



# Community Development Financial Institutions Fund

*Native American  
CDFI Assistance  
Program*

FY 2010 Awards



**COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND**

UNITED STATES DEPARTMENT OF THE TREASURY

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# Community Development Financial Institutions Fund



## Native Initiatives Overview

### Overview

The Community Development Financial Institutions (CDFI) Fund's Native Initiatives is designed to overcome identified barriers to financial services in Native Communities (Native American, Alaskan Native and Native Hawaiian communities). This initiative seeks to increase the access to credit, capital and financial services in Native Communities through the creation and expansion of CDFIs primarily serving Native Communities. CDFIs that direct at least 50 percent of their activities to Native Communities are referred to as Native CDFIs. Native CDFIs must be certified by the CDFI Fund in order to participate in certain Native Initiative programs.

A certified CDFI has been certified by the CDFI Fund as meeting all of the following statutory and regulatory criteria:

1. Is a legal entity;
2. Has a primary mission of promoting community development;
3. Is a financing entity;
4. Primarily serves one or more target markets;
5. Provides development services in conjunction with its financing activity;
6. Maintains accountability to its defined target market(s); and
7. Is a non-governmental entity and not under the control of any government entities (tribal governments typically excluded).

Entities must be certified CDFIs in order to be eligible to apply for and receive Financial Assistance (FA) awards from the CDFI Fund; in order to be eligible to apply for and receive Technical Assistance (TA) awards, entities must either be certified CDFIs or agree to meet certification requirements within three years. Organizations sometimes pursue CDFI certification in order to leverage funds from non-federal sources such as banks, foundations, and state and local governments. In FY 2001, there were 14 certified Native CDFIs; as of June 2008, the Fund certified 47 Native CDFIs, a 300 percent increase in the past six years. Since inception, the CDFI Fund has awarded a total of \$31 million in awards to Native CDFIs, emerging Native CDFIs, and sponsoring entities – usually Tribes – that propose to sponsor the creation of Native CDFIs. In FY 2008, 29 organizations received a total of \$8.3 million through the Native American CDFI Assistance (NACA) Program. In addition, the CDFI Fund has awarded \$8 million in contracts to organizations that provide capacity-building and financial services training programs that are focused on Native Communities.

# COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

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## Objectives

Native Initiatives are based on six objectives:

1. To expand training opportunities in community development finance for Native Communities;
2. To provide technical assistance to overcome barriers to the creation or sustainability of Native CDFIs;
3. To provide TA and FA awards for existing or emerging Native CDFIs;
4. To encourage traditional financial institutions to increase financial products and services in Native Communities;
5. To support financial education in Native Communities; and
6. To facilitate networking and in depth training forums in community development finance.

The CDFI Fund works to achieve these objectives through two principle strategies: 1) a funding program – the NACA Program – targeted to increasing the number and capacity of existing or new Native CDFIs, and 2) a complementary series of training programs, called “Expanding Native Opportunities,” that seeks to foster the development of new Native CDFIs, strengthen the operational capacity of existing Native CDFIs, and guide Native CDFIs in the creation of important financial education and asset building programs for their communities.

## Native American CDFI Assistance Program

The NACA Program supports Native CDFIs and entities proposing to become or create Native CDFIs and to build their capacity to better address the community development and capital access needs of Native Communities. The NACA Program provides Financial Assistance (FA) awards to certified Native CDFIs, and Technical Assistance (TA) grants to Native CDFIs and entities proposing to become or create Native CDFIs.

**Financial Assistance:** Eligible Native CDFIs may receive, through an annual competitive process, FA awards in the form of loans, grants, deposits, or equity investments to support their financing activities. Historically, FA awards have been primarily used by awardees as financing capital; a FA award requires the awardee to match the CDFI Fund’s award dollar-for-dollar with funds from non-Federal sources.

**Technical Assistance:** TA grants may be used to acquire products or services, including technology, staff training, consulting services to acquire needed skills or services, or to support general capacity-building activities. These grants have been used by awardees to increase their capacity to serve their Target Markets and/or to create or become certified Native CDFIs.

## Expanding Native Opportunities

Expanding Native Opportunities is a training initiative focused on increasing the number of Native CDFIs, strengthening the operational capacity of existing Native CDFIs, and guiding Native CDFIs in the creation of important financial education and asset-building programs for their communities. These programs are fully funded by the CDFI Fund and administered by contractors that are selected through a competitive bidding process.



