



Capital Weave Portfolio Oweesta Participation Lending

Investing in Sovereignty,
Infrastructure, and Native Futures

Oweesta is the longest-standing Native Community Development Financial Institution intermediary dedicated exclusively to supporting Native CDFIs and Native communities. Oweesta provides training, technical assistance, investments, research, and policy advocacy to strengthen Native-led financial institutions and expand access to capital.

Through Native CDFIs, Oweesta helps Native communities build strong local economies by providing access to capital for consumers and small businesses, and creating opportunity for homeownership, affordable housing, and financial education. By standing in service to Native CDFIs, Oweesta helps ensure Native people have access to trusted, culturally grounded financial tools that support long-term economic independence and strengthen sovereignty.

Oweesta has progressively expanded its financial products and participation lending strategies to bring larger-scale capital into Native CDFIs, Tribal entities, and community projects. Central to this work is supporting Native-led organizations in designing and leading financing packages that reflect community priorities, cultural values, and long-term sovereignty. This includes participation in multi-lender, Native-led financing structures and convening practitioners to share participation lending best practices grounded in Indigenous leadership. Oweesta's strategic plan further prioritizes growth in participation lending and multi-partner capital solutions to strengthen Native-led projects and expand economic impact across Native communities.

Capital Weaving is our Indigenous framing of participation lending. It recognizes that capital is strongest when it is built in relationship and shared responsibility. Through capital weaves, multiple lenders and partners come together to support Native-led infrastructure and community projects, aligning capital with sovereignty, culture, and long-term community benefit.



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Blue Mountain Flour Mill Umatilla Indian Reservation

Reclaiming Regional Food Systems Through Tribal Ownership

In August 2025, Mission Driven Finance and 8 Native Community Development Financial Institutions provided a \$9 million subordinated debt investment to launch construction of the Blue Mountain Mill, a regenerative flour mill on the Confederated Tribes of the Umatilla Indian Reservation in Oregon. The project is developed by Cairnspring Mills in partnership with the Confederated Tribes of the Umatilla Indian Reservation, who purchased a minority interest in the Mill and secured a long-term land lease.

This blended capital structure combines Tribal Equity, Senior Debt, New Markets Tax Credits, and Native led Debt Equity. The mill will expand production from under 7 million pounds of flour to more than 110 million pounds annually, supporting regenerative agriculture, create living wage jobs on Tribal land, and strengthen Indigenous controlled food and manufacturing systems across the region.

Project Financed: Private Business Expansion to Tribal Business Park

Location: Confederated Tribes of the Umatilla Indian Reservation, Oregon

Lead Lender: Mission Driven Finance

Partners: Mission Driven Finance, Citizens Potawatomi CDC, Native360, NACDC, Nixyáawii Community Financial Services, Northwest Native Development Fund, Four Bands Community Fund, Nimiipuu Community Development Fund, Oweesta Corporation

Project Size: \$66,500,000

Oweesta Participation: \$3,000,000





Closing Infrastructure Gaps with Native Led Financing

In August 2025, Native American Bank led a \$5.2 million dollar bridge loan to Metlakatla Power and Light to complete a submarine utility and fiber optic cable connecting the Annette Island Reserve to the Ketchikan Public Utilities grid. This final piece of financing allowed the Tribal utility to overcome rising construction costs and finish the intertie project.

The new connection will stabilize long term energy delivery, integrate hydroelectric and wind power, expand broadband access, and lower community electricity expenses by an estimated 150 thousand dollars each year. This project is a strong example of Native led financing delivering essential infrastructure that strengthens sovereignty, energy resilience, and digital access for a remote Tribal community.

