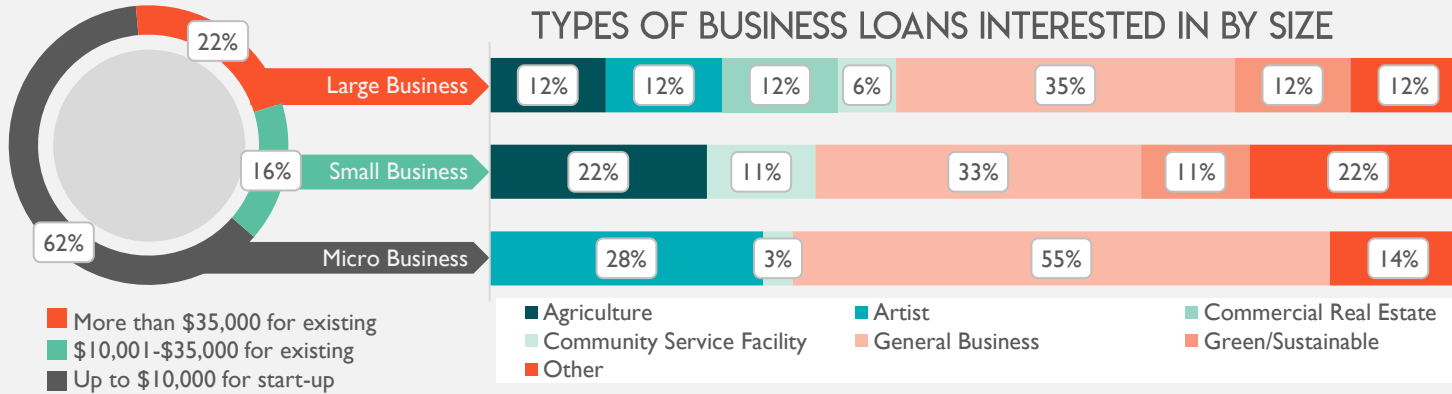


DEMAND FOR BUSINESS LOANS & SERVICES

33% OF INQUIRIES WERE INTERESTED IN A BUSINESS LOAN



DOLLAR AMOUNT REQUESTED FOR BUSINESS LOANS

\$ The amount requested ranged from \$1,000-\$50,000. With the average loan amount request being \$19,947.37, and the median request being \$10,000.

DEVELOPMENT SERVICE INTEREST



BUSINESS TECHNICAL ASSISTANCE

59% OF ALL INQUIRIES WERE INTERESTED IN BUSINESS TA

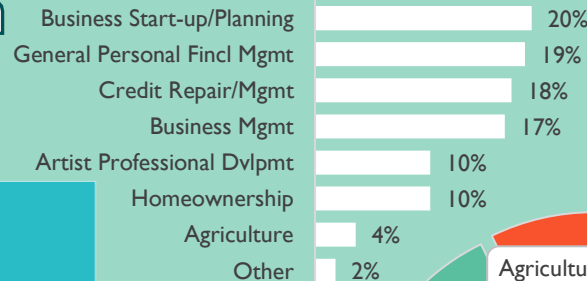


Business Start-Up/Planning, 40.0%

Artist Professional Dvlpmt, 20.0%

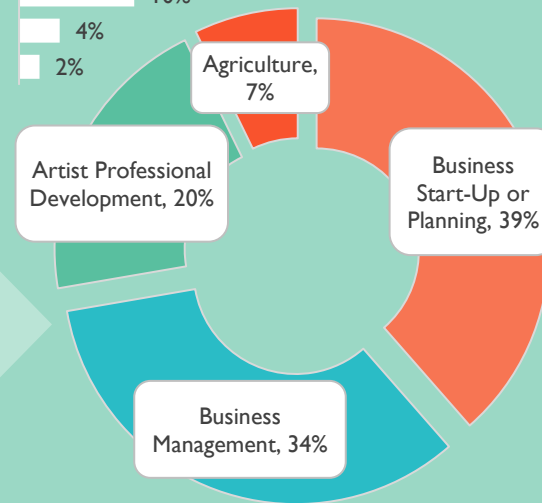
Agriculture, 9.2%

WORKSHOPS & TRAINING 70% OF ALL INQUIRIES WERE INTERESTED IN BUSINESS TRAINING



ALL TRAINING INTEREST

BUSINESS SPECIFIC WORKSHOPS



This data has been summarized from January 2019-August 2020. Collecting data from our clients at the inquiry and intake level around their interest in business lending, technical assistance, and training helps us understand needs, allowing us to tailor our efforts and provide our clients with useful and desired products and services. This data also shows the overall demand for these products and services.