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**Native Communities Financing Initiative (NCFI):** The CDFI Fund contracts for the provision of training and technical assistance to Tribes, tribal programs, Native nonprofits and community development practitioners interested in developing Native CDFIs through the NCFI. NCFI is an intensive series of workshops and follow-up technical assistance conducted over a 12-month period to help Native Communities develop and expand Native CDFIs. Since 2003, nearly 235 Native Communities and organizations have participated in NCFI workshops. The CDFI Fund has expanded the training to provide technical assistance to existing Native CDFIs and launched a new Native Credit Union development program. The Opportunity Finance Network (OFN), in partnership with Oweesta, provides this training. Contact Mamata Datta (OFN) at [mdatta@opportunityfinance.net](mailto:mdatta@opportunityfinance.net) or William Guevara (First Nations Oweesta Corporation) at [bill@oweesta.org](mailto:bill@oweesta.org).

**Native Financial Skills and Enterprise Initiatives (NFSEI):** The CDFI Fund has a contract for training and technical assistance in two activity areas: financial education and entrepreneurship development. The financial education activity focuses the training of trainers in the Building Native Communities financial education curriculum and related tools such as the Earned Income Tax Credit, Individual Development Accounts, and integrated asset building programs. The entrepreneurship activity focuses on entrepreneurship development systems, curricula integration and program development at the local level. This contract was awarded to First Nations Oweesta Corporation, in partnership with CFED and ONABEN (Oregon Native American Business and Entrepreneurial Network). For the financial education program, contact Joanna Donohoe (Oweesta) at [Joanna@owessta.org](mailto:Joanna@owessta.org). For the entrepreneurship program, contact Tracey Fischer (Oweesta) at [tracey@oweesta.org](mailto:tracey@oweesta.org).

**Native Individual Development Account Initiative (NIDAI):** Training and technical assistance is available to Native CDFIs and like organizations to create and administer Individual Development Account (IDA) programs. Preparation for IDA program practitioners is provided through three-day training sessions designed to help Native CDFIs, Tribes, or other Native organizations start, implement, and sustain IDA programs in their communities. During the training sessions, participants are guided toward developing plans customized to their communities; after participation in the training institute, they are offered technical assistance in local program start-up and implementation. This contract was awarded to CFED in partnership with First Nations Development Institute and First Nations Oweesta Corporation. For more information, contact Joanna Donohoe (Oweesta) at [Joanna@oweesta.org](mailto:Joanna@oweesta.org).

Please visit the CDFI Fund website, [www.cdfifund.gov](http://www.cdfifund.gov), for further information on the NACA Program. Interested parties are encouraged to review the CDFI Program regulations and the most current Notice of Funds Availability (NOFA) for further details and information on how to apply.



# Award List



**COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND**

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## List of Awardees

Awardee	Location	Award
American Indian Community Development Corporation	Minneapolis, MN	\$108,332
Arizona Tribal CDFI	Phoenix, AZ	\$145,506
Bank of Cherokee County, Inc.	Tahlequah, OK	\$40,073
Bois Forte Band of Minnesota Chippewa	Nett Lake, MN	\$13,954
CDFI of the Tohono O'odham Nation	Sells, AZ	\$649,000
Cherokee Nation Economic Development Trust Authority, Inc.	Tahlequah, OK	\$90,826
Chugach Regional Resources Commission	Anchorage, AK	\$83,031
Cook Inlet Lending Center, Inc.	Anchorage, AK	\$622,611
Council for Native Hawaiian Advancement	Honolulu, HI	\$150,000
Crow Nation	Crow Agency, MT	\$149,518
Dry Creek Rancheria Band of Pomo Indians	Geyserville, CA	\$125,010
First American Capital Corporation	West Allis, WI	\$149,440
First Nations Oweesta Corporation	Rapid City, SD	\$650,000
Fort Gibson State Bank	Fort Gibson, OK	\$80,100
Four Bands Community Fund, Inc.	Eagle Butte, SD	\$649,946

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Awardee	Location	Award
Four Directions Development Corporation	Orono, ME	\$649,907
Hawaii First Federal Credit Union	Kamuela, HI	\$457,623
Ho-Chunk Housing and Community Development Agency	Tomah, WI	\$149,858
Hopi Credit Association	Keams Canyon, AZ	\$130,922
Hunkpati Investments, Inc.	Fort Thompson, SD	\$130,450
Isleta Pueblo Housing Authority	Isleta Pueblo, NM	\$122,024
Kanu o ka Aina Learning Ohana	Kamuela, HI	\$129,424
Karuk Community Loan Fund, Inc.	Happy Camp, CA	\$127,366
Lakota Federal Credit Union Steering Committee	Kyle, SD	\$149,798
Lakota Fund, The	Kyle, SD	\$496,015
Native American Community Development Corporation	Browning, MT	\$144,120
Native American Bank, N.A.	Denver, CO	\$500,000
Native Community Finance	Laguna, NM	\$148,577
New Mexico Community Capital	Bernalillo, NM	\$649,111
NiiJii Small Business Loan Fund, Inc.	Keshena, WI	\$143,834
Northern Shores Loan Fund, Inc.	Harbor Springs, MI	\$149,599

