



19th Oweesta Native CDFI
Capital Access Convening
June 2-4, 2026 | Bangor, Maine



Investing in Relationships: Stronger Together



Stronger Together

Wisconsin Indigenous Housing & Economic Development Corporation

Wisconsin Native Housing Coalition



WELLS FARGO

Sponsors:



FHLBANKS
LENDING THAT POWERS COMMUNITIES

**mission driven
finance.**

rwjf robert wood johnson
foundation



Goldman Sachs 10,000
small
businesses

**NATIVE
AMERICAN BANK**

AMERIND
Insure Confidently



**NIXON
PEABODY**

About WIHEDC



A nonprofit collaboration of four U.S. Department of the Treasury-certified Native American Community Development Financial Institutions (NCFIs)*:

- **First American Capital Corporation**, Milwaukee
- **Cedar Growth**, Black River Falls
- **Woodland Financial Partners**, Keshena
- **Wisconsin Native Loan Fund**, Lac du Flambeau

** All cover statewide service areas*

WIHEDC MISSION

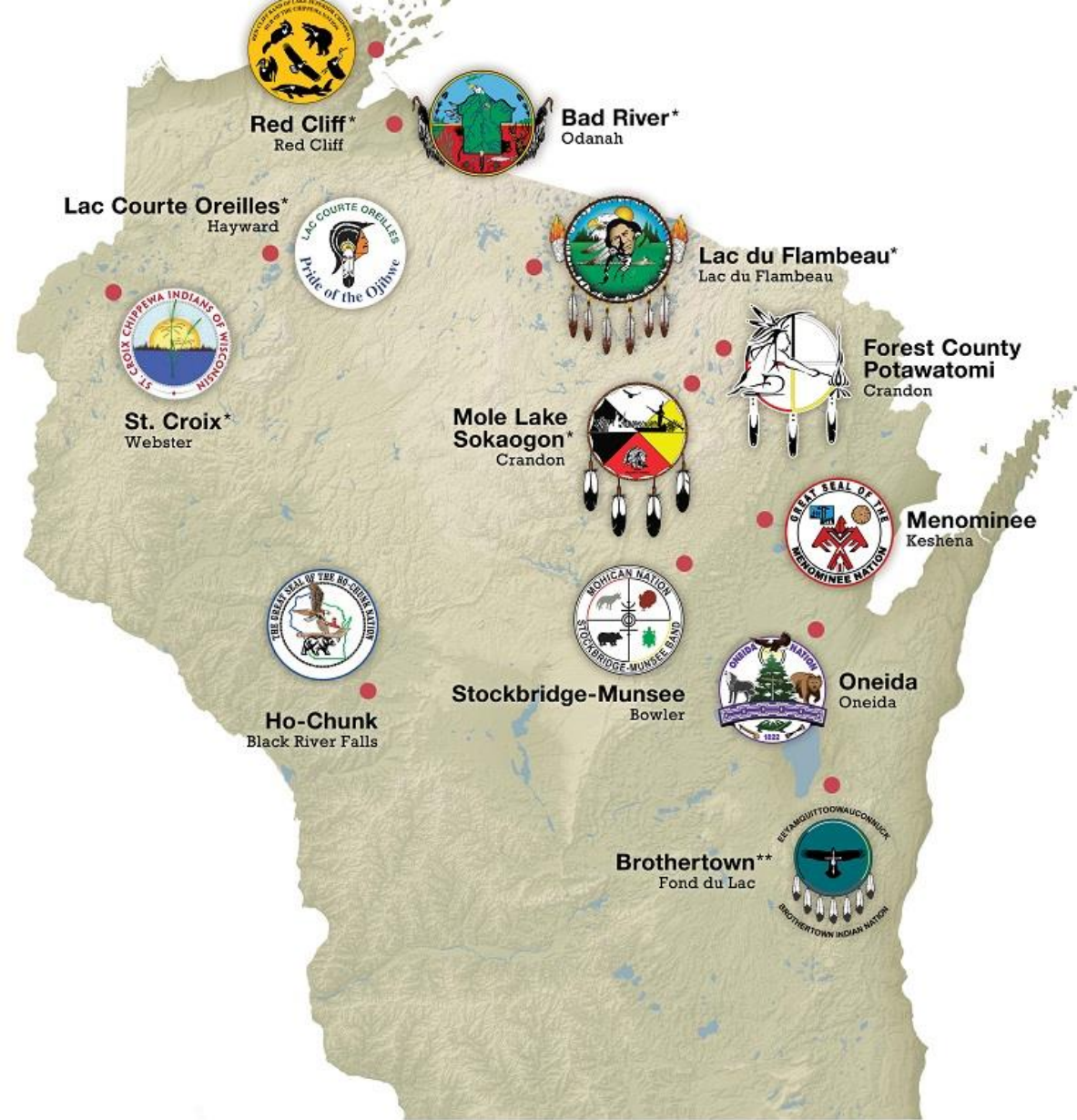
Expand Native economic development in Wisconsin by strengthening Native communities and Native-owned businesses



