

	BIG SKY TRUST FUND	CDBG-ED	WORKFORCE TRAINING GRANT PROGRAM	WOOD PRODUCTS LOAN FUND	INDIAN COUNTRY ECONOMIC DEVELOPMENT	MICRO-BUSINESS LOANS	MTIP	RESEARCH AND COMMERCIALIZATION	BOI INFRASTRUCTURE LOAN PROGRAM	BOI FEDERAL GUARANTEE PURCHASE	BOI LOAN PARTICIPATION PROGRAM	BOI VALUE-ADDED PROGRAM	GROWTH THROUGH AGRICULTURE GRANT	GROWTH THROUGH AGRICULTURE LOAN	EDA REVOLVING LOAN FUND	SMALL BUSINESS ADMINISTRATION 7A	SMALL BUSINESS ADMINISTRATION 504	RURAL DEVELOPMENT RBCS
BORROWER/GRANTEE	A local or tribal government on behalf of any business	A local government on behalf of any business	Business must demonstrate 50% sales from outside Montana and meet other eligibility criteria	Qualified individuals or business	Montana Indian tribes or individual tribal members living in Montana	Businesses with 10 or fewer employees and gross annual revenues of less than \$1 million per year	For SBIR/STTR, small business as defined by SBA guidelines	Montana colleges and universities, agricultural research centers, or private laboratory or research centers (including nonprofit organizations and for-profit companies)	A local government	Any business. An approved commercial lender and a federal guarantee (ex: SBA) are required	Any business. An approved commercial lender is required	Any value-added business. An approved commercial lender is required	Individuals, businesses and industry organizations, public and private agencies, educational institutions, and local governments	Individuals, businesses and industry organizations, public and private agencies, educational institutions, and local governments	Qualified local and regional development corporations may receive grants for business loans	Must be a small business by SBA standards	Must be a small business by SBA standards	Any legal entity, including individuals, public and private organizations and federally recognized Indian tribal groups
FUNDING LIMIT	\$5,000 per new qualifying job created or \$7,500 per qualifying job created in a high poverty county	\$400,000 to any one local government in one program year	\$5,000 per full time (average 35 hours weekly) employee meeting wage requirements (lower of county or state average weekly wage)	\$2 million	Tribal Governments (\$70,000) Tribal Members (\$7,000)	\$100,000	SBIR-Phase I-Variable up to \$150,000; Phase II-Variable up to \$1 million. STTR-Phase I-Variable up to \$100,000; Phase II-Variable up to \$750,000.	No statutory limit-most grants are in the \$50,000-\$500,000 range	Minimum \$250,000 Maximum \$16,666 x # Basic Sector jobs (min. 15)	The amount of the federal guarantee	\$75 million for any one project (80% or 70% BOI, depending on size of loan)	Min. \$250,000 based on creation or retention of 10 jobs. Max. loan is approx. \$7.5 million (based on 1% of Coal Tax Trust) (75% BOI, Lender 25%)	Up to \$50,000 per award; maximum of \$150,000 per project	Up to \$100,000 per award; maximum of \$300,000 per project	No statutory limit - typical funding amounts are \$300,000 & may be recapitalized in the future	\$1.5 million guarantee limit, maximum loan amount is 2 million	40% of the project, a limit of \$1.5 million up to \$2 million for loans that meet a public policy goal; up to \$4 million for certain "small manufacturers"	\$10 million
USE OF PROCEEDS	Reimbursement of expenses incurred in the purchase, leasing, or relocation of real assets for direct use of the assisted business or employee training costs	Working capital, equipment, real property, job training, infrastructure improvements	Training cost funds for new and existing employees	Working capital, equipment, infrastructure	Tribal Gov't: Business development and workforce training projects, entrepreneurial training, feasibility studies, or tribal priority projects. Tribal Member Businesses: Start-up or expansion	Working capital, equipment and fixed assets	Phase 1 - feasibility studies Phase 2 - prototype development & testing	Any reasonable expense directly attributable to the project	Build infrastructure for a business creating at least 15 jobs	Working capital, equipment, and real property	Equipment and real property	Equipment and real property	For startup, expansion and other business activities that help to strengthen and diversify ag. in MT, add value to the ag. industry, create and retain jobs, and generally expand business opportunities	For startup, expansion and other business activities that help to strengthen and diversify ag. in MT, add value to the ag. industry, create and retain jobs, and generally expand business opportunities	Recipients use funds to establish loan funds for business development	Working capital, equipment, real property, business acquisition, and refinance existing debt	Real property and equipment	Working capital, equipment, and real property
