Assistance and Training; Protocol and Diplomatic Relations; and Trade Office in Japan.
<b>Montana Procurement Technical Assistance Center</b>	<a href="https://www.montanaptac.org/">https://www.montanaptac.org/</a>	(406) 256-6871	The Montana Procurement Technical Assistance Center (PTAC) offers personal, timely advice on contracting with the government. For new ventures exploring sales opportunities, visiting with our Missoula PTAC advisor is always educational and helps businesses decide if contracting is right for them. Government contracts are often difficult to navigate and obtain, however with the help of the national PTAC network, entrepreneurs are poised for a greater chance of successful contracting.
<b>Montana Small Business Center Development Network</b>	<a href="https://sbdc.mt.gov/">https://sbdc.mt.gov/</a>	(406) 841-2870	Our mission is to provide tools and guidance to help small businesses succeed. For an individual that is looking to start a new business or expand their existing business, the SBDC network is the best place to start. The SBDC network supports ten centers across the state, focusing on free one-on-one counseling and low cost training in areas such as financial analysis, business planning, strategic planning, loan packaging, financial projections and market research to help small businesses achieve their goals of growth, innovation and success.
<b>Montana Tax Incentives</b>	<a href="https://mtfinanceonline.com/TaxIncentives">https://mtfinanceonline.com/TaxIncentives</a>	(406) 841-2707	A listing from the Montana Department of Revenue, classified under corporate income tax. Information includes eligibility, qualifying expenditures, benefits and form

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>Montana Women's Business Center</b>	<a href="https://www.prosperamt.org/womens-business-center/overview">https://www.prosperamt.org/womens-business-center/overview</a>	(406) 375-9416	The Montana WBC is focused on providing confidential business counseling and training services to women entrepreneurs and is a critical resource to those who are economically or socially disadvantaged.
<b>Montana World Trade Center</b>	<a href="http://www.mwtc.org/">http://www.mwtc.org/</a>	(406) 243-6982	The mission of MWTC is to help Montana businesses establish or strengthen their international commercial capabilities through public-private partnerships, business networking and student education. The Center works to develop the untapped international trade opportunities for the state and region. This mission includes a heavy emphasis on providing experiential learning for students, technical assistance to businesses and promoting international economic development for Montana companies and industries.
<b>MonTEC</b>	<a href="http://www.montanaenterprise-center.com/">http://www.montanaenterprise-center.com/</a>	(406) 290-9800	MonTEC is a high-growth, technology focused business incubator that is building a community of high growth enterprises on the Clark Fork River by connecting people, and linking them with support services to help get their venture on the right track.
<b>My Own Business Institute</b>	<a href="https://www.scu.edu/mobi/">https://www.scu.edu/mobi/</a>	(408) 554-4000	MOBI's popular online courses teach new entrepreneurs how to start a business and experienced entrepreneurs how to grow a business. Through video, audio, and text, our online students learn how to pick a business, how to finance it, how to build clientele, and how to create a successful team.
<b>National Center for American Indian Enterprise Development</b>	<a href="http://ncaied.org/">http://ncaied.org/</a>	(480) 545-1298	Provides a variety of resources, business consulting services, and technical assistance to Native American-owned businesses.

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>Power House Montana</b>	<a href="http://powerhousemt.org/">http://powerhousemt.org/</a>	(406) 461-7695	PowerHouse Montana is an online platform designed to connect Montana women to the mentors and resources they need to succeed. It is a source for entrepreneurs, leaders and changemakers alike.
<b>Prospera Business Network</b>	<a href="https://www.prosperamt.org/">https://www.prosperamt.org/</a>	(406) 587-3113	Prospera Business Network is the lead non-profit organization advancing and supporting community-centered economic development in southwest Montana. Our focus is helping people start and grow their business – in turn strengthening our region's economy and communities.
<b>RedWind Native American Entrepreneurial Empowerment Workshops</b>	<a href="http://www.nativesmallbusiness.org/">http://www.nativesmallbusiness.org/</a>	(713) 522-2472	RedWind has partnered with the SBA's Office of Native American Affairs to provide entrepreneurial trainings for Native Americans. The training provides Native Americans the knowledge, resources and inspiration to successfully launch their small businesses and grow established enterprises.
<b>Research and Information Services (MT Office of Tourism and Business Development)</b>	<a href="https://marketmt.com/RIS">https://marketmt.com/RIS</a>	(406) 841-2034	The Census and Economic Information Center (CEIC) is the state's official home for census and economic data. CEIC provides reliable data, analysis, mapping, and other resources critical to demographic and economic assessment in the State of Montana. The Industry Development Program researches industry sectors to provide strategic information and analysis to facilitate economic development and foster growth in Montana's top industries.
<b>Rural Community Assistance Corporation (RCAC)</b>	<a href="http://www.rcac.org">www.rcac.org</a>	(916) 447-2854	RCAC is a nonprofit organization that provides training, technical and financial resources and advocacy so rural communities can achieve their goals and visions. RCAC's Building Rural Economies (BRE) initiative provides training in comprehensive community economic development to support and develop local assets and talents. RCAC can help build the capacity for local organizations to network, plan and implement economic development initiatives in rural communities to increase local entrepreneurship and jobs.

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>SBA - Business Plan Course</b>	<a href="https://www.sba.gov/course/how-write-business-plan/?utm_medium=email&amp;utm_source=govdelivery">https://www.sba.gov/course/how-write-business-plan/?utm_medium=email&amp;utm_source=govdelivery</a>	(800) 827-5722	This free on-line course explains the importance of business planning, defines and describes the components of a business plan, and provides access to sample plans and resources that can help you develop a very good business plan.
<b>SCORE</b>	<a href="https://www.score.org/find-location?state=MT">https://www.score.org/find-location?state=MT</a>	1-(800) 634-0245	SCORE provides mentoring and education to thousands of startup and existing businesses.
<b>Small Business Environmental Assistance Program (SBEAP)</b>	<a href="http://deq.mt.gov/Energy/sbeap">http://deq.mt.gov/Energy/sbeap</a>	(406) 444-6592 or toll-free hotline at: (800) 433-8773	The Small Business Environmental Assistance Program (SBEAP) is a separate non-regulatory program within the Department of Environmental Quality. The mission of the SBEAP is to assist Montana businesses in understanding and complying with environmental regulations and to go beyond the regulations to prevent pollution and improve environmental quality.* In addition, SBEAP also: Advocates on behalf of small businesses; Assists with communication between your small business and the DEQ; Offers permitting assistance; Provides training and workshops; and mails out informational and informative printings upon request. Assistance from the SBEAP is free, confidential, and imposes no obligation on Montana small businesses (fewer than 100 people and independently owned and operated).
<b>Startup Weekend</b>	<a href="https://startupweekend.org/">https://startupweekend.org/</a>		A intensive 3-day event where you are surrounded by smart, passionate people and with the best tools and approaches at your disposal, you'll take giant leaps toward creating a business, becoming a founder, and connecting with the right people and resources.
<b>The Grantsmanship Center</b>	<a href="https://www.tgci.com/funding-sources/montana">https://www.tgci.com/funding-sources/montana</a>	(800) 421-9512	Provides a comprehensive list of contact information of funders by state including Top Giving Foundation, Community Foundations, and Corporate Giving Programs.

