



# Together

## TOGETHER WE CAN BUILD A STRONGER ECONOMY

### *Invest in Indian Country*

Oweesta 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. The organization has worked with hundreds of Native communities and organizations, from Alaska to Louisiana and Maine to Hawaii. The 73 certified Native CDFIs and the emerging Native CDFIs with whom Oweesta works, span 34 states. Oweesta's priority is to provide lending capital into Native CDFIs and communities they serve.

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.

Oweesta is the only existing Native CDFI intermediary offering financial products and development services exclusively to Native CDFIs and Native communities. Oweesta capitalizes its loan fund through various grant opportunities, and also offers investment opportunities to those interested in providing capital to Native CDFIs. Our organization's investment portfolio is very diverse, and has been managed prudently for over 18 years. **Oweesta has never experienced a loss of investor capital.**

<b>Borrower</b>	First Nations Oweesta Corporation
<b>Requested Debt Investment</b>	\$5,000 to \$10,000,000
<b>Requested Term</b>	Terms range from 3 years to 10 years
<b>Return</b>	Fixed rate of return from 1%; payable on a quarterly or annual basis.
<b>Use of Proceeds</b>	Capitalization loans to Native CDFIs
<b>Geographic Targeting</b>	National
<b>Disbursal</b>	Oweesta may draw down the funds as needed to fund Native CDFIs with the commitment expiring two years after closing; or investor may provide capital in one lump sum disbursement.
<b>Recourse</b>	Loan to Oweesta will be unsecured; Investor will have general recourse to First Nations Oweesta Corporation.
<b>Fees</b>	None
<b>Covenants</b>	Covenants can be structured if required by investor.
<b>Prepayment Penalty</b>	None
<b>Reporting</b>	Annual Audit due no later than 120 days following fiscal year end and quarterly internally prepared financial statements prepared 45 days after quarter end.