

*Native Initiatives:
Profiles of Organizations
Selected for Funding*

*Native American CDFI Assistance
(NACA) Program*

*Native American CDFI Development
(NACD) Program*

*Native American Technical Assistance
(NATA) Program*

*2004 Round Awardees
September 30, 2004*

CDFI
fund

Native American CDFI Assistance (NACA) Program

Arizona

KEAMS CANYON

HOPI CREDIT ASSOCIATION

Location: Keams Canyon, AZ
Award: \$440,000
Contact: Stephen Skorupski - (800) 516-9091

Hopi Credit Association (HCA) is a certified community development financial institution based in Keams Canyon, Arizona. The Awardee provides financial services and technical assistance to members of the Hopi Tribe living on the Hopi Reservation in Northern Arizona. The \$440,000 Native American CDFI Assistance (NACA) award includes \$400,000 of loan capital that will allow the awardee to create a loan fund for auto loans. The remaining \$40,000 is a technical assistance grant that will allow HCA to obtain consulting services to design a website; purchase and install computer and software technology for staff; provide training for staff and board of directors; and provide operating support for the Awardee's activities.

ST. MICHAELS

NAVAJO PARTNERSHIP FOR HOUSING, INC.

Location: St. Michaels, AZ
Award: \$240,000
Contact: Richard Kontz - (928) 810-3112

Established in 1996, Navajo Partnership for Housing, Inc. (NPH) is a certified community development financial institution with a mission of creating homeownership opportunities on the Navajo Nation through innovative approaches to financing and flexible products. The \$240,000 Native American CDFI Assistance award includes \$190,000 to be used as loan capital. The remaining \$50,000 is a technical assistance grant that the Awardee will use to obtain consulting services for the revision of loan policies and procedures, and development of legal documents; acquire computer hardware and software technology for staff; provide staff salary for design of financial systems; and send staff to training.

California

HOOPA

HOOPA DEVELOPMENT FUND

Location: Hoopa, CA
Award: \$144,000
Contact: Clifford Marshall - (530) 625-4211

The Hoopa Development Fund (HDF) is a certified community development financial institution based in Hoopa, California. HDF's mission is to provide home loans (mortgage and home repair), debt consolidation, educational loans and technical assistance to residents of the Hoopa Valley Reservation. The \$144,000 Native American CDFI Assistance Program award will provide \$70,000 in loan capital and \$74,000 in technical assistance that will allow HDF to develop a strategic plan and a capitalization plan; purchase software; send its staff to training in community development finance; and support operations.

Hawaii

HONOLULU

COUNCIL FOR NATIVE HAWAIIAN ADVANCEMENT

Location: Honolulu, HI
Award: \$130,000
Contact: Brandi Lau - (808) 521-5011

The Council for Native Hawaiian Advancement (CNHA) in Honolulu, HI is a community-based organization that provides technical assistance and advocacy to the Native Hawaiian community to promote economic development within and empowerment of the community. CNHA will use the \$130,000 technical assistance award through the Native American CDFI Assistance Program to obtain consulting services that will help it establish a community development financial institution (CDFI) with a mission to serve the Native Hawaiian community.

Maine

ORONO

FOUR DIRECTIONS DEVELOPMENT CORPORATION

Location: Orono, ME
Award: \$855,000
Contact: Donna Loring - (207) 866-6500

Four Directions Development Corporation of Orono, ME is a certified community development financial institution (CDFI) established by the Penobscot Tribal Housing Authority with the assistance of Coastal Enterprises (also a certified CDFI) to serve the Penobscot Indian Nation through housing and business lending, homebuyer education, and technical assistance. Four Directions has expanded to serve the other three Tribes in Maine: the Passamaquoddy Tribe (representing two reservations), the Aroostook Band of Micmac Indians, and the Houlton Maliseet Band of Indians. Four Directions will use \$720,000 of its \$855,000 Native American CDFI Assistance award as loan loss reserves and for loan capital. The remaining \$135,000 is a technical assistance grant will build the capacity of Four Directions to serve its market by supporting its operations as well as through consulting services to design marketing materials and update its website, new computer technology, and in-depth training for staff.

