



Native CDFI Capital Access Convening

Rural Business-Cooperative Service

Karama Neal, PhD | Administrator



Rural Development

U.S. DEPARTMENT OF AGRICULTURE

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Sponsored by:



Increasing Tribal Business & Economic Development Opportunities with USDA Rural Development



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FOUR DIRECTIONS
DEVELOPMENT CORPORATION



Spruce Root
COMMUNITY DEVELOPMENT



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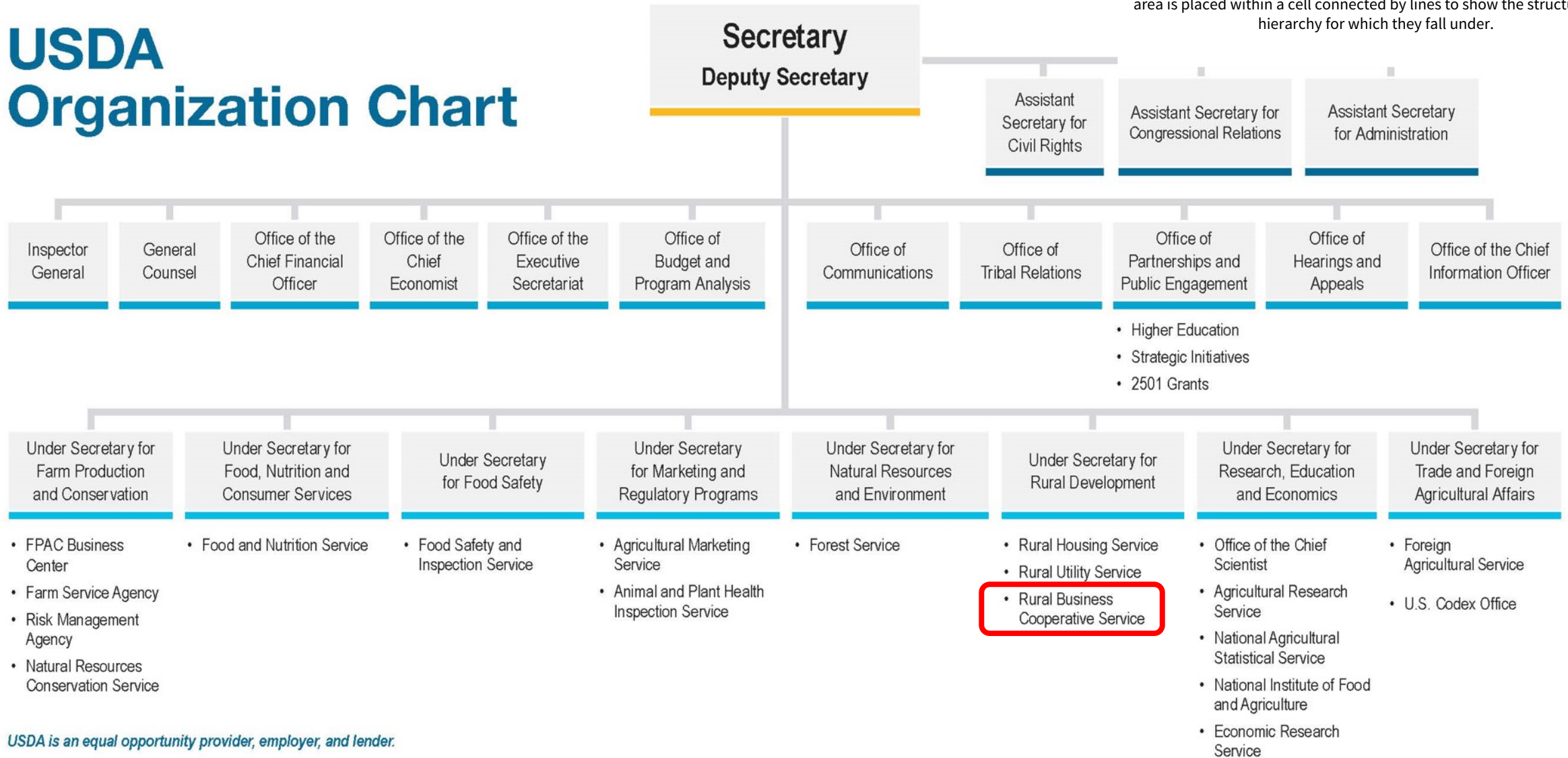
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USDA Organization Chart

UPDATED 10/19/21 This organization chart displays the names of USDA offices, agencies, and mission areas. Each office, agency, and mission area is placed within a cell connected by lines to show the structure and hierarchy for which they fall under.



USDA is an equal opportunity provider, employer, and lender.



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USDA Mission and Vision

Mission

To serve all Americans by providing effective, innovative, science-based public policy leadership in agriculture, food and nutrition, natural resource protection and management, **rural development**, and related issues with a commitment to deliverable equitable and climate-smart opportunities that inspire and help America thrive.

Vision

An equitable and climate-smart food and agriculture economy that protects and improves the health, nutrition, and quality of life of all Americans; yields healthy land, forests, and clean water; **helps rural America thrive**; and feeds the world.

<https://www.usda.gov/sites/default/files/documents/usda-fy-2022-2026-strategic-plan.pdf>



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USDA Strategic Goals

- 1. Combat climate change to support America's working lands, natural resources, and communities**
 - Investments in climate-smart agriculture, forestry, and renewable energy will reduce emissions and create new and better market opportunities for all producers.
- 2. Ensure America's Agricultural system is equitable, resilient, and prosperous**
 - Historically underserved communities will have improved access to USDA programs and opportunities as USDA roots out generations of systemic racism and discrimination.
- 3. Foster an equitable and competitive marketplace for all agricultural producers**
 - New tools, funding, and research will help a diverse array of producers and landowners adopt conservation practices and access new products and markets.
- 4. Provide all Americans safe, nutritious food**
 - All Americans will benefit from investments that provide consistent access to safe, healthy, affordable food essential to optimal health and well-being and address food and nutrition security
- 5. Expand opportunities for economic development and improve quality of life in rural and Tribal communities**
 - Rural and Tribal communities will benefit from historic investments in broadband, clean water, and clean and renewable energy infrastructure that will foster new job and market opportunities.
- 6. Attract, inspire, and retain an engaged and motivated workforce that's proud to represent USDA**
 - The USDA workforce will be strong, healthy, and inclusive, comprised of leaders and staff who work together to build a culture that welcomes, respects, and supports everyone to reach their highest potential.