DEMAND FOR BUSINESS LOANS & SERVICES

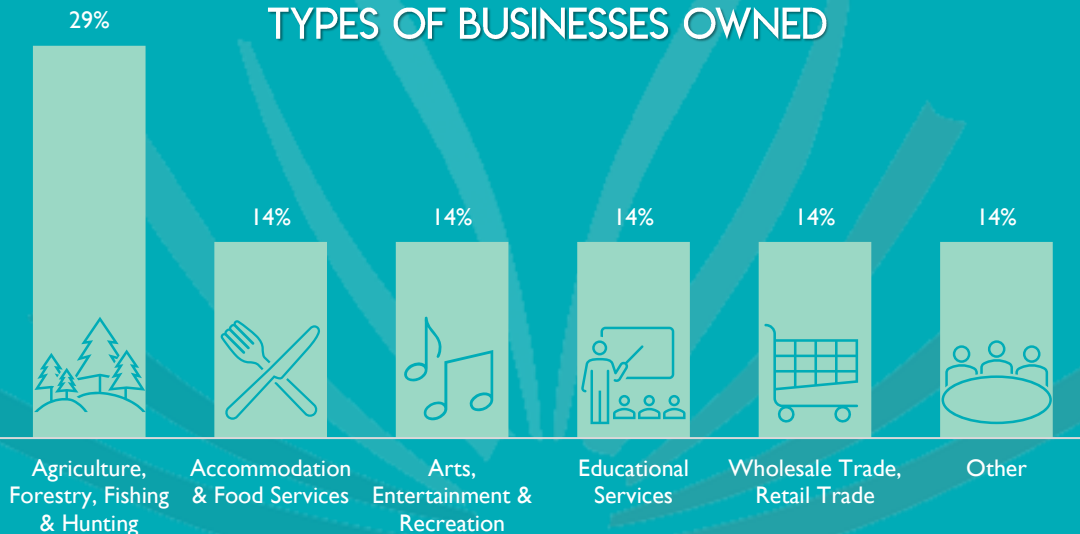
CURRENT BUSINESS OWNERSHIP

12% OF INTAKE CLIENTS CURRENTLY OWN A BUSINESS



43% OF WHICH WANT TO EXPAND THAT BUSINESS

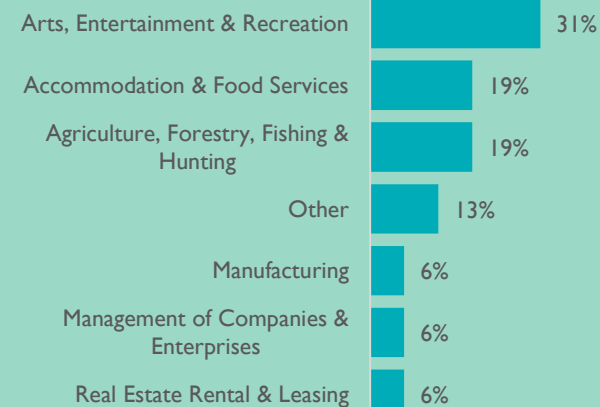
TYPES OF BUSINESSES OWNED



DEMAND FOR BUSINESS OWNERSHIP

POTENTIAL FOR **12** NEW BUSINESSES

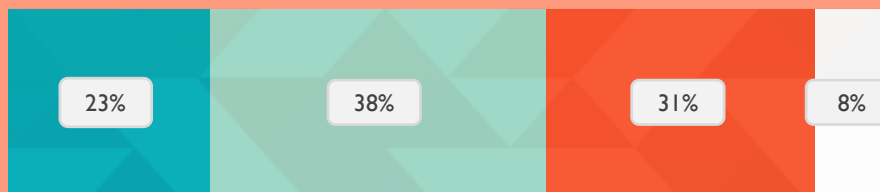
29% OF THOSE WHO CURRENTLY OWN A BUSINESS WANT TO START ANOTHER BUSINESS



THE NEED FOR BUSINESS PLANS

62% OF THOSE INTERESTED IN STARTING A BUSINESS HAVE NOT STARTED A BUSINESS PLAN

