

Native CDFI's

And their importance in Native Communities

Native CDFIs are Native Community Development Financial Institutions either certified by the U.S. Treasury or working to receive certification. Native CDFIs serve a critical need in their historically resource deprived tribal communities in which they reside. Native CDFIs create, foster, and propel individual and community asset building opportunities to their tribal memberships. These organizations are literally changing the economic landscape of their communities- one class and loan at a time. Native CDFIs as an industry have a primary mission; to combat poverty and provide opportunity in Native communities across the nation.

What do NCDIFs do?

Native CDFIs enter markets normally considered "high-risk", and are responsible for remarkable transformations creating businesses, developing local economies, creating jobs, and advancing home ownership opportunities. This unique program provides services designed to build financial assets in the lower income tribal populations that they serve and provide access to economic opportunities.

NCDIFI Loan Products

Small Business Lending

Mortgage Lending

Credit Builder Loans

Consumer Loans

Technical Assistance

Credit Counseling

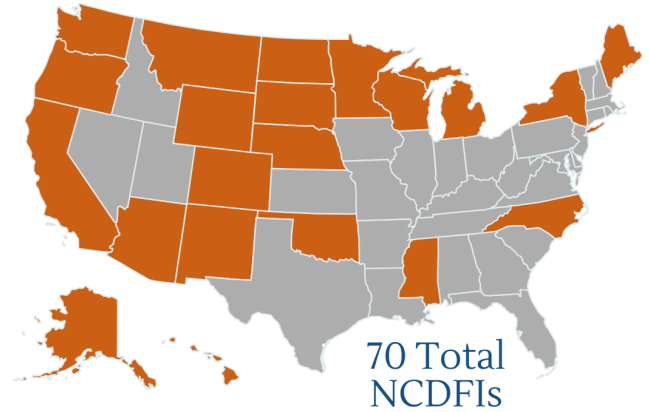
Financial Education

Business Assistance

IDA's

VITA

NCDIFs Across the U.S.

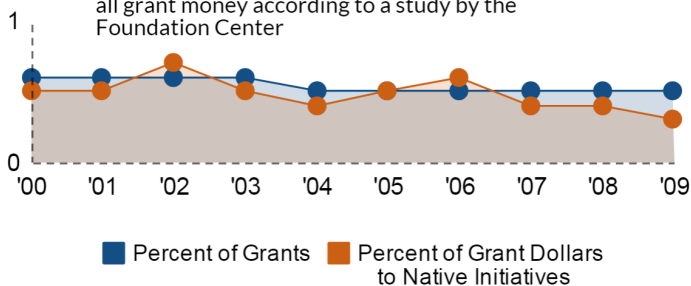


Addressing Historical Inequalities

Less Grant Money,
Less Progress

Native American causes received a disproportionately low amount of money, and that quantity is decreasing.

From 2000 to 2009, the quantity of grant money for Native American causes decreased from .5% to .3% of all grant money according to a study by the Foundation Center

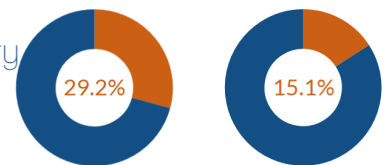


Income for single race American Indians and Alaska Native households vs. the Nations as a whole



Less Income,
More Poverty

The percent of single race Native American Indians and Alaska Native households that were in poverty in 2013 was 29.2%, the nation as a whole poverty rate was 15.1%.



According to a 2014 census

Native CDFIs step up, meet the need in their communities.

NCDIFs are uniquely positioned to serve Native Communities

Capital Injection

- Direct financing - business, homes, consumer needs, community facilities

- Bringing outside capital into the community

- Increasing the revolving flow of money into the community

- Indirect financing - encouraging investments by the other financial organizations

Economic Infrastructure

- Creating jobs in the community

- Creating neighborhoods and homes

- Creating new community services including childcare, healthcare facilities, transportation, ect.

- Helping bring new products and services to a community

Development Services

- Increasing financial and business skills of the community

- Building a network of support for entrepreneurs and homeowners

- Advocating for small businesses and home ownership