<https://www.usda.gov/sites/default/files/documents/usda-fy-2022-2026-strategic-plan.pdf>



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USDA Core Values

- Respect and Dignity: We treat all people with courtesy and respect, and we value the inherent dignity of every individual.
- Equity and Inclusion: We seek to end discrimination in all forms, wherever it exists, and expand services and opportunities to underserved people and communities across America, starting with our workforce.
- Trust and Integrity: We act in a manner that is deserving of the public's trust and with the utmost integrity in everything we do as public servants.
- Service and Results: We listen to our internal and external customers and actively incorporate their ideas on how to best reach our diverse customers and deliver service that significantly and positively impacts the lives of all Americans.
- Science Leadership: We base our decisions and policy on science and data that are reliable, timely, relevant and free from political interference.

<https://www.usda.gov/sites/default/files/documents/usda-fy-2022-2026-strategic-plan.pdf>



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USDA Cross-Cutting Priorities



Addressing climate change via climate smart agriculture, forestry, & renewable energy



Creating more & better market opportunities for producers and consumers at home and abroad

Tackling food & nutrition insecurity while maintaining a safe food supply



Advancing racial justice, equity, & opportunity

Making USDA a great place to work for everyone



<https://www.usda.gov/sites/default/files/documents/usda-fy-2022-2026-strategic-plan.pdf>



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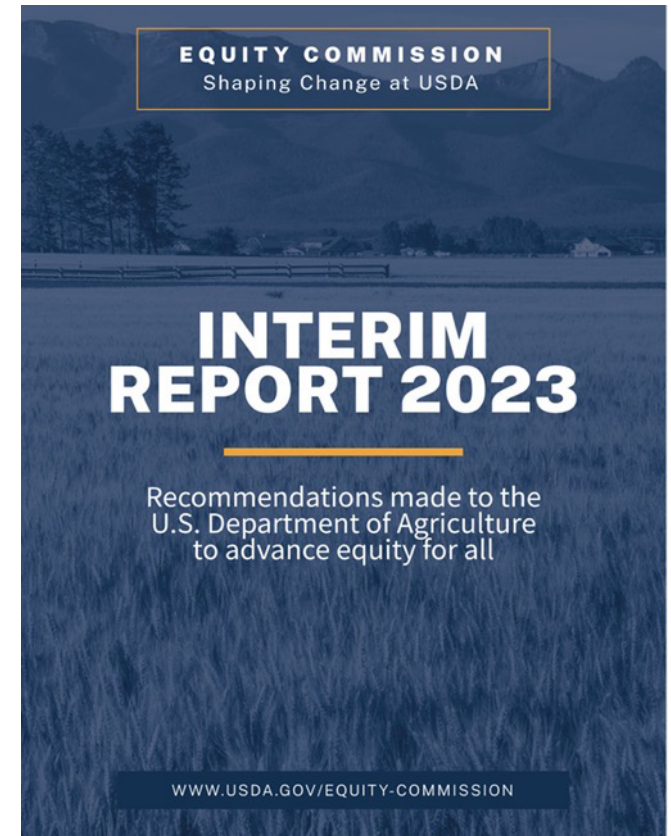
USDA Equity Commission

Equity Commission: Shaping Change at USDA

“At USDA, we acknowledge we have not done enough to provide all farmers and ranchers an equal chance of success and prosperity. We are committed to changing that, actively working to build a USDA that ensures none of our customers are ignored or left behind.”

This 15-member independent commission is charged with evaluating USDA programs and services and will recommend how we can reduce barriers for accessing them. Using this information, **USDA will make needed changes so that our programs, services, and decisions reflect the values of equity and inclusion**. The work of the Equity Commission will empower USDA to objectively confront the hard reality of past discrimination and its lingering harm – helping USDA build back better.

*“Our commitment to equity is about creating an agricultural economy, a rural economy, and an American economy that creates **opportunity for all**.”*
– Sec. of Agriculture Tom Vilsack (Feb. 2023)



<https://www.usda.gov/equity-commission>



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USDA Equity Commission Subcommittees

“The Rural Community Economic Subcommittee will be crucial to addressing issues of persistent poverty in rural communities. We are committed to giving each recommendation the Equity Commission makes full consideration in an effort to implement systemic, lasting change. This work is overdue and will set the foundation for generations to come.”

– Sec. of Agriculture Tom Vilsack (April 2022)

Subcommittee – Rural Community Economic Development:

This subcommittee is comprised of 15 members (from 12 states) who are charged with providing recommendations on issues and concerns related to **rural development, persistent poverty, and underserved communities.**

Subcommittee – Agriculture:

This subcommittee is comprised of 15 members (from 12 states) who have expertise in agriculture, federal farm, conservation, and extension programs.

Ultimately, both subcommittees will provide recommendations that would enable underserved communities to have equitable access to USDA programs and increase their capacity to break the cycle of persistent poverty. Programs under consideration touch multiple Mission Areas at USDA including **Rural Development (RD), Natural Resource and Environment (NRE), Marketing and Regulatory Programs (MRP), and Research Education and Economics (REE).**

<https://www.usda.gov/media/press-releases/2022/04/07/usda-announces-intent-establish-subcommittee-rural-community>



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USDA Rural Development Priorities

Addressing Climate Change and Environmental Justice

Reducing climate pollution and increasing resilience to the impacts of climate change through economic support to rural communities.