COMFORT WITH WRITING A BUSINESS PLAN



■ Comfortable
■ Uncomfortable

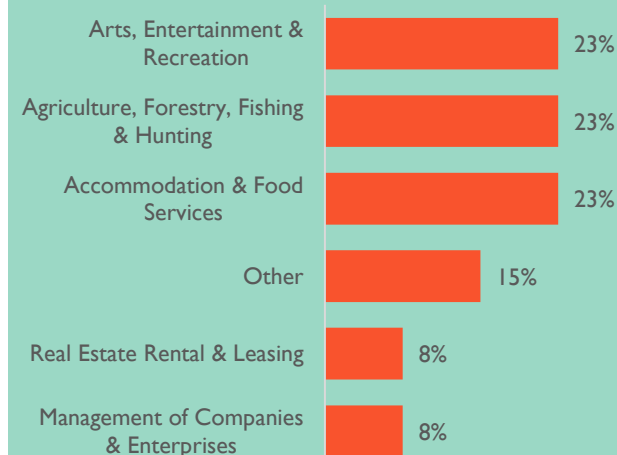
■ Neither uncomfortable nor comfortable
■ Very uncomfortable

PREVIOUS LOANS

78% of current or prospective business owners have applied for funding previously outside of NCDF, **94%** of which were approved



19% OF THOSE WHO DO NOT CURRENTLY OWN A BUSINESS WANT TO START ONE



CARES BUSINESS GRANT REPORT - 2020

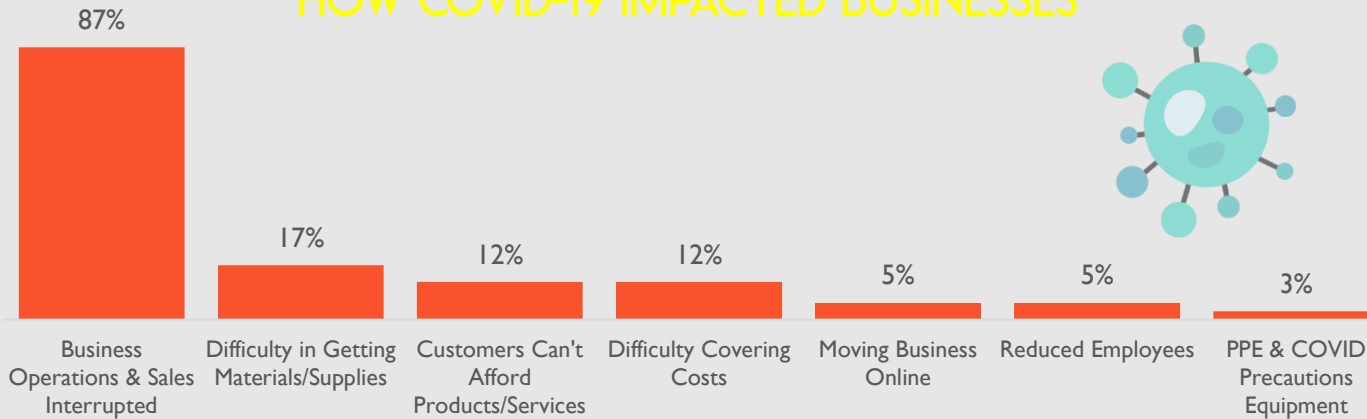
**\$300,000 FUNDED BY CARES &
\$299,600 GRANTED TO 67 RECIPIENTS**

