



*Wisconsin Native CDFIs Building  
Financial Sovereignty*

# WIBA

**Wisconsin Indian Business Alliance**

**Native Loan Opportunities  
and**

**Development Services**



## About WIBA

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.

WIBA's organizational structure is designed to increase cooperation and leverage among Wisconsin's Native community development financial institutions (CDFIs) and strategic partner organizations to more effectively and efficiently serve Native businesses and economic development needs statewide.

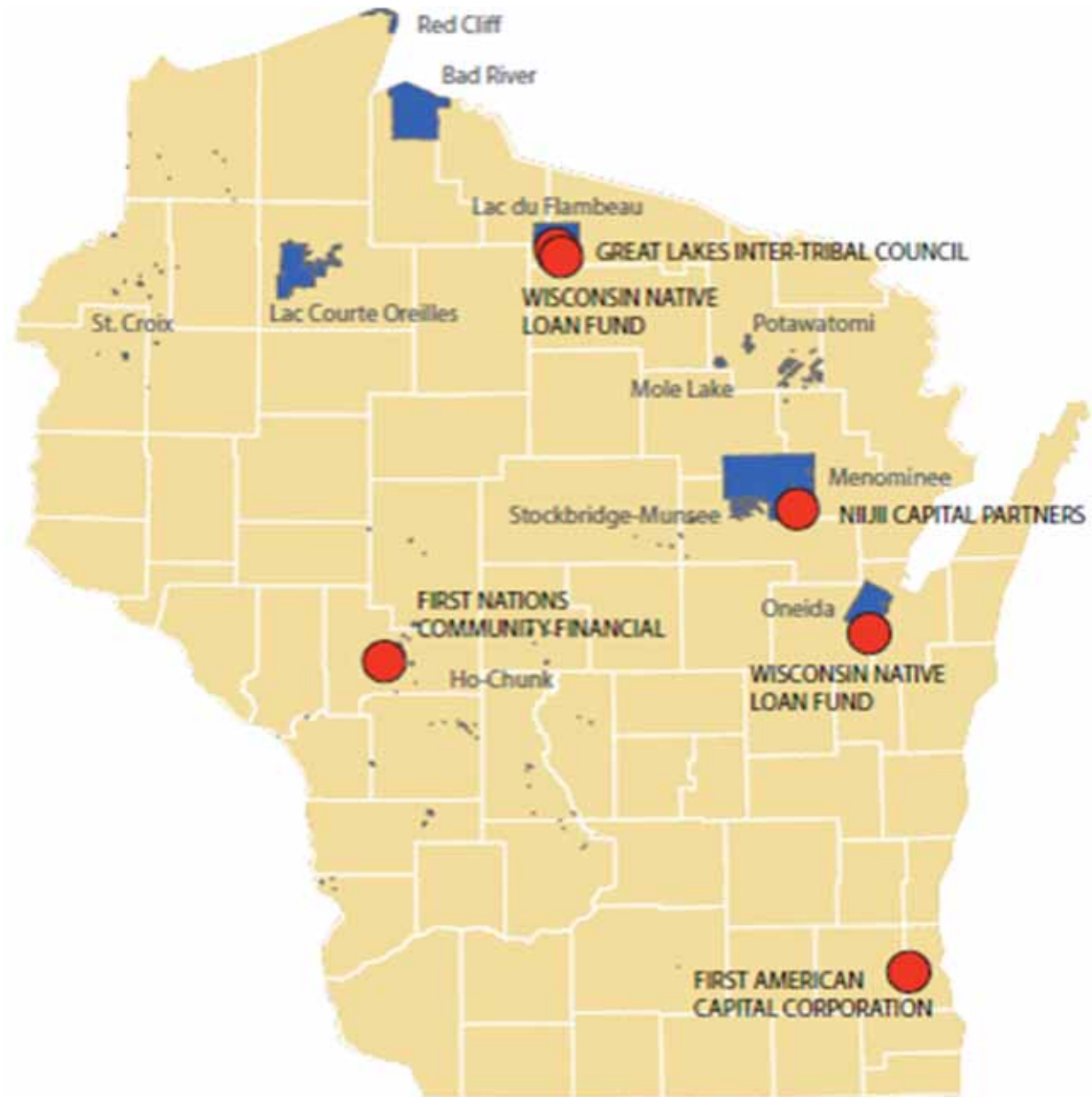


## WIBA Members & Strategic Partners





## Statewide Service Area - On and Off Reservations





# WIBA Continuum of Member Products & Services

WIBA Members	Financial Literacy TA	Consumer Credit TA	Homeownership TA	Start-up Business TA	Pre-Loan/ Loan Readiness TA	Post- Loan TA	Volunteer Income Tax Assistance (VITA) Site	Credit Repair Loan	Refinancing	Consumer Loan	Auto Loan	Home Loan	Microenterprise Loan <\$50,000	Small Business Loan Up to \$250,000	Home Improvement Loan	Down Payment Assistance Loan	Debt Consolidation Loan
FACC				X	X	X			X				X	X			
FNCF	X	X	X	X	X	X		X	X	X	X	X	X		X		
NIJCAP	X			X	X	X			X				X	X			
WINLF	X	X	X		X		X	X	X	X		X			X	X	X

