



Office of Indian Energy and Economic Development



LOAN GUARANTY PROGRAM

A Federal Program established by the Indian Financing Act of 1974 to stimulate and increase American Indian and Native Alaska entrepreneurship and employment through the establishment, acquisition or expansion of Indian or Native Alaskan owned economic enterprises.

The Indian Financing Act of 1974 authorized the Loan Guaranty, Insurance, and Interest Subsidy Program. The Program is designed to encourage eligible borrowers to develop viable Indian-owned businesses through conventional lending financing. The program enhances economic development opportunities for Tribes and encourages individuals to become business owners. The lending community can reduce its risk on commercial loans and help borrowers secure funding that would be otherwise unavailable.

The Office of Indian Energy and Economic Development's Division of Capital Investment (DCI) administers the program. DCI has helped businesses in a broad array of sectors--hotels, restaurants, convenience stores, construction companies, hardware stores, and many more. Companies we have helped finance include small "mom-and-pop" businesses as well as major development projects located on or near reservations and tribal service areas throughout Indian Country.

DCI consistently makes an effort to reach the people who can make the greatest use of this job-creating program. We are asking for your help in spreading the word about the Loan Guaranty, Insurance, and Interest Subsidy program. Please let those interested know that opportunities may exist for them to become small business owners and enhance their Tribe's economic development efforts. Information and brochures are located on DCI's website at: <http://www.indianaffairs.gov/WhoWeAre/AS-IA/IEED/DCI/index.htm>. Please feel free to contact a DCI representative if you have any questions or send an email to LoanGuaranty@bia.gov for more information.

- Loan guarantees to finance Indian-owned businesses
- \$500,000 is the maximum loan amount guaranteed for individuals
- Larger loan amounts guaranteed for tribes, tribal enterprises, or a business entity involving two or more persons, subject to Indian Affairs resources and policy limits

For further information contact Indian Affairs Office of Indian
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