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>UM Center for Rural Economic Development (UMCRED)</b>	<a href="http://acceleratemontana.umt.edu/umcred.php">http://acceleratemontana.umt.edu/umcred.php</a>	(406) 243-5723	In collaboration with community leaders and economic development organizations they support the delivery of training, activities, resources and coaching that can help turn the ideas of rural Montanans and Native Americans across the State into high growth businesses.
<b>USA.gov</b>	<a href="https://www.usa.gov/business?source=busa">https://www.usa.gov/business?source=busa</a>	(844) 872-4681	Provides access to programs and tools such as financing, exporting, and starting and growing a business.
<b>Veterans Business Outreach Center</b>	<a href="http://www.vbocregion8.com/">http://www.vbocregion8.com/</a>	(406) 254-6014	The Veterans Business Outreach Center (VBOC) for Region VIII (Montana, Wyoming, Colorado, Utah, North Dakota and South Dakota) is located in Billings, Montana at Big Sky Economic Development. The SBDC Regional Director in Billings procured the center in 2015, and manages the program. The VBOC Program is designed to provide entrepreneurial development services such as business training, counseling and mentoring, and referrals for eligible veterans owning or considering starting a small business
<b>Vets In Tech</b>	<a href="https://vetsintech.co/">https://vetsintech.co/</a>		VetsinTech supports our current and returning veterans with re-integration services, and by connecting them to the national technology ecosystem. VIT is committed to bringing together a tech-specific network, resources, and programs for our veterans interested in Education, Entrepreneurship, and Employment – the 3E's!
<b>Women's Business Enterprise Council</b>	<a href="https://www.wbec-pacific.org/">https://www.wbec-pacific.org/</a>	(425) 330-8140	Along with certification, WBEC-Pacific provides events and educational programs that help create opportunities for women business owners looking to build their business knowledge, their networks, and grow their businesses through contracts with large corporations, government agencies, and other women business enterprises (WBEs). Participation in WBEC-Pacific events can take 18 months off the WBE sales cycle by meeting decision makers who provide access to their supply chain buyers.

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
Y Combinator	<a href="https://www.ycombinator.com/">https://www.ycombinator.com/</a>		Seed accelerator that invests \$120k twice a year in startups that move to Silicon Valley for 3 months. Submittable in Missoula, as there is an alum of UM involved.



# Credit Repair

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>NON-PROFIT ORGANIZATIONS:</b>			
<b>Green Path Financial Wellness (Non-Profit)</b>  *Locations in Great Falls and Missoula"	<a href="https://www.greenpath.com/counseling/credit-report/">https://www.greenpath.com/counseling/credit-report/</a>	(800) 550-1961	Our mission is to empower people to lead financially healthy lives. We are a national nonprofit focused on financial wellness for everyone. GreenPath's NFCC-certified credit counselors can walk you through a free review of your credit report. We'll explain how to read the report and how credit scoring works, and answer your questions. Together we'll make a plan for managing your credit score to support your goals.
<b>Take Charge America (Non-Profit)</b>	<a href="https://www.takechargeamerica.org/debt-help/credit-counseling/">https://www.takechargeamerica.org/debt-help/credit-counseling/</a>	(866) 528-0588	Personal guidance and support from certified counselors; Customized budget and action plan; free education resources for developing effective spending habits; debt management solutions if you need additional help.
<b>American Consumer Credit Counseling (Non-Profit)</b>	<a href="https://www.consumercredit.com/our-services/credit-counseling">https://www.consumercredit.com/our-services/credit-counseling</a>	(800) 769-3571	A number of debt reduction programs are offered by this non-profit agency. They have branches across the county, so the staff bring a variety of credit counseling experience to clients. Credit counselors from ACCC will work one on one with clients to offer them access to numerous financial solutions.
<b>In Charge Debt Solutions (Non-Profit)</b>	<a href="https://www.incharge.org/debt-relief/credit-counseling/credit-score-and-credit-report/">https://www.incharge.org/debt-relief/credit-counseling/credit-score-and-credit-report/</a>	(800) 565-8953	Credit Counseling is a free service offered by InCharge Debt Solutions. During the counseling session, you'll provide information about your personal finances, including income and expenses. We'll pull your credit report to see how much debt you have (this gives us accurate, up-to-date balances and is a "soft pull" which will not affect your credit score). We'll diagnose your situation and provide you with a range of debt relief options.

# Credit Repair

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>Clear Point (Non-Profit)</b>	<a href="https://www.clearpoint.org/credit-debt/">https://www.clearpoint.org/credit-debt/</a>	(800) 750-2227	A free budget and credit counseling session from Clearpoint, a nonprofit organization, can help you pay down debt, manage expenses, plan for the future, and achieve financial peace of mind.
<b>National Foundation for Credit Counseling (Non-Profit)</b>	<a href="https://www.nfcc.org/our-services/credit-debt-counseling/">https://www.nfcc.org/our-services/credit-debt-counseling/</a>	(800) 388-2227	This organization coordinates many of the regional, state, and nationally based credit counseling agencies. Most counselors across the nation are accredited with this non-profit organization, and are a full fledged member. The programs they administer provide bankruptcy assistance, debt reduction programs, tips on getting out of student debt, and general information on options that are available to clients.
<b>Consumer Credit Counseling Services (Non-Profit)</b>	<a href="https://credit.org/services/">https://credit.org/services/</a>	(800) 431-8157	Credit.org is a nonprofit financial counseling agency with over 40 years of experience. Our mission is simple, yet vital: We improve the lives and financial well-being of individuals and families by providing quality financial education and coaching.
<b>Annual Credit Report</b>	<a href="https://www.annualcreditreport.com/index.action">https://www.annualcreditreport.com/index.action</a>	1-(877) 322-8228	Federal law requires each of the three nationwide consumer credit reporting companies - Equifax, Experian and TransUnion - to give you a free credit report every 12 months if you ask for it.
<b>Credit.org</b>	<a href="https://credit.org/">https://credit.org/</a>	(800) 431-8157	The goal of credit.org is to provide a comprehensive online hub of personal finance education and learning resources that guide consumers in improving their personal finances. Their mission is to provide financial education to members of the general public and families and individuals in need. Financial education is the core focus of their organization and credit.org offers confidential and professional credit counseling, debt management services, bankruptcy education and housing counseling as well as online personal finance education and in-person seminars.

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
"Debt Reduction Services *Location in Billings"	<a href="https://www.debtredutionservices.org/">https://www.debtredutionservices.org/</a>	877-OUT-DEBT	Our services include free budget and credit counseling, low-cost debt management programs, and free community-wide educational programs as a part of a complete and sound financial outcome for our clients.
<b>ConsumerCredit.com</b>	<a href="https://www.consumercredit.com/montana">https://www.consumercredit.com/montana</a>	(800) 769-3571	Residents of Montana can receive debt management advice from ACCC, an approved credit counseling agency. Callers receive accredited credit counseling and financial counseling free of charge. We also offer a debt management plan to qualified individuals. Debt advice sessions are completely free and callers are under no obligation.
<b>NATIONAL AGENCIES THAT CHARGE FOR SERVICES:</b>			
<b>Lexington Law</b>	<a href="https://www.lexingtonlaw.com">https://www.lexingtonlaw.com</a>	(844) 259-3376	Lexington Law actually has three different tiers of service, which cost \$89.95/month, \$109.95/month or \$129.95/month, depending on the service you choose. It's a little pricier, but that's because of the extra level of service it provides (known as the Cadillac of repair services). Lexington Law does offer a low-cost credit repair option (Lex OnTrack) for \$24.95 per month, which offers a minimum of credit repair features, but can be a good alternative for those who are looking to move the needle on their credit score without spending a lot of money each month. You do need to call Lexington Law to inquire about this option.
<b>Sky Blue Credit Repair</b>	<a href="https://skybluecredit.com">https://skybluecredit.com</a>	(888) 534-1510	Sky Blue has one of the lowest prices among repair services. The initial fee is \$69, and then it is only \$69 per month after that (you can pause the service if needed for financial reasons). Sky Blue is one of the best services, but it doesn't have all the fancy bells and whistles that other services have. They do give you straightforward repair services, including fixing mistakes on your credit report, sending good faith letters to your lenders and looking for legal loopholes to get your credit score back to where it should be.

