



2026 Request for Applications Budget and Budget Narrative Guidelines

OVERVIEW

Terms:

- **Budget:** refers to the funding requests presented via spreadsheet table and gives the cost for each category of the budget.
- **Budget Narrative:** refers to the funding request presented via narrative text that helps to explain the need for the requested funds and how the funds will be used.

Applicants are required to use the 2026 RFA Budget Template. **Applications not using NAAF's template may not qualify for review.** The completed budget must be uploaded **both** as an Excel file (.xlsx) and as a PDF file (.pdf). The completed budget narrative must be uploaded as a PDF file (.pdf). Please utilize the budget template and samples listed below to aid in the process.

- [2026 RFA Budget Template](#)
- [2026 RFA Sample Budget](#)
- [2026 RFA Sample Budget Narrative](#)

Access budget files here: <https://nativeamericanagriculturefund.org/2026-rfa>

IMPORTANT:

- Budget line items should only reflect funding requested from NAAF for the project(s) in the application.
- Do not list line items or funds for which you are not requesting, such as in-kind funds or funds from outside organizations being leveraged towards the project. There is space to include in-kind and leverage funds in other areas of the application.

If a project or projects presented in an application are accepted for funding, NAAF may recommend that only a portion of the successful applicant's funding request be approved and reserves the right to decide what components or parts of an application and budget request are funded. Full funding is not guaranteed and NAAF may fund any number of projects listed in an application, regardless of how many are applied for.

For example, if an applicant applies for *General Focus* funding and two *Special Focus* areas, NAAF may fund only one or two of them. Applicants are requested to itemize expenses related to categories of activities (e.g., training/technical assistance, re-granting, etc.) in their budget(s) and budget narrative(s) so that reviewers may isolate funding categories for further review, if

necessary, in making final funding recommendations. Please develop budgets and budget narratives that can withstand the process of being selectively funded. Please refer to the 2026 RFA Budget Template, 2026 RFA Sample Budget, and 2026 RFA Sample Budget Narrative for further guidance.

NAAF requires a unique budget and budget narrative for each proposed project, whether it be a general or special focus area, that an organization selects in the application. In the budget narrative, provide descriptive information concerning the items for which funding is requested. Please give sufficient detail to adequately discuss the budget items related to your project narrative.

PERSONNEL COSTS

The personnel section covers salaries and wages and fringe benefits for employees of the applicant organization who will contribute to the proposed project. In the budget template, create a line item for each staff member with the following information: job title, percentage of time devoted to the proposed project, total annual salary and anticipated salary increases for year 2 (if applicable). For each personnel line item you create, create a matching line item for associated fringe costs. In the budget narrative, provide details on the role of each staff member in the project and indicate whether the position is new.

See example:

Personnel Costs			
Executive Director (5% time; \$100,000 annual salary, 3% increase in Year 2)	\$ 5,000.00	\$ 5,150.00	\$ 10,150.00
Senior Program Officer (10% time; \$75,000 annual salary, 3% increase in Year 2)	\$ 7,500.00	\$ 7,725.00	\$ 15,225.00
Grants Officer (10% time; \$55,000 annual salary, 3% increase in Year 2)	\$ 5,500.00	\$ 5,665.00	\$ 11,165.00
Salary and wage subtotal	\$ 18,000.00	\$ 18,540.00	\$ 36,540.00
Fringe: Executive Director (18%)	\$ 900.00	\$ 927.00	\$ 1,827.00
Fringe: Senior Program Officer (18%)	\$ 1,350.00	\$ 1,390.50	\$ 2,740.50
Fringe: Grants Officer (18%)	\$ 990.00	\$ 1,019.70	\$ 2,009.70
Fringe subtotal	\$ 3,240.00	\$ 3,337.20	\$ 6,577.20
Personnel Costs by Year and Total	\$ 21,240.00	\$ 21,877.20	\$ 43,117.20

DIRECT COSTS

Direct costs are expenses incurred for activities linked directly to the proposed project. NAAF recognizes a number of direct costs identified below:

Hosted Events

The hosted events section covers expenses related to meetings, conferences or other events hosted by the applicant in carrying out proposed grant activities. In the budget template, create line items for each hosted event. Example line items include facility rental, hospitality, supplies, A/V rental, trainer fees, virtual event production fees, etc. In the budget narrative, provide detail on the purpose of each hosted event, location, format, and number of people

involved.