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Awardee	Location	Award
Northwest Native Development Fund	Nespelem, WA	\$133,986
Osage Financial Resources	Pawhuska, OK	\$127,806
Ponca Economic Development Corporation	Lincoln, NE	\$106,700
Quinault Indian Nation	Taholah, WA	\$149,991
Salt River Financial Services Institution	Scottsdale, AZ	\$150,000
San Carlos Apache Tribe	San Carlos, AZ	\$150,000
Seneca Nation of Indians	Salamanca, NY	\$22,318
Supportive Financial Services, Inc.	Jay, OK	\$149,755
Teton Financial, Inc.	Rapid City, SD	\$150,000
The Standing Rock Business Equity Loan Fund	Fort Yates, ND	\$123,379
Turtle Mountain Housing Authority	Belcourt, ND	\$126,262
Warm Springs Community Action Team	Warm Springs, OR	\$150,000
Wigamig Owners Loan Fund	Lac du Flambeau, WI	\$82,280
Wind River Development Fund	Fort Washakie, WY	\$649,982





# Highlights of Award Round



# Native American CDFI Assistance Program

## *Highlights of the 2010 Round*

The Community Development Financial Institutions (CDFI) Fund has awarded forty-five organizations a total of \$10.3 million for Native American CDFI Assistance (NACA) for the Fiscal Year (FY) 2010 funding round. NACA received sixty-one applications requesting \$23.7 million for the funding round.

NACA encourages the creation and strengthening of certified CDFIs that primarily serve Native American, Alaska Native, and Native Hawaiian communities (collectively referred to as “Native Communities”). Organizations funded under NACA serve a wide range of Native Communities, and reflect a diversity of institutions in various stages of development -- from organizations in the early planning stages of creating a CDFI, to tribal entities working to certify an existing lending program, to established CDFIs in need of further capacity building assistance.

Through NACA, the CDFI Fund provides two types of funding – 1) Financial Assistance (FA) awards which are only available to certified CDFIs; and 2) Technical Assistance (TA) grants, which are available to certified CDFIs, Emerging Native CDFIs, and Sponsoring Entities. Unique to NACA, sponsoring entities create and support fledgling Native organizations as they move toward certification.

FA awards are primarily used for financing capital. TA grants are usually used to acquire products or services including computer technology; staff training; professional services, such as market analysis; and support for other general capacity-building activities. NACA awardees use their awards to increase their capacity to serve their Target Market and/or to create/become a certified CDFI.

The forty-five organizations will receive \$10,258,434 in funding. Ten awardees will receive \$4,657,623 million in FA and thirty-five awardees will receive \$5,600,811 million in TA.

### **Awardee Characteristics:**

- Status of awardees: certified 20; emerging 11; sponsoring entities 14
- Primary financial products: small business/venture capital 23; affordable housing 12; consumer loans 9
- Primary market served: rural 29; major urban 4; minor urban 2
- Geographic diversity: 19 states including Alaska, Arizona, California, Colorado, Hawaii, Maine, Michigan, Minnesota, Montana, New Mexico, Nebraska, New York, North Dakota, Oklahoma, Oregon, South Dakota, Washington, Wisconsin, and Wyoming



# Profiles of Awardees



## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

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### Alaska

#### Chugach Regional Resources Commission

Anchorage, AK

Technical Assistance Award: \$83,031

Contact: Charles T. Anderson – (907) 562-6647

Chugach Regional Resources Commission is a sponsoring entity in the process of creating a Native CDFI that will provide loans and small business training for the seven Chugach Region Communities of South Central Alaska. They will use their FY 2010 Technical Assistance award to establish the Native CDFI as a stand-alone organization.

#### Cook Inlet Lending Center, Inc.

Anchorage, AK

Technical Assistance Award: \$122,611

Financial Assistance Award: \$500,000

Total Award Amount: \$622,611

Contact: Cindy L. Mittlestadt – (907) 793-3038

Cook Inlet Lending Center, Inc. is a non-profit certified Native CDFI established in 2001 that provides second mortgages and financial education to Native Americans in Southwestern Alaska. The FY 2010 Financial Assistance award will be used to increase lending capital. The Technical Assistance award will be used to hire a mortgage associate.