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>CreditRepair.com</b>	<a href="http://www.creditrepair.com">www.creditrepair.com</a>	(855) 255-0263	CreditRepair.com offers a more affordable option of credit repair, at \$49.95 per month. This tier of service offers the basics of credit repair (credit bureau challenges, good interventions, etc.) without some of the standard practices that other credit repair companies offer. CreditRepair.com offers the basics of credit repair, including good faith letters, fixing mistakes on your report and using loopholes to contest items on your report. It also communicates directly with credit card issuers and the credit bureaus to make sure changes have been made. In addition, they will monitor your credit and offer a sleek user interface to help you track your progress.
<b>The Credit People</b>	<a href="https://www.thecreditpeople.com">https://www.thecreditpeople.com</a>		Services start at \$39. They will run your credit reports and scores, then load them into your online account. They will then create improvement strategies designed for your specific needs.
<b>Pyramid Credit Repair</b>	<a href="https://pyramidcreditrepair.com">https://pyramidcreditrepair.com</a>	(866) 634-9255	Pyramid only offers one option for service at \$99 a month (you can also sign up for a couples plan for \$198 a month, which also includes 50% off the first month of service). The best feature of Pyramid is that it offers a dedicated personal account manager that walks you through everything and monitors the progress of your credit repair. Pyramid offers the repair fundamentals, including fixing mistakes on your credit report, sending good faith letters to your lenders and looking for legal loopholes to get your credit score back to where it should be. It will also negotiate with your lenders to remove negative items from your credit report. Pyramid also has in-house licensed attorneys, which is unusual for a credit repair company.
<b>Ovation</b>	<a href="https://ovationcredit.com/">https://ovationcredit.com/</a>	(866) 639-3426	Service fees start at \$89 to set up and \$89 per month. In addition to dispute resolution, this plan includes sending out creditor goodwill letters asking for negative items to be removed. In addition, TransUnion credit monitoring is part of the package, so you are notified any time there is activity that could affect your score.
<b>Credit Saint</b>	<a href="https://www.creditsaint.com">https://www.creditsaint.com</a>	(201) 535-8937	A credit restoration company. Changes to credit history are often seen in 45 days. A 90-day money-back guarantee includes a personal advisor and online system to track progress. Monthly fees range from \$60-100.

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>COURSES:</b>			
<b>Credit when credit is due</b>	<a href="http://www.icfe.us/credit-when-credit-is-due.html">http://www.icfe.us/credit-when-credit-is-due.html</a>		The course is designed to help individuals gain a better knowledge of money issues and responsibilities revolving around the world of credit. The course is a self-study curriculum, with pass/fail tests following each lesson.
<b>OTHER:</b>			
<b>Credit Builders Alliance</b>	<a href="https://www.creditbuildersalliance.org/">https://www.creditbuildersalliance.org/</a>	(202) 730-9390	"CBA serves as a unique and vital bridge between our members and the major credit reporting agencies (CRAs). Our core services, CBA Reporter and CBA Access, provide nonprofits with both the ability and critical technical assistance to report loan data to the CRAs and to pull low-cost client credit reports for the purposes of financial education, outcome tracking, and underwriting. In addition to these core services – which are essential to helping individuals and families build credit histories and scores – CBA offers practitioners hands-on credit building trainings, innovative tools, and forums for sharing with and learning from each other. "
<b>First Nations Development Institute</b>	<a href="https://www.firstnations.org/programs/financial-empowerment">https://www.firstnations.org/programs/financial-empowerment</a>	(303) 774-7836	First Nations Development Institute and its independent subsidiary, First Nations Oweesta Corporation (a community development financial institution), work in partnership with Native American tribes and communities throughout the U.S. to assist them in designing and administering financial and investor education programs. Our projects range from helping individuals and families understand the basics of financial management – opening and maintaining a bank account and using credit wisely – to helping individuals understand financial markets and a variety of financial instruments for borrowing and saving.
<b>Military One Source Program</b>	<a href="https://www.militaryonesource.mil/-/financial-counseling-services-for-a-secure-future">https://www.militaryonesource.mil/-/financial-counseling-services-for-a-secure-future</a>	(800) 342-9647	Military OneSource offers free financial counseling to service members and their families on issues such as budgeting, money management and debt reduction

# Credit Repair

NAME	WEBSITE	PHONE	FOCUS/PURPOSE
<b>Oweesta</b>	<a href="https://www.oweesta.org/">https://www.oweesta.org/</a>	(303) 774-8838	Oweesta is the only existing Native CDFI intermediary offering financial products and development services exclusively to Native CDFIs and Native communities. Specifically, Oweesta provides training, technical assistance, investments, research, and policy advocacy to help Native communities develop an integrated range of asset-building products and services, including financial education and financial products. Asset-building tools stimulate reservation economies by providing tribal members the opportunity to acquire financial management skills and build and accumulate assets through small business creation, homeownership, education, and much more.
<b>Prosperity Now</b>	<a href="http://prosperitynow.org/">http://prosperitynow.org/</a>	(202) 408-9788	Prosperity Now works with community-based organizations and human services agencies to help them design and embed programs and services that can improve families' financial lives into their existing programs.
<b>Licensed Debt Management Companies doing business in MT</b>	<a href="https://media.dojmt.gov/wp-content/uploads/2019-Debt-Management-Companies-2.pdf">https://media.dojmt.gov/wp-content/uploads/2019-Debt-Management-Companies-2.pdf</a>		
<b>Licensed Debt Settlement Companies doing business in MT</b>	<a href="https://media.dojmt.gov/wp-content/uploads/2019-Debt-Settlement-Companies-3.pdf">https://media.dojmt.gov/wp-content/uploads/2019-Debt-Settlement-Companies-3.pdf</a>		
<b>AnnualCreditReport.com</b>	<a href="https://www.annualcreditreport.com/index.action">https://www.annualcreditreport.com/index.action</a>		You are entitled to a free copy of your credit report every 12 months. Check to see that all information is correct and up-to-date.

# USDA Loan Programs

Montana Intermediaries & Microenterprise Development Organizations  
USDA - RMAP & IRP Loans

Montana Funding Directory

NAME	LOCATIONS	PHONE
Lincoln County Port Authority	City of Libby & South Lincoln County	(406) 293-8406
Montana West Economic Development	Flathead, Lake, Lincoln, & Sanders County	(406) 257-7771
Montana Community Development Corp.	Missoula, Ravalli, Lake, Sanders, Mineral, Powell, Granite, Flathead, Cascade & Lincoln County	(406) 728-9934