Project Financed: Tribal Utility

Location: Metlakatla Indian Community, Alaska

Lead Lender: Native American Bank

Partners: Native American Bank, Nimiipuu Community Development Fund, Spruce Root, Nixyáawii Community Financial Services, Oweesta Corporation

Project Size: \$5,200,000 Bridge Loan & \$11,000,000 Permanent Financing

Oweesta Participation: \$900,000 Bridge Loan & \$1,100,000 Permanent Loan



Lac Courte Oreilles Community Health Center



Building Community Health Through Sovereignty Rooted Investment

In September 2023, Oweesta partnered with Native American Bank, Bay Bank, First American Capital Corporation, Wisconsin Native Loan Fund, and IFF to finance the \$46 million dollar Lac Courte Oreilles Community Health Center in Hayward, Wisconsin. The capital structure combined Tribal equity, New Markets Tax Credit allocations, American Rescue Plan Act resources, and senior debt led by Native American Bank.

The 64,421 square foot facility has expanded access to primary care, dental, optometry, physical therapy, diagnostic imaging, pharmacy services, behavioral health, and community health programming. This project demonstrates the strength of Native led partnership lending and capital weaving for large scale community infrastructure.

Project Financed: Construction of new Healthcare Clinic

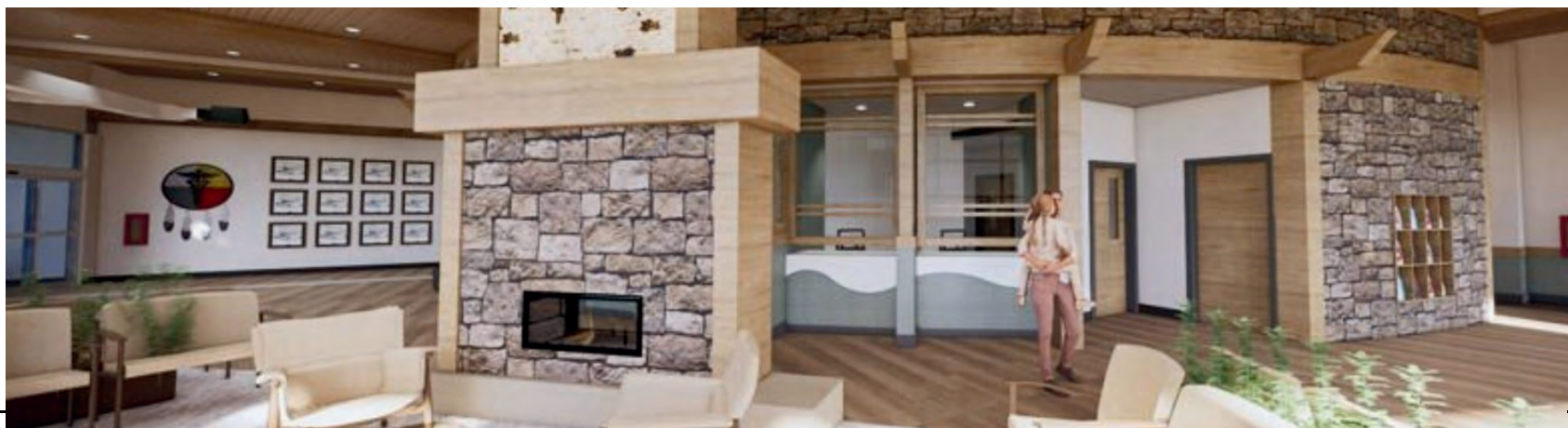
Location: Lac Courte Oreilles Reservation, Wisconsin

Lead Lenders: Native American Bank & Bay Bank

Partners: Native American Bank, Bay Bank, First American Capital Corporation, IFF, Wisconsin Native Loan Fund, Oweesta Corporation

Project Size: \$46,000,000

Oweesta Participation: \$2,500,000





Pawnee Nation Behavioral Health Facility

Native Led Financing for Culturally Grounded Care

In March 2024, Oweesta partnered with Citizen Potawatomi Community Development Corporation and Native American Bank to finance the new Pawnee Nation Behavioral Health Facility, contributing \$2.4 million dollars which included a \$5.7 million dollar New Markets Tax Credit allocation. This participation helped close the financing needed to construct the more than \$22 million dollar facility.