### Arizona

#### Arizona Tribal CDFI

Phoenix, AZ

Technical Assistance Award: \$145,506

Contact: David N. David – (602) 648-9765

Arizona Tribal CDFI, dba Native Home Capital Arizona, is a non-profit certified Native CDFI established in 2005. Arizona Tribal CDFI offers development services and financial capital in the form of loans to tribally designated housing entities and Indian-oriented private developers for on and off reservation affordable housing serving American Indians in Arizona. Arizona Tribal CDFI will use its FY 2010 Technical Assistance award to support the necessary capacity building for a successful implementation of its current business strategy.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

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### Community Development Financial Institution of the Tohono O'odham Nation

Sells, AZ

Technical Assistance: \$149,000

Financial Assistance: \$500,000

Total Award Amount: \$649,000

Contact: Fernando Valentine – (520) 383-0790

The CDFI of the Tohono O'odham Nation is a non-profit certified Native CDFI established in 2004. CDFI of the Tohono O'odham provides business loans and small business development services to the Tohono O'odham Nation in Arizona. CDFI of the Tohono O'odham will use its FY 2010 Financial Assistance award for lending capital and loan loss reserves. It will use its FY 2010 Technical Assistance award to expand development services.

### Hopi Credit Association

Keams Canyon, AZ

Technical Assistance Award: \$130,922

Contact: Stephen A. Skorupski – (800) 516-9091

The Hopi Credit Association (HCA) is a certified Native CDFI established in 1952 to serve the Hopi Indian reservation in Northern Arizona. The organization provides development services and loans to help its members purchase, build or improve a home, pay or consolidate bills, make a consumer purchase, attend college, or start or expand a small business. HCA will use its FY 2010 Technical Assistance award to support its financial literacy training program, implement an Individual Development Account program, attend training and maintain current technological systems.

### Salt River Financial Services Institution

Scottsdale, AZ

Technical Assistance Award: \$150,000

Contact: Billie Spurlin, II – (480) 850-4313

Salt River Financial Services Institution (SRFSI) is a native CDFI established in 2006. SRFSI provides home mortgages, home improvement loans, microloans, business loans and technical assistance to members of the Salt River Pima Maricopa Indian Community in Maricopa County, Arizona. SRFSI will use its FY 2010 Technical Assistance award for staff salaries and strengthening its marketing efforts.



## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

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### San Carlos Apache Tribe

San Carlos, AZ

Technical Assistance Award: \$150,000

Contact: May R. Hajbandeh – (480) 433-9377

The San Carlos Apache Tribe is a sponsoring entity established in 1852. The San Carlos Apache Tribe is in the process of creating a new Native CDFI that will provide consumer and small business loans along with development services to the San Carlos Apache Reservation in Arizona. The San Carlos Apache Tribe will use its FY 2010 Technical Assistance award to support staff salaries, attend trainings, conduct a market study and procure loan software and related technology.

### California

#### Dry Creek Rancheria Band of Pomo Indians

Geyserville, CA

Technical Assistance Award: \$125,010

Contact: David C. Smith-Ferri – (707) 473-4230

The Dry Creek Rancheria Band of Pomo Indians is a sponsoring entity established in 1973. The Dry Creek Rancheria Band of Pomo Indians is in the process of creating a new Native CDFI that will provide consumer and microenterprise business loans and related development services to its tribal members in Northern California. The Dry Creek Rancheria Band of Pomo Indians will use its FY 2010 Technical Assistance award to hire staff, attend trainings, conduct a market analysis, develop policies and procedures and enhance its technological capabilities.

#### Karuk Community Loan Fund, Inc.

Happy Camp, CA

Technical Assistance Award: \$127,366

Contact: Eddie Davenport – (530) 493-2558

The Karuk Community Loan Fund, Inc. (KCLF) is an emerging Native CDFI incorporated in 2004. KCLF serves Native Americans, Alaska Natives and low-income residents in Siskiyou County, California and the surrounding communities, as well as underserved Native Americans within upper Northern California and Southern Oregon. KCLF offers residential purchase loans, home improvement loans, small business loans and emergency loans as an alternative payday lender. KCLF will use its FY 2010 Technical Assistance award for support of financing activities and delivery of development services.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

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### Colorado

#### Native American Bank, N.A.

Denver, CO

Financial Assistance Award: \$500,000

Contact: Chuck Caswell – (720) 963-5517

Native American Bank, N.A. (NABNA) is a certified Native CDFI established in 2001, which provides financial services and products to members of the Blackfeet, Rocky Boy and Fort Hall Reservations in Montana and Idaho. NABNA will use the FY 2010 Financial Assistance award to increase financing capital in its target market.

### Hawaii

#### Council for Native Hawaiian Advancement

Honolulu, HI

Technical Assistance Award: \$150,000

Contact: Napali Woode – (808) 596-8155

The Council for Native Hawaiian Advancement (CNHA) is a non-profit, certified Native CDFI founded in 2001. CNHA's main focus is servicing the Native Hawaiian population in Hawaii. CNHA provides micro loans, affordable housing loans and solar energy retrofit grants and loans to Native Hawaiian families and communities in Hawaii. CNHA will use its FY 2010 Technical Assistance award to hire new staff to improve its organizational infrastructure.