# Community Development Financial Institutions

NAME	FINANCIAL INSTITUTION TYPE	NATIVE CDFI	ADDRESS	WEBSITE
<b>Butte Local Development Corporation</b>	Loan Fund	N	PO BOX 507 • Butte, MT 59703--050	<a href="http://www.bldc.net">http://www.bldc.net</a>
<b>Great Falls Development Authority, Inc.</b>	Loan Fund	N	P.O. Box 949 • Great Falls, MT 59403--260	<a href="http://www.GFdevelopment.org">http://www.GFdevelopment.org</a>
<b>Great Northern Development Corporation</b>	Loan Fund	N	233 Cascade Street • Wolf Point, MT 59201--144	<a href="http://www.gndc.org">http://www.gndc.org</a>
<b>Lake County Community Development Corp.</b>	Loan Fund	N	407 Main Street SW • Ronan, MT 59864--271	<a href="http://www.lakecountycdc.org/">http://www.lakecountycdc.org/</a>
<b>McCone County Federal Credit Union</b>	Credit Union	N	PO Box 79 • Circle, MT 59215--007	<a href="http://mcconecu.com">http://mcconecu.com</a>
<b>Missoula Federal Credit Union</b>	Credit Union	N	3600 Brooks • Missoula, MT 59801--736	<a href="https://www.missoulafcu.org">https://www.missoulafcu.org</a>
<b>Montana Community Development Corporation</b>	Loan Fund	N	229 East Main • Missoula, MT 59802--453	<a href="http://www.mtcdc.org">www.mtcdc.org</a>
<b>Montana Homeownership Network</b>	Loan Fund	Y	509 1st Av S • Great Falls, MT 59401--250	<a href="http://www.nwmt.org">http://www.nwmt.org</a>
<b>Mountain West FCU</b>	Credit Union	N	400 E Park • Butte, MT 59701--192	Not Available
<b>NACDC Financial Services Inc.</b>	Loan Fund	Y	101 Pata Street P.O. Box 3029 • Browning, MT 59417--302	<a href="http://www.nacdcfinancialservices.com">www.nacdcfinancialservices.com</a>
<b>Native American Development Corporation</b>	Loan Fund	Y	17 N 26th St • Billings, MT 59101	<a href="http://www.nadc-nabn.org">www.nadc-nabn.org</a>



# Community Development Financial Institutions

Montana Funding Directory

NAME	FINANCIAL INSTITUTION TYPE	NATIVE CDFI	ADDRESS	WEBSITE
<b>Peoples Partners for Community Development</b>	Loan Fund	Y	PO Box 955 • 509 Cheyenne Ave South Lame Deer, MT 59043--095	<a href="http://www.peoplespartners.org">www.peoplespartners.org</a>
<b>RDI Financial, Inc.</b>	Loan Fund	N	2022 Central Ave • Great Falls, MT 59401--390	<a href="http://rdifinancial.org">rdifinancial.org</a>
<b>Vocal Credit Union</b>	Credit Union	N	PO Box 7449 • Helena, MT 59601	<a href="http://www.vocal.coop">http://www.vocal.coop</a>

# Native American Funding

NAME	WEBSITE	PHONE	FOCUS/PURPOSE	AMOUNT/USE
<b>Steele-Reese Foundation</b>	<a href="http://steele-reese.org/">http://steele-reese.org/</a>	(406) 207-7984	For work proposed in or around Native nations located within Idaho or Montana, or to serve large proportions of Native people in these two states, the Foundation considers the existing relationships between the applying entity and those they propose to serve or those with whom they propose to collaborate.	The minimum grant awarded by the Foundation is \$5,000. They rarely make grants of up to \$50,000 for a single year or make multi-year grants. *Suggest contacting them before applying to discuss project as they are very particular on what they will fund.
<b>Indian Country Region - Tribal Tourism</b>	<a href="https://marketmt.com/TribalTourismMT">https://marketmt.com/TribalTourismMT</a>	(406) 841-2734	The Office of Indian Country Economic Development is committed to helping develop, build capacity, and showcase tribal tourism adventures across Montana that honor authentic first-voice interpretive experiences and sustain cultural traditions and values.	
<b>Made in Montana</b>	<a href="https://madeinmontanausa.com">https://madeinmontanausa.com</a>	(406) 841-2757	The Made in Montana Program is a free membership program for growers, producers, retail stores, and restaurants that grow, produce, sell, or serve authentic Made in Montana products. The program offers an exclusive Native American Made in Montana product identification seal (logo) for use by enrolled members of Montana-recognized tribes that reside in the state of Montana both on and off the reservation. The Native American Made in Montana badge honors the authentic cultures, creations, and values that represent Indian Country across Montana.	
<b>Montana Indian Youth Small Business Program</b>	<a href="https://marketmt.com/ICP/STED/IYSB">https://marketmt.com/ICP/STED/IYSB</a>	(406) 841-2754	This grant program is designed to give Native youth (high school and college) an opportunity to intern with local businesses to learn with small businesses in their interest area that will result in building business acumen, including experience in managing a business, improving communication and customer service skills, and fostering better understanding and deeper appreciation of success in tribal small business. Additionally, the program intends to leverage the unique perspectives and skills sets of Native youth to grow and diversify operational, marketing and product development for private sector businesses.	"\$150,000 in grant funds are available statewide and each participating tribal government has been awarded a minimum of \$18,750 for this program and has created specific criteria for its youth internship programs. The following are eligible uses for the grant funds: (1) Administrative costs not to exceed \$1,750. (2) Marketing costs in an amount not to exceed \$1,000 for each tribal program. (3) Youth stipends."

# Native American Funding

NAME	WEBSITE	PHONE	FOCUS/PURPOSE	AMOUNT/USE
<b>Montana State Tribal Economic Development Commission (STEDC)</b>	<a href="https://marketmt.com/STEDC">https://marketmt.com/STEDC</a>	(406) 841-2754	The State Tribal Economic Development Commission (STEDC) works in a government-to-government relationship to expand and improve opportunities for economic prosperity among each of the eight tribal nations in Montana. The Commission does this by supporting business expansion, capital access, manufacturing, tourism, agriculture, and community development.	
<b>Native American Business Advisors (NABAs)</b>	<a href="https://marketmt.com/ICP/ICED/NABA">https://marketmt.com/ICP/ICED/NABA</a>	(406) 721-3663	"Native American Business Advisors (NABAs) provide technical assistance, training, credit education, and Indian Equity Fund Small Business Grant application assistance to Native American businesses while building their technical capacity. Eligible applicants include local Native American development organizations that have offered technical assistance services to pre-venture and established Native American businesses in Montana. "	A yearly amount of \$15,000 - 20,000 is available for the NABA grants for the following activities: • \$4,000 for providing business technical assistance services. • \$6,000 for providing technical assistance services to help businesses develop and submit quality Small Business Grant applications to the Program. A minimum of 6 high quality IEF Small Business Grant applications submitted for consideration are recommended to access the total \$6,000. • \$10,000 in funds is available to the NABAs to increase the capacity of the organization to provide more robust business technical assistance and credit education services to their reservation communities and to attend required trainings or convening of NABAs.
<b>Native American Collateral Support</b>	<a href="https://marketmt.com/nacs">https://marketmt.com/nacs</a>	(406) 841-2870	The Native American Collateral Support (NACS) program addresses access to capital issues by providing collateral support security for lenders, making loans with Native American-owned businesses possible. If businesses lack only in sufficient collateral/equity for a business loan according to their loan risk profiles, and all other aspects of the credit analysis are satisfactory, the NACS program can help. Participating lenders include any bank, community development financial institution, tribal revolving loan institution, Certified Regional Development Corporation, micro-business development corporation, credit union, or local development corporation authorized to conduct business in the state of Montana. Eligible borrowers include Native American-owned businesses recognized under Montana or tribal law registered with the Montana Secretary of State's Office or under tribal ordinance.	A total of \$500,000 has been established for collateral support deposits