Michigan

WATERSMEET

KATIKITEGON COMMUNITY DEVELOPMENT CORPORATION-REVOLVING LOAN FUND

Location: Watersmeet, MI
Award: \$115,000
Contact: J.H. Hazen - (906) 358-4577

The Katikitegon Community Development Corporation - Revolving Loan Fund (KRLF) of Watersmeet, MI is a nonprofit community development corporation serving the Lac Vieux Desert Tribe. The awardee will use the \$115,000 technical assistance award through the Native American CDFI Assistance Program to purchase consulting services to develop marketing and capitalization plans, policies and procedures, and product development, to acquire technology and training, and to support operations.

Minnesota

CASS LAKE

LEECH LAKE BAND OF OJIBWE

Location: Cass Lake, MN
Award: \$150,000
Contact: Gerald White - (218) 335-8230

The Leech Lake Band of Ojibwe Tribe of Cass Lake, MN will use its \$150,000 technical assistance award through the Native American CDFI Assistance Program to achieve its objective of creating a certified community development financial institution in the form of a community development credit union serving the Leech Lake Reservation in northern Minnesota and surrounding communities. The awardee will use the grant to hire a consultant to assist the Tribe with a market analysis, to purchase training for staff, to purchase technology, and to support operations.

MINNESOTA CHIPPEWA TRIBAL HOUSING CORPORATION

Location: Cass Lake, MN
Award: \$961,783
Contact: Norman Deschampe - (218) 335-8582

Minnesota Chippewa Tribal Housing Corporation (MCTHC) is a certified CDFI whose mission is to provide financial and technical assistance for affordable housing and businesses to the Minnesota Chippewa Tribe. The \$961,783 Native American CDFI Assistance (NACA) Program award includes \$949,783 of loan capital for the awardee's affordable housing and business loan products. The Awardee will use the remaining \$12,000 technical assistance grant to obtain consulting services for an analysis of the awardee's market and to acquire computer hardware and software technology for staff.

OGEMA

WHITE EARTH INVESTMENT INITIATIVE

Location: Ogema, MN
Award: \$156,500
Contact: Frank Annette - (218) 983-4020

White Earth Investment Initiative of Ogema, MN is subsidiary of Midwest Minnesota Community Development Corporation, a certified community development financial institution (CDFI). White Earth's mission is to serve Native American entrepreneurs and business owners on the White Earth reservation. The awardee will use the \$156,500 technical assistance award through the Native American CDFI Assistance Program to help build its capacity through training, the purchase of technology, and consulting services to establish a CDFI that will primarily serve the White Earth Reservation.

ST. PAUL

MINNESOTA INDIAN ECONOMIC DEVELOPMENT FUND

Location: St. Paul, MN
Award: \$1,130,000
Contact: Micheal Moore - (651) 917-0819

Established in 1992, Minnesota Indian Economic Development Fund (MIEDF) is a certified community development financial institution based in Minneapolis, MN with a mission to provide financial and technical assistance to businesses owned and operated by American Indians. MIEDF will use its \$1,130,000 Native American CDFI Assistance Program award to support its business loan fund and its ability to achieve permanent economic growth in Indian Country. The award includes \$130,000 in Technical Assistance grant that MIEDF will use to build its capacity to serve its market.

North Dakota

GARRISON

FORT BERTHOLD HEALTHY PEOPLE IN HEALTHY COMMUNITIES

Location: Garrison, ND
Award: \$131,700
Contact: Verlee White Calfe-Sayler - (701) 224-8481

The Fort Berthold Healthy People In Healthy Communities (FBHPHC) in Garrison, ND is a non-profit organization with a mission of improving the quality of life of the people of Fort Berthold. FBHPHC will use the \$131,700 technical assistance award through the Native American CDFI Assistance Program to obtain consulting services to develop a marketing plan and policies and procedures; to purchase computer hardware and software; to obtain training for staff and board members; and to support operations.

South Dakota

EAGLE BUTTE

FOUR BANDS COMMUNITY FUND, INC.