Advancing Racial Justice, Place-Based Equity, and Opportunity

Ensuring all rural residents have equitable access to Rural Development programs and benefits from Rural Development funded projects.

Creating More and Better Market Opportunities

Assisting rural communities recover economically through more and better market opportunities and through improved infrastructure.

<https://www.rd.usda.gov/priority-points>



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USDA Rural Development

Administers more than 70 Programs

Supports rural communities with loan and grant investments of over \$50 billion annually

Portfolio of investments exceeds \$220 billion



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USDA Rural Development Agencies

RUS

Rural Utilities Service

RUS provides infrastructure or infrastructure improvements to rural communities.

- Clean and reliable energy production
- Affordable and sanitary water & environmental
- Expanding rural broadband

RHS

Rural Housing Service

RHS offers programs to build or improve housing and essential community facilities in rural areas.

- Supporting affordable single family home ownership, multi-family housing, and farm labor housing
- Supporting community facilities like healthcare, education, childcare and other public owned facilities

RBCS

Rural Business-Cooperative Service

RBCS offers programs to help businesses grow as well as job training in rural areas.

- Supporting rural small businesses and entrepreneurs
- Supporting co-operatively owned enterprises
- Supporting local food systems and clean energy development

<https://rd.usda.gov/about-rd/state-offices>



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What do we fund? (Selected RBCS Programs)

B&I Guarantee Loans

- Hotels
- Manufacturing
- Construction
- Industrial Supply
- Convenience Stores
- Assisted Living

Value Added Producer Grants

- Feasibility Studies
 - Business Plans
- Working capital for value added product market development and expansion

RBDG

- Technical Assistance-Type Projects
 - Business Incubators
 - Workforce Training

REAP Guarantee Loans

- Commercial Grade Solar Projects
- Anaerobic Digesters
- Energy Efficiency Equipment and Systems for Agricultural Production and Processing

REAP Grants

- Solar/Wind
- Grain Dryers
- Lighting/HVAC
- Insulation/Cooling or Refrigeration Units
- Energy Audit/Renewable Energy Technical Assistance



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Revolving Loan Fund & Intermediary Lender Programs

Other Program Assistance

- Rural Business Investment Program
- Cooperative Development Assistance

Intermediary Relending Program

01

Rural Economic Development Loan & Grant Program

02

Rural Microentrepreneur Assistance Program

03

Rural Business Development Grants

04



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Intermediary Relending Program (IRP)

IRP provides 1% interest, long-term loans to intermediary lenders (nonprofits and cooperatives, federally-recognized tribes, and public agencies) that re-lend to businesses to improve economic conditions and create jobs in rural communities.

Intermediary Funding	Intermediary Terms	Ultimate Recipient Loans
<ul style="list-style-type: none">• Up to \$1M• Total aggregate debt from all funding may not exceed \$15M	<ul style="list-style-type: none">• Interest rate is fixed at 1%• Maximum term is 30 years• Interest-only payments may be permitted for the first 3 years	\$400,000 or 50% of the total cost of the Ultimate Recipient's project for which the loan is being made, whichever is less

<https://www.rd.usda.gov/programs-services/business-programs/intermediary-relending-program>



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Rural Microentrepreneur Assistance Program (RMAP)

RMAP provides loans and grants to Microenterprise Development Organizations (MDOs) to help microenterprises startup and growth through a Rural Microloan Revolving Fund and to provide training and technical assistance to microloan borrowers and microentrepreneurs. Nonprofits, federally-recognized tribes, and institutions of higher education are eligible to be MDOs.

- **Grants** up to \$205,000 annually – to provide TA to rural microentrepreneurs or microenterprises
- **Loans** of \$50,000 to \$500,000 – to establish a Rural Microloan Revolving Fund managed by an MDO

Loan Terms	Terms on Loans to Microenterprise	Eligible Use of Funds
<ul style="list-style-type: none"> • Maximum term is 20 years • Two-year payment deferral • Must establish a loan loss reserve fund 	<ul style="list-style-type: none"> • Up to \$50,000 • Fixed interest rate • Limited to 75% of project cost 	<ul style="list-style-type: none"> • Working capital • Debt refinancing • Purchasing equipment & supplies • Improving real estate

<https://www.rd.usda.gov/programs-services/business-programs/rural-microentrepreneur-assistance-program>



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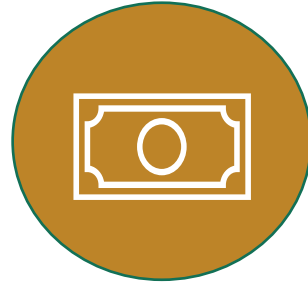
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Rural Business Development Grant (RBDG)



Purpose

To provide technical assistance and training for rural small businesses. The program assists with economic development planning and/or financing or expansion of rural business



Grant Amount

There is no maximum grant amount; however, smaller request are given higher priority.



Borrower Eligibility

- State/local governments
- Federally-recognized tribes
- Nonprofit corporations
- Communities
- Institutions of higher education
- Rural cooperatives (non-profit)



Eligible Projects

- Training and Technical Assistance
- Acquisition or development of land
- Pollution control and abatement
- Capitalization of revolving loan funds
- Distance adult learning for job training and development
- Rural transportation



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Rural Business Development Grant

The Rural Business Development Grant (RBDG) program is designed **to provide technical assistance and training for small rural businesses**. Small means that the business has fewer than 50 new workers and less than \$1 million in gross revenue. There is no maximum award; applications with higher matches are more competitive.