# Native American Funding

NAME	WEBSITE	PHONE	FOCUS/PURPOSE	AMOUNT/USE
<b>Northwest Area Foundation</b>	<a href="https://www.nwaf.org/">https://www.nwaf.org/</a>	(651) 224-9635	The Northwest Area Foundation supports organizations anchored in the culture of the people they serve and dedicated to expanding economic opportunity for Native communities, communities of color, immigrants, refugees, and rural communities. Our funding advances good jobs and financial capability through four portfolios of grantmaking: Access to Capital, Work Opportunity, Enterprise Development, and Financial Inclusion.	"\$100,000+ They open to ideas from grantseekers. They generally accept proposals by invitation only. However, from time to time during the year they do invite applications for competitive funding opportunities."
<b>STED Commission Indian Equity Fund (IEF)</b>	<a href="https://marketmt.com/ICP/STEDC/IEF">https://marketmt.com/ICP/STEDC/IEF</a>	(406) 841-2754	Grant funds are to be used to assist start-up or expanding Native American businesses in Montana including tribal enterprises. Funds can be used for a variety of business activities usually funded by a commercial lender. These activities may include but are not limited to: 1) Purchase of land, building and equipment; 2) Purchase of assets including furnishings, equipment, and technology; 3) Selected use of working capital for business operations (a very strong case must be made to utilize funds for working capital); 4) Existing business owners must show how the funding will support growth in their business either through the development of a new product or service with the existing business strategy.	"Annually, a total of \$320,000 is dedicated to funding competitive Native American business applications in each of the eight tribal nation areas and across Montana with a maximum of \$14,000 per application. Each tribal government and/or their designee have additional specific criteria for their grant funds available to small businesses. For additional information, contact the tribal government or area of interest to see if they have local tribal grant funds available for business assistance or contact the state office by phone at (406) 841-2754 or by E-mail for referral to specific tribal programs managing the STED Commission Indian Equity Fund grant. "
<b>Oro &amp; Plata Foundation</b>	No website	(406) 223-2595	The mission of the foundation is to support selected, effective Montana-based programs that are dedicated to helping people in need of assistance and to enlarge their competencies. Specific focus is given to the Native American population. Capacity-building and technical assistance & General support.	Up to \$100,000
<b>Tribal Business Planning Grant</b>	<a href="https://montanadeptofcommerce.submittable.com/submit">https://montanadeptofcommerce.submittable.com/submit</a>	(406) 841-2775	The Tribal Business Planning Grants (TBPG) of the Indian Country Economic Development Program funding is intended to assist tribal governments in deploying comprehensive business planning strategies and activities. The governing bodies of each of Montana's eight tribal governments are the only eligible applicants for this portion of the Program.	"A maximum of \$30,000 per fiscal year is available. Eligible activities include the following activities evidenced by tangible deliverables (i.e. ordinances, codes, business planning, study, and analysis documents, etc.): <ul style="list-style-type: none"> <li>• Business plan development</li> <li>• Market analysis</li> <li>• Feasibility study</li> <li>• Physical business infrastructure planning, such as zoning</li> <li>• Legal and financial codification or ordinances benefitting business(es)"</li> </ul>

# Native American Business Advisors

Montana Funding Directory

NAME	WEBSITE	PHONE
<b>BLACKFEET NACDC Financial Services Inc.</b>	nacdcfinancialservices.com	(406) 338-2992
<b>CHIPPEWA CREE Bear Paw Development Corp.</b>		(406) 265-5602
<b>CONFEDERATED SALISH &amp; KOOTENAI CSKT Economic Development Office</b>	slfcorp.com	(406) 675-2700 ext. 1256 or (406) 544-1245
<b>CROW Plenty Doors Development Corp.</b>		(406) 670-8832
<b>FORT BELKNAP Fort Belknap Economic Development - Tribal Credit</b>	ftbelknap.org	(406) 353-4837
<b>FORT PECK Great Northern Development Corp.</b>	gndc.org	(406) 653-2590
<b>LITTLE SHELL Native American Development Corp.</b>	nadc-nabn.org	(406) 259-3804
<b>NORTHERN CHEYENNE People's Partner for Community Development</b>	peoplespartners.org	(406) 477-7723

# SBA Lenders

Our participating SBA Lenders serve all Montana. For information visit [sba.gov/mt](https://sba.gov/mt).

