



BEAR PAW DEVELOPMENT CORPORATION
ANNUAL REPORT 2023



FRIENDS OF BEAR PAW DEVELOPMENT,

Reflecting on the work of our regional economic and community development organization over the past year, along with the team of professionals who made it happen, it is hard to imagine what the communities of our Economic Development District would look like without our efforts.

In 2023 alone, Bear Paw Development coordinated more than \$16.5 million in funding for worthwhile projects in northern Montana. These dollars – every one of them – were used to rebuild our aging infrastructure, start or expand small businesses, cleanup contaminated properties, plan for our future and make our region a better, more inviting place to live, work and invest.

While last year's figures are significant, the cumulative impact of our work over our 54 year history is incalculable. Since 2006 alone, Bear Paw Development, in partnership with funding agencies, entrepreneurs and others has worked to coordinate over \$219 million into the economy of our five-county, two-reservation area. Clearly, our special part of Montana would look and feel much different without the consistent and persistent efforts of our top-notch team, which includes some of our state's very best on-the-ground economic development practitioners.

But our work is far from complete. As we navigate future opportunities as well as challenges, we look forward to continuing to partner with the people and communities of the Bear Paw District well into the future.

Thank you for your past and continued support.



Deborah Callahan
President



Paul Tuss
Executive Director

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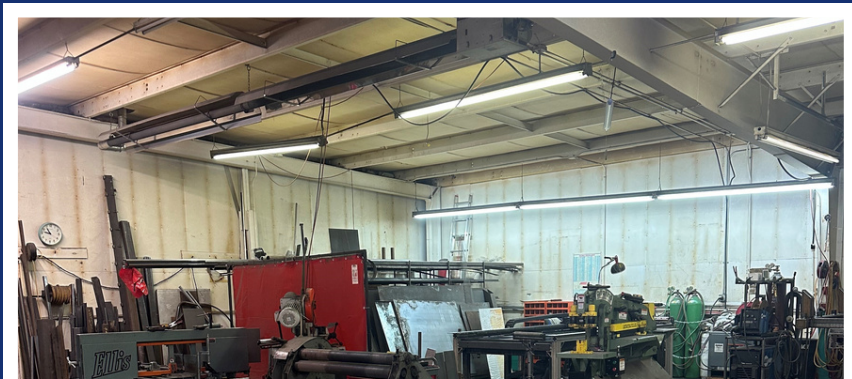
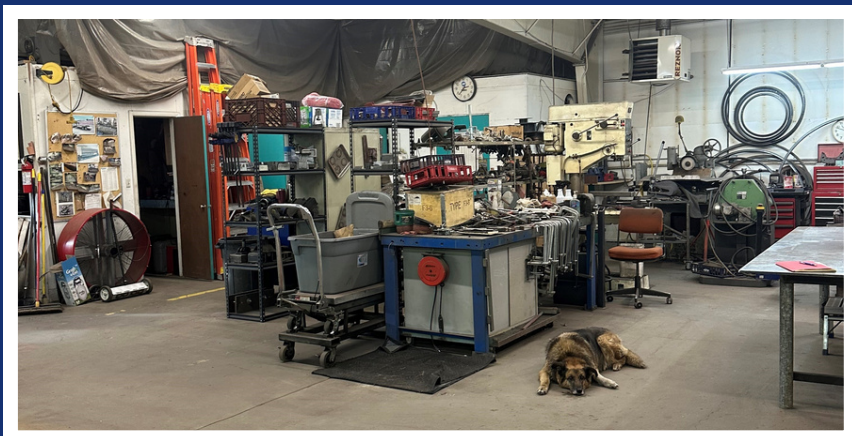
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HIGHLINE CUSTOM METAL


CHINOOK

Daniel Kleinjan, owner of Highline Custom Metal, has turned his passion for metal craftsmanship into a thriving business. Starting as a side gig and hobby in 2013, the venture officially became a business in 2020. Over the past three years, Daniel has crafted metal masterpieces from a small shop north of Chinook. As his workload increased, the need for a larger space became evident. In September 2023, a golden opportunity presented itself – the chance to purchase a suitable shop that would facilitate business expansion. With determination and support from both the Small Business Development Center and Loan Department at Bear Paw Development, Daniel successfully secured financing, enabling him to relocate his business to Havre and continue his journey of creating unique and custom metal pieces.



