



*Wisconsin Native CDFIs
Building Financial Sovereignty*

WIBA

Wisconsin Indian Business Alliance

**Native Loan Products
and
Development Services**



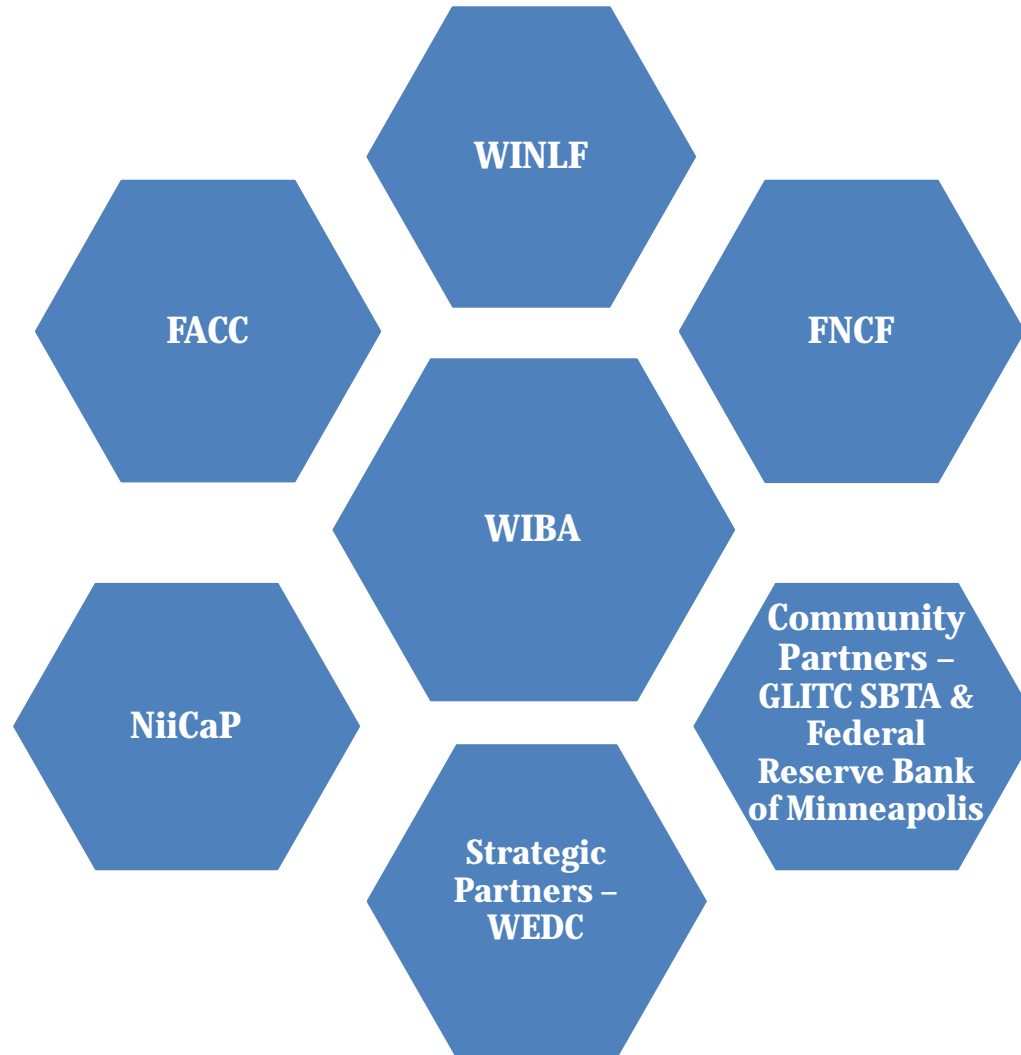
About WIBA

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.