## ABSAROEKE

### First Interstate Bank

3 Woodard St.  
(406) 322-4731

### Yellowstone Bank

2 Grove St.  
(406) 328-4512

## AMSTERDAM

### Manhattan Bank

7175 Churchill Road  
(406) 282-7175

## ANACONDA

### First Montana Bank

123 Main  
(406) 563-8303

### Glacier Bank

307 E. Park  
(406) 563-5203

### Wells Fargo Bank

120 W. Park Ave.  
(406) 563-4154

### Alaska Growth Capital Bidco

(907) 339-6776

## ARLEE

### Valley Bank

17925 Highway 93  
(406) 726-2000

## ASHLAND

### First Community Bank

Custer and Main  
(406) 784-2302

## BAKER

### Bank of Baker

116 S. Main  
(406) 778-3382

## Wells Fargo Bank

24 S. Main  
(406) 778-3348

## BELGRADE

### Big Sky Western Bank

(406) 388-3750

### First Interstate Bank

98 N. Broadway  
(406) 388-4283

6999 Jackrabbit Lane  
(406) 388-0917

### First Security Bank

511 W. Main  
(406) 388-3700

### Stockman Bank

6345 Jackrabbit Lane  
(406) 388-5025

## BELT

### Belt Valley Bank

111 Castner St.  
(406) 277-3314

## BIG SANDY

### Wells Fargo Bank

(406) 378-2175

## BIG SKY

### American Bank of Montana

1700 Big Sky Road  
(406) 995-7111

### Big Sky Western Bank

55 Lone Peak Drive  
(406) 995-2321

### First Security Bank

78 Meadow Village Drive  
(406) 993-3350

## BIG TIMBER

### American Bank of Montana

313 W. First St.  
(406) 932-5265

### Citizens Bank & Trust

130 McLeod St.  
(406) 932-5311

### Opportunity Bank

101 McLeod St.  
(406) 932-5317

## BIGFORK

### First Interstate Bank

800 Grand Ave.  
(406) 837-1600

8111 Montana Highway 35  
(406) 756-4160

### Glacier Bank

8251 Highway 35  
(406) 837-5980

### Rocky Mountain Bank

8165 Montana Highway 35  
(406) 751-7061

## BILLINGS

### Beartooth Bank

4130 King Ave. West  
(406) 294-6500

### First Interstate Bank

730 Main St.  
(406) 255-5800

2501 Central Ave.  
(406) 255-6100

401 N. 31st St.  
(406) 255-5000

3199 Grand Ave.  
(406) 255-6090

### Little Horn State Bank

2900 Central Ave.  
(406) 656-5148

## Opportunity Bank

455 S. 24th St. West  
(406) 256-1891

### PNC Bank

3220 Fourth Ave. North  
(406) 256-0000

### Rocky Mountain Bank

(406) 656-3140

2615 King Ave. West

(406) 655-5142 -6025 -5106 -5164

2929 Third Ave. North

(406) 655-2797 -2781 -2782 -2794

### Stockman Bank

402 N. Broadway (Downtown)  
(406) 655-2417

2700 King Ave. West  
(406) 655-2700

1450 Shiloh Road  
(406) 655-3900

800 Main St. (Billings Heights)  
(406) 896-4800

### U.S. Bank

303 N. Broadway  
(406) 657-8004

6 24th St. West  
(406) 651-5626

### Wells Fargo Bank

175 N. 27th St.  
(406) 657-3515

### Western Security Bank

2812 First Ave. North  
(406) 371-8200

2675 King Ave. West  
(406) 238-8150

1546 Main St.  
(406) 238-8880

### Yellowstone Bank

2000 Overland  
(406) 652-4100

3010 Third Ave. North  
(406) 248-3600

1511 Shiloh Road  
(406) 294-9400

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#### BOULDER

##### First Boulder Valley Bank

109 W. Second Ave.  
(406) 225-3351

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#### BOX ELDER

##### Native American Bank

RR1, Box 565  
(406) 395-4355

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#### BOZEMAN

##### American Bank of Montana

1632 W. Main St.  
(406) 587-1234

##### Bank of Bozeman

875 Harmon Stream Blvd.  
(406) 587-5626

##### Big Sky Western Bank

4150 Valley Commons Drive  
(406) 587-2922

33 ICE Center Lane  
(406) 582-1500

##### First Interstate Bank

2800 W. Main  
(406) 586-4555

202 W. Main  
(406) 556-4900

##### First Montana Bank

1336 Stoneridge Drive  
(406) 587-2227

##### First Security Bank

208 E. Main St.  
(406) 585-3800

670 S. 19th St.  
(406) 585-3900

642 Cottonwood Road  
(406) 556-6110

##### Manhattan Bank

2610 W. Main  
(406) 582-0044

##### MoFi

222 E. Main St.  
(844) 728-9234

##### Opportunity Bank

5 W. Mendenhall  
(406) 586-2309

1455 W. Oak St.  
(406) 587-7711

##### Rocky Mountain Bank

2901 W. Main  
(406) 556-7600

##### Rocky Mountain Credit Union

8645 Huffine Lane  
(406) 586-1505

##### Sky Federal Credit Union

(406) 587-1750

##### Stockman Bank

1815 S. 19th St.  
(406) 556-4151

1433 N. 19th St.  
(406) 556-4100

##### U.S. Bank

104 E. Main St.  
(406) 585-5222

1460 N. 19th Ave.  
(406) 582-9188

##### Wells Fargo Bank

211 W. Main St.  
(406) 586-3381

##### Western Financial Services

1031 E. Olive St.  
(406) 582-7894

##### Yellowstone Bank

(406) 587-9900

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#### BRIDGER

##### Bank of Bridger

101 S. Main St.  
(406) 662-3388

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#### BROADUS

##### 1st Bank

201 N. Wilbur  
(406) 436-2611

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#### BROWNING

##### Native American Bank-Blackfeet

125 N. Public Square  
(406) 338-4028

#### BUTTE

##### Bank of Butte

3215 Harrison Ave.  
(406) 494-8240

##### First Citizens Bank

3220 Harrison Ave.  
(406) 494-4400

##### First Montana Bank

1940 Dewey Blvd.  
(406) 494-6111

##### Glacier Bank

1880 Harrison Ave.  
(406) 497-7000

##### Granite Mountain Bank

605 Dewey Blvd.  
(406) 533-0600

##### Opportunity Bank

3401 Harrison Ave.  
(406) 494-2233

##### U.S. Bank

10 S. Main St.  
(406) 496-4000

##### Wells Fargo Bank

202 N. Main St.  
(406) 533-7066

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#### CASCADE

##### Stockmens Bank

117 Central Ave.  
(406) 468-2232

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#### CHESTER

##### U.S. Bank

4 Adams Ave. East  
(406) 759-5544

##### Wells Fargo Bank

11 E. Adams  
(406) 759-5107

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#### CHINOOK

##### First Bank of Montana

327 Indiana St.  
(406) 357-2244

##### Wells Fargo Bank

336 Indiana St.  
(406) 357-2224

#### CHOTEAU

##### Citizens State Bank of Choteau

201 N. Main St.  
(406) 466-5743

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#### CIRCLE

##### McCone County Federal Credit Union

(406) 485-2288

##### Wells Fargo Bank

301 W. Main  
(406) 485-2731

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#### CLYDE PARK

##### Bank of the Rockies

205 First St.  
(406) 686-4204

##### Mountain West Bank

(208)765-0284

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#### COLSTRIP

##### First Interstate Bank

6210 Main St.  
(406) 748-2840

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#### COLUMBIA FALLS

##### Freedom Bank

530 Ninth St. West  
(406) 892-1776

##### Glacier Bank

822 Nucleus  
(406) 892-7100

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#### COLUMBUS

##### First Interstate Bank

36 N. Ninth St.  
(406) 322-4731

##### Yellowstone Bank

544 Pike Ave.  
(406) 322-5366

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#### CONRAD

##### Independence Bank

23 Fifth Ave. Southeast  
(406) 271-2541

##### Stockman Bank

420 S. Main St.  
(406) 278-8200

## FUNDING PROGRAMS

### Wells Fargo Bank

419 S. Main  
(406) 278-3201