Eligible Purposes Include:

- Business counseling & training, market research, and feasibility studies
- Construction of buildings; plants, machinery, and equipment
- Revolving loan funds
- Community economic development and leadership/entrepreneur training
- Rural business incubators

<https://www.rd.usda.gov/programs-services/business-programs/rural-business-development-grants>



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USDA Tribal Consultation on RBDG

Tribal Caucus: July 12, 2023, 1:00-2:00pm EDT

- Register: <https://www.zoomgov.com/meeting/register/vJlSd-murj8rHP1-HgFlWEqfd0CSHVmsaKc>
- Note: Tribal caucus is an opportunity for Tribal leaders to discuss relevant consultation issues, typically facilitated by a recognized Tribal organization, without federal policymakers online.

Tribal Consultation and Listening Session: July 12, 2023, 2:00-3:30pm EDT

- Register: <https://www.zoomgov.com/meeting/register/vJlSd-murj8rHP1-HgFlWEqfd0CSHVmsaKc>
- Note: Tribal Leaders registered for the caucus do not have to register again for the consultation.

Proposed rule: <https://www.govinfo.gov/content/pkg/FR-2023-05-24/pdf/2023-10631.pdf>.

- Define “Small and Emerging Business” to include Tribal governments and Tribal-owned entities.
- Clarify the definition for “Conflict of Interest” to explain how the agency defines the relationship between Tribal Nations and their Tribal-owned entities.

<https://www.usda.gov/tribalrelations/tribal-consultations> and aian@usda.gov



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OneRD Guarantee Loan Initiative



What is it? OneRD is the platform for four key Rural Development loan guarantee programs. Rural Development has implemented a standard set of requirements, processes, and forms for these programs.

Which programs?

- [Water and Waste Disposal Guaranteed Loan Program](#) | Rural Utilities Service (RUS)
- [Community Facilities Guaranteed Loan Program](#) | Rural Housing Service (RHS)
- [Business & Industry Guaranteed Loan Program](#) | RBCS
- [Rural Energy for America Guaranteed Loan Program](#) | RBCS

What to watch?

Access to Capital in Rural America for Non-Regulated Lenders | 1h 23min

Watch on YouTube: <https://www.youtube.com/watch?v=3AWJiCDY-Cs>

<https://www.rd.usda.gov/onerdguarantee>



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Rural Innovation Stronger Economy (RISE)

USDA RD is providing competitive grants up to \$2 million for partnerships of government entities, Tribal entities, colleges, universities, nonprofit cooperatives, private entities and district organizations to create high-wage jobs and accelerate the formation of new businesses through the support of industry clusters in low-income rural regions. Goals for the RISE program include:

Identifying & Maximizing
Local Assets

Connecting to Network &
Industry Clusters

Creating High-Wage Jobs
& Supporting New &
Existing Businesses

Enhancing Competitive
Advantage of Local Industry



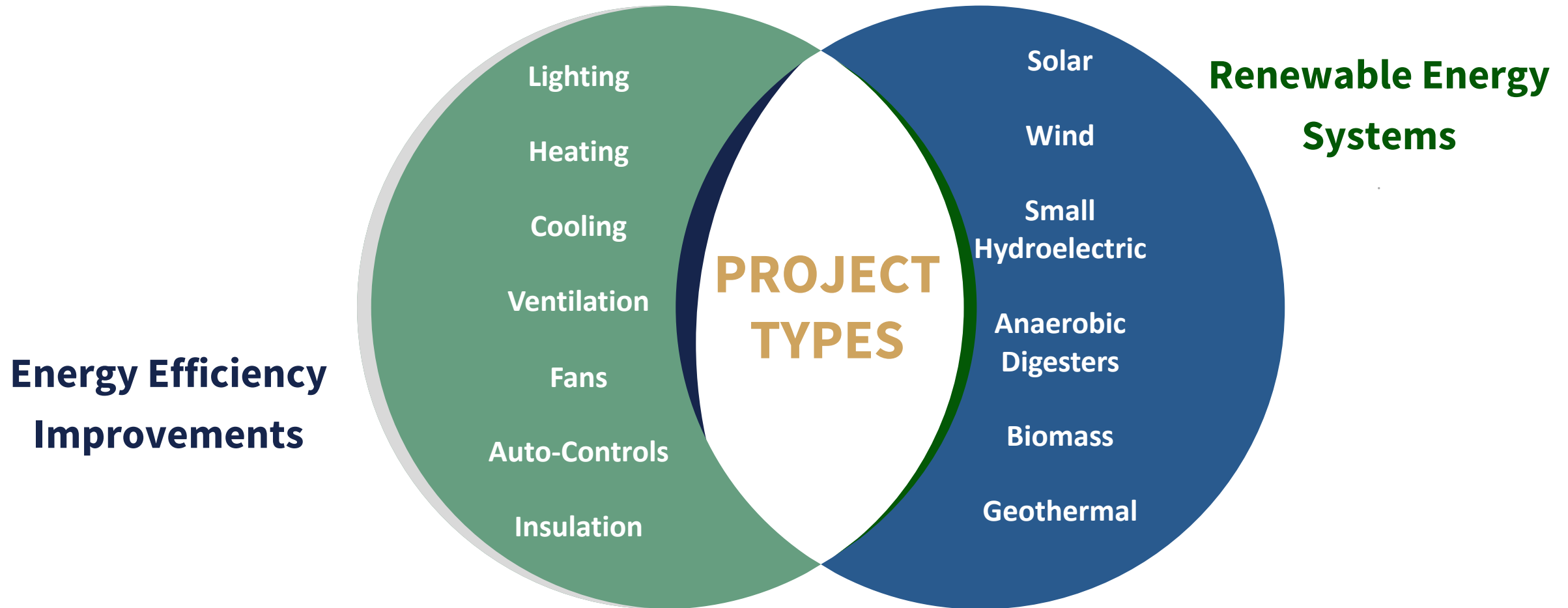
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Rural Energy for America Program (REAP)



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Rural Energy for America Program

