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June 14, 2016 – Bad River  
WisDOT Inter-Tribal Task Force  
Native Loan Opportunities and  
Development Services

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- *The Wisconsin Indian Business Alliance (WIBA) is a coalition of non-profit organizations with a mission to expand Native economic development in Wisconsin by strengthening Native owned businesses and communities.*
- *The WIBA's organizational structure is designed to increase cooperation and leverage among Wisconsin's Native community development financial institutions and strategic partner organizations to work towards more effectively and efficiently serving the American Indian business and economic development needs statewide.*



# WIBA

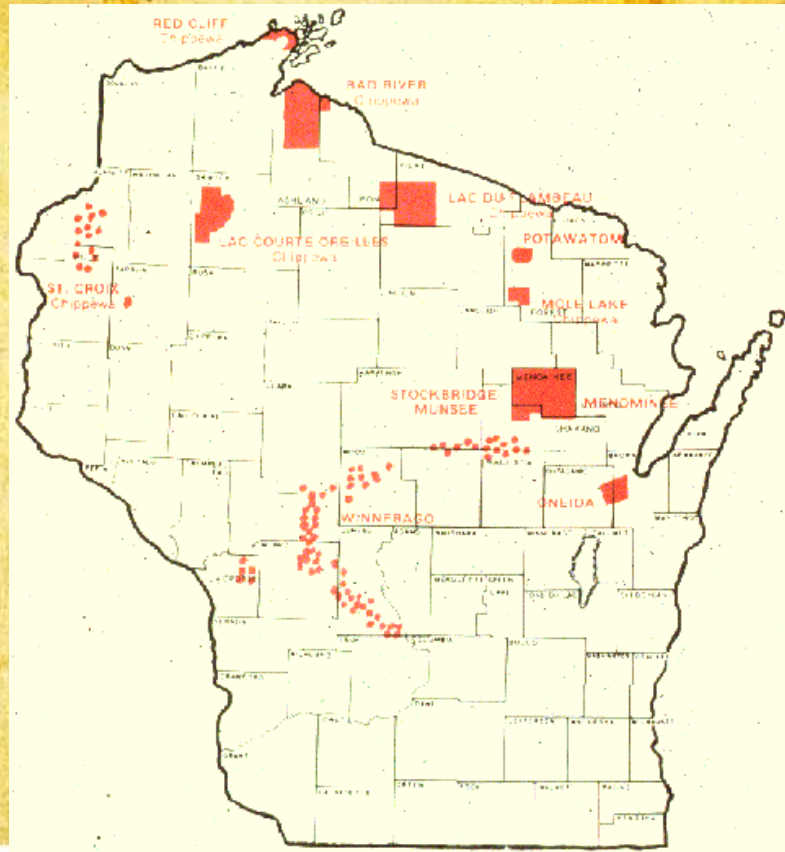
Wisconsin Indian Business Alliance







Statewide Service Area  
– Both on and off Rez –





- **First American Capital Corporation (FACC)** <http://www.faccloans.com/>  
414.604.2044 / Craig Anderson & Gary Mejchar, [gary@aiccw.org](mailto:gary@aiccw.org)
- **Founded/HQ:** 2002 / Milwaukee
- **Type of CDFI:** Loan Fund
- **Target Market:** Serves Native American entrepreneurs located both on and off federally recognized reservations statewide
- **Types of Lending:** Micro/small business, and tribal enterprise
- **Loan Products:** Fast Track Working Capital (<\$10,000), micro-business (<\$50,000), and small business loans (up to \$250,000).
- **Services:** Loan Readiness and Post Loan TA





- **First Nations Community Financial (FNCF) - (715) 284-2470**  
<http://firstnationsfinancial.org/>
- **Forrest Funmaker, Executive Director, [Forrest.funmaker@ho-chunk.com](mailto:Forrest.funmaker@ho-chunk.com)**
- **Founded/HQ:** 2011 / Black River Fall, Ho-Chunk
- **Type of CDFI:** Loan Fund
- **Target Market:** Serves the Ho-Chunk Nation with a local presence and Native Americans statewide
- **Types of Lending:** Consumer, micro, small business
- **Loan Products:** Credit repair, consumer, auto, and micro-business loans (<\$35,000)
- **Services:** Credit Coaching, Spending Plans, Business Plans, Financial Literacy



