



**4th Annual**

**Native CDFI  
Capital Access Convening**

**June 25–27, 2019 • Lihue, Hawaii**



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Foundation

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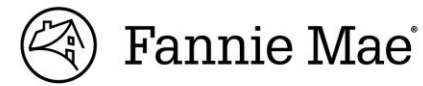


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# Credit Union and Loan Fund Partnerships



# Presenters



- Nikki Pieratos, NDN Collective
- Caleb Selby, Selby Consulting
- Cathi Kim, Inclusiv
- Cliff Rosenthal, author *Democratizing Finance: Origins of the CDFI Movement*
- Tony Taylor, Lakota Funds
- Beatrice Curry, Lakota Federal Credit Union



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# Overview



- Credit Union and Loan Fund 101
- Benefits and examples of collaboration
- Potential challenges and solutions
- Future opportunities and next steps



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# Credit Union and Loan Fund 101



- Organizational structure
- Product lines
- Sources of capital
- Implications for partnership



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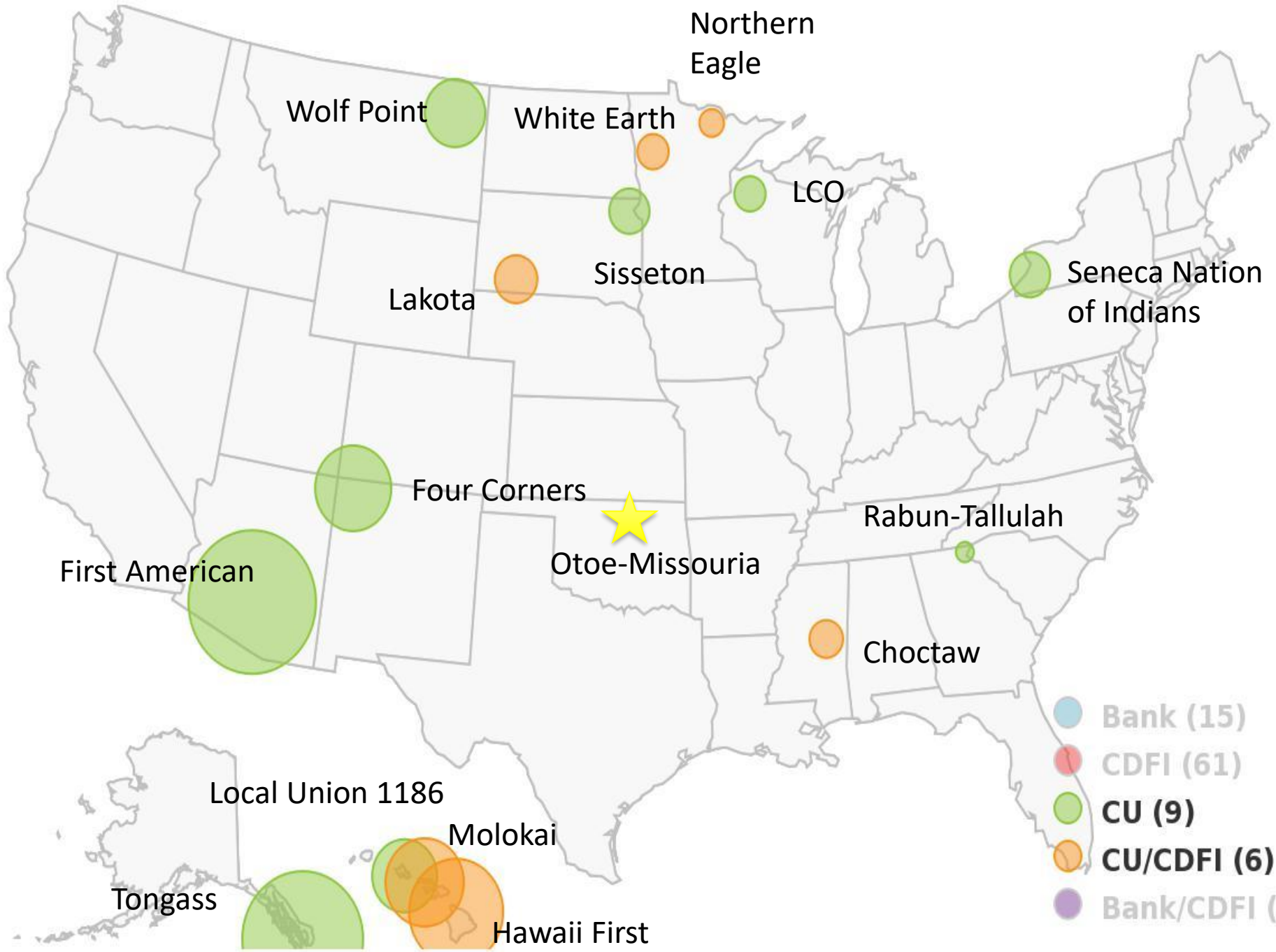
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Wolf Point