"BEAR PAW WAS EXCELLENT TO WORK WITH AND HELPFUL. THEY ANSWERED ANY QUESTIONS I HAD AND WITHOUT THEM THIS WOULD NOT HAVE BEEN POSSIBLE."

DANIEL KLEINJAN, OWNER

An aerial photograph of a town in a valley, showing residential areas, commercial buildings, and a large parking lot. The town is surrounded by a flat, open landscape under a clear blue sky. A semi-transparent blue vertical bar is overlaid on the center of the image, containing white text.

**“MONTANANS COUNT ON
SAFE STREETS TO STAY
CONNECTED, GROW THEIR
SMALL BUSINESSES AND
SUPPORT THEIR
COMMUNITIES. THESE
TARGETED RESOURCES WILL
HELP HAVRE PLAN FOR THE
FUTURE AND ENSURE THAT
FOLKS CAN COUNT ON SAFE
TRAVEL FOR YEARS TO
COME”**

U.S. SENATOR JON TESTER



Safe Streets For All

HAVRE

Bear Paw Development assisted with an application and the City of Havre was awarded \$140,000 through the federal Department of Transportation's Safe Streets For All Program. This investment will allow for the development of a comprehensive action plan, conduct traffic engineering and safety studies and demonstrate continuous improvement in safer roadways. This application took into account fatality rates on the roadways in Havre and the greater Hill County area, as well as local support from schools, medical facilities, law enforcement, businesses, and state and federal legislators. Fatal motor vehicle crashes are a prevalent issue throughout Hill County due to extended driving distances to service areas, severe weather conditions, and aging roadways in need of improvements. Through this funding, Bear Paw is optimistic about developing a comprehensive approach to safer streets that can be used to address significant safety deficiencies with Havre's roadways.



Country Compost

HILL COUNTY

Country Compost LLC is locally-owned by Andy and Peyton Bartel and serves the Havre area. Its goal is to provide an opportunity for area residents and businesses to recycle compostable material and produce nutrient-rich compost for lawns, gardens and flower beds. Bear Paw Development assisted Country Compost through a grant request to the Montana Department of Agriculture's Growth Through Agriculture (GTA) Program.

The GTA Program is a two-step process and Country Compost was one of the pre-applicants selected to submit final applications for GTA funding. Successful awardees will be announced in February 2024.

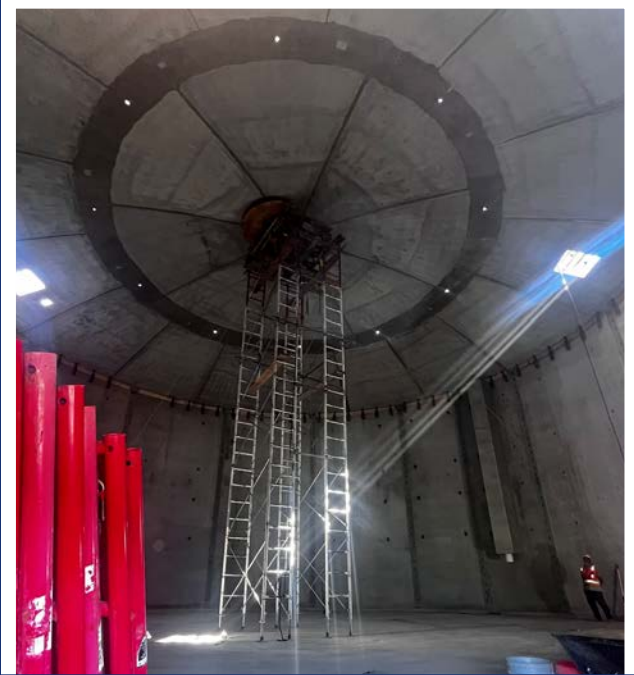
The GTA funds requested by Country Compost will help expand the size of their operation. This will allow more processing of waste product, giving Country Compost the ability to target larger businesses that include schools, grocery stores and farms. This composting process assures the amount of waste going into our area's landfills is reduced. The finished product – nutrient-rich compost – is then sold back to the community, thus providing a product that is both economically and ecologically better for area residents as well as local gardens and greenhouses.



"MY EXPERIENCE WITH BEAR PAW DEVELOPMENT WAS EXCELLENT. THEIR PROFESSIONAL TEAM ASSISTED ME IN APPLYING FOR A GRANT THAT WILL GREATLY HELP MY BUSINESS. WITHOUT THEM THIS WOULDN'T HAVE BEEN POSSIBLE. I HIGHLY RECOMMEND UTILIZING THEIR SERVICES."