#### Hawaii First FCU

Kamuela, HI

Technical Assistance Award: \$150,000

Financial Assistance Award: \$307,623

Total Award Amount: \$457,623

Contact: MaryAnn M. Otake – (808) 933-7349

Hawaii First FCU (Hawaii First) is a non-profit, low-income designated financial institution. Hawaii First is a certified Native CDFI established in 1956 that serves the low-income, under-served individuals of Hawaii County on the Island of Hawaii. Hawaii First will use its FY 2010 Financial Assistance award for operations in maintaining its Community Resource Center and will use its Technical Assistance award for staff salaries and fringe benefits.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

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### Kanu o ka Aina Learning Ohana

Kamuela, HI

Technical Assistance Award: \$129,424

Contact: Deeann K. Cowan – (808) 887-1117

The Kanu o ka Aina Learning Ohana, dba KALO, is a non-profit organization that supports womb-to-tomb models of education for a sustainable Hawaii. KALO is a sponsoring entity that is creating a Native CDFI to provide charter school financing and development services throughout Hawaii. KALO will use its FY 2010 Technical Assistance award to pay for staff salaries and fringe benefits, attend trainings and peer-to-peer learning opportunities about becoming a certified CDFI and to further develop development services.

### Maine

#### Four Directions Development Corporation

Orono, ME

Technical Assistance Award: \$149,907

Financial Assistance Award: \$500,000

Total Award Amount: \$649,907

Contact: Susan Hammond – (207) 866-6545

Four Directions Development Corporation (FDDC) is a non-profit certified CDFI established in 2002 that provides housing-related lending and developmental services to four Native American tribes in Maine. FDDC will use its FY 2010 Technical Assistance award to strengthen its loan delivery and increase developmental services, and its Financial Assistance award for continued lending in its target market.

### Michigan

#### Northern Shores Loan Fund, Inc.

Harbor Springs, MI

Technical Assistance Award: \$149,599

Contact: Lisa McComb – (231) 347-6753

Northern Shores Loan Fund, Inc. (NSLF) is a non-profit, certified Native CDFI established in 2008 that provides microloans and small business development services to three counties in Northern Michigan. NSLF will use its FY 2010 Technical Assistance award to hire new staff and build capacity of internal policies.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

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### Minnesota

#### American Indian Community Development Corp.

Minneapolis, MN

Technical Assistance Award: \$108,322

Contact: Michael A. Goze – (612) 813-1610

American Indian Community Development Corp. is a sponsoring entity in the process of creating a Native CDFI whose mission will be to promote homeownership among Native American households throughout Minnesota through the provision of development services and financial products and services. American Indian Community Development Corp. will use its FY 2010 Technical Assistance award to establish the Native CDFI as a stand-alone organization.

#### Bois Forte Band of Minnesota Chippewa

Nett Lake, MN

Technical Assistance Award: \$13,954

Contact: Donald L. Chosa – (218) 757-3589

The Bois Forte Band of Minnesota Chippewa is a sponsoring entity in the process of creating a Native CDFI that will develop and operate a credit union to provide consumer financial services to its target market, which primarily includes enrolled members of the Bois Forte Band located in Minnesota. The Bois Forte Band of Minnesota Chippewa will use its FY 2010 Technical Assistance award to establish the Native CDFI as a stand-alone organization.

### Montana

#### Crow Nation Native American

Crow Agency, MT

Technical Assistance Award: \$149,518

Contact: Shawn Real Bird – (406) 638-3766

The Crow Nation Tribal Economic Development Department (TEDD) is a sponsoring entity established in 2005. TEDD is in the process of creating a Native CDFI that will provide microloans and development services to tribal members of the Crow Nation in Southeastern Montana. TEDD will use its FY 2010 Technical Assistance award to support staff salaries, attend trainings, and enhance its technological capabilities.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

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### Native American Community Development Corporation

Browning, MT

Technical Assistance Award: \$144,120

Contact: Robert A. Moore – (720) 963-5507

The Native American Community Development Corporation (NACDC) is a sponsoring entity established in 2000. NACDC is in the process of creating NACDC Financial Services, a new Native CDFI that will provide small business and microbusiness loans and development services to Native communities in Montana. NACDC will use its FY 2010 Technical Assistance award to support staff salaries, attend trainings, conduct outreach, develop loan processes and systems and enhance its technological capabilities.