## WIBA Member

### 2016 Impacts

Total Loans Deployed  
\$3,291,612



**620**  
Families Assisted



**56**  
Small Businesses Created



**104**  
Jobs Created or Retained

*Creating powerful impact statewide by working together, leveraging limited resources, and providing a continuum of products and services to our Native target markets.*





## **First American Capital Corporation (FACC)**

**414-604-2044**

**[www.faccloans.com](http://www.faccloans.com)**

**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 Enterprises
Loan Products:	Fast Track Working Capital (<\$10,000), Micro-Business (<\$50,000), Small Business Loans (up to \$250,000).
Services:	Loan Readiness and Post Loan Technical Assistance



## **First Nations Community Financial (FNCF)**

**715-284-2470**

**[firstnationsfinancial.org](http://firstnationsfinancial.org)**

**Francesca Bird, Executive Director ([Francesca.Bird@ho-chunk.com](mailto:Francesca.Bird@ho-chunk.com))**

Founded/HQ:	2011 / Black River Falls, 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 and Small Business
Loan Products:	Credit Repair, Consumer, Auto and Micro-Business Loans (<\$35,000)
Services:	Credit Coaching, Spending Plans, Business Plans and Financial Literacy



## **NiiJii Capital Partners, Inc. (NiiCaP)**

**715-799-4806**

**[www.niicap.org](http://www.niicap.org)**

**Pam Boivin, Executive Director ([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 Technical Assistance





## **Wisconsin Native Loan Fund, Inc. (WINLF)**

**715-588-1600**

**[www.winlf.org](http://www.winlf.org)**

**Fern Orié, CEO ([fern.orie@winlf.org](mailto:fern.orie@winlf.org))**

Founded/HQ: 2007 / Oneida & Lac du Flambeau 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, Housing, Microenterprise Lending

Loan Products: Home Improvement, Down Payment Assistance, Home Purchase, Consumer, Debt Consolidation Loans and Microenterprise

Services: Financial Education, Homebuyer Education, Technical Assistance



## **WIBA Works to Build Funding Partners**

Including corporations, foundations, Tribal, local, state and federal government organizations to provide a continuum of development services and accessible loan products.

Funding Partners include:

- Wisconsin Tribes
- First Nations Oweesta Corporation
- 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 Fund - <https://www.cdfifund.gov/programs-training/Programs/native-initiatives/Pages/default.aspx>



## **WIBA Leverages Resources**

WIBA works to coordinate and leverage available resources – staff, expertise, financial resources, networks – to maximize access to loans, training and counseling to best serve Wisconsin Indian Country – both on and off federally recognized reservation communities.

WIBA's Native CDFIs 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 and national level development organizations to Wisconsin Indian Country – including First Nations Oweesta Corp, Opportunity Finance Network and Seven Sisters CD Group.



## **WIBA's Impact**

*FY 2017 (7/1/2016 – 6/30/2017)*

	Year to Date	FY17 Goal
<b>Technical Assistance Description:</b>		
# of Consumer/Housing Clients Served/Engaged:	452	450
# of Businesses Served/Engaged:	181	175
Impactful TA to Businesses (# of Businesses Receiving Multiple Assistance, 7 + Hours of Service):	49	70
# Workshops Provided:	37	40
# of Events Provided:	23	12
<b>Loan Assistance Description:</b>		
# of Consumer/Housing Loans Closed:	396	400
# of Business Loans Closed/Borrowers:	26	31
Business Impacts - # of Jobs Created:	24	30
Business Impacts - # of Jobs Retained	68	80
<b>Total Quarterly Loan Deployment</b>		
\$ of Consumer / Housing Loans Closed	\$1,439,222.04	\$1,000,000.00
\$ of Business Loans Closed	\$1,178,674.54	\$1,000,000.00
<b>TOTAL</b>	<b>\$2,617,896.58</b>	<b>\$2,000,000.00</b>



**THANK YOU!**

Q & A

Please contact a WIBA member for more information on available loan products and development services in your area.

**[www.WIBANative.org](http://www.WIBANative.org)**

***Thank You!***