White Earth

Northern Eagle

LCO

Seneca Nation of Indians

Lakota

Sisseton

Four Corners

Rabun-Tallulah

First American

Otoe-Missouria

Choctaw

Local Union 1186

Molokai

Tongass

Hawaii First

# Benefits of Collaboration

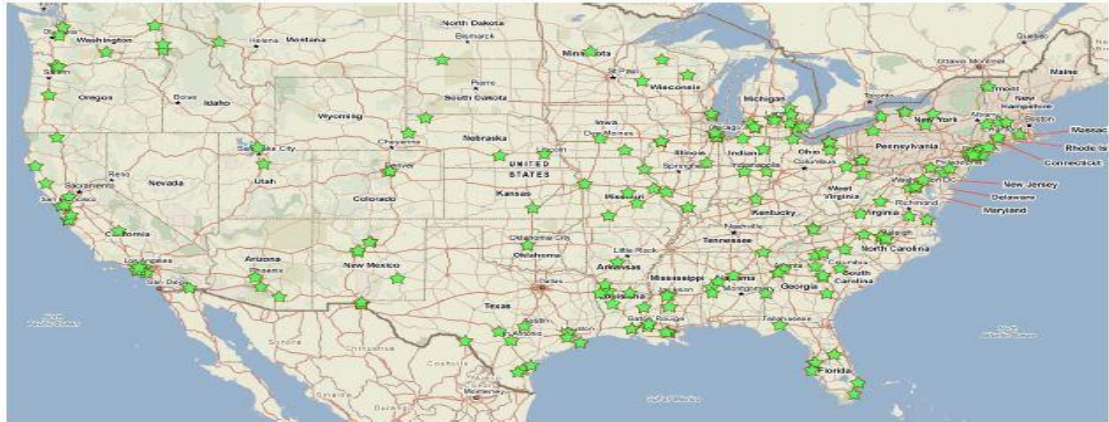


HELPING LOW-AND MODERATE INCOME PEOPLE AND COMMUNITIES ACHIEVE FINANCIAL INDEPENDENCE THROUGH CREDIT UNIONS

**266**  
COMMUNITY DEVELOPMENT CREDIT UNIONS

**100**  
MINORITY DESIGNATED CREDIT UNIONS & COOPERATIVES

**46**  
STATES WASHINGTON D.C. & PUERTO RICO



**\$90 Billion**  
COMMUNITY CONTROLLED ASSETS

**\$77 Billion**  
AFFORDABLE & EQUITABLE LOANS

**8.5 Million**  
ACCESS TO FINANCIAL EDUCATION & COUNSELING

**9.1 Million**  
Members Served





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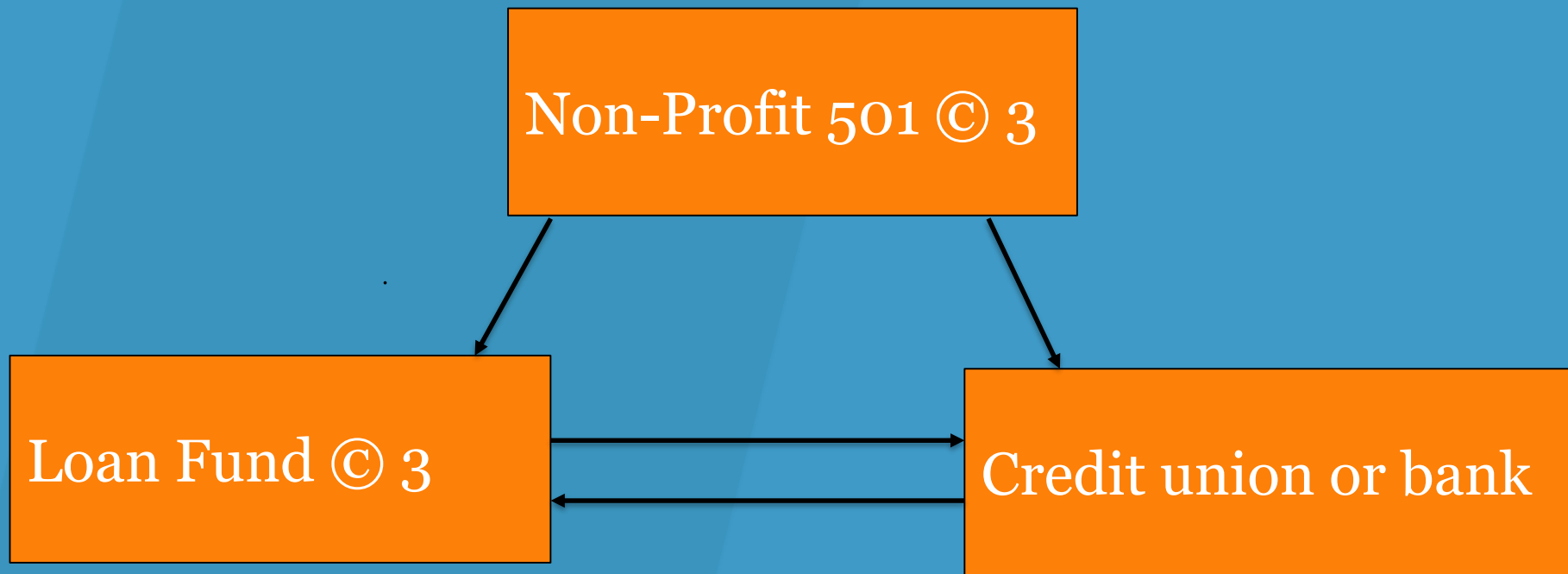