### Nebraska

#### Ponca Economic Development Corporation

Lincoln, NE

Technical Assistance Award: \$106,700

Contact: David D. Cade – (505) 220-6945

The Ponca Economic Development Corporation is a sponsoring entity in the process of creating a Native CDFI that will provide small business lending and financial services to the members of the Ponca Tribe of Nebraska. The Ponca Economic Development Corporation will use its FY 2010 Technical Assistance award to establish the Native CDFI as a stand-alone organization.

### New Mexico

#### Isleta Pueblo Housing Authority

Isleta Pueblo, NM

Technical Assistance Award: \$122,024

Contact: Sheila Herrera – (505) 869-4153

The Isleta Pueblo Housing Authority is a sponsoring entity in the process of creating a Native CDFI that will provide housing lending and financial services to Native Americans residing in and surrounding the Isleta Indian reservation. The Isleta Pueblo Housing Authority will use its FY 2010 Technical Assistance award to establish the Native CDFI as a stand-alone organization.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Native Community Finance

Location: Laguna, NM

Technical Assistance Award: \$148,577

Contact: Marvin Ginn – (505) 552-7046

Native Community Finance (NCF) is a non-profit, certified CDFI established in 2008 that provides consumer and home rehabilitation loans and developmental services to the Native American communities of the Pueblo of Laguna and across New Mexico. NCF will use its FY 2010 Technical Assistance award to strengthen the capacity of its management and internal policies.

### New Mexico Community Capital

Albuquerque, NM

Technical Assistance Award: \$149,111

Financial Assistance Award: \$500,000

Total Award Amount: \$649,111

Contact: Leslie Elgood – (505) 924-2820

New Mexico Community Capital (NMCC) is a non-profit, certified Native Community Development Venture Capital group established in 2004. NMCC provides equity investments to Native-owned businesses throughout New Mexico. NMCC will use its FY 2010 Financial Assistance award to increase equity investments, and its Technical Assistance award to finance staff salaries and for travel purposes.

## New York

### Seneca Nation of Indians

Salamanca, NY

Technical Assistance Award: \$22,318

Contact: Kathleen Girdlestone – (716) 945-1790

The Seneca Nation of Indians is a non-profit microloan fund and emerging Native CDFI established in 1993 that provides microloans and small business development services to Seneca Nation members and surrounding communities in New York State. The Seneca Nation of Indians will use its FY 2010 Technical Assistance award to certify the Native CDFI.

## North Dakota

### The Standing Rock Business Equity Loan Fund

Fort Yates, ND

Technical Assistance Award: \$123,379

Contact: Alsace LaFramboise – (701) 854-8121

The Standing Rock Business Equity Loan Fund is a sponsoring entity creating the Oyate CDC, a hopeful Native CDFI that will provide micro and small business lending and development services to the Standing Rock Sioux Reservation, which straddles the border of North and South Dakota. The FY 2010 Technical Assistance award will be used to provide training to staff and technical assistance to its target market.

### Turtle Mountain Housing Authority

Belcourt, ND

Technical Assistance Award: \$126,262

Contact: Chrystel A. Cornelius – (701) 477-5811

The Turtle Mountain Housing Authority operates in Belcourt, North Dakota and serves the members of the Turtle Mountain Band of Chippewa. It will use its FY 2010 Technical Assistance award to provide funding for microloans, small business loans, home rehabilitation loans and credit builder loans.

## Oklahoma

### Bank of Cherokee County, Inc.

Tahlequah, OK

Technical Assistance Award: \$40,073

Contact: Susan C. Plumb – (918) 456-3900

Bank of Cherokee County (BOCC) is a for-profit organization that became a certified Native CDFI in 1998. Its mission is to provide financial and development services to the residents of Cherokee County in Oklahoma. BOCC will use its FY 2010 Technical Assistance award for increasing services to partner with the Cherokee Nation's CDFI and to better equip its employees in the banking industry.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Cherokee Nation Economic Development Trust Authority, Inc.

Tahlequah, OK

Technical Assistance Award: \$90,826

Contact: Shay Smith – (918) 453-5534

Cherokee Nation Economic Development Trust Authority, Inc. (CNEDTA) is a tribally chartered non-profit certified CDFI established in 1998. CNEDTA serves Cherokee citizens and American Indians residing in Tahlequah, Oklahoma. CNEDTA provides business and consumer loans, business development services and financial counseling to Native individuals in its service area. CNEDTA's Technical Assistance award will be used to improve technological capacity and expand development services to business owners and consumers.

### Fort Gibson State Bank

Fort Gibson, OK

Technical Assistance Award: \$80,100

Contact: Susan C. Plumb – (918) 456-3900

Fort Gibson State Bank (FGSB) is a Native-American owned bank that is a certified CDFI since 1998. FGSB is dedicated to serving the residents in Muskogee County, Oklahoma. FGSB provides financial services such as checking and saving accounts, internet banking, small business and housing loans to the residents within its target market. FGSB will use its FY 2010 Technical Assistance award to improve its ability to service its clients and to improve internal systems.

