

**RESOLUTION OF THE GOVERNING BODY
OF THE
THREE AFFILIATED TRIBES
OF THE
FORT BERTHOLD INDIAN RESERVATION**


- WHEREAS,** This Nation having accepted the Indian Reorganization Act of June 18, 1934 and the authority under said Act; and
- WHEREAS,** The Constitution of the Three Affiliated Tribes generally authorizes and empowers the Tribal Business Council to engage in activities on behalf of and in the interest of the welfare and benefit of the Tribes and of the enrolled members thereof; and
- WHEREAS,** Article VI, Section 5 (j), of the Constitution of the Three Affiliated Tribes specifically authorizes and empowers the Tribal Business Council to protect and preserve the property, wildlife and natural resources of the Three Affiliated Tribes; and
- WHEREAS,** During Fiscal Year (FY) 1988 the Three Affiliated Tribes entered into a P.L. 93-638 Contract with the Bureau of Indian Affairs to provide technical assistance in the form of financial management expertise to tribal members; and
- WHEREAS,** In fulfilling the scope of work of that contract assistance was provided to several individuals who are clients of FmHA; and
- WHEREAS,** Several of the FmHA clients have shown a desire to restructure their debt with FmHA; and
- WHEREAS,** FmHA has developed guidelines for debt restructuring which consist of approximately sixty five pages of directions and forms; and
- WHEREAS,** Much of the information collected in phase one of the technical assistance program can be utilized when updated and with additional analysis to develop restructuring proposals for those individuals desiring to do so.
- NOW THEREFORE BE IT RESOLVED,** That the Tribal Business Council of the Three Affiliated Tribes hereby approves an application for a P.L. 93-638 Contract for Phase Two Agricultural Management Technical Assistance Program..

C E R T I F I C A T I O N

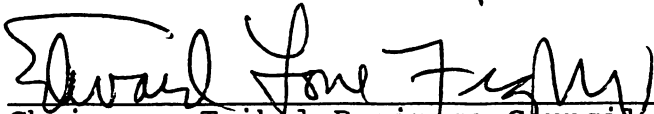
I the undersigned, as Secretary of the Tribal Business Council of the Three Affiliated Tribes of the Fort Berthold Indian Reservation, hereby certify that the Tribal Business Council is composed of 7 members of whom 5 constitutes a quorum, 6 were present at a Regular Meeting, thereof duly called, noticed, convened, and held on the 10th day of November, 1988; that the foregoing Resolution was duly adopted at such meeting by the affirmative vote of 6 members, 0 members opposed, 0 members abstained, 0 members not voting, and that said Resolution has not been rescinded or amended in any way.

Chairman (voting) (not voting).

Dated this 10th day of November, 1988.


Secretary, Tribal Business Council

ATTEST:


Chairman, Tribal Business Council

Proposal to Contract

Agricultural Management Technical Assistance - Phase Two

Recognizing the need of Indian operators for help in financial management, the Three Affiliated Tribes worked with the Bureau of Indian Affairs Branch of Credit to provide technical assistance these individuals. The Bureau of Indian Affairs entered into a 638 Contract with the tat to provide technical assistance, in the form of financial management, to Indian entrepreneurs on Fort Berthold.

In performing the contract the Three Affiliated Tribes utilized a consulting firm that has provided similar services to agricultural operators in North Dakota. During the course of the contract over sixty individuals were interviewed and basic files established. Approximately forty of these individuals were involved in an agricultural enterprises, principally ranching. Several of the agricultural operators are clients of Farmers Home Administration. Many of the FmHA clients will need to restructure their existing debt in order to stay in business.

An opportunity to restructure debt was provided when Congress passed the Agricultural Credit Act of 1987. The Act applies to many of the loans that FmHA services and provides statutory authority for FmHA to work with clients on restructuring their debt. In May of 1988, FmHA published draft regulations on clients could restructure debt. Final regulations were published in October.

In order to attempt to restructure debt, an FmHA client will have to understand and comply with a massive (approximately 65 pages) packet of instructions and form. After receiving the packet, the client is given forty five days to respond. It is likely that without competent assistance many of the Indian operators on Fort Berthold will not be able to take advantage of the provisions the Three Affiliated Tribes fought so hard to have included in the act. It is absolutely imperative that this group of Indian operators remain viable if the single most important non-government sector of the Fort Berthold economy is to survive.

The Three Affiliated Tribes are proposing to utilize \$30,000 of technical assistance funds to assist FmHA clients in restructuring their debt. The funds would be utilized to retain outside technical assistance to help the FmHA clients complete a restructuring package.

It is anticipated that the consultant who provided technical services during the first phase of the program would be retained. This firm has already accumulated basic information on the clients financial condition. In addition, the firm has been doing monthly computerized record-keeping for several of the

clients. It would be far simpler to utilize the previously collected information and the monthly records to develop restructuring packages "from the ground up".

Once again it is imperative that Indian agricultural operators remain on Fort Berthold. Without this group of people the private sector economy on Fort Berthold will collapse. The proposed program provides the most financially troubled of these individuals the opportunity to successfully restructure their FmHA debt and stay on the land.