Provides guaranteed loan financing and grant funding to agricultural producers and rural small businesses for **renewable energy systems or to make energy efficiency improvements.**

- Open to agricultural producers and rural small businesses.
- Maximum grants: \$500,000 for energy efficiency grants and \$1,000,000 for renewable energy systems.
- Grants can cover up to 50% of total eligible project costs (from 25% pre-IRA)
- Loan Guarantees on loans can cover up to 75% of total eligible project costs
- Renewable energy: solar, wind, geothermal, biomass, hydroelectric, anaerobic digesters, and more
- Energy efficiency: lighting, heating, cooling, ventilation, fans, insulation, and more

<https://www.rd.usda.gov/reap>



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Working Together & Moving Forward

USDA OTR, RD & NCN

- 2-year Cooperative Agreement
- Advisory Committee
 - NCDFI Professionals
 - RD Staff (National, Program, State Directors)
- Ultimate Goals
 - To identify barriers impacting NCDFIs accessing RD programs
 - To improve access to RD programs and services
 - To develop tools that empower NCDFIs



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Resources – Rural Partners Network

- Community development
- Housing
- Economic development
- Employment and workforce
- Broadband and telecommunications
- Agriculture and forestry
- Disaster
- Transportation
- And more . . .

<https://www.rural.gov/help-for-rural-communities/tribal-programs-and-resources>



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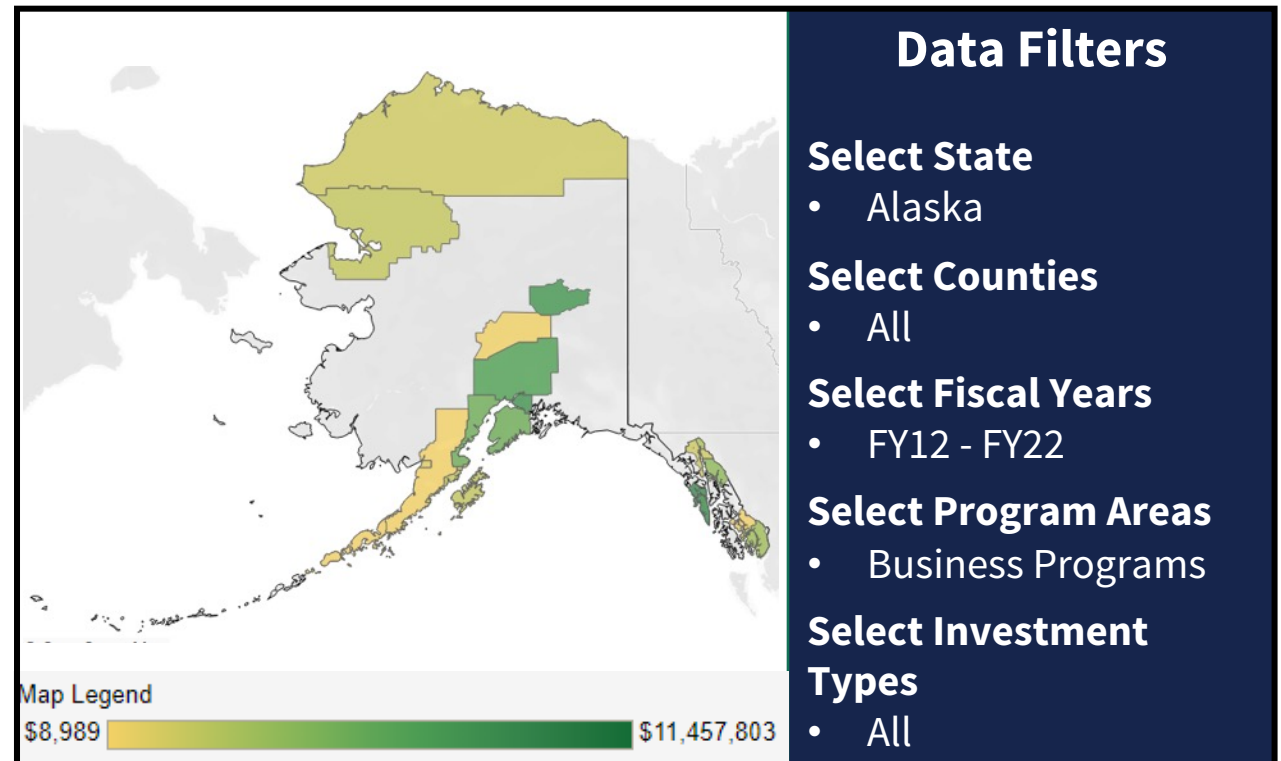
Rural Data Gateway

The **Rural Data Gateway** makes Rural Development's data more available and easier to access for the public. The dashboard types significantly expand access to RD financial data through easy-to-use interfaces that allow data from **more than 65 RD programs** to be viewed and downloaded. Dashboard types include:

- Overview
- Program Area
- Socially Vulnerable Communities
- Geography by County
- Geography by Congressional District
- Data Download

Need help or have questions? Use the [Quick Reference Guide](#) or email USDA.RD.DATA@usda.gov

EXAMPLE – Geography by County



<https://www.rd.usda.gov/rural-data-gateway>



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Additional Rural Development Resources

Sector-specific resource guides:

- Child Care Guide
- Recreational Economy Guide
- Resources for Rural Entrepreneurs
- Disaster Resiliency and Recovery Guide
- Higher Education
- More at <https://www.rd.usda.gov/resources/publications/resource-guides>



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Resources – US Department of Agriculture

USDA Office of Tribal Relations

- Programs and Services
- Tribal consultation
- Policy and intergovernmental affairs
- Advisory committees

- Phone: 202-205-2249
- Email: Tribal.Relations@usda.gov
- Sign up for OTR news

<https://www.usda.gov/tribalrelations>



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Resources – USDA Rural Development

RD Tribal Relations Office

- Programs
- Publications
- Success stories
- Outreach
- Events

- aian@usda.gov
- Sign up for updates

<https://www.rd.usda.gov/tribal-relations>



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RBCS Program Information & Access Points

- Rural Development Website: <https://www.rd.usda.gov>
- State Office and Local Contacts: <https://www.rd.usda.gov/contact-us/state-offices>
- Business Programs: <https://www.rd.usda.gov/programs-services/all-programs/business-programs>
- Energy Programs: <https://www.rd.usda.gov/programs-services/energy-programs>
- Project Eligibility Determination Tool:
<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=RBSmenu>



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Contact Information

Assistance under USDA Rural Development programs is available to applicants in areas designated as “rural.” Under law, the definition of “rural area” is different for each program.