Location: Eagle Butte, SD
Award: \$440,000
Contact: Tanya Fiddler - (605) 964-3687

Four Bands Community Fund of Eagle Butte, SD is a certified community development financial institution (CDFI) serving the Cheyenne River Indian Reservation. Four Band's mission is to provide microloans and technical assistance to micro business owners who are tribal members. Four Bands will use \$300,000 of its \$440,000 award under the Native American CDFI Assistance Program for loan capital to support its business lending. The remaining \$140,000 is a technical assistance grant that will build the Awardee's capacity to serve its market by supporting its operations, purchasing computer technology, sending staff and board members to training, and obtaining consulting services.

OTI KAGA, INC.

Location: Eagle Butte, SD
Award: \$100,000
Contact: Bill Picotte - (605) 964-4663

Oti Kaga, Inc. is a nonprofit housing development corporation based in Eagle Butte, SD on the Cheyenne River Sioux Indian Reservation. Its mission is to increase decent, safe, and affordable housing opportunities for low- and moderate-income residents of the Cheyenne River Sioux Tribe. The awardee will use the \$100,000 technical assistance award through the Native American CDFI Assistance Program to establish a community development financial institution with a mission to provide mortgage-related and affordable housing development loan products to qualified borrowers as well as basic financial literacy and homebuyer education to residents of the reservation in order to increase homeownership and improve the reservation economy.

KYLE

FIRST NATIONS OWEESTA CORPORATION

Location: Kyle, SD
Award: \$865,000
Contact: Elsie Meeks - (605) 455-1700

First Nations Oweesta Corporation (FNOC) of Kyle, SD began as a program of the First Nations Development Institute and was spun off into a separate corporation in 1999. The awardee provides technical assistance and loan capital to help emerging Native CDFIs get established and to strengthen existing Native CDFIs. FNOC will use \$745,000 of its \$865,000 award through the Native American CDFI Assistance Program as loan capital. The remaining \$120,000 is a technical assistance grant that will allow FNOC to build its capacity by supporting its operations, obtaining consulting services, sending staff to training, and purchasing computer hardware and software.

Washington

EDMONDS

AFFILIATED TRIBES OF NORTHWEST INDIANS REVOLVING LOAN FUND

Location: Edmonds, WA
Award: \$855,000
Contact: Greg Starup - (425) 775-1630

The Affiliated Tribes of Northwest Indians Revolving Loan Fund (ATNI RLF) of Edmonds, Washington is the subsidiary of the Affiliated Tribes of Northwest Indians, an intertribal organization serving 54 member Tribes in seven states: Alaska, California, Idaho, Montana, Nevada, Oregon, and Washington. The awardee's mission is to provide financing and technical assistance to Tribally owned businesses and credit programs as well as businesses owned by Tribal members. The Awardee also provides assistance to member Tribes interested in starting a CDFI. ATNI RLF will use \$700,000 of its \$855,000 Native American CDFI Assistance (NACA) Program award for loan capital to support its business lending. The remaining \$155,000 is a technical assistance grant that will allow ATNI RLF to build its capacity to serve its market by supporting its operations, sending staff to training in community development finance, and purchasing computer hardware and software.

*Native American CDFI Development (NACD) Program**

Alaska

FAIRBANKS

TANANA CHIEFS CONFERENCE

Location: Fairbanks, AK
Award: \$51,000
Contact: Harold Brown - (907) 452-8251

Tanana Chiefs Conference (TCC) is a non-profit regional corporation, serving the Alaska Native community of the Fairbanks North Star Borough in the Alaskan interior. TCC proposes to form a loan fund that will apply for certification as a CDFI. The Awardee received a \$51,000 technical assistance grant under the Native American CDFI Development (NACD) Program to acquire training for staff and to purchase hardware and software for lending.