The 29,000 square foot center will provide inpatient and outpatient behavioral health services, substance abuse treatment, peer supported recovery, and culturally grounded care for children, adults, and elders in a medically underserved region. The facility will serve more than 2,000 patients each year, create living wage employment opportunities, and demonstrate the impact of Native led financing in strengthening Tribal health infrastructure.

Project Financed: Construction of new Behavioral Healthcare Clinic

Location: Pawnee Nation of Oklahoma

Lead Lender: Native American Bank & Oweesta

Partners: Native American Bank, Citizen Potawatomi Community Development Corporation, Oweesta Corporation

Project Size: \$22,500,000

Oweesta Participation: \$2,400,000



Citizen Potawatomi Community Development Corporation





Creating Stable Homes for Elders Through Native Led Housing Finance

In November 2022, Oweesta partnered with Westwater Financial, Inc., the Dry Creek Rancheria Band of Pomo Indians, and Blue Stem Consulting to assemble a \$1.35 million dollar financing package for the Bi'du Khaale Elders Housing Project. This collaboration helped launch the first phase of an affordable housing development that includes 24 homes and a community center to support Tribal elders and adults with disabilities.

The project addresses a critical shortage of affordable housing in one of the highest cost regions in the country. Oweesta's participation supported the construction of the initial 9 single family homes as part of the larger development planned by the Tribe. This effort reflects the power of Native led capital weaving and Tribal financing to build long term stability, expand Tribal owned assets, and strengthen community sovereignty.

Project Financed: Construction of Elder Housing Development

Location: Dry Creek Rancheria, California

Participation: Capital Stack through a Native Community Development Institution

Partners: Westwater Financial, Inc. & Oweesta Corporation

Project Size: Phase I & Phase II - \$10,800,000

Oweesta Participation: \$1,350,000



Westwater Financial, Inc.





Pit River Health Service, Inc.

Infrastructure Investment for Rural Tribal Health Access

Project Summary: Participation in a \$7.4MM loan to provide construction financing for the expansion and renovation of an existing tribally operated healthcare clinic. The project increases clinical capacity and modernizes facilities to support expanded medical, dental, behavioral health, pharmacy, and optometry services for Tribal members and surrounding rural communities.

Project Financed: Expansion of Healthcare Clinic

Location: Burney, California

Lead Lender: Native American Bank

Partners: Native American Bank and Oweesta Corporation

Project Size: \$9,400,000

Oweesta Participation: \$2,000,000





Extending Participation Lending to Expand Community Education Access

Project Summary: Participation loan to provide capital for the expansion of an established Montessori school. Financing supported the purchase and renovation of a commercial building to open a third location, increasing access to early childhood education and childcare services for working families.

Project Financed: Montessori Academy Pre-School Expansion

Location: Denver, Colorado

Lead Lender: Native American Bank

Partners: Native American Bank, Citizens Potawatomi Community Development Corporation, Oweesta Corporation

Project Size: \$5,500,000

Oweesta Participation: \$800,000



Citizen Potawatomi
Community Development Corporation



NATIVE
AMERICAN BANK

Capital Weaving in Action

This portfolio represents more than individual projects. It represents a movement. Across the country, Native organizations are reclaiming economic power by designing capital systems that align with culture, community vision, and long term sovereignty. These projects show how braided capital structures of Tribal equity, Native CDFI lending, federal programs, mission driven investment, and technical expertise can unlock opportunity that lasts for generations.

Each partnership tells the same story. When Native communities lead, and when partners invest in that leadership, we create solutions grounded in culture, guided by community, and built to last.

Our Goals Moving Forward:

- Increase the scale and reach of Native infrastructure projects
- Grow capital access through Native CDFIs and financial partners
- Strengthen Tribal ownership of assets, land, and economic outcomes
- Build pathways for Native food systems, energy sovereignty, housing, and community health
- Leverage capital weaving to close financing gaps and accelerate development

Your Invitation:

We welcome partners who believe in a future where Native Nations design and direct their own economic systems. Whether through lending, investment, philanthropic support, or shared advocacy, you can help expand this work and build real change in Native communities.

Together, we can open the door for the next generation of Native led development.



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