WISCONSIN LANDSCAPE

11 TRIBAL NATIONS

- 11 federally recognized (plus 1 state recognized tribe)
- 10 reservations that include trust, allotted, and fee simple land





Opportunities

- Shared Services – Reduced Costs
- Unified voice-advocacy
- More attractive to funders and investors

Benefits

- Expansion of services
- Reduction of Individual CDFI Expenses
- State Recognition
- WEDC Key Strategic Partner
- Department of Administration Funding



WIHEDC in ACTION: ADVOCACY



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Presentation at Wisconsin Housing and Economic Development Authority in November 2024

Diverse Coalition Partners

- **Native-Owned Bank, WHEDA, Native CDFI, Tribal Leadership at the Coalition Table**



Meeting with WI Governor Tony Evers



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December 2024 Planning Meeting

TDHEs, HUD-EWONAP, GLITC

- Wisconsin Native Homeownership Coalition Steering Committee Planning Meeting





**Native CDFI receives USDA relending funds from USDA
RHS Administrator Joaquin Altoro**



WINLF				
WFP				
FACC				
CEDAR GROWTH				

WIHEDC

Member's Continuum of Products & Services

Business Loan Products

X	X	X	Fast Track Business Loan - less than \$10,000
X	X	X	Micro-Enterprise Loan - less than \$50,000
X	X	X	Small Business Loan up to \$250,000
X		X	Tribal Enterprises Loan up to \$250,000
X	X	X	Refinancing

Business Development Services

X	X	X	Start-Up Business Development Services
X	X	X	Pre and Post Loan Development Services
X		X	Preparing to Qualify for a Bank Loan
X	X	X	Business Growth and Expansion Services

Consumer Loans and Mortgage Services

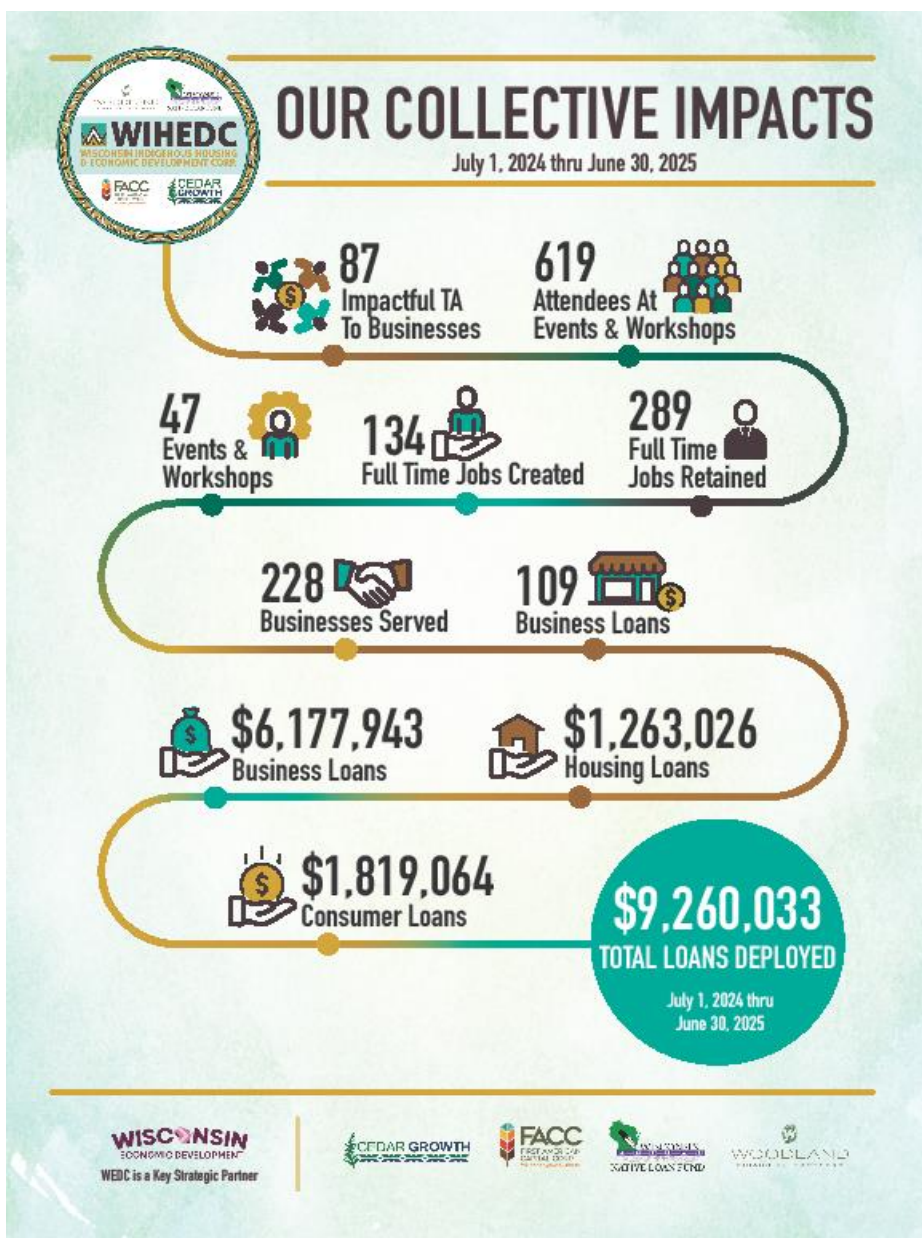
X			Auto Loan
X	X	X	Consumer Loan
X		X	Credit Repair Loan
X			Debt Consolidation Loan
X			Down Payment Assistance Loan
		X	Family First Loan
X			Home Purchase Loan
X			Home Improvement Loan