\$4,757
Average Grant Request

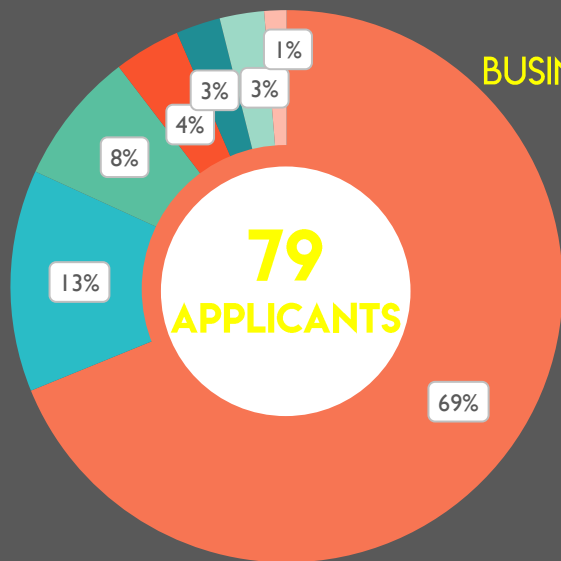


To assist businesses during these uncertain times brought about by the COVID-19 pandemic, Nimiipuu Fund deployed an emergency business grant product through CARES Act funding. The data summarized in this report was compiled from 79 applications submitted in early October through November 2020 to understand the impacts the COVID-19 pandemic is having on business owners. This report further informs Nimiipuu Fund on what additional technical assistance and resources are needed for the business owners they serve.

HOW COVID-19 IMPACTED BUSINESSES



ABOUT THE BUSINESSES



BUSINESS STRUCTURE

- Sole Proprietorship
- Limited Liability Corporation
- Other
- Partnership
- Corporation
- Doing Business As (DBA)
- Non-Profit Entity