INTEREST RATE	Grants - N/A	5% fixed - may be adjusted for risk	N/A	Varies - generally 4%	N/A	Set by local lender	N/A	Grants - N/A	Fixed quoted weekly; eligible for interest rate reduction based on job creation	Fixed quoted weekly	Fixed quoted weekly	BOI: 2% 1 st 5 yrs for 15 jobs; 4% 1 st 5 yrs for 10-15 jobs; 6% 2 nd 5 yrs; BOI's posted rate the 3 rd 5 yrs + .5% service fee for lender. Lender: National prime rate with a floor of 6% and ceiling of 12%, adj annually	N/A	High and low interest rates reviewed and set by Agriculture Development Council annually	Based on recipient's revolving loan fund plan	Varies with the size and term of the loan	Fixed rate determined at closing via secondary market sale	Negotiated between the borrower and the lender and subject to RBS approval
TERM	Performance Period: 24 months	Working capital: 5-7 yrs Equipment: 5-10 yrs Real estate: 15-20 yrs	Performance Period: 24 months	Generally standard	1 year contract	Set by local lender	Performance periods: Phase 1 SBIR-6 mo. STTR-12 mos. Phase 2 SBIR & STTR - 24 mos.	Projects may be funded for up to 2 years	Maximum 25 years	Working capital: 3-5 yrs Equipment: 5-7 yrs Real estate: 10-25 yrs	Working capital: 3-5 yrs Equipment: 5-7 yrs Real Estate: 10-25 yrs	15 years	Project dependant	Up to 8 years	Depends on lender's revolving loan fund plan	Working capital: 7 yrs Equipment: generally 10 yrs Real estate: 25 yrs	10 or 20 yrs	Working capital: 7 yrs Equipment: 15 yrs Real estate: 30 yrs
EQUITY REQUIREMENTS	N/A	Case-by-case	N/A	Varies depending upon borrower and project	N/A	Reviewed on a case-by-case basis; set by local lender	No equity or match required for Phase 1 or 2, but after various # of hours, cost-share engagement letter may apply for MTIP assistance	N/A	N/A	25-35% of the total cost, based on the project	25-35% of the lower of the cost or appraisal, based on the project	Minimum 25% of total loan amount	N/A	N/A	Based on recipient's revolving loan fund plan	Reviewed on a case-by-case basis	Minimum 10% of the total project cost	New business: 20-25% Existing business: 10-15%
PERSONAL GUARANTEES	N/A	Based on the borrower and the project	N/A	Varies depending upon borrower and project	N/A	Yes	N/A	N/A	Based on business creating jobs	Yes	Based on the borrower (normally, yes)	Yes, shared proportionally with lender	Required for all contracts not secured by collateral	Required for all contracts not secured by collateral	Based on recipient's revolving loan fund plan and policies	Yes	Yes	Generally yes
CREDIT CRITERIA	Review of business feasibility - financial information required	Based on the borrower and the project	Review of business feasibility - financial information required	Varies depending upon which loan fund is used	N/A	Set by local lender	Review of business stability by awarding agency	Review of business/ organization stability	Based on borrower and project	Based on the borrower and the project	Based on the borrower and the project	Based on the borrower and the project	Credit history is considered but may not determine eligibility	Credit history is considered but may not determine eligibility	Based on a business plan, credit report, and feasibility analysis	Based on the borrower and the project	Based on the borrower and the project	Business plan and accountant prepared financial statements
MATCHING FUND REQUIREMENTS	A dollar for dollar match or 50% match in a high poverty county	A dollar-for-dollar non-CDBG funds match	\$1 of match for every \$3 WTG Funds	Varies depending upon which loan fund is used	A dollar for dollar non-ICED funds match	None	No equity or match requirement for Phase 1 or 2 as stated above	25% of total project costs	None	Borrowers may obtain additional funds from any other source	Borrowers may obtain additional funds from any other source	Borrowers may obtain additional funds from any other source	At least 1 to 1 match required; other state grants not eligible as match	At least 1 to 1 match required; other state grants not eligible as match	Grant recipients must provide matching funds of 50%	Borrowers may obtain additional funds from any other source	See Funding Limit	Borrowers may obtain additional funds from any other source
AVERAGE APPLICATION TIME	30-60 days from receipt of the complete application	30-60 days from receipt of the complete application	30-60 days from receipt of complete application	Generally 30 days from receipt of the complete application	Generally 30 days from receipt of the complete application	Generally 30 days from receipt of the complete application	2-6 months	4-5 months	20 working days after local government submission, depending on application completeness	5 working days after bank submission, depending on the application's completeness	20 working days after bank submission, depending on the application's completeness	20 working days after bank submission, depending on the application's completeness	Application deadline set by Agriculture Dev. Council; normally 2-3 months from application to award	Application deadline set by Agriculture Development Council; normally 2-3 months from application to award	6-8 weeks	10-15 working days after bank submission, depending on the application's completeness	2-3 weeks	1 week on preapp; 1-3 weeks on app