### Osage Financial Resources

Pawhuska, OK

Technical Assistance Award: \$127,806

Contact: Mary Ricketts – (918) 287-1989

Osage Financial Resources (OFR) is a non-profit, certified Native CDFI established in 2003, which provides affordable housing and home improvement loans to members of the Osage Tribe in Northeastern Oklahoma. OFR will use its FY 2010 Technical Assistance award to train staff and improve portfolio management procedures.

### Supportive Financial Services, Inc.

Jay, OK

Technical Assistance Award: \$149,775

Contact: Cheryl Barton – (918) 253-4683

Supportive Financial Services, Inc. (SFS) is an emerging Native CDFI established in 2009. SFS provides development services and access to financing for small business loans, short-term personal loans and affordable housing loans. Supportive Financial Services will use its FY 2010 Technical Assistance award to support staff salaries, attend trainings, develop a website and procure computers and financial software.



## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Oregon

#### Warm Springs Community Action Team

Warm Springs, OR

Technical Assistance Award: \$150,000

Contact: Lonnie James – (541) 553-3148

Warm Springs Community Action Team is a non-profit microloan fund and emerging Native CDFI established in 2001 that provides microloans and small business development services to Warm Springs Reservation and surrounding communities in Oregon. Warm Springs Community Action Team will use its FY 2010 Technical Assistance award to establish the Native CDFI as a certified organization.

### South Dakota

#### First Nations Oweesta Corporation

Rapid City, SD

Technical Assistance Award: \$150,000

Financial Assistance Award: \$500,000

Total Award Amount: \$650,000

Contact: Onna LeBeau – (605) 342-3770

First Nations Oweesta Corporation (Oweesta) is a national non-profit certified Native CDFI established in 1999, whose target market is considered as Other Targeted Populations due to its work with Native communities across the country. Oweesta provides loans and capacity building assistance to Native communities interested in developing a Native CDFI and/or asset building programs. Oweesta will use its FY 2010 Financial Assistance award to increase lending to its target market, and its Technical Assistance award to enhance the capacity to serve its target market.

#### Four Bands Community Fund, Inc.

Eagle Butte, SD

Technical Assistance Award: \$149,946

Financial Assistance Award: \$500,000

Total Award Amount: \$649,946

Contact: Wynona Traversie – (605) 964-3687

Four Bands Community Fund, Inc. (Four Bands) is a certified Native CDFI established in 2000. Four Bands provides microloans, small business loans, an Individual Development Account program and a range of education and development services to promote locally owned private business expansion and financial literacy. Four Bands' principle target market is the Cheyenne River Indian Reservation—an area that encompasses two of the poorest counties in the country. Four Bands is currently in the process of expanding its market to include Native Americans living on the Standing Rock Reservation and Native Americans living in Pennington County, which includes all of Rapid City, South Dakota.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Hunkpati Investments, Inc.

Fort Thompson, SD

Technical Assistance Award: \$130,450

Contact: Jason Yates – (605) 870-6196

Hunkpati Investments, Inc. is a non-profit microloan fund and emerging Native CDFI established to provide microloans and small business development services to Crow Creek Sioux Reservation and surrounding communities. Hunkpati Investments, Inc. will use its FY 2010 Technical Assistance award to establish the Native CDFI as a stand-alone organization.

### Lakota Federal Credit Union Steering Committee

Kyle, SD

Technical Assistance Award: \$149,798

Contact: Tawney J. Brunsch – (605) 455-2500

Lakota Federal Credit Union (LFCU) Steering Committee is a sponsoring entity that was organized in January 2009 and incorporated in September 2009 to complete the National Credit Union Association charter application to become a federally-chartered credit union. LFCU will provide financial services for the Pine Ridge Reservation. The Pine Ridge Reservation is located in the Western third of South Dakota and encompasses 70,000 square miles, 40,000 residents (estimated), but not one depository financial institution. LFCU will use its FY 2010 Technical Assistance award to determine feasibility of a credit union within the surrounding area.

### Lakota Fund, The

Kyle, SD

Technical Assistance Award: \$146,015

Financial Assistance Award: \$350,000

Total Award Amount: \$496,015

Contact: Tawney J. Brunsch – (605) 455-2500

The Lakota Fund (TLF) is a non-profit, certified Native CDFI established in 1986. TLF provides microloans, small business loans and technical service to members of the Oglala Sioux Tribe living on the Pine Ridge Indian Reservation in South Dakota. TLF will use its FY 2010 Financial Assistance award for lending capital and loan loss reserves and its Technical Assistance award to improve management organizational capacity.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Teton Financial, Inc.