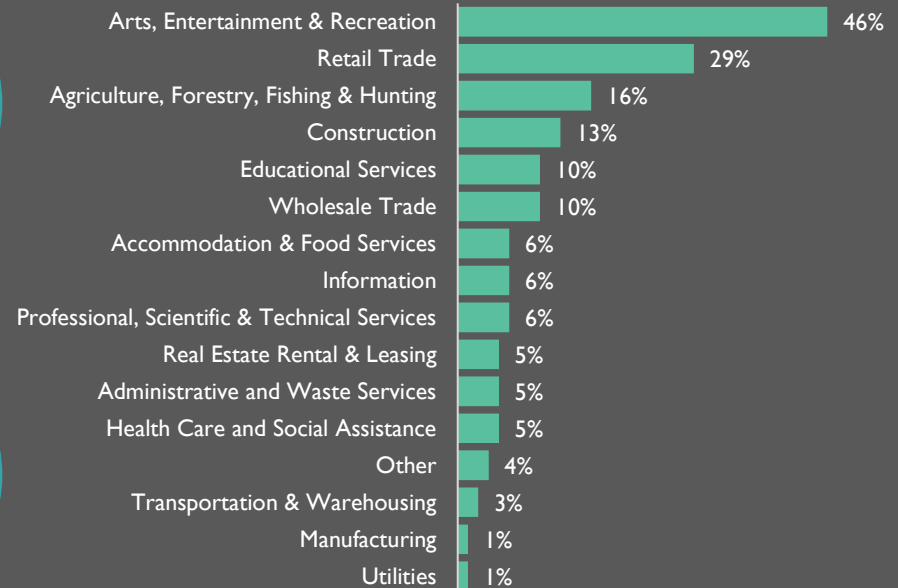
24%

had a business plan

13 YEARS

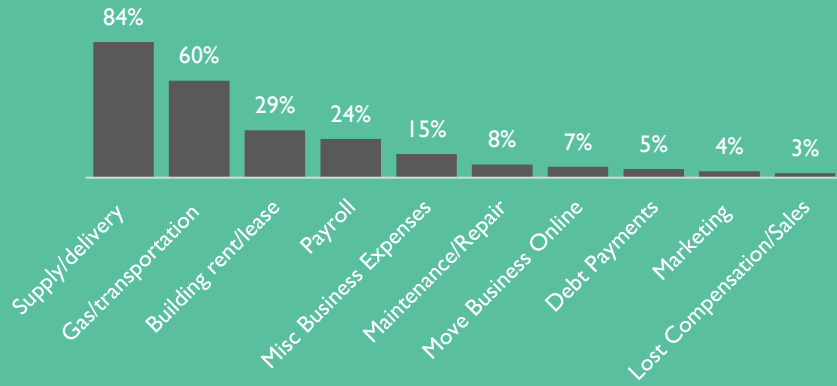
average business age

TYPE OF BUSINESSES OWNED

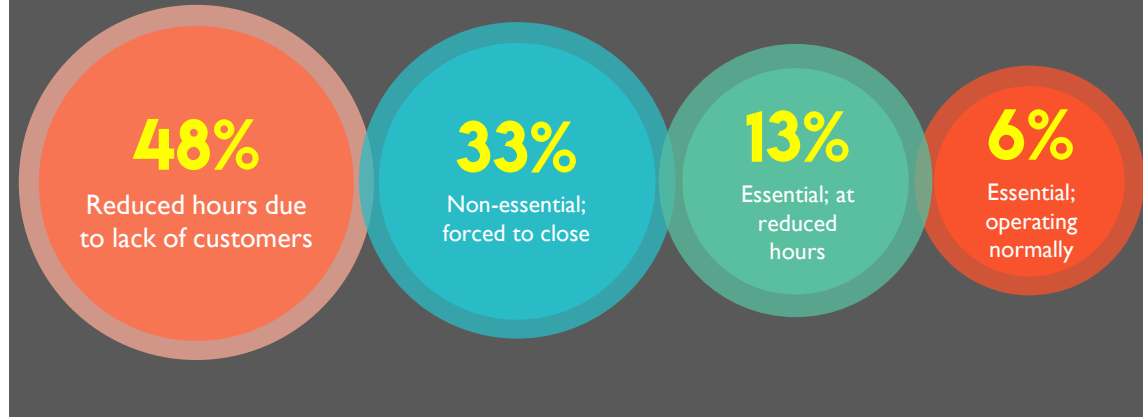


CARES BUSINESS GRANT REPORT - 2020

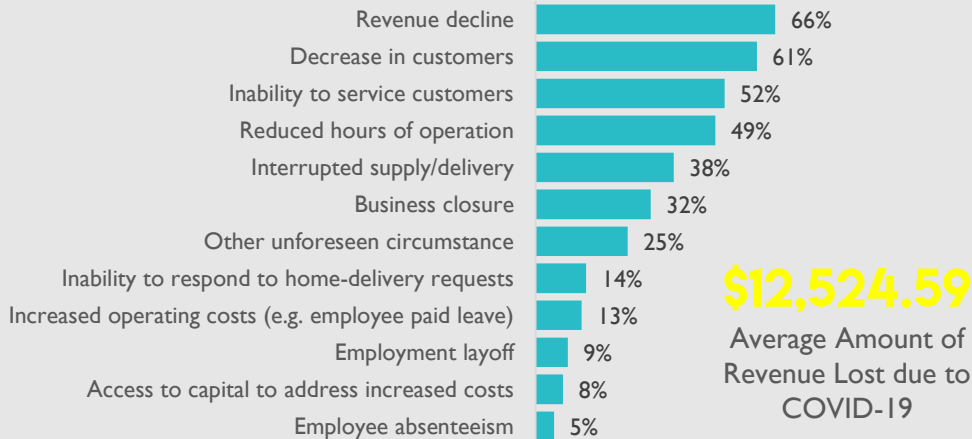
HOW WILL THESE FUNDS BE UTILIZED?



