

First Nations Oweesta Corporation is a national organization and certified Native CDFI that works with Indigenous people living in some of the most rural locations in the United States, including American Indian reservations, traditional Native lands, Hawaiian homelands and in Alaska Native villages. We have worked with hundreds of Native communities and organizations, from Alaska to Louisiana and Maine to Hawaii. The 68 certified Native CDFIs and the emerging Native CDFIs with whom Oweesta works span 34 states.



Oweesta is the only existing intermediary offering financial products and development services exclusively to Native CDFIs and Native communities. Our local Native CDFIs are grassroots organizations who provide educational services in conjunction with their lending products for tribal members to buy homes, repair or establish their credit, and start businesses within their respective communities.

Our 15-year history of lending to Native CDFIs has produced exceptional results:

- Since inception, Oweesta has made over 90 loans totaling more than \$23.8 million with an average weighted interest rate of 2.9%. In FY2018, Oweesta made a record number of loans, deploying \$1.8 million to Native CDFIs, and in FY2019 launched our first ever Native CDFI Capital Pool, using an innovative cooperative finance model to provide \$10 million in capital to Indian Country.
- Oweesta works with grassroots Native organizations across the nation, investing in hundreds of Native communities. Currently, Oweesta has loans in thirteen different states. Our investment portfolio has been managed prudently for 20 years, and we have never experienced a loss of investor capital.
- Oweesta currently has a portfolio of over 50 social investments from foundations, religious institutions, for-profit corporations, and individual investors. Because many of these investors provide loans below market rates due to our social impact, the average interest rate on these investments is just 1.7%.
- Despite these efforts, Native CDFIs have significant unmet capital needs. A 2018 survey by Oweesta found that Native CDFIs would have to raise over \$55 million to satisfy their communities' need for lending capital for the next year.

First Nations Oweesta Corporation Community Impacts

Activity	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Jobs Created or Retained	237	16	202	219	201	344	222	528	213	403	284	756	122	3,747
Small Businesses Financed	68	84	89	83	108	97	161	99	71	76	59	111	103	1,209
Housing Units Created	40	4	9	21	10	10	4	6	4	14	4	7	10	143