THE NAVAJO NATION
LEGISLATIVE BRANCH
INTERNET PUBLIC REVIEW PUBLICATION

LEGISLATION NO: _0253-26__ **SPONSOR: Danny Simpson**

TITLE: **An Action Relating to Resources and Development Committee; Approving the Navajo Nation Division of Economic Development's Navajo Nation Business and Industrial Development Fund Small Business Development Fund Operating Guidelines**

***Date posted*: October 28, 2026 at 4:42PM**

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LEGISLATIVE SUMMARY SHEET
Tracking No. 0253-26

DATE: October 27, 2026

TITLE OF RESOLUTION: AN ACTION RELATING TO RESOURCES AND DEVELOPMENT COMMITTEE; APPROVING THE NAVAJO DIVISION OF ECONOMIC DEVELOPMENT'S NAVAJO NATION BUSINESS AND INDUSTRIAL DEVELOPMENT FUND SMALL BUSINESS DEVELOPMENT FUND OPERATING GUIDELINES

PURPOSE: This legislation, if approved, would approve the Navajo Nation Business and Industrial Development Fund Small Business Development Fund Operating Guidelines which govern the administration of the BIDF Small Business Development Fund.

FINAL AUTHORITY: Resources and Development Committee

VOTE REQUIRED: Simple Majority

This written summary does not address recommended amendments as may be provided by the standing committees. The Office of Legislative Counsel requests each Council Delegate to review each proposed resolution in detail.

5-DAY BILL HOLD PERIOD: 11/2/26
Website Posting Time/Date:
Posting End Date: 11/2/26
Eligible for Action: 11/3/26

PROPOSED STANDING COMMITTEE RESOLUTION

25th NAVAJO NATION COUNCIL—Fourth Year, 2026

Introduced By:

Primary Sponsor

Tracking No. 0253-26

AN ACTION

RELATING TO RESOURCES AND DEVELOPMENT COMMITTEE; APPROVING THE NAVAJO DIVISION OF ECONOMIC DEVELOPMENT'S NAVAJO NATION BUSINESS AND INDUSTRIAL DEVELOPMENT FUND SMALL BUSINESS DEVELOPMENT FUND OPERATING GUIDELINES

BE IT ENACTED:

SECTION ONE. AUTHORITY

The Resources and Development Committee is a standing committee of the Navajo Nation Council with the enumerated power to establish rules, regulations, and policies to streamline procedures for approval, management, and enforcement to enhance the development of the economy and increase development on the Navajo Nation, and serves as the oversight committee for the Navajo Nation Division of Economic Development. 2 N.N.C. §§ 500(A), (C)(7), and 501(C)(1).

SECTION TWO. FINDINGS

A. The Division of Economic Development is established under the Executive Branch of the Navajo Nation government. 2 N.N.C. § 1501. The Division of Economic Development also oversees and administers funds disbursed from the Navajo

Nation Business and Industrial Development Funds ("BIDF"), which provide financing to support business development, expansion, and economic growth throughout the Navajo Nation.

B. The Division of Economic Development, Support Services Department requests approval of the Navajo Nation Business and Industrial Development Fund's Small Business Development Fund Operating Guidelines, attached as **Exhibit A.**

C. "The proposed new guidelines establish the policies, eligibility requirements, underwriting standards, loan approval process, closing procedures, servicing requirements, and portfolio monitoring practices governing the BIDF Small Business Loan Program. The guidelines are designed to provide a consistent, transparent, and accountable framework for originating and administering loans that support the creation, expansion, and retention of Navajo-owned business throughout the Navajo Nation. The proposed guidelines also strengthen internal controls by clearly defining roles and responsibilities for Division of Economic Development staff, Regional Business Development Offices, the Support Services Department, underwriting personnel, and BIDF management. In addition, the guidelines incorporate enhanced risk management procedures to improve portfolio performance and ensure compliance with applicable Navajo Nation laws, regulations, and funding requirements." July 13, 2026 memorandum from Division of Economic Development Support Services Department, Department Manager attached as **Exhibit B.**

D. The Navajo Nation Department of Justice has reviewed the Navajo Nation Business and Industrial Development Fund's Small Business Development Fund Operating Guidelines and determined it sufficient. The SECTION 164 REVIEW FORM Document No. 027014 is attached as **Exhibit C.**

SECTION THREE. APPROVAL

The Resources and Development Committee hereby approves the Navajo Nation Business and Industrial Development Fund Small Business Development Fund Operating Guidelines attached as **Exhibit A.**