Arizona

SAINT MICHAELS

NAVAJO NATION DIVISION OF ECONOMIC DEVELOPMENT

Location: Saint Michaels, AZ
Award: \$81,000
Contact: Allan Begay - (928) 871-6544

The Navajo Nation Division of Economic Development is a division of the Navajo Nation covering Arizona, New Mexico and Utah. Its mission is to provide investment capital to members of the Navajo Nation by supporting small and large private sector businesses, tribal businesses and local government community development initiatives. The awardee will use \$81,000 in technical assistance through the Native American CDFI Development program to establish the procedures and structure necessary to provide loans that will help qualified borrowers develop this community and to ensure that its product mix responds to the needs of the community.

* Please note that the Fund accepted NACD applications on a rolling basis throughout FY2004. Therefore, some NACD awardees previously announced are not included on this list.

SCOTTSDALE

SALT RIVER PIMA MARICOPA INDIAN COMMUNITY - SALT RIVER COMMUNITY HOUSING DIVISION

Location: Scottsdale, AZ
Award: \$70,500
Contact: Marilyn Watson - (480) 850-8980

The Salt River Pima Maricopa Indian Community (SRPMIC) is a federally recognized tribe in Arizona. The goal of the Housing Division is to improve living standards within the community and provide services that reflect the community's growing needs. SRPMIC will receive \$70,500 from the Native American CDFI Development program to acquire consulting services to conduct a market study; develop an organizational development plan; to pay staff to develop policies and procedures; and to acquire training for staff to assist in the development of a CDFI.

California

UKIAH

NORTHERN CIRCLE INDIAN HOUSING AUTHORITY

Location: Ukiah, CA
Award: \$67,340
Contact: Darlene Tooley - (707) 468-1336

The Northern Circle Indian Housing Authority (Northern Circle), located in Ukiah, California, has been awarded a \$67,340 Native American CDFI Development grant to support its formation of a CDFI: the United Native Housing Development Corporation (UNHDC), a housing loan fund that will serve ten tribes in northern California. The primary purpose of UNHDC will be to provide quality housing to Native Americans in Northern California.

Colorado

BOULDER

INTERTRIBAL ECONOMIC ALLIANCE

Location: Boulder, CO
Award: \$50,000
Contact: Wes Martel - (303) 543-0091

The Intertribal Economic Alliance (ITEA), located in Boulder, Colorado, has been awarded a Native American CDFI Development grant to support its formation of a CDFI: the Small Business Investment Company (SBIC), which will become a national business loan fund and will serve all of Indian country. The primary purpose of SBIC will be to promote, assist and provide for the enhancement and development of businesses on Reservations that suffer from unemployment in excess of 50% and that have high percentages of families living in poverty. ITEA has received a \$50,000 grant to obtain consulting services to assist in the development of SBIC.

New York

HOGANSBURG

AKWESASNE HOUSING AUTHORITY

Location: Hogansburg, NY
Award: \$64,500
Contact: Retha Herne - (518) 358-9020

Akwesasne Housing Authority is the Housing Authority of the Mohawk Tribe on the St. Regis Mohawk reservation in Hogansburg, NY in northern New York state. The Tribe spans the international boundary into Canada, directly north. The Housing Authority proposes to create a credit union in partnership with Alternatives Federal Credit Union of Ithaca, NY. The awardee will use the \$64,500 technical assistance award through the Native American CDFI Development Program to acquire the assistance of Alternatives and a consultant to mentor community members and the board of directors through the first stages of starting this credit union.

Oklahoma

HUGO

HOUSING AUTHORITY OF THE CHOCTAW NATION

Location: Hugo, OK
Award: \$50,000
Contact: Russell Sossamon - (580) 326-7521

The Housing Authority of the Choctaw Nation is a branch of the Choctaw Nation's Government based in Hugo, OK. Its mission is to increase decent, safe, and affordable housing opportunities for low- and moderate-income members of the Choctaw Nation. The awardee will use the \$50,000 technical assistance award through the Native American CDFI Development Program to establish a community development financial institution with a mission to provide mortgage-related and affordable housing development loan products in order to increase homeownership and to provide gap financing and technical assistance to Native American small business owners in order to improve the reservation economy. The grant will be used to develop a capitalization plan, job descriptions, lending policies and procedures, and acquire training and technology.

