



# Together

## TOGETHER WE CAN BUILD A STRONGER ECONOMY

*Invest in Indian Country*

Oweesta is a national organization and certified Native CDFI working 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 69 certified Native CDFIs and the emerging Native CDFIs with whom Oweesta works span 34 states. Oweesta's priority is to provide lending capital to Native CDFIs and into the communities they serve.

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 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 20 years. **Oweesta has never experienced a loss of investor capital.** To invest, contact Florence Ludka (florence@oweesta.org), Chief Financial Officer or Krystal Langholz, Chief Operations Officer (krystal@oweesta.org), for more details.

<b>Use of Proceeds</b>	Capitalization loans to Native CDFIs
<b>Minimum Investment</b>	\$25,000*
<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>Status</b>	Senior unsecured debt
<b>Fees/Repayment Penalty</b>	None
<b>Covenants</b>	Additional covenants can be structured if required by investor
<b>Reporting</b>	Annual audited financials due no later than 280 days following fiscal year end

**Term/Rate Pairings\*\***

Years	Rate
2	0.0-1.75%
3	0.0-1.75%
4	0.0-1.75%
5	0.0-1.75%
7	0.0-2.0%
10	0.0-2.0%

\* Minimum investment may be waived by Oweesta at its sole discretion

\*\* Investor may opt for a lower interest rate