Rapid City, SD

Technical Assistance Award: \$150,000

Contact: Lori Larson – (605) 209-2061

Teton Financial, Inc. is a newly formed entity intending to become a certified CDFI. Teton Financial, Inc. provides closing cost and down-payment assistance, home rehabilitation loans and home improvement loans to Native Americans in Rapid City, South Dakota. Teton Financial, Inc. plans to use its FY 2010 Technical Assistance award for staff trainings and organizational operations.

### Washington

#### Northwest Native Development Fund

Nespelem, WA

Technical Assistance Award: \$133,986

Contact: Ted Piccolo – (509) 634-2624

The Northwest Native Development Fund is a non-profit loan fund and emerging Native CDFI established in 2009 to provide small business microloans, subordinated home purchase loans and paycheck protected employee loans, as well as home buying and small business development services, to the Eastern Washington “plateau Tribe” region incorporating the Colville, Spokane and Kalispel Indian Reservations. The Northwest Native Development Fund will use its FY 2010 Technical Assistance award to begin a VITA site and train staff to provide in-depth development services for the target market.

### Quinault Indian Nation

Taholah, WA

Technical Assistance Award: \$149,991

Contact: Fawn Sharp – (360) 276-8211

The Quinault Indian Nation (QIN) is supporting the startup of a Native CDFI known as Taala Fund, which will primarily serve the Quinault Reservation and Tribal members. Taala was incorporated in July 2009, and is in the process of submitting its 501(c)(3) application. The QIN will use its FY 2010 Technical Assistance award to provide capacity, which will enable the Native CDFI to provide technical assistance and training for small businesses.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Wisconsin

#### First American Capital Corporation

West Allis, WI

Technical Assistance Award: \$149,440

Contact: Gary E. Mejchar – (414) 604-2044

The First American Capital Corporation (FACC) is a non-profit certified Native CDFI established in 2002. FACC provides access to business financing for both on and near reservation businesses, as well as with entrepreneurs located in its urban areas. FACC is designed to be a statewide revolving loan fund for American Indian-owned businesses operating in Wisconsin. FACC will use its FY 2010 Technical Assistance award to focus and support necessary capacity building.

#### Ho-Chunk Housing and Community Development Agency

Tomah, WI

Technical Assistance Award: \$149,858

Contact: Paul E. Tysse – (608) 374-1245

Ho-Chunk Housing and Community Development Agency (HHCDA) is in the process of developing a Native CDFI, First Nations Community Financial, which will be spun off as an independent, legally separate 501(c)(3) agency. The Native CDFI will provide mortgage loans, small consumer credit repair loans, and possibly, down the line, business loans, in addition to pre- and post-homeownership/loan counseling and financial-literacy training. The HHCDA's target market is the Ho-Chunk Nation tribal community and other Native Americans in a 16-county Central Wisconsin service area. HHCDA will use its FY 2010 Technical Assistance award to build a stand-alone organization.

#### NiiJii Small Business Loan Fund, Inc.

Keshena, WI

Technical Assistance Award: \$143,834

Contact: John N. Smith – (715) 853-4891

NiiJii Small Business Loan Fund, Inc. is a non-profit loan fund and certified Native CDFI established in 1999 that provides microloans and small business development services to the members of the Lac du Flambeau, the Sokaogon Chippewa, and the Menominee nations in rural Northern Wisconsin. NiiJii Small Business Loan Fund, Inc. will use its FY 2010 Technical Assistance award to train board and staff members of the organization.

## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### Wigamig Owners Loan Fund

Lac du Flambeau, WI

Technical Assistance Award: \$82,280

Contact: Fern V. Orie – (715) 588-1600

Wigamig Owners Loan Fund (WOLF) is an emerging Native CDFI established in 2006. WOLF provides home repair loans and homeowners' down payment loans to members of the Lac du Flambeau Reservation located in Wisconsin. WOLF will use its FY 2010 Technical Assistance award to finance current and future staff salaries as well as strengthen bookkeeping and financial management procedures.

## Wyoming

### Wind River Development Fund

Fort Washakie, WY

Technical Assistance Award: \$149,982

Financial Assistance Award: \$500,000

Total Award Amount: \$649,982

Contact: Charlie Krebs – (307) 335-7330

Wind River Development Fund (WRDF) is a non-profit, certified Native CDFI established in 2003 that provides small business lending and developmental services to the Wind River Reservation in Wyoming. WRDF will use its FY 2010 Financial Assistance award for operational support and lending capital and its Technical Assistance award to improve management capacity and organizational capacity.