ANDY BARTEL, OWNER





"BEAR PAW'S COMMUNITY DEVELOPMENT STAFF TOOK THE LEAD WITH OUR PROJECT'S BUDGET MANAGEMENT. THEY ASSISTED IN DEVELOPING THE FUNDING PACKAGE, WHICH WAS NEARLY \$4.2 MILLION. THEY ALSO TOOK THE LEAD IN DISPERSING THE FUNDS FOR CONTRACTED SERVICES DURING THE CONSTRUCTION PHASE OF THE PROJECT. BEAR PAW'S STAFF ARE TRUE PROFESSIONALS. IT HAS BEEN MY HONOR AND PRIVILEGE TO WORK WITH THEM. "

LANNY WALKER, MAYOR



Fort Benton Water Project

FORT BENTON

Fort Benton is a community committed to improving the lives of its residents, including assuring access to clean drinking water. The City had three aging storage tanks that did not meet State of Montana standards and were no longer sufficient for community use. The City approached Bear Paw Development to help find a solution for the problem, which resulted in the planning and execution of the Fort Benton Water System Improvements Project.

The project focused on demolishing two of the three outdated tanks and building a cutting-edge, million-gallon tank at the site of one of the existing tanks. Fort Benton's commitment to sustainability and safety is underscored by the diverse funding sources that made this project possible, including American Rescue Plan Act (ARPA) Local Fiscal Recovery Funds contributed by Fort Benton (\$95,000) and Chouteau County (\$100,000) and Minimum Allocation Grants (\$559,748). Additionally, the City secured a State Revolving Fund (SRF) B loan of \$1,918,000, along with an SRF Loan of \$750,000 that will be forgiven. Grant funds from the Montana Coal Endowment Program (\$625,000) and Renewable Resource Grant Program (\$125,000) further strengthened the financial package for the project. With the help of Bear Paw Development and the City's engineering firm, Fort Benton secured \$4,172,748 for the water project.

Fort Benton's water system upgrade, marked by strategic decisions and diverse funding, not only addressed immediate challenges but also set the City on a path to a resilient and sustainable future. It serves as an inspiring model for other communities, demonstrating the attainability of a safer, more sustainable future through foresight and determination.



Art's Furniture and Carpet

MALTA

Bear Paw's Small Business Development Center and Loan Department are celebrating five years since the approval of funding that helped Art's Furniture and Carpet in Malta expand their operation to include a heated warehouse. Julie and Jason Snellman purchased Art's from her parents in 2016. They currently sell furniture, flooring, appliances and window treatments and have a delivery area that covers the Hi-Line from Glasgow to Chinook. The business also provides service and repair for warranty and non-warranty work for all appliances. With the purchase of the warehouse, Julie and Jason were able to expand the variety of appliances they sell. They have also increased inventory and product selection. Art's Furniture currently employs six individuals from the Malta area.

This small business success was made possible in part through a collaboration of Bear Paw's SBDC and Loan Department. The SBDC helped with developing a business plan and financial projections and financing was approved through an investment by Bear Paw's revolving loan fund.

“WORKING WITH BEAR PAW WAS GREAT. IT WAS A NICE, EASY PROCESS AND WE WERE VERY HAPPY WITH THE HELP THAT ALLOWED US TO EXPAND OUR BUSINESS! ”

JULIE SNELLMAN, OWNER





**"BEAR PAW
DEVELOPMENT'S
BROWNFIELDS
PROGRAM HAS BEEN
INSTRUMENTAL IN
ASSISTING OUR
COMMUNITY IN
CLEANING UP THIS
UNUSED PROPERTY AND
ESTABLISHING A VERY
VITAL HEALTH
RESOURCE TO THE
FARMING AND
RANCHING COMMUNITY
OF GERALDINE."**

KATHY BOND , MAYOR





Spire Healthcare

GERALDINE

A local nonprofit hoping to construct a wellness center in the town of Geraldine recently utilized Bear Paw Development's Brownfields Program. Spire Healthcare partnered with the Town of Geraldine to assess a town-owned site for the potential project. The site formerly housed a grocery store with apartment space and a post office. By 2004 however, the buildings had been demolished and the debris was burned in the basement of the grocery store. The site has been vacant since. Spire Healthcare expressed interest in utilizing the site, so the Town of Geraldine participated in a Targeted Brownfields Assessment to determine what level of contamination exists. Asbestos-containing materials were found during the assessment, as well as arsenic in the soil samples. Bear Paw is currently working with the Town of Geraldine to move this project into cleanup using a subgrant through Bear Paw's Brownfields Revolving Loan Fund. Bear Paw is also assisting this project through writing a Community Development Block Grant planning grant to develop a Preliminary Architectural Report for the building that will be constructed once the site is clean.