Contact your local USDA Rural Development office for more information.

<https://rd.usda.gov/about-rd/state-offices>

Or go to: www.rd.usda.gov

Or call 1 (800) 670-6553 (toll free)

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karama.neal@usda.gov

(202) 941-4711

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A nonprofit Native Community Development Financial Institution certified by the U.S. Department of Treasury and a State of Maine licensed Supervised Lender, led and managed by the Wabanaki People

Created by the Penobscot Nation in 2001 as an independent entity that expanded to serve the Wabanaki tribes: Micmac, Maliseet, Passamaquoddy and Penobscot

Provide vital resources and tools for nation-building after centuries of privation and its consequences

Possess the strategic capacity and historical performance to double the impact

Uniquely positioned to provide Wabanaki level programs and technical assistance





Our Mission

To improve the social and economic conditions of the Wabanaki tribes in Maine - the Maliseet, Micmac, Passamaquoddy, and Penobscot – through education and investment in affordable housing, tribal business ventures, and Native entrepreneurship.





Our Values

Community

We listen to and serve our communities with passion, patience, humility and respect.

Collaboration

We are stronger when we work together toward shared goals.

Integrity

We are transparent, reliable and honest in the way we conduct ourselves and our business.

Opportunity

We open doors with Native people to fulfill their hopes and dreams.

Culture

We honor, share and embody Wabanaki culture.

Our guiding principle: Let's help each other

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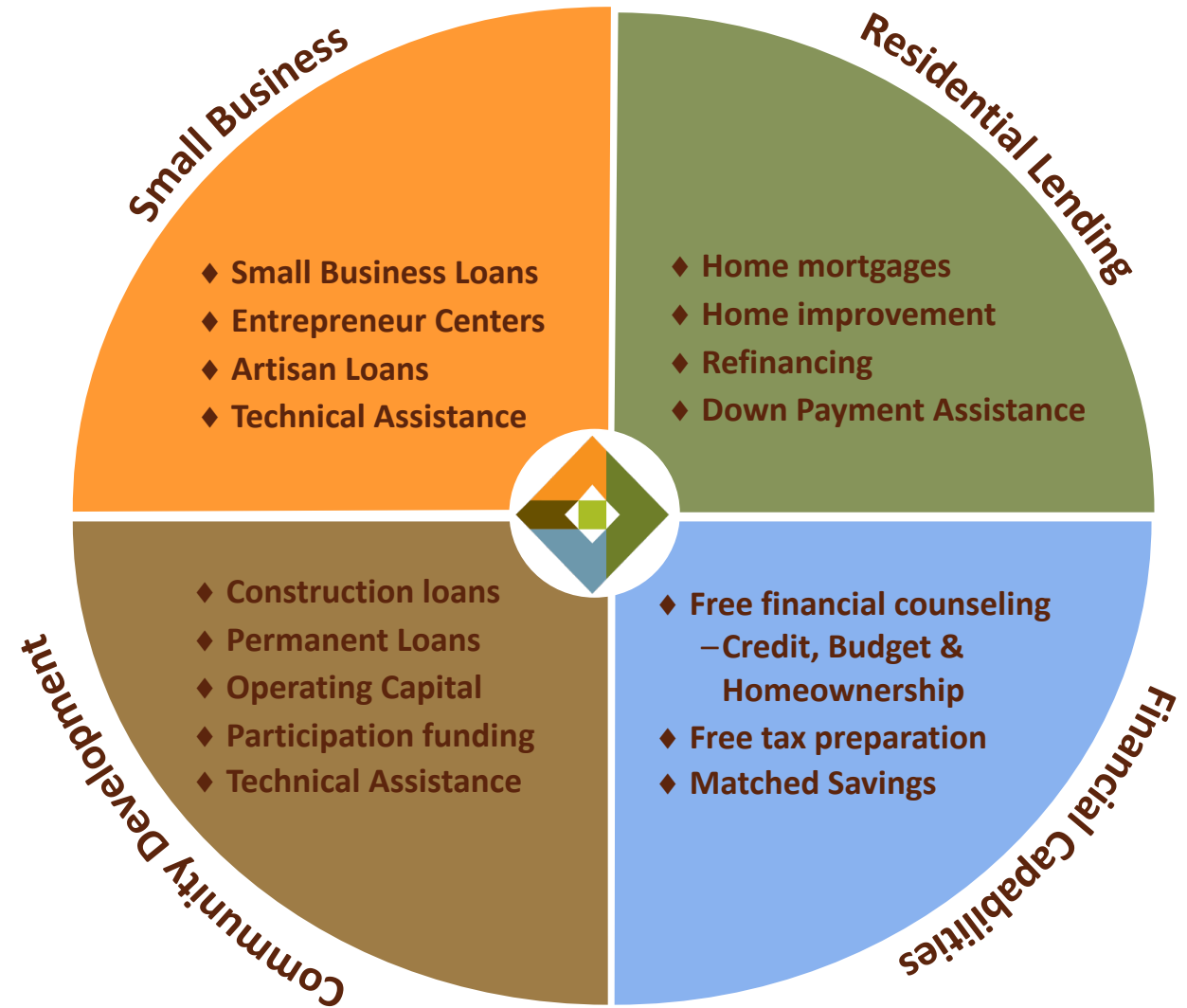