QUALIFICATIONS	Business must create net new qualifying jobs	51% of jobs created for low to moderate income persons; \$25,000 per job created	Demonstrates 50% of sales from outside MT. Pay required wage rate. Demonstrates a need for training	\$20,000 per created or retained job	Tribal Government eligible economic development activities. Tribal Member business start-up or expansion	Businesses with 10 or fewer employees and gross revenues of less than \$1,000,000 per year	For research & development of innovative technologies and/or new applications of existing technology, always with a strong emphasis on commercialization	Research projects that have commercial potential	Local governments only	For-profit or non-profit Montana business	For-profit or non-profit Montana businesses	For-profit or non-profit Montana businesses. Business must meet value-added definition	The project must primarily add value to Montana's current or potential agricultural products; have prospects for commercial success and potential to create/retain jobs; and have the ability to comply with monitoring activities. To be eligible for a grant, the project must also benefit other agricultural companies, accomplish research that will benefit agriculture as a whole, or the project applicant must be a nonprofit entity	The project must primarily add value to Montana's current or potential agricultural products; have prospects for commercial success and potential to create/retain jobs; and have the ability to comply with monitoring activities	Create/retain jobs in economically distressed areas	Federal size standards for small businesses	Create/retain jobs	Rural-area businesses that create employment; eligible areas include cities of less than 50,000 population
BENEFITS AND MISCELLANEOUS			Grant funds to assist Montana businesses with worker training		Funds assist tribal gov't economic development and tribal member small business equity needs to expand/diversify tribal economies	Business training and technical support through a MicroBusiness Development Corporation	Individual proposal development; workshops for SBIR/STTR funded programs, patents and other intellectual property, licensing and commercialization planning	Grant applications must be peer-reviewed	Fixed-rate financing; business receives state income tax credit for each dollar of infrastructure fees it pays to amortize principal and interest	Fixed-rate financing on the guaranteed portion for the term of the loan	Fixed-rate financing on BOI's share	Low fixed-rate financing on BOI's share. Total \$50 million authorized for program. Dividend and bonus pmts not allowed to investors. No prepayment penalty			Revolving loan funds are normally used to leverage other loan funds	50%-100 depending on the type and size of loan	90% debt financing. Long term fixed rate financing for the life of the 504 loan	Guarantee to a local lender based upon loan size 80% 0-5 million 70% 5-10 million 60% 10-25 million
CONTACTS	Big Sky Trust Fund Business Resources Div. MT Dept. of Commerce P.O. Box 200505 Helena, MT 59620-0505 (406) 841-2792	Community Development Block Grant - Economic Development Business Resources Div. MT Dept of Commerce P.O. Box 200505 Helena, MT 59620-0505 (406) 841-2744	Workforce Training Grant Program, BRD MT Dept. of Commerce PO Box 200505 Helena, MT 59620-0505 (406) 841-2744	WPIRS Program Business Resources Div. MT Dept. of Commerce PO Box 200505 Helena, MT 59620-0505 (406) 841-2594	ICED Program Business Resources Div. MT Dept. of Commerce PO Box 200505 Helena, MT 59620-0505 (406) 841-2775	MicroBusiness Fin. Prog. Business Resources Div. MT Dept. of Commerce P.O. Box 200505 Helena, MT 59620-0505 (406) 841-2751	SBDC/MTIP Business Resources Div. MT Dept. of Commerce P.O. Box 200505 Helena, MT 59620-0505 (406) 841-2749	MT Board of Research and Commercialization Technology P.O. Box 200505 Helena, MT 59620-0505 (406) 841-2760	Board of Investments Helena (406) 444-0001	Board of Investments Helena (406) 444-0001	Board of Investments Helena (406) 444-0001	Board of Investments Helena (406) 444-0001	Montana Department of Agriculture PO Box 200201 Helena, MT 59620-0201 (406) 444-2404	Montana Department of Agriculture PO Box 200201 Helena, MT 59620-0201 (406) 444-2405	US Dept of Commerce Economic Dev. Admin. PO Box 10074 Helena, MT 59626 (406) 449-5380	US Small Business Admin. 10 W 15 th Street Suite 1100 Helena, MT 59626 (406) 441-1081	US Small Business Admin. 10 W 15 th Street Suite 1100 Helena, MT 59626 (406) 441-1081	USDA Rural Development -Rural Business Cooperative Service 2229 Boot Hill Court Bozeman, MT 59715 (406) 585-2540