BEAR PAW BY THE NUMBERS

Leveraged funds from outside sources in 2023 for every \$1 of local government investment in Bear Paw Development

\$155.05



64

Jobs created or retained by private industry and others in 2023 through business advising, technical assistance, business lending and project management by our Small Business Development Center, Loan Department, Food and Agriculture Development Center and Community Development Department.



\$16,590,773

Funding coordinated in 2023 through grant writing, revolving loan fund investments, bank financing and other sources for business start-ups and expansions and community enhancements, including local government infrastructure.



112

Number of business owners or aspiring entrepreneurs counseled by our Small Business Development Center



\$219,184,693

Funding coordinated by Bear Paw Development since 2006 for projects in Bear Paw's Economic Development District through state, federal and local government sources, as well as through banks, revolving loan funds, owner equity and other investments.

Estimated number of jobs created or retained due to business lending activity over the past 36 years



1904



423

Number of loans to entrepreneurs since inception of Bear Paw's Loan Department to finance business start-ups and expansions



\$72 Million

Business lending by Bear Paw Development, plus leveraged funds coordinated by our organization, for more than 367 private sector start-ups and expansions over 40 years.

Board of Directors

Debbie Callahan <i>President</i>	Member at Large
Jim Ghekiere <i>Vice President</i>	Liberty County
Doug Kaercher <i>Secretary</i>	City of Havre
Bruce Christofferson <i>Treasurer</i>	Phillips County
Scott Ross	Town of Chester
Richard Sangrey	Rocky Boy's Indian Reservation
Loretta Bell	Fort Belknap Indian Reservation
Emily Harshman	City of Chinook
Sheri Williams	Hill County
Rick Darlington	Chouteau County
Leona Kienenberger	Little Shell Tribe
John Demarais	City of Malta
Tami Casady	City of Harlem
Lanny Walker	City of Fort Benton
Shane Fox	Blaine County
Wendy Kleinsasser	Town of Big Sandy
Tim Solomon	Member at Large
Orry Fruit	Member at Large
Dave Skiff	Member at Large
Kirsten Kammerzell	Member at Large
Angie Billmayer	Member at Large
Karey Bishop	Member at Large
Greg Kegel	Member at Large

Bear Paw Staff

Paul Tuss	Executive Director
Stefnie Redding	Deputy Director/Finance Officer
Joe LaPlante	Small Business Development Center Director
Trish Cichosz	Director of Loan Services
Sara Strissel	Director of Community Planning and Brownfields
Josh Gomez	Food and Ag Development Center Director
Julea Robbins	Director of Community Development
Emilee Luke	Community Development Specialist
Chris Partin	Loan Specialist

SMALL BUSINESS DEVELOPMENT CENTER INVESTORS

Independence Bank	First State Bank of Malta
US Bank	Bank of Malta
First Bank of Montana	Bank of Harlem

BUSINESS INVESTMENT PROGRAM PARTNERS

Great West Engineering	BNSF Railway
Morison-Maierle, Inc.	Island Mountain Development Group
NorthWestern Energy	

PHOTOGRAPHY

Front Cover:	Justin Morse-Early Fall at Bear Paw Lake
Page 2:	David Heath-Out of this World
Back Cover:	Angela Rowlatt-Northern Lights Trying to Make Their Appearance

Bear Paw Development Corporation's mission...

is to be the most responsive and relevant nonprofit economic and community development organization in Montana, focusing on our five county, two reservation region of northern Montana. Timely, courteous and knowledgeable assistance to our customers with their project development needs - every time - will be the hallmark of our commitment. Our services will be delivered with honesty and integrity and will always be client-focused.



BEAR PAW STAFF



BEAR PAW DEVELOPMENT CORPORATION

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Building Partnerships For Community & Economic Development