#### CORVALLIS

### First Security Bank

297 Woodside Cutoff Road  
(406) 961-4466

### TrailWest Bank

1070 Eastside Highway  
(406) 961-5200

#### CULBERTSON

### First Community Bank

205 Broadway Ave.  
(406) 787-6661

#### CUT BANK

### First Interstate Bank

24 E. Main St.  
(406) 873-2265

### Stockman Bank

125 W. Main St.  
(406) 873-5517

#### DARBY

### Farmers State Bank

805 N. Main St.  
(406) 821-4646

#### DEER LODGE

### First Security Bank

311 Milwaukee Ave.  
(406) 846-2300

### Peoples Bank of Deer Lodge

430 Main St.  
(406) 846-2400

### Pioneer Federal Savings & Loan

(406) 846-2202

#### DENTON

### Farmers State Bank of Denton

423 Broadway  
(406) 567-2265

#### DILLON

### Pioneer Federal Savings & Loan

32 N. Washington  
(406) 683-5191

### State Bank & Trust Co., a division of the Bank of Commerce

110 S. Idaho St.  
(406) 683-2393

### Stockman Bank

590 N. Montana  
(406) 683-8200

### Wells Fargo Bank

20 N. Montana St.  
(406) 683-8088

#### DRUMMOND

### Granite Mountain Bank

26 A St.  
(406) 288-3553

#### DUTTON

### Dutton State Bank

101 W. Main St.  
(406) 476-3462

### Signal Bank

(651) 306-1603

### Independence Bank, dba Enterprise Capital

(401) 471-6300

#### EKALAKA

### Summit National Bank

307 N. Main  
(406) 775-8724

#### EMIGRANT

### Bank of the Rockies

307 Story Road  
(406) 333-9009

#### ENNIS

### First Interstate Bank

118 Williams St.  
(406) 682-3124

### First Madison Valley Bank

132 E. Main  
(406) 682-4215

#### EUREKA

### First Interstate Bank

508 Highway 93 North  
(406) 297-3116

### Glacier Bank of Eureka

222 Dewey Ave.  
(406) 297-2521

#### FAIRFIELD

### Citizens State Bank of Choteau

321 Central  
(406) 467-2531

#### FAIRVIEW

### Merchants Bank

216 S. Ellery Ave.  
(406) 742-5203

#### FLORENCE

### Farmers State Bank

5501 Old Highway 93  
(406) 273-0935

#### FORSYTH

### First State Bank

880 Main St.  
(406) 346-2111

### Wells Fargo Bank

325 N. Ninth Ave.  
(406) 346-2961

#### FORT BENTON

### First Security Bank

1502 Main St.  
(406) 622-2000

### U.S. Bank

1304 Front St.  
(406) 622-3434

#### FRENCHTOWN

### TrailWest Bank

(406) 626-4500

#### FROID

### First Community Bank

109 Main St.  
(406) 766-2357

#### GARDINER

### First Interstate Bank

(406) 848-7474

#### GERALDINE

### Stockman Bank

Main and Collins streets  
(406) 737-4288

#### GLASGOW

### First Community Bank

540 Second Ave. South  
(406) 228-8231

### Independence Bank

125 Fourth St. South  
(406) 228-9361

### Valley Bank

110 Sixth St. South  
(406) 228-4364

### Wells Fargo Bank

623 Second Ave. South  
(406) 228-4371

#### GLENDIVE

### Community First Bank

319 N. Merrill  
(406) 377-8282

### First Interstate Bank

1115 Main St.  
(406) 232-8571

### Stockman Bank

204 W. Bell  
(406) 377-1000

### U.S. Bank

123 W. Bell  
(406) 365-5651

#### GREAT FALLS

### First Interstate Bank

2601 10th Ave. South  
(406) 454-6217

12 Third St. NW  
(406) 727-2265

### Prairie Mountain Bank

1019 Seventh St. South  
(406) 268-0404



**Stockman Bank**

(406) 771-2740  
711 Third St. NW  
25 Fifth St. North  
2425 Tenth Ave. South

**U.S. Bank**

(406) 455-1077  
300 Central Ave.  
120 First Ave. North

**Wells Fargo Bank**

21 Third St. North, suite 200  
(406) 454-5411  
  
1400 Third St. NW  
(406) 454-5562

**HAMILTON****Farmers State Bank**

1950 N. First St.  
(406) 363-0030

**First Interstate Bank**

1501 N. First St.  
(406) 363-0900  
  
100 Main St.  
(406) 375-6434

**Opportunity Bank**

711 S. First St.  
(406) 363-4400

**TrailWest Bank**

224 Pinckney St.  
(406) 363-1222

**U.S. Bank**

1265 N. First St.  
(406) 363-6700

**HARDIN****First Interstate Bank**

402 N. Center  
(406) 665-3822

**Little Horn State Bank**

317 N. Custer  
(406) 665-2332

**HARLEM****Bank of Harlem**

101 S. Main  
(406) 353-2201

**HARLOWTON****Citizens Bank & Trust**

32 N. Central Ave.  
(406) 632-4373

**National  
Cooperative Bank**

(703) 302-8000

**HAVRE****Independence Bank**

435 Third St.  
(406) 265-1241

**Stockman Bank**

324 Third Ave.  
(406) 265-3800

**U.S. Bank**

235 First St.  
(406) 262-2109

**Wells Fargo Bank**

135 Third Ave.  
(406) 265-2264

**HELENA****Bank of the Rockies**

2000 Prospect Ave.  
(406) 495-1900

**Big Sky Finance**

825 Great Northern Blvd.,  
suite 301  
(406) 443-3261

**Farmers State Bank**

1040 Partridge Place  
(406) 603-4300

**First Community Bank**

2987 Prospect Ave.  
(406) 449-9300  
North Branch  
7517 Roughsawn Drive  
(406) 996-1160

**First Interstate Bank**

25 E. Lyndale Ave.  
(406) 457-7151

**First Security Bank**

1721 11th Ave.  
(406) 442-8870

**Helena Community  
Credit Union**

(406) 495-6040

**Opportunity Bank**

1400 Prospect Ave.  
(406) 442-3080

**Rocky Mountain  
Credit Union**

3400 N. Montana Ave.  
(406) 449-2680

**Stockman Bank**

5 W. Lyndale  
(406) 441-1597

3094 N. Sanders St.  
(406) 447-9000

**U.S. Bank**

302 N. Last Chance Gulch  
(406) 447-5215

**Valley Bank**

3030 N. Montana Ave.  
(406) 495-2400

**Wells Fargo Bank**

350 N. Last Chance Gulch  
(406) 447-2033

**HINSDALE****First Community Bank**

203 Montana St.  
(406) 364-2202

**HOT SPRINGS****Valley Bank**

101 Main St.  
(406) 741-2000

**Small Business  
Loan Source**

(713) 425-3923

**HYSHAM****Stockman Bank**

719 Elliott Ave.  
(406) 342-5214

**CitiCapital Small  
Business Finance**

(972) 652-4758

**JOLIET****Bank of Joliet**

128 E. Front St.  
(406) 962-3030

**JORDAN****Garfield County Bank**

444 Main St.  
(406) 557-2201

**KALISPELL****First Interstate Bank**

120 Hutton Ranch Road  
(406) 752-4051

2 Main St.  
(406) 756-5200

**First Interstate  
Bank-Evergreen**

100 E. Cottonwood  
(406) 758-7600

**First Montana Bank**

85 N. Main St.  
(406) 755-9999

**Glacier Bancorp**

202 Main St.  
(406) 756-4200

**Rocky Mountain Bank**

2405 Highway 93 North  
(406) 751-5070

**Three Rivers Bank**

233 E. Idaho  
(406) 755-4271

552 N. Meridian Road  
(406) 755-5432

**TrailWest Bank**

222 W. Idaho  
(406) 755-9781

**U.S. Bank**

1825 Highway 93, suite F  
(406) 257-5363

**Valley Bank**

41 Third St. West  
(406) 752-7123

**Wells Fargo Bank**

(406) 756-4010

**Whitefish Credit Union**

234 Montana St.  
(406) 257-3123

**LAKESIDE****First Interstate Bank**

7265 Highway 93  
(406) 844-2535

**Glacier Bank**

(406) 758-4802

**LAUREL****First Interstate Bank**

401 SE Fourth St.  
(406) 628-2200

## FUNDING PROGRAMS

### Western Security Bank

20 Montana Ave.  
(406) 628-1100

### Yellowstone Bank

12 First Ave.  
(406) 628-7951

#### LEWISTOWN

### Bank of the Rockies

401 W. Main St.  
(406) 538-7448

### First Bank of Montana

224 Main St.  
(406) 538-7471

### Stockman Bank

1716 W. Main St.  
(406) 535-8374

### Wells Fargo Bank

404 W. Broadway  
(406) 538-1008

#### LIBBY

### First Montana Bank

504 Mineral Ave.  
(406) 293-0280

### Glacier Bank

615 California  
(406) 293-4109

#### LINCOLN

### Citizens Alliance Bank

503 Main St.  
