



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.**

Borrower	First Nations Oweesta Corporation
Requested Debt Investment	\$5,000 to \$10,000,000
Requested Term	Terms range from 3 years to 10 years
Return	Fixed rate of return from 1%; payable on a quarterly or annual basis.
Use of Proceeds	Capitalization loans to Native CDFIs
Geographic Targeting	National
Disbursal	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.
Recourse	Loan to Oweesta will be unsecured; Investor will have general recourse to First Nations Oweesta Corporation.
Fees	None
Covenants	Covenants can be structured if required by investor.
Prepayment Penalty	None
Reporting	Annual Audit due no later than 120 days following fiscal year end and quarterly internally prepared financial statements prepared 45 days after quarter end.