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Core products and services

- **Small Business for growth and tribal member success**
- **Residential lending for safe and quality homeownership**
- **Financial counseling for borrower readiness**
- **Community development for facilities, housing and business development**





Our Impact

- **\$19.4 Million Loaned**
 - \$ 3.97M **Community Development**
84 Affordable Elder/Single Family Homes and Community Facilities
 - \$ 1.70M **Small Business, 39 Businesses**
 - \$ 13.79M **Housing / 236 Families**
- **1,229 Individuals counseled/group education**
 - **1090** Free Tax Returns
 - **\$465.7K** Earned Income Tax Credits
 - **326** Tribal citizens serviced via community visits
- **Wabanaki Level Formal Outreach Programs**
Housing Circles, Industry Summits, Data, Circuit Rider



Lummi Community Development Financial Institution (CDFI)

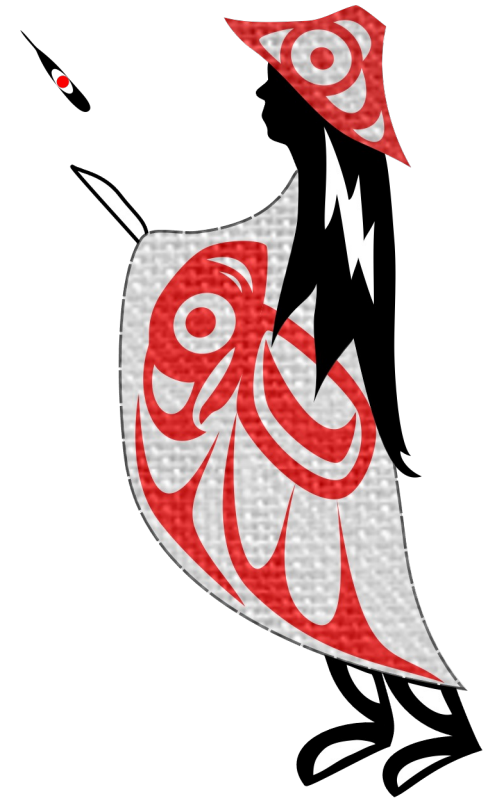
Washington State Charter in 2006 by Lummi Development Authority

Native CDFI Certification in 2008

IRS Designated Non-profit 501c3 in 2012

Certified Development Entity in 2016

Separate Stand-Alone Native CDFI Non-profit 501c3 in 2017



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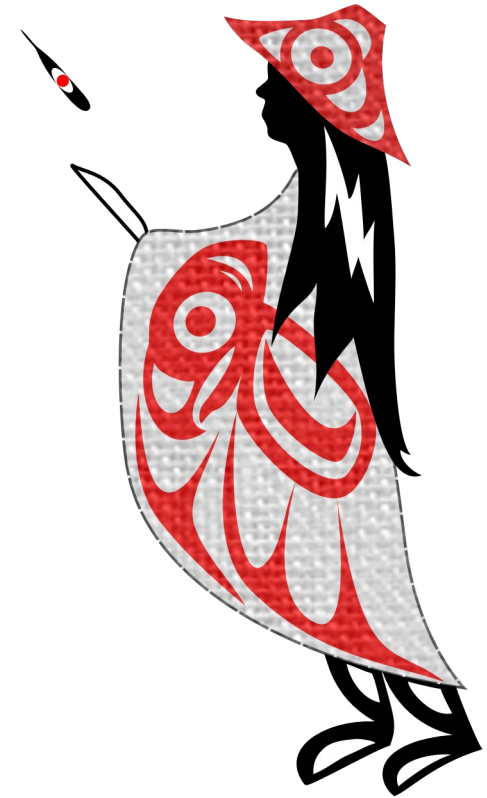
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Lummi CDFI is Values-Based

Our Native CDFI is culturally rooted based on indigenous values and principles created by the first peoples of the Pacific Northwest. These intersection of values honors Native Americans and their surrounding communities with the understanding of spiritual, family, and sharing of our gifts concept among Pacific Northwest tribal peoples.

Lummi CDFI Core Values

- Positive Approach and Welcoming Environment.
- Honor Our Tradition and All Its Gifts.
- Honoring Diversity.
- Resilience and Adaptability.
- Accountable and Responsible.



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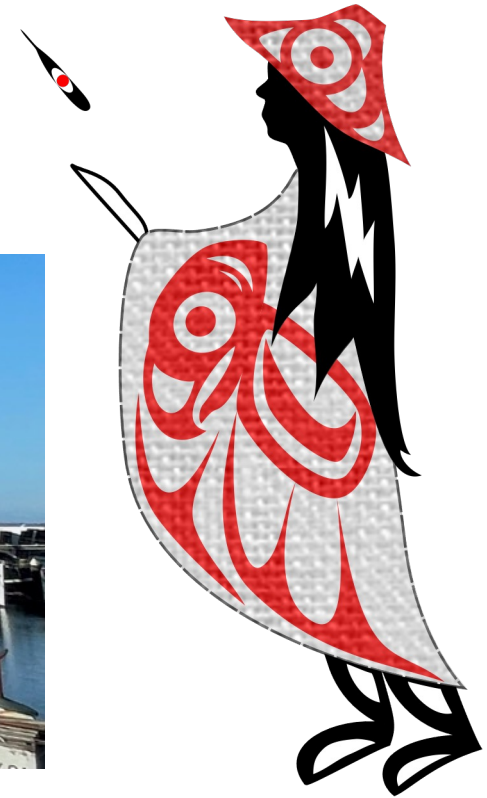
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Lummi CDFI Mission

To provide access to education, financing, and asset growth, in order to improve the prosperity and well-being of Native American families.