(406) 362-4248

#### LIVINGSTON

### American Bank of Montana

120 N. Second St.  
(406) 222-2265

### Bank of the Rockies

1203 W. Park St.  
(406) 222-9010

### First Interstate Bank

Second &  
Callendar streets  
(406) 222-2950

### Opportunity Bank

123 S. Main  
(406) 222-1981

### Sky Federal Credit Union

111 N. B St.  
(406) 222-1750

### Wells Fargo Bank

323 W. Park  
(406) 222-3648

#### LOLO

### TrailWest Bank

Lolo Shopping Center  
(406) 273-2400

#### MALTA

### First Security Bank

(406) 654-2221

### First Security Bank

130 S. First East  
(406) 654-2221

### First State Bank of Malta

1 S. First St. East  
(406) 654-2340

### Independence Bank

216 Second Ave. East  
(406) 654-2700

#### MANHATTAN

### Manhattan Bank

124 S. Broadway  
(406) 284-3255

### Stockman Bank

100 Wooden Shoe Road  
(406) 284-3100

#### MILES CITY

### First Interstate Bank

1115 Main St.  
(406) 232-5590

### Stockman Bank

700 Main St.  
(406) 234-8420

### U.S. Bank

619 Main St.  
(406) 232-0810

#### MILLTOWN

### TrailWest Bank

7676 Highway 200  
(406) 258-2400

#### MISSOULA

### Bank of Montana

125 Bank St.  
(406) 829-2662

### Farmers State Bank

3130 N. Reserve St.  
(406) 829-5000

### First Interstate Bank

101 E. Front St.  
(406) 523-4200

1821 South Ave. West  
(406) 542-6222

### First Montana Bank

201 N. Higgins Ave.  
(406) 829-2666

### First Security Bank

3010 American Way  
(406) 327-1054

3660 Mullan Road  
(406) 543-8700

### First Security Bank of Missoula

1704 Dearborn, Missoula  
(406) 728-3115

### Missoula Federal Credit Union

3600 Brooks St.  
(406) 523-3300

### MoFi

229 E. Main St.  
(844) 728-9234

### Opportunity Bank

200 N. Higgins Ave.  
(406) 542-1500

### Stockman Bank

135 W. Main St., suite A  
(406) 258-1404

### TrailWest Bank

5600 Airway Blvd.  
(406) 532-8023

### U.S. Bank

1635 S. Russell St.  
(406) 721-4910

2801 Brooks St.  
(406) 523-2350

### Wells Fargo Bank

1800 S. Russell St.  
(406) 327-6266

#### MONTANA CITY

### Montana City Bank

9 Bankers Lane  
(406) 443-0497

#### PABLO

### Glacier Bank

36024 Major Houle Road  
(406) 675-4600

#### PHILIPSBURG

### Granite Mountain Bank

139 E. Broadway  
(406) 859-3241

#### PLAINS

### First Security Bank

510 W. Railroad  
(406) 827-6272

### Rocky Mountain Bank

108 E. Railroad  
(406) 826-3662

#### PLENTYWOOD

### Montana State Bank

220 N. Main St.  
(406) 765-2800

### Rocky Mountain Bank

115 E. First Ave.  
(406) 765-3208

### Stockman Bank

102 S. Main St.  
(406) 765-2460

#### POLSON

### Eagle Bank

80 Heritage Lane  
(406) 883-2940

### First Citizens Bank

213 First St. West  
(406) 883-4358

### First Interstate Bank

106 Second Ave. East  
(406) 883-8800

### Glacier Bank

14 Second Ave. West  
(406) 883-8300

1505 Highway 93 South  
(406) 883-0600

#### POPLAR

### Independence Bank

214 Second Ave. East  
(406) 768-3916

#### RED LODGE

### Bank of Red Lodge

401 S. Broadway  
(406) 446-3208

### First Interstate Bank

602 N. Broadway  
(406) 446-1422

### Wells Fargo Bank

1 S. Broadway  
(406) 446-1620

#### RICHEY

### Stockman Bank

(406) 773-5521

#### RONAN

### Glacier Bank

123 Highway 93  
(406) 676-4600

### Valley Bank

815 Highway 93 South  
(406) 676-2000

#### ROUNDUP

### First Security Bank

401 Main St.  
(406) 323-1100

### Wells Fargo Bank

12 Main St.  
(406) 323-2000

#### RUDYARD

### Wells Fargo Bank

5 Main St.  
(406) 355-4129

**RYEGATE****Citizens Bank & Trust**

121 E. First Ave.  
(406) 568-2405

**SCOBEY****Independence Bank**

204 Main St.  
(406) 487-2282

**U.S. Bank-SBA Division**

(206) 340-4753

**SEELEY LAKE****Citizens Alliance Bank**

Highway 83 &  
Sycamore Lane  
(406) 677-2464

**SHELBY****First State Bank**

260 Main St.  
(406) 434-5567

**U.S. Bank**

301 Main St.  
(406) 434-5525

**Wells Fargo Bank**

131 Main St.  
(406) 434-5528

**SHERIDAN****Ruby Valley National Bank**

103 N. Main St.  
(406) 842-5411

**SIDNEY****Richland Federal Credit Union**

201 W. Holly St.  
(406) 482-2704

**Stockman Bank**

101 S. Central Ave.  
(406) 433-8600

**Wells Fargo Bank**

101 Second Ave.  
Southwest  
(406) 433-2321

**Yellowstone Bank**

120 Second St.  
Northwest  
(406) 433-3212

**Stearns Bank**

(320) 253-6607

**ST. IGNATIUS****Lake County Bank, a branch of Valley Bank**

102 Crystal  
(406) 745-3123

**ST. REGIS****TrailWest Bank**

37 Highway 135  
(406) 649-2400

**STANFORD****Stockman Bank**

103 Central Ave.  
(406) 566-2238

**STEVENSVILLE****Farmers State Bank**

725 Main St.  
(406) 777-7210

**Rocky Mountain Bank**

220 Main St.  
(406) 777-5553

**SUPERIOR****TrailWest Bank**

208 River St.  
(406) 822-8000

**Wells Fargo Bank**

112 Mullan Road West  
(406) 822-4225

**TERRY****Stockman Bank**

117 Logan  
(406) 635-5591

**THOMPSON FALLS****First Security Bank**

(406) 827-7000

**Valley Bank**

1222 Maiden Lane  
(406) 827-9490

**THREE FORKS****First Community Bank**

120 S. Montana St.  
(406) 285-9999

**First Security Bank**

320 S. Main St.  
(406) 285-3291

**Manhattan Bank**

2 Railway Ave.  
(406) 285-0500

**TOWNSEND****Dutton State Bank**

400 Broadway  
(406) 266-3176

**Opportunity Bank**

416 Broadway  
(406) 266-3137

**TROY****First Montana Bank**

600 E. Missoula  
(406) 295-5238

**TWIN BRIDGES****Ruby Valley National Bank**

107 S. Main St.  
(406) 684-5678

**VALIER****Wells Fargo Bank**

502 Montana Ave.  
(406) 279-3225

**VAUGHN****Citizens State Bank of Choteau**

390 Post Ave.  
(406) 965-3074

**VICTOR****Farmers State Bank**

103 Main St.  
(406) 642-3431

**WEST YELLOWSTONE****First Security Bank**

106 S. Electric  
(406) 646-7646

**Yellowstone Basin Bank**

216 Grizzly Ave.  
(406) 646-4000

**WHITE SULPHUR SPRINGS****Bank of the Rockies**

205 W. Main St.  
(406) 547-3331

**Dutton State Bank**

4261 Highway 12 East  
(406) 547-3265

**WHITEFISH****American Bank of Montana**

140 Baker Ave.  
(406) 863-1850

**First Interstate Bank**

306 Spokane St.  
(406) 863-8888

**Glacier Bank**

319 E. Second St.  
(406) 863-6300

**Whitefish Credit Union**

300 Baker Ave.  
(406) 862-3525

**WHITEHALL****Rocky Mountain Bank**

101 E. Legion  
(406) 287-3251

**WIBAUX****Stockman Bank**

120 S. Wibaux  
(406) 796-2424

**WOLF POINT****First Community Bank**

215 Third Ave. South  
(406) 653-2010

**Western Bank of Wolf Point**

111 Third Ave. South  
(406) 653-5500

**WORDEN****Stockman Bank**

2450 Main St.  
(406) 967-3612

**Participating Certified Development Companies****Big Sky Finance**

222 N. 32nd St., suite 200  
Billings  
(406) 869-8403

**Dakota Business Lending**

207 W. Main St., suite 2,  
office 4  
Lewistown  
(406) 760-1002

**High Plains Financial**

405 Third St. Northwest,  
suite 203  
Great Falls  
Mike Archer  
marcher@  
growgreatfalls.org  
(406) 284-1789

**Participating Microlender****MoFi**

(844) 728-9234  
**mofi.org**  
Missoula  
229 E. Main St.  
Bozeman  
222 E. Main St., suite 202