Montana Department of Commerce - Business Resources

Board of Investments

State - Agriculture

Federal Programs

WORKFORCE TRAINING GRANTS (WTG)

The Primary Sector Workforce Training Grant Program provides grant funds to primary sector businesses for training of new and existing full-time workers. Primary sector is defined as a business with at least 50% of its sales from outside of Montana or a manufacturing company with 50% of its sales from companies that have 50% of their sales outside of Montana. A business that provides a product or a service that is not available in Montana or the region which results in state residents leaving the state or region to purchase the product or service may also be eligible for training grant funds. Full-time is defined as a predominantly year round position requiring an average of 35 hours of work each week.

The Program is administered by the Department of Commerce, which is the principal point of contact for a company applying for a grant; however a seven-member Grant Application Review Committee, consisting of both public and private members, makes the actual grant award decisions. The grant review committee may award workforce training grants up to \$5,000 per eligible trainee to primary sector businesses that provide education or skills-based training. A company must pay the trainees' wages and benefits of at least the lower of the average county wage or average state wage. Contact: (406) 841-2744 or www.mtfinanceonline.com/WorkForceGrnts.asp

BIG SKY ECONOMIC DEVELOPMENT TRUST FUND (BSTF)

The Big Sky Economic Development Trust Fund (BSTF) Program was created to aide in the development of good-paying jobs for Montana residents and promote long-term, stable growth in Montana. The BSTF program is designed to provide financial assistance in the following two categories:

Economic Development Projects (Category I): 75% of BSTF earnings are available to be awarded to local governments in the form of grants and loans for economic development projects that create net new qualifying jobs that pay at least the average wage of the county in which the employees are to be principally employed. Awards may be made for up to \$5,000 or \$7,500 per qualifying job depending on whether the project is located in a High Poverty County.

Planning Grants (Category II): 25% of BSTF earnings are available to be awarded to Certified Regional Development Corporations, Tribal Governments and other qualified economic development organizations in areas not covered by a CRDC in the form of a grant for planning activities such as feasibility studies, business plans, preliminary architectural reports and preliminary engineering reports. Contact: (406) 841-2792 or www.businessresources.mt.gov/BRD_Trustfund.asp

CERTIFIED REGIONAL DEVELOPMENT CORPORATIONS

The Certified Regional Development Corporations (CRDC) program encourages a regional approach to economic development, which facilitates the efficient delivery of economic development programs by supporting regional capacity building.

CRDCs are responsible for helping local officials, communities, and businesses "assess, plan, and facilitate action" within their regions. CRDCs are required to have the support of all counties and a majority of the incorporated cities and towns in their region to obtain and maintain certification. CRDCs receive annual capacity building grants from the Department of Commerce. Contact: (406) 841-2736 or www.businessresources.mt.gov/BRD_CRDC.asp

MONTANA MANUFACTURING EXTENSION CENTERS (MMEC)

The Department of Commerce works closely with MMEC engineers located in Missoula, Bozeman, Billings, Kalispell, and Helena. They provide technical assistance on a wide variety of areas important to manufacturers in Montana such as: facility layout; efficiency studies; process improvement; marketing; quality systems; product costing and much more. The MMEC program is part of the MT State University, College of Engineering Center and is affiliated with the National Institute of Standards and Technology. For additional information call 1(800) MEP-4MFG.