CURRENT OPERATION DUE TO COVID-19

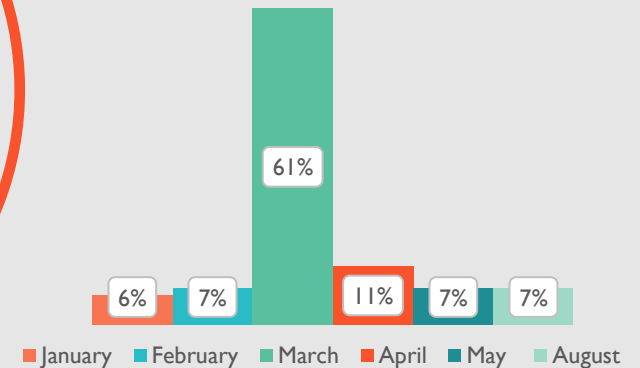


FINANCIAL HARDSHIP EXPERIENCED DUE TO COVID-19

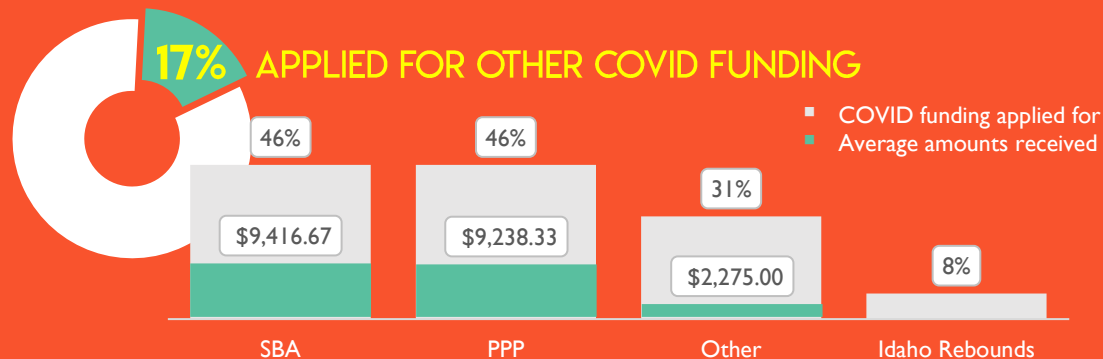


38% experienced increased business expenses due to COVID-19
Of those, the increase was on average **\$1,023.29**

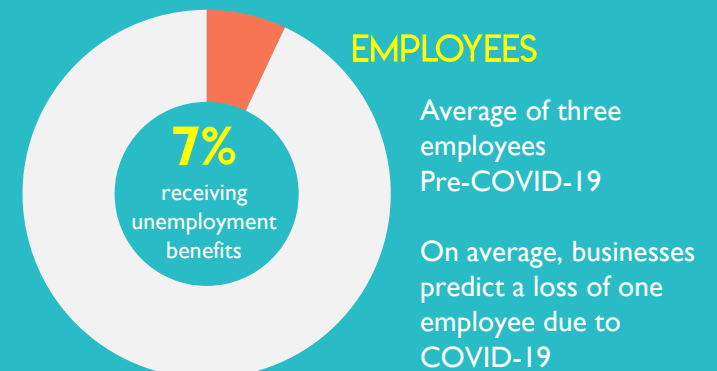
WHEN DID THE FINANCIAL HARDSHIP BEGIN?