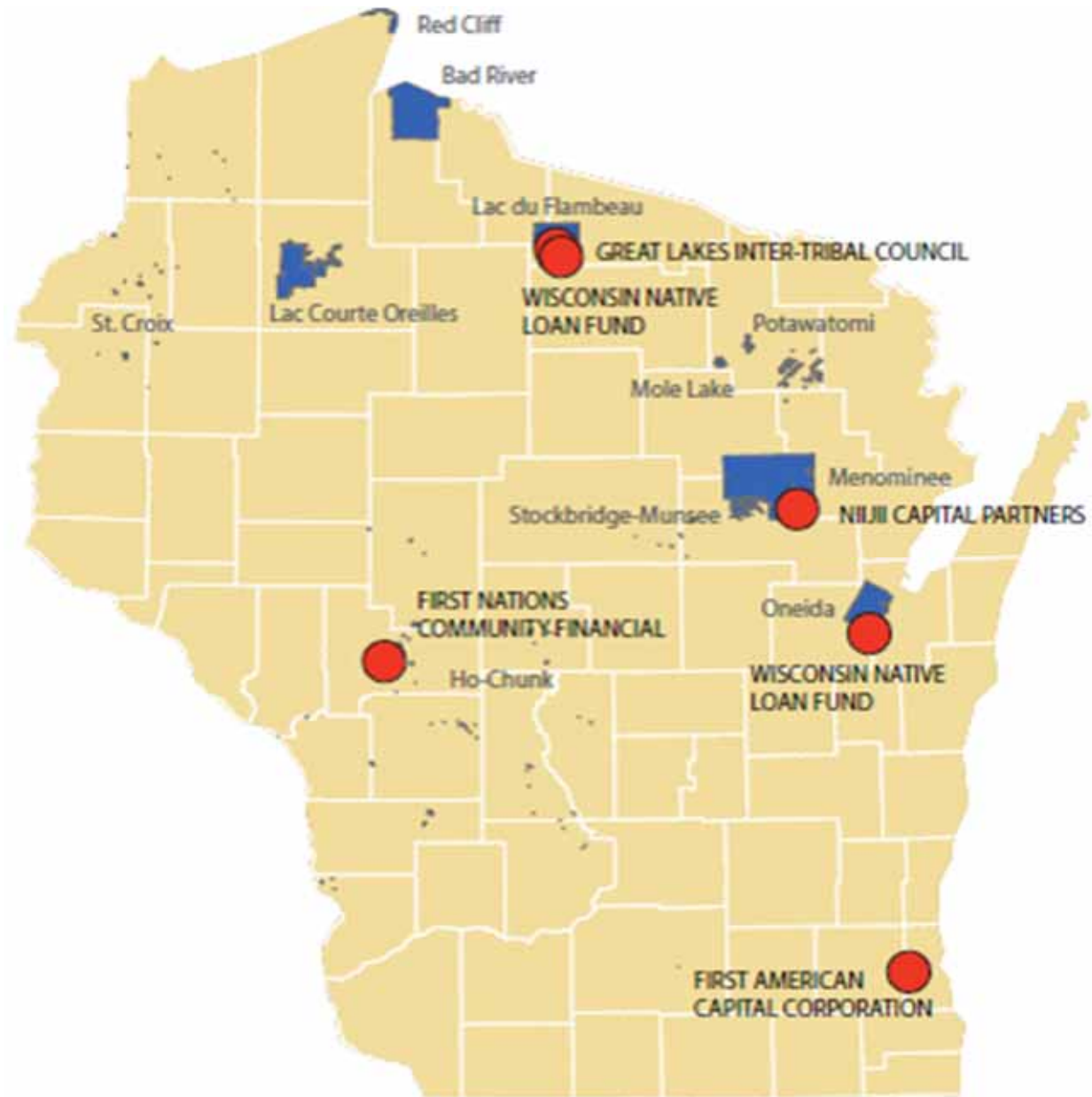


WIBA Members & Strategic Partners





Statewide Service Area - On and Off Reservations





WIBA's Continuum of Member Products & Services

What can we help you with?

Providing competitive rates. Call us for details on terms and conditions.

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

**** TA - Technical Assistance****

Technical Assistance -

- Financial Literary
- Consumer Credit
- Credit Counseling
- Homeownership
- Start-up Business
- Pre-Loan Loan Readiness
- VITA Site

Loans -

- Credit Repair
- Debt Consolidation
- Refinancing
- Consumer
- Auto
- Home Purchase
- Home Improvement
- Down Payment Assistance
- Microenterprise <\$50,000
- Small Business up to \$250,000



First American Capital Corporation (FACC)

414-604-2044

www.faccloans.com

Craig Anderson & Gary Mejchar
(gary@aiccw-facc.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

Becky Albert-Breed, Executive Director
Becky.Albert@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

Pam Boivin, Executive Director
(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

Fern Orié, CEO

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, Credit Counseling



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.

Our 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 Coordinates & 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 network to bring the resources of regional and national level development organizations to Wisconsin Indian Country including \$1.1 Million from the CDFI Fund, and funding and resources from First Nations Oweesta Corp, Opportunity Finance Network and Seven Sisters CD Group.



WIBA's Impact

FY 2018 (7/1/2017 – 6/30/2018)

Wisconsin Indian Business Alliance (WIBA)*

2018 IMPACTS



Consumer Loans
\$1,134,884

Business Loans
\$870,202

103 Jobs Created
and Retained

537 Individuals &
Families Assisted

132 Small
Businesses Assisted

Total
Loans
Deployed

\$2,005,047

July 2017 -
June 2018

**Collective impacts of all four certified WI NCDFIs.*
First American Capital Corporation (FACC)
Wisconsin Native Loan Fund (WINLF)
Niijii Capital Partners, Inc. (NiCaP)
First Nations Community Financial (FNCF)



AICCW-FACC and WIBA are
Key Strategic Partners of WEDC

www.wibanative.org • coordinator@wibanative.org



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

Thank You!