



Agriculture Lending at a CDFI

Lakota Vogel, Four Bands Community Fund,
Tawney Brunsch, Lakota Funds
& Skya Ducheneaux, Akiptan

Moderated by Toni Stanger-McLaughlin, Native American Agriculture Fund



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COMMUNITY
FUND, INC.





Native CDFIs and the Native American Agriculture Fund

\$2,847,471

invested in CDFIs in the 2019
Request for Applications.

\$351,370

invested in CDFIs in the Rapid
Response Fund.

\$4,776,304

invested in CDFIs since in 2020.

\$7.97 MILLION

invested in CDFIs since
NAAF's founding.



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Lakota Funds

Investing in the Ojate



Ag Lending at Four Bands Community Fund

❖ Diverse Loan Products:

Credit Builder Loans up to \$5,000

Home Improvement Loans up to \$25,000

Small Business/Ag Loans up to \$250,000

Mortgage Loans up to \$265,000

TOTAL Outstanding - \$9,458,404 in 228

loans

❖ Agribusiness and Producer lending -

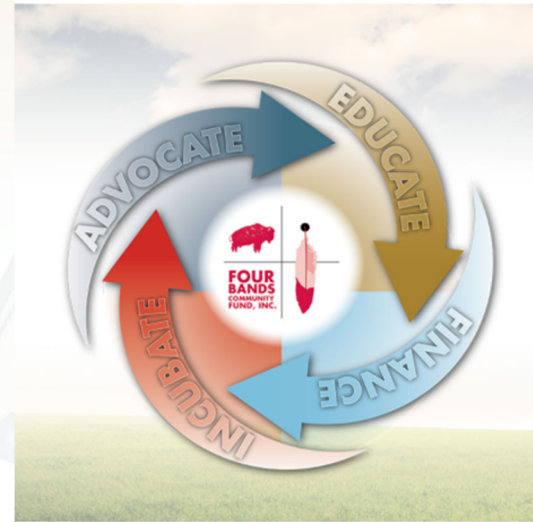
TOTAL Outstanding - \$2,306,972 in 31

loans

❖ Ag lending is 25% of current portfolio

❖ Became FSA Guaranteed Lender in 2020

Theory of Change




- Integrated Asset Building Approach
- The Place to Grow



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Ag Lending at Akiptan

- ❖ Opened for lending in January 2019
- ❖ Lakota Word for “Working Together”
- ❖ Relationships with our Producers is a #1 Priority
- ❖ Patient Capital Approach
- ❖ Investment Style vs. Traditional Style of Lending
- ❖ Long Term Asset Growth as a Goal
- ❖ Technical Assistance Catered to your Operation
- ❖ Relationships with our Producers is a #1 Priority
- ❖ Current Portfolio Size - \$5M
- ❖ Native Individuals and Native Owned Businesses, not Tribes
- ❖ Agriculture Related Loans Only
- ❖ \$100,000 loan limit
- ❖ Operating, Refinance, Start Up, Expansion

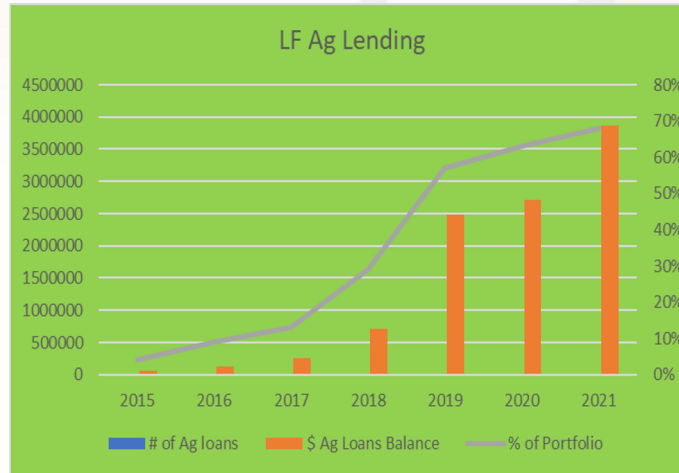


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Ag Lending at Lakota Funds

- ❖ Started in 1986
- ❖ Serve Tribal Members on Pine Ridge and Rosebud
- ❖ \$20M in business loans and 1200 businesses assisted
- ❖ Ag equipment loans 1987-2005
19 loans \$653K
- ❖ FSA-Guaranteed Lender since 2015
- ❖ Ag Loans 68% of current portfolio
Cow/calf operators
Haying operations
Operating LOC
- ❖ Ag Specific Trainings and TA
- ❖ Access to Secondary Market-Benefits



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