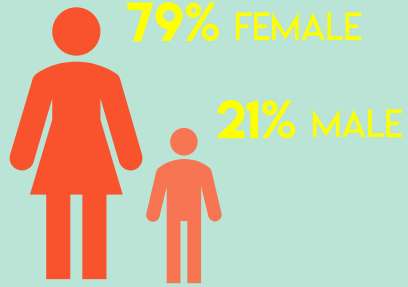
17% APPLIED FOR OTHER COVID FUNDING



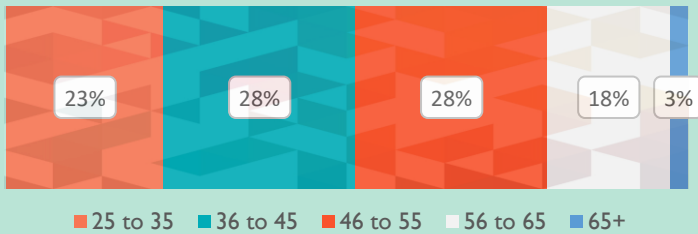
EMPLOYEES



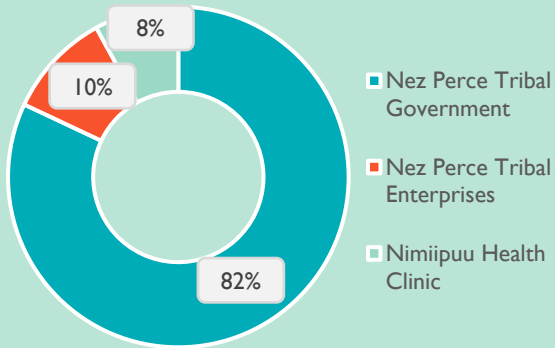
DEMOGRAPHICS



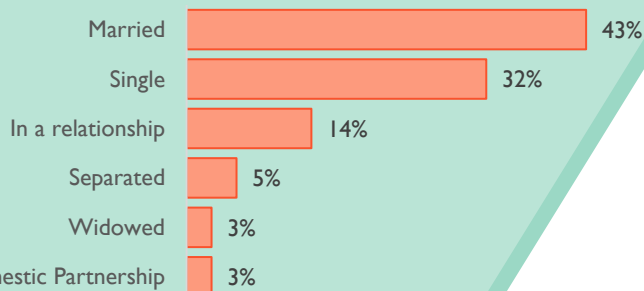
AGE RANGES



PLACE OF EMPLOYMENT



MARITAL STATUS



COVID-19 EMERGENCY RELIEF

45 APPLICATIONS RECEIVED

AVERAGE LOAN AMOUNT REQUESTED:

\$6,331

TOTAL LOAN AMOUNT REQUESTED:

\$240,600

TOTAL AMOUNT DISBURSED:

\$207,000

43 LOANS

USING THE AVERAGE HOUSEHOLD SIZE OF 5.8, WE KNOW THIS FUNDING SUPPORTED **OVER 197 PEOPLE**

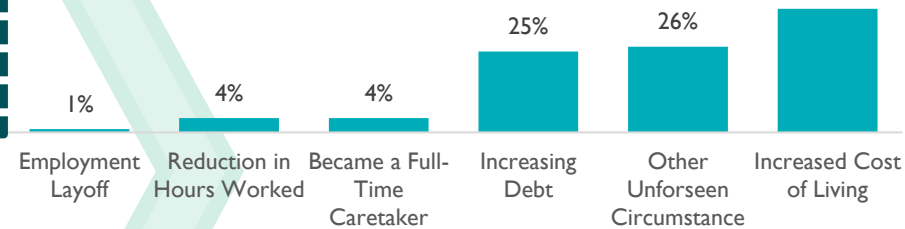
ON AVERAGE, APPLICANTS NEEDED THE FUNDS WITHIN 7.5 DAYS



NIMIIPUU FUND

NCDF deployed an emergency employee loan up to \$5,000 to aid tribal employees impacted by COVID-19. Applications analyzed were collected in July 2020-March 2021. There were 37 loans disbursed in 2020 and 6 so far in 2021. NCDF was able to provide assistance to applicants in six cities, 77% from Lapwai, 9% from Kamiah, 7% from Lewiston, 2% from Kooskia, 2% from Clarkston, and 2% from Culdesac. Results provide insight on the applicants' demographics and unique impacts experienced due to COVID-19.

FINANCIAL HARDSHIP DUE TO COVID-19



THE TOP 5 COVID IMPACTS EXPERIENCED:

1. Grocery expenses increased (**40% of applicants**)
2. Kids at home (**35% of applicants**)
3. Mentally challenging/stressful/scary (**25% of applicants**)
4. Car/transportation issues (**15% of applicants**)
5. Affording utilities (**15% of applicants**)

Other impacts included helping family members (financially, childcare, rides, medically, etc.), online learning obstacles, and the affect of household members not working.

41% RECEIVED COVID FINANCIAL ASSISTANCE ELSEWHERE,

AVERAGE RECEIVED: \$1,823.08

SOURCE OF OTHER FUNDING: 75% NEZ PERCE TRIBE, 25% FEDERAL GOVERNMENT