INDIAN COUNTRY ECONOMIC DEVELOPMENT PROGRAM

The Indian Country Economic Development (ICED) program was created by the 59th Montana State Legislature to support tribal business development projects, workforce training projects, entrepreneurial training, feasibility studies and other types of economic development projects. The Department of Commerce works closely with the State Tribal Economic Development Commission in coordinating economic development efforts in Montana's Indian Country. The three main areas of focus are:

- Priority economic development tribal projects for each of the Tribal Nations in Montana,
- Small business start-up and expansion grants available as the Indian Equity Fund,
- Indianpreneurship, A Native Journey into Business- an entrepreneurial training for Native American business owners.

The governing body of each of Montana's seven Indian Reservations and also the governing body of the Little Shell Chippewa Tribe are the only eligible applicants for this program. The program goals are to:

- Improve the economic environment in tribal communities;
- Create more opportunities for livable wages and sustainable employment for Native American citizens by assisting Tribal Governments in cultivating local priority economic development projects in the form of business development, workforce training, entrepreneurial training, feasibility studies, or other priority economic development projects,
- Develop and expand the private sector economy on reservations in Montana by funding individual private business start-ups or expansions with small grants and technical assistance,
- Provide entrepreneurship training to equip Native American business owners with skills to successfully start and grow their own business.

Contact: (406) 841-2775 or www.iced.mt.gov

MONTANA MAIN STREET PROGRAM

Main Street is a historic-preservation based economic development program that has been used in more than 2,000 rural and urban communities nationwide since 1980 to spark life into traditional downtown commercial districts. It was created by the National Trust for Historic Preservation to assist downtown revitalization efforts, and Montana joined the national network in 2005. The Main Street approach encourages communities to use their unique assets – distinctive architecture, pedestrian-friendly atmosphere, local ownership, and personal service – to rebuild their downtowns, and focuses on organization, promotion, design, and economic restructuring. Main Street's focus is limited to the revitalization of the central business district because a healthy, economically viable, and attractive downtown is important to the overall health and vitality of an entire community.

Main Street Communities receive a wide variety of downtown development and historic preservation services. The program also provides educational workshops and conferences, and serves as a full-time advocate and development resource to communities. For more information contact: (406) 841-2756 or www.mtmainstreet.mt.gov.

CENSUS AND ECONOMIC INFORMATION CENTER

The Census and Economic Information Center (CEIC), the official source of census data for Montana, provides a comprehensive economic and demographic information resource for businesses, community groups, government, educators/schools, and families. In addition, CEIC is Montana's lead agency for the federal-state cooperative State Data Center (SDC) and Business/Industry Data Center (BIDC) programs with the U.S. Census Bureau. As the SDC lead, CEIC supports a statewide 29-member network. CEIC also provides access to and education on using Census data and other federal and state statistical resources, as well as supporting a special library collection of historical and current census documents in print and electronic format.

CEIC offers a variety of mapping, geographic, and GIS (geographic information system) data and services. CEIC provides assistance to identify, acquire, and use data in a GIS; act as a clearinghouse of data and maps from the Census Bureau and other agencies; and provide technical assistance to develop GIS applications related to demographic and socioeconomic needs. Contact: (406) 841-2740 or www.ceic.mt.gov

1,000 copies of this public document published at an estimated cost of \$1,277 per copy, for a total cost of \$1,270,000, which includes \$1,270,000 for printing and \$0 distribution.

The program supports the development of entrepreneurial networks by working with the Small Business Development Centers and their host organizations. The program is very active on the Indian Reservations in Montana by supporting classroom training, counseling, and individualized technical assistance for the Tribes. Contact: (406) 721-3663

Contact Information Inside
TDD: (406) 841-2702

www.businessresources.mt.gov
www.mtfinanceonline.com
www.business.mt.gov

301 South Park Ave.
PO Box 200505
Helena, MT 59620-0505



Brian Schweitzer, Governor

Anthony J. Preite, Director

Montana Department of Commerce

BUSINESS RESOURCES GUIDE BOOK 2010

Business Resources Division
MONTANA
Department of Commerce

"Economic development and administration. When is a top priority of my administration. When a person has a good job doing it and their families to take care of themselves and their families and enjoy the best Montana has to offer."