- **NiiJii Capital Partners, Inc. (NiiCaP)** <http://www.niicap.org/>
- **Pam Boivin, Executive Director - 715.799-4806**  
[pboivin@niicap.org](mailto:pboivin@niicap.org)
- **Founded/HQ:** 2006 / Keshena, Menominee Reservation
- **Type of CDFI:** Loan Fund
- **Target Market:** Serves the Menominee, Sokaogon, and Lac du Flambeau reservations with a local presence and Native Americans statewide
- **Types of Lending:** Micro, and small business
- **Loan Products:** Micro, small Business, commercial loans
- **Services:** Loan Readiness, Post Loan TA



- Wisconsin Native Loan Fund, Inc. (WINLF) – 715.588.1600
- <http://www.winlf.org/> Fern Orie, CEO - [fern.orie@winlf.org](mailto:fern.orie@winlf.org)
- **Founded/HQ:** 2007 / Oneida & LDF Reservations
- **Type of CDFI:** Loan Fund
- **Target Market:** Serves the Lac du Flambeau and Oneida areas with a local presence and Native Americans statewide
- **Types of Lending:** Consumer, real estate, homeowner
- **Loan Products:** Credit repair, refinancing, consumer, home loan (micro); home improvement, down payment assistance, and debt consolidation loans
- **Services:** Financial Education, Lending, VITA





- **Great Lakes Inter-Tribal Council – Small Business Technical Assistance Program** - <http://www.glitc.org/programs/sbtap/>
- **Jan Anderson, Director** - 715-588-1060 / [janderson@glitc.org](mailto:janderson@glitc.org)
  
- **Founded/HQ:** 1996 / Lac du Flambeau Reservation
  
- **Target Market:** Serves Native American Communities statewide
  
- **Services:** Financial and Business Skills Training, Business Readiness and Planning, Resource and Referral



- **The WIBA Organizations work to building funding partners** Including corporations, foundations, local/state/tribal/federal Government organizations to **provide a continuum of development services and accessible loan products** – example funding partners:

- **Bank of America / Town Bank**
- **Forest County Potawatomi Foundation**
- **Milwaukee County**
- **Wisconsin Economic Development Corporation**
- **US Small Business Administration**
- **USDA – Rural Development**
- **US Department of the Treasury – The Community Development Financial Institution (CDFI) Fund - <https://www.cdfifund.gov/programs-training/Programs/native-initiatives/Pages/default.aspx>**





- **Working together as WIBA**, the four Native CDFIs and GLITC Small Business TA Program **work to coordinate and leverage available resources** – staff, expertise, financial resources, networks – **to maximize access** to loans, training and counseling to best serve WI Indian Country – both on and off federally recognized reservation communities.

**WIBA organizations collectively work to bring millions of dollars to Wisconsin Indian Country** from corporations, foundations, and government programs – to deliver our continuum of loan products and capacity building technical assistance services to individuals, families, businesses and communities.

WIBA organizations also network to **bring the resources of regional/national level development organizations to WI Indian Country** – e.g. First Nations Oweesta Corp; Opportunity Finance Network; Seven Sisters CD Group...



- **Examples of WIBA's average annual impact metrics include:**
  - **287 clients received one-to-one loan readiness** and post loan capacity building technical assistance and consultation
  - **459 classroom training participants** served (ranging from financial literacy, home ownership, personal finance, credit counseling, business accounting, marketing, government contract procurement)
  - **\$1,776,937 in loan deployment – as follows:**
    - \$1,251,812 in small business loan capital* disbursed to 56 small businesses; creating 56 jobs and retaining another 118 jobs, and
    - \$ 525,125 in consumer loans* disbursed among 155 families to provide affordable financing for homeownership needs to include down-payment assistance, home improvement, and debt consolidation.





- Q&A
- Please contact a WIBA organization for more information on available loan products and development services in your area...
- Thank you!