Note: If a national disruption (e.g., a pandemic) prevents or limits travel, applicants should be prepared to shift to alternative activities that do not require travel, such as virtual gatherings. NAAF will work with the applicant to shift budget requests if necessary.

Travel

The travel section covers transportation, lodging, per diem and other travel-related expenses for staff, consultants, and project participants. No international travel is allowed. In the budget template, create line items for each subsection of travel and list the cost. In the budget narrative, provide detail on the approximate number of trip(s), the destination(s) of the trip(s) and average projected costs for airfare, ground transportation/mileage, per diem, and lodging.

Please also budget at least \$1,000 for airfare/mileage for one project staff person to attend one NAAF grantee convening, date TBD. Other costs (lodging and on-site meals) will be covered by NAAF. In person versus remote grantee convenings will alternate every other year.

If your project is one year or less and will end prior to an in-person convening, you do not need to allocate those funds within your budget.

Note: If a national disruption (e.g., a pandemic) prevents or limits travel, applicants should be prepared to shift to alternative activities that do not require travel, such as virtual gatherings. NAAF will work with the applicant to shift budget requests if necessary.

Supplies

The supplies section covers individual items costing \$4,999 or less. In the budget template, create a line item for groups of supplies and list the total cost. In the budget narrative, describe the relationship to the proposed project and cost. For example, an applicant requests 6 laptops costing \$1,000 each for a total cost of \$6,000. The cost for one laptop is less than \$4,999, so this line item falls under supplies.

Equipment and Capital Expenditures

The equipment and capital expenditures section include individual items costing \$5,000 or more and major investments into physical assets (e.g., constructing a greenhouse). In the budget template, create a line item for each piece of equipment and list the cost. In the budget narrative, list the cost and describe the relationship to the proposed project.

Contractual and Consultants

The contractual and consultants section covers outside expertise hired to help implement or advise the proposed project, including sub-awards to other organizations. In the budget template, create a line item for each contract and list the cost. In the budget narrative, provide

as much information as possible regarding the contractual/consultants, i.e., name of the individual, if known; type of contractual/consultant required for the project; expertise they will offer; hourly rate (or projected budget for services); and the number of hours projected. Indirect costs associated with contracts and consultants belong to this line item as well.

Printing and Publications

The printing and publications section covers costs for reports, publications, or specific materials in support of the proposed project. In the budget template, create a line item and list the cost. In the budget narrative, provide information on the purpose of the publication and expected distribution audience. Any new publications must abide by our communication policies. For additional information, please contact NAAF's Director of Communication, Whitney Sawney.

Other

The other section covers other expenses not reflected in the categories above, such as:

- a. **Communications** – Mailings, postage, faxes, and telephone or internet access charges.
- b. **Photocopying** – In-house photocopying of materials.
- c. **Service or Maintenance Contracts** – If equipment is used for the project, project costs can include a percentage of costs for the maintenance of equipment related to the percentage of use for the project.
- d. **Conference/Meetings** – Detailed costs of conferences or meetings the applicant will attend (as a participant, not a host) should be included here.
- e. **Speaker/Trainer fees** – Information on speakers/trainers to be used during the project period should include the fee, if applicable, and description of services provided.
- f. **Honoraria** – Honoraria to persons providing a service to the project are allowable. Provide information regarding the honorarium amount.
- g. **Stipends** – Stipends for interns, apprentices or other non-employees and non-consultants working on project activities.