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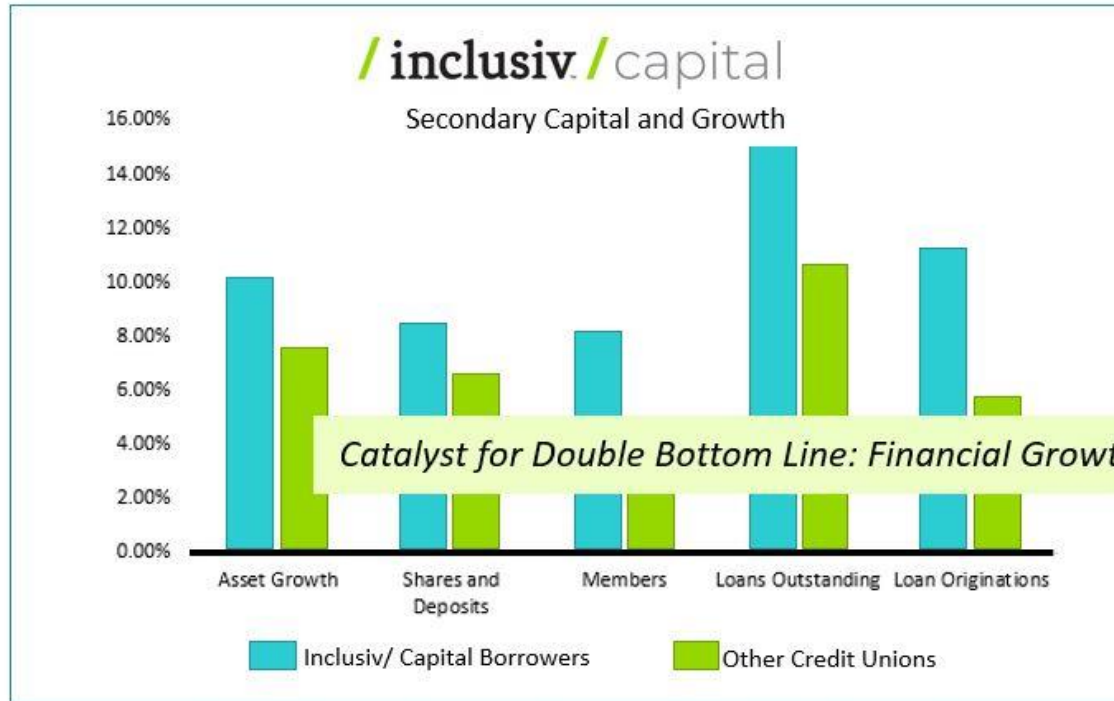


# “Holding Company” – Affiliate Structure



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# Secondary Capital Impact



**\$16.6 Billion**  
Community Controlled Assets

**1.6 Million**  
Low- and Moderate-Income Consumers

**373,440 Loans**  
**\$6.7 Billion**  
Loan Originations

**\$2,806**  
Avg. Consumer Loan



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# Why aren't we seeing more collaborations?



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# Opportunities and Next Steps



**INCLUSIV  
CONFERENCE**  
LOS ANGELES 2019



SEPTEMBER 16-18

**/inclusiv./**



## The Native Convening

A gathering of Native CDFIs throughout the nation.

OFN CONFERENCE 2019 – WASHINGTON, D.C.