Consumer and Home Ownership Development Services

X	X		Consumer Credit Development Services
X	X	X	Financial Literacy Development Services
X		X	Home Ownership Development Services
X	X	X	Pre-Loan and Loan Readiness Development Services
X	X	X	Post Loan Development Services
X	X		Preparing to Qualify for a Bank Loan

Agricultural Loans

X



June 2-4, 2026













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COLLECTIVE LOAN DEPLOYMENTS

	 Bad River Band of Lake Superior Chippewa	 Forest County Potawatomi Community	 Ho-Chunk Nation	 Lac Courte Oreilles Band of Lake Superior Chippewa	 Lac du Flambeau Band of Lake Superior Chippewa	 Menominee Indian Tribe of Wisconsin	 Oneida Nation	 Red Cliff Band of Lake Superior Chippewa	 Sokaogon Chippewa Community	 St. Croix Chippewa Indians of Wisconsin	 Stockbridge-Munsee Community Band of Mohican Indians	Other Tribal, Minority, or Disadvantaged Borrowers	TOTAL
Loans Deployed through FY 2024	\$2,707,731	\$246,795	\$12,454,160	\$3,210,140	\$9,976,286	\$5,892,012	\$4,310,273	\$1,831,671	\$222,495	\$708,901	\$139,358	\$4,878,094	\$50,577,908
2024-2025 FACC (Business)	\$445,800	\$0	\$0	\$327,651	\$410,000	\$567,721	\$118,500	\$0	\$0	\$459,420	\$0	\$387,500	\$2,915,792
2024-2025 Cedar Growth (Business)	\$137,250	\$0	\$0	\$0	\$0	\$100,000	\$100,000	\$37,250	\$0	\$0	\$0	\$0	\$374,500
2024-2025 Cedar Growth (Consumer)	\$7,000	\$0	\$269,611	\$18,004	\$0	\$3,000	\$3,000	\$0	\$0	\$2,500	\$0	\$95,550	\$398,667
2024-2025 WFP (Business)	\$0	\$0	\$87,821	\$0	\$0	\$551,300	\$38,410	\$0	\$0	\$0	\$0	\$0	\$677,531
2024-2025 WFP (Agriculture)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2024-2025 WINLF (Business)	\$1,000,000	\$0	\$0	\$0	\$97,850	\$38,900	\$0	\$0	\$81,370	\$0	\$0	\$0	\$1,210,120
2024-2025 WINLF (Consumer)	\$148,283	\$41,841	\$0	\$451,391	\$581,686	\$71,844	\$93,991	\$54,824	\$22,660	\$0	\$35,476	\$0	\$1,420,397
2024-2025 WINLF (Housing)	\$281,472	\$0	\$0	\$0	\$795,119	\$36,497	\$229,939	\$0	\$0	\$0	\$0	\$0	\$1,263,026
Loans Deployed in FY 2025	\$2,139,065	\$41,841	\$357,432	\$797,848	\$1,804,655	\$1,361,262	\$583,839	\$91,274	\$104,830	\$461,920	\$35,476	\$483,050	\$8,260,033
LOANS DEPLOYED THROUGH FY 2025	\$4,846,796	\$288,636	\$12,811,592	\$4,007,988	\$11,780,941	\$7,253,274	\$4,894,112	\$1,922,945	\$326,525	\$1,170,821	\$174,834	\$7,361,144	\$58,837,941

Figures aggregated through 6/30/2025





Native Small Business Entrepreneurial Awards



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