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About Lummi CDFI

Portfolio (6/23/23):

\$2.3 M

53 loans (73% fishing)

Target Market: Lummi Nation and Whatcom County, which includes the Nooksack Tribe. Also serving Native entrepreneurs in Northwest Washington State.

Financial Products:

Small Business Loans

Consumer (Credit Builder) Loans

Individual Development Accounts (IDA)

One-on-one Coaching, Technical Assistance

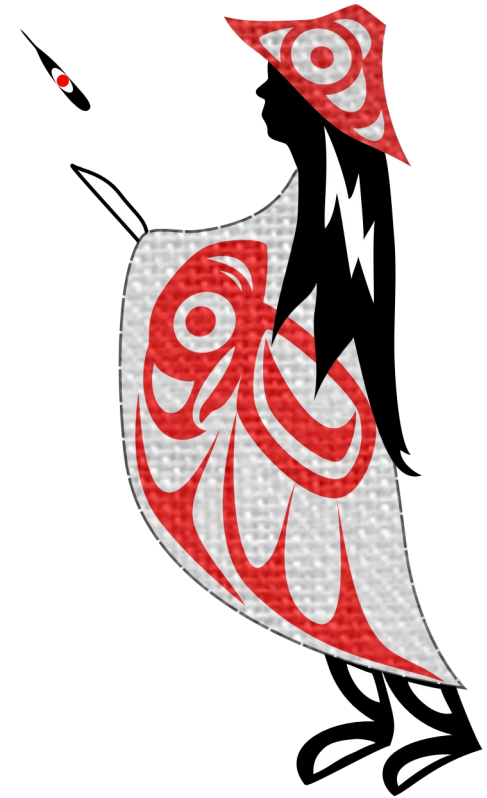
Small Business Resource Center

Staff: 3.25 FTE



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Turner Photographics

Cideahzia Barnes, Sanctuary Salon



8th Annual Native CDFI Capital Access Convening

Turning the Tide



Rural Development

U.S. DEPARTMENT OF AGRICULTURE

Lummi CDFI Impacts Since 2006



Total Lending:

\$6.2 Million

376 loans

“Pilot” Individual Development Accounts (IDA) = 25

One-on-one Coaching, Technical Assistance: Over 1,000 clients served

Lummi Te’Ti’Sen Center Native Small Business Incubator

Small Business Administration’s Payment Protection Program 7a Guaranteed Lender during the COVID Pandemic:



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Rural Development
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Spruce Root

COMMUNITY DEVELOPMENT



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Rural Development

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Vision: We amplify our Haida, Tlingit, and Tsimshian ancestral imperative to ensure Southeast Alaska thrives for future generations

Mission: We are a driver of a regenerative economy across Southeast Alaska so communities can forge futures grounded in this uniquely Indigenous place.

Values:

Balance | Reciprocity

Native knowledge | Indigenous stewardship

Progress over perfection | Learning at the speed of trust

Equity | Abundance



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Rural Development
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Spruce Root & RBDG 2017



<https://youtu.be/XGYkim8Z-FE>



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Spruce Root & RBDG 2019



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Spruce Root & RBDG 2021



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Spruce Root & IRP



<https://youtu.be/rIfAi9iVARk>



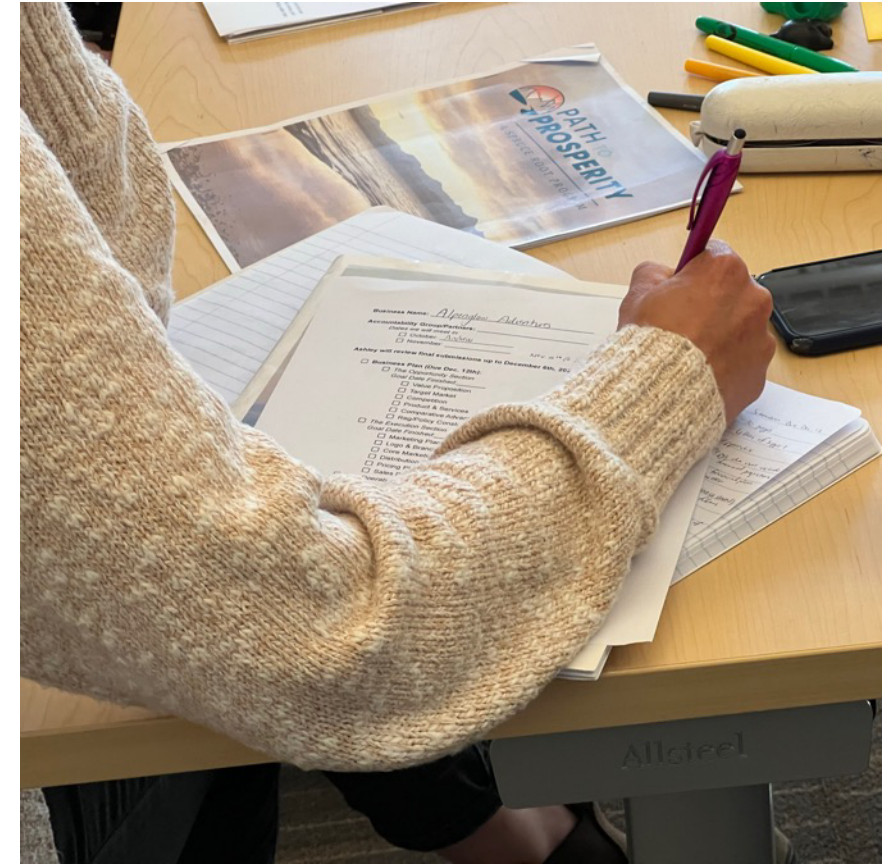
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Showcasing Our Partners



FOUR DIRECTIONS
DEVELOPMENT CORPORATION



Spruce Root
COMMUNITY DEVELOPMENT



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Thank you!



USDA is an equal opportunity provider, employer, and lender.



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