Governor Brian Schweitzer

MISSION STATEMENT

The mission of the Business Resources Division is to deliver information, technical assistance, financial planning, and information to businesses and communities in Montana resulting in the continuing economic development and prosperity of our state.

FINANCE INFORMATION CENTER

The 57th Legislature created the Finance Information Center in the Montana Department of Commerce. The purpose was to provide a source of information on all relevant state, federal, and local public finance programs in Montana. The Department of Commerce created the Finance Information Center through the reorganization of existing resources.

One aspect of the Center was the development of a web site dedicated to providing information on public finance programs in Montana. The Finance Information Center has created and released the website, which provides a one-stop reference source for virtually all state, federal and local development based finance and technical assistance programs. Contact: (406) 841-2732 or www.mtfinanceonline.com

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

Commerce utilizes federal Community Development Block Grant (CDBG) funds to stimulate economic development activity by assisting the private sector to create or retain jobs for low and moderate income persons primarily through loans to businesses. Commerce grant funding is also available to companies for employee training and infrastructure. The program is designed to assist businesses by making fixed-rate financing available to them at reasonable interest rates, given the risk of the project, and to provide public improvements in support of economic development activities. Commerce funds are intended to be used in situations where a funding gap exists and alternative sources of public and private financing are not adequate. Commerce provides flexibility in interest rates and loan terms to complement conventional business financing and

WORKING TOGETHER FOR MONTANA'S FUTURE

SMALL BUSINESS DEVELOPMENT CENTERS

Existing start-up and entrepreneurial businesses can find confidential free business technical assistance, counseling, and low-cost training through a network of ten statewide offices. Businesses can find assistance for business plan writing, marketing, management and financial analysis at Small Business Development Center (SBDC) offices located in local economic development organizations. The SBDC is supported through a cooperative agreement with the U.S. Small Business Administration, the Dept. of Commerce and local host organizations. The SBDC offices provide an access point to local, state and federal business resources, as well as networking and mentoring opportunities. Contact: (406) 841-2747; msbdc@mt.gov or www.sbdcenter.mt.gov

Identifying and accessing sources of technology and commercialization approach.

- Identifying and accessing sources of technology and commercialization approach.
- Guidance in understanding what other resources are available to technology businesses, both in Montana and at the regional and national levels.

BOARD OF RESEARCH AND COMMERCIALIZATION TECHNOLOGY

The Board of Research and Commercialization Technology was created by the 1999 Montana Legislature to provide a predictable and stable source of funding for research and commercialization projects; expand and strengthen research efforts for the state's basic industries to increase their economic impact on the state's economy; and expand research efforts into areas beyond the scope of the state's basic industries to diversify and strengthen the state's economic security through the creation of technology-based operations and long-term quality jobs.

The Board has the authority to make grants to research and commercialization centers. Projects must have the potential to diversify or add value to a traditional basic industry of the state's economy, and show promise for enhancing technology-based sectors or commercial development of discoveries. Contact: (406) 841-2760 or www.businessresources.mt.gov/BRD_RCTI.asp

WOOD PRODUCTS LOAN FUND

The Montana Distressed Wood Products Industry Recovery and Stabilization (WPIRS) Program was created in 2009 with federal and state funding to help businesses in the wood products industry that were affected by the recession, to retain or create jobs. Payments into the fund will be available for economic development projects in Montana. Contact: (406) 841-2594 or www.recovery.mt.gov/commerce/wpirs/default.mpx

SBDC Subcenter Locations

Big Sky Economic Development Authority - **Billings**
(406) 254-6014

Northern Rocky Mountain RC&D - **Bozeman**
(406) 570-7523

Southwest Montana Headwaters RC&D - **Butte**
(406) 782-7535

Southeastern Montana Development Corporation - **Colestrip**
(406) 748-2990

Great Falls Development Authority - **Great Falls**
(406) 453-8834

Bear Paw Development Corporation - **Harve**
(406) 265-4945

Montana Business Assistance Connection - **Helena**
(406) 447-1510

Kalispell Area Chamber of Commerce - **Kalispell**
(406) 758-2802

Montana Community Development Corporation - **Missoula**
(406) 728-9234

Great Northern Development Corporation - **Wolf Point**
(406) 653-2590

Upon request, this publication will be made available in an alternative accessible format.