[Example budget on next page]

Direct Costs

Winter Technical Assistance Training				
Facility rental and A/V fee	\$200.00	\$200.00		\$400.00
Meals for participants	\$250.00	\$250.00		\$500.00
Summer Technical Assistance Training				
Facility rental and A/V fee	\$200.00	\$200.00		\$400.00
Meals for participants	\$250.00	\$250.00		\$500.00
Travel				
Airfare	\$2,000.00	\$2,000.00		\$4,000.00
Lodging	\$1,200.00	\$1,200.00		\$2,400.00
Per Diem	\$280.00	\$280.00		\$560.00
Ground Transportation	\$400.00	\$400.00		\$800.00
Grantee Convening	\$750.00	\$-		\$750.00
				<i>Must be at least \$750</i>
Supplies (under \$4,999 or less)				
Office supplies (paper, printer ink, etc.)	\$1,000.00	\$1,000.00		\$2,000.00
Laptop	\$1,500.00	\$-		\$1,500.00
Equipment and/or Capital Expenditure				
N/A	\$-	\$-		\$-
Contractual/Consultant				
Consultant for Site Visits	\$4,800.00	\$4,800.00		\$9,600.00
Printing/Publications				
Technical assistance training booklets	\$500.00	\$500.00		\$1,000.00
Other				
N/A	\$-	\$-		\$-
Direct Costs by Year and Total	\$13,330.00	\$11,080.00		\$24,410.00

Sum all direct costs

INTERMEDIARY FUNDS

Intermediary funds may include funds to be re-granted or loaned to other eligible organizations/entities or scholarships to be provided to eligible individuals.

Note: Intermediary funds are excluded from indirect cost calculations.

See example:

Intermediary Funds			
Loans	\$ -	\$ -	\$ -
Re-grants	\$ 50,000.00	\$ 50,000.00	\$ 100,000.00
Scholarships	\$ 10,000.00	\$ 10,000.00	\$ 20,000.00
Intermediary Funds by Year and Total	\$ 60,000.00	\$ 60,000.00	\$ 120,000.00

INDIRECT COSTS

Indirect costs cover expenses related to administrative, finance and human resources staff; rent; utilities; phones; internet; office supplies; insurance; accounting/bookkeeping fees; audit fees; and related expenses.

The maximum indirect rate allowed for the NAAF 2026 Request for Applications is 15% of personnel plus direct costs, excluding intermediary.

NAAF guidelines on indirect cost calculations are:

- Identify an indirect rate
 - o NAAF’s maximum indirect rate is 15%
- Indirect costs = Rate * (All personnel costs + All direct costs)
 - o Intermediary funds are excluded from indirect calculations

Applicant organizations may have their own rules for calculating indirect costs, and those may be more restrictive than NAAF’s guidance. For example, some organizations do not allow indirect on consultant fees or equipment costs. In that case, applicants should adhere to their organizational rules and share those rules with NAAF in the budget template and budget narrative.

Reminders:

- Indirect costs may NOT be applied towards intermediary funds.
- The indirect rate on allowable line items (defined by NAAF’s guidelines or the applicant’s rules) **may not exceed 15%**.
- The maximum indirect cost rate may be applied at a rate lower than 15%.
- Applicants may apply indirect costs to fewer line items to meet the project budget's needs.

See example:

Indirect Costs			
All personnel and direct line items	\$ 5,185.50	\$ 4,943.58	\$ 10,129.08
<i>(max indirect rate of 15%, intermediary excluded)</i>			

UNALLOWABLE COSTS

Unallowable costs include:

- a. Alcoholic beverages
- b. Entertainment costs
- c. Rent for grantee-owned facilities, unless charging rental is the standard operating procedure for the grantee
- d. Award ceremonies, unless project activities are the central purpose for the event
- e. Receptions
- f. Application writing costs
- g. Lobbying, as defined within the Request for Applications overview document.
- h. Litigation

**Note: Meals are allowed when they are a critical part of the meeting or conference.*

Questions on these guidelines can be addressed by email to grants@NativeAmericanAgricultureFund.org or by phone to 479-445-6226