Washington

COULEE DAM

COLVILLE TRIBAL ENTERPRISE CORPORATION (CTEC)

Location: Coulee Dam, WA
Award: \$71,000
Contact: Sharon Holmdahl - (509) 634-3221

The Colville Tribal Enterprise Corporation is a non-profit community organization committed to supporting and developing business and entrepreneurship opportunities in the tribal community. The ultimate goal is to support and assist low to moderate-income individuals and communities. Colville will receive \$71,000 in technical assistance from the Native American CDFI Development Program. This amount will support procedure, information systems, policy and organization development, a market study and assessment of current activities and staff training.

Wisconsin

CRANDON

NORTHWOODS NIIJII ENTERPRISE COMMUNITY, INC.

Location: Crandon, WI
Award: \$88,530
Contact: Patricia O. Stanton - (715) 369-3005

The Northwoods Nijii Enterprise Community Inc., a non-profit corporation created in 1999 to activate residents and create resources to improve its rural district encompassing three Tribes and eight municipalities in Northern Wisconsin, received technical assistance from the Native American CDFI Development Program in the amount of \$88,530 that will be used to assist in the development of a new CDFI to provide loans and technical assistance to new and growing small businesses. The award will be used to obtain legal, financial, and consulting services, prepare loan procedures and policies, and purchase computers and loan servicing and accounting software for the new CDFI.

Native American Technical Assistance (NATA) Program

Nebraska

WALTHILL

OMAHA NATIONS FUND, LLC

Location: Walthill, NE
Award: \$89,000
Contact: Clyde Tyndall - (402) 837-5391

Omaha Nations Fund, LLC, the for-profit subsidiary of Native Council on Economic and Community Development Corporation that manages the Omaha Lodges Project, has been awarded a Native American Technical Assistance grant of \$89,000. The Awardee will use it's NATA award to strengthen the operational capacity by: creating its lending policies and procedures; creating its housing product; obtaining technology enhancements; staff training; and obtaining a capitalization strategy.

Oklahoma

STILWELL

ADAIR COUNTY INDIAN CREDIT ASSOCIATION

Location: Stilwell, OK
Award: \$25,000
Contact: Gwen Grayson - (918) 696-7095

The Adair County Indian Credit Association, a non-profit organization in Stilwell, Oklahoma, has a mission to provide loan funds to the Cherokee Nation and to promote community development within the Cherokee Nation. Indian Credit Association has been awarded a \$25,000 Native American Technical Assistance grant to develop its housing lending program. This will include the development of a capitalization plan and to develop policies and procedures.

* Please note that the Fund accepted NATA applications on a rolling basis throughout FY2004. Therefore, some NATA awardees previously announced are not included on this list.

TAHLEQUAH

BANK OF CHEROKEE COUNTY

Location: Tahlequah, OK
Award: \$75,000
Contact: Susan Plumb - (918) 456-3900

The Bank of Cherokee County of Tahlequah, OK is a Native-owned certified CDFI serving Cherokee County, the seat of the Cherokee Nation in OK. The bank serves the Native and non-Native community in the county. The Fund awards a \$75,000 technical assistance grant to help the Awardee purchase check-imaging software. This purchase will help the Awardee kept abreast of the changing needs of its market and remain competitive and in compliance with Federal Reserve policy changes.

Wyoming

FORT WASHAKIE

WIND RIVER DEVELOPMENT FUND

Location: Fort Washakie, WY
Award: \$113,100
Contact: Lisa Wagner - (307) 335-7330

Wind River Development Fund is a nonprofit business loan fund based in Fort Washakie, WY on the Wind River Indian Reservation. Its mission is to provide financial opportunities to stimulate economic development on the Wind River Reservation. The awardee will use the \$113,100 technical assistance award through the Native American Technical Assistance Component of the CDFI Program to build the capacity of the organization to serve its Target Market through staff and board training, purchase of technology, to hire a consultant to evaluate the Awardee's first two years of operation of its programs, to develop marketing materials, and to support staff provision of lending and development service activities.