



## THE CDFI FUND'S NATIVE INITIATIVES

# FOSTERING

Economic Self-Determination for Your Native **COMMUNITY**

Native Communities have some of the greatest barriers to accessing capital and basic financial services in the nation. Specialized, mission-driven organizations called Native Community Development Financial Institutions—or Native CDFIs—help Native Communities to grow by increasing their access to credit, capital, and financial services.

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### **WHAT IS THE NATIVE INITIATIVES?**

In 2001, the CDFI Fund published the Native American Lending Study, which identified 17 major barriers to investment in Native Communities and offered a variety of recommendations to address them. The Study affirmed the importance of developing Native CDFIs to play a key role in the broader effort to lead Native Communities into the nation's economic mainstream, and led to the creation of the CDFI Fund's Native Initiatives.

The Native Initiatives generates economic opportunity for Native Communities by supporting the creation and expansion of Native CDFIs, which in turn help to create jobs, establish or improve affordable housing, and provide appropriate financial services and counseling within their communities.

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## HOW CAN MY ORGANIZATION BENEFIT FROM THE NATIVE INITIATIVES?

The Native Initiatives provides support in two ways: through Financial Assistance and Technical Assistance awards provided by the Native American CDFI Assistance Program (NACA Program), and through trainings, technical assistance, and other resources provided by the Capacity Building Initiative.

- Financial Assistance – Gain access to loans, grants, deposits, and equity investments that will not only directly support your work but also make your organization more attractive to outside investors. Financial Assistance awards can be used as lending capital, equity, loan loss reserves, etc. More information can be found at [www.cdfifund.gov/native](http://www.cdfifund.gov/native).
- Technical Assistance – Help your organization grow through these flexible grants to: purchase equipment; hire consulting or contracting services; pay salaries and benefits; or train staff or board members. More information can be found at [www.cdfifund.gov/native](http://www.cdfifund.gov/native).
- Capacity Building Initiative – Attend a variety of trainings, view webinars, and apply for additional technical assistance on a variety of topics, such as small business and microenterprise lending, healthy food financing, and some trainings that are Native-specific. Free reference materials are also available through the Capacity Building Initiative’s Resource Bank at [www.cdfifund.gov/cbi](http://www.cdfifund.gov/cbi).

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## IS MY ORGANIZATION ELIGIBLE?

Your organization must be certified as a CDFI and primarily serve a Native Community to be eligible for Financial Assistance through the NACA Program. Technical Assistance is available to both Native CDFIs and emerging Native CDFIs (those on the path to certification). To be eligible for Native CDFI certification, at least 50 percent of your activities must serve Native Americans, Alaska Natives, and/or Native Hawaiians.

All certified and emerging CDFIs are eligible to apply for trainings under the Capacity Building Initiative.

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## THE GROWTH IN NATIVE CDFIS

Since the NACA Program was launched in 2001:

- Native CDFIs have received over \$150 million in Financial Assistance and Technical Assistance awards.
- The number of certified Native CDFIs has increased from 14 in 2001 to 73 in December 2017, and there are many others working toward becoming certified as a Native CDFI.

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## HOW CAN MY ORGANIZATION BECOME A CERTIFIED NATIVE CDFI?

For complete information about the CDFI certification process, please visit the CDFI Fund’s web site at [www.cdfifund.gov/cdficert](http://www.cdfifund.gov/cdficert).

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## FIND OUT MORE

Visit our website: [www.cdfifund.gov/native](http://www.cdfifund.gov/native)

Call our help desk for support: (202) 653-0421

Email us your questions: [cdfihelp@cdfi.treas.gov](mailto:cdfihelp@cdfi.treas.gov)