NACA PROGRAM
AWARD BOOK
FY 2020
Native American, Alaskan Native, and Native Hawaiian communities (Native Communities) face 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—specifically focus their activities to help Native Communities grow by increasing their access to credit, capital, and financial services.

The CDFI Fund’s Native Initiatives program generates economic opportunity for Native Communities by supporting the creation and expansion of these Native CDFIs though the Native American CDFI Assistance Program (NACA Program) and Capacity Building Initiative trainings. The Native CDFIs, in turn, help to create jobs, establish or improve affordable housing, and provide accessible financial services and counseling within their communities.

Annually, the NACA Program provides Financial Assistance (Base-FA) and Technical Assistance (TA) awards to Native CDFIs. Base-FA awards are made to support the financing activities of certified Native CDFIs. Base-FA awards can be used for lending capital, loan loss reserves, capital reserves, financial services, and development services to achieve at least one of the following FA objectives:

- Increase volume of products or services
- Provide new products or services
- Expand operations into new geographic areas
- Service new targeted populations

TA awards may be used to acquire products and services, and are typically awarded to Sponsoring Entities (usually a tribe or tribal entity) seeking to start a new Native CDFI, to emerging Native CDFIs on the path to certification, or to Native CDFIs working to increase their capacity to serve their Target Market.

The NACA Program also administers the Persistent Poverty Counties-Financial Assistance (PPC-FA) awards. This initiative serves as a supplemental funding opportunity under the CDFI Program and Native American CDFI Assistance Program for eligible CDFIs that receive Base-FA awards.

The NACA Program is funded through an annual appropriation from the United States Congress, and the awards are made each year through a competitive process that spans several months.
TOTAL NUMBER OF AWARDS
20 CDFIS RECEIVED FA AWARDS

TOTAL AMOUNT AWARDED
$12.3 MILLION IN FA AWARDS

TYPE OF ORGANIZATIONS REceiving BASE-FA AWARDS:
Loan Funds 18
Credit Unions 1
Banks/Bank Holding Companies 1

FY 2020 BASE-FA Awardees serving geographic Markets:
Rural Areas 18
Minor Urban Areas 1
Micropolitan Areas 1

THE FY 2020 BASE-FA Awardees are Headquartered in 13 States
(Number of awardees per State):
• ALASKA (1)
• HAWAII (1)
• MAINE (1)
• MICHIGAN (1)
• MINNESOTA (1)
• MONTANA (1)
• NORTH CAROLINA (1)
• NEBRASKA (1)
• NEW MEXICO (2)
• OKLAHOMA (3)
• SOUTH DAKOTA (4)
• WASHINGTON (2)
• WISCONSIN (1)

FA Award HIGHLIGHTS
TOTAL NUMBER OF AWARDS
20 CDFIS RECEIVED TA AWARDS

TOTAL AMOUNT AWARDED
$2.9 MILLION IN TA AWARDS

TYPE OF ORGAnIZATIONS RECEIVING REWARDs:
Loan Funds 18
Credit Unions 1
Sponsoring Entity 1

FY 2020 TA Awardees serving geographic Markets:
Rural Areas 15
Minor Urban Areas 2
Micropolitan Areas 2
Major Urban Areas 1
Persistent Poverty Counties 5

THE FY 2020 TA Awardees are Headquartered in 14 States
(Number of awardees per state):
• ALASKA (1)
• ARIZONA (1)
• CALIFORNIA (1)
• HAWAII (1)
• IDAHO (1)
• MICHIGAN (1)
• MINNESOTA (2)
• MISSISSIPPI (1)
• MONTANA (1)
• OKLAHOMA (2)
• SOUTH DAKOTA (2)
• WASHINGTON (2)
• WISCONSIN (3)
• WYOMING (1)

FY 2020 FINANCIAL ASSISTANCE AWARDS
First Time awardees

INSTITUTION TYPE
AWARDEES
AWARDED
Loan Fund 1 $540,000

FY 2020 TECHNICAL ASSISTANCE AWARDS
First Time awardees

INSTITUTION TYPE
AWARDEES
AWARDED
Loan Funds 3 $450,000
Sponsoring Entity 1 $150,000

FY 2020 FINANCIAL ASSISTANCE AWARDS
Activity categories

ACTIVITY TYPE
# AWARDED
% OF TOTAL
Increase Volume of Products and Services 12 60%
Provide New Products and Services 9 45%
Expand into New Geographic Areas 2 10%

*Totals more than the actual number of awardees; awardees counted for each geographic type.
**Totals more than the actual number of awardees; awardees can select more than one Financial Assistance Objective.
<table>
<thead>
<tr>
<th>Awardee Name</th>
<th>City</th>
<th>State</th>
<th>Base-FA</th>
<th>PPC-FA</th>
<th>TA</th>
<th>Total Award</th>
</tr>
</thead>
<tbody>
<tr>
<td>Akiptan</td>
<td>Eagle Butte</td>
<td>SD</td>
<td>$0</td>
<td>$0</td>
<td>$150,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>Alaska Benteh Capital, LLC</td>
<td>Wasilla</td>
<td>AK</td>
<td>$0</td>
<td>$0</td>
<td>$125,000</td>
<td>$125,000</td>
</tr>
<tr>
<td>Alaska Growth Capital BIDCO, Inc.</td>
<td>Anchorage</td>
<td>AK</td>
<td>$700,000</td>
<td>$0</td>
<td>$0</td>
<td>$700,000</td>
</tr>
<tr>
<td>Bank of Cherokee County, Inc.</td>
<td>Tahlequah</td>
<td>OK</td>
<td>$440,000</td>
<td>$0</td>
<td>$0</td>
<td>$440,000</td>
</tr>
<tr>
<td>Black Hills Community Loan Fund, Inc.</td>
<td>Rapid City</td>
<td>SD</td>
<td>$0</td>
<td>$0</td>
<td>$150,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>Cherokee Nation Economic Development Trust Authority, Inc.</td>
<td>Tahlequah</td>
<td>OK</td>
<td>$440,000</td>
<td>$183,300</td>
<td>$0</td>
<td>$623,300</td>
</tr>
<tr>
<td>Chi Ishobak, Inc.</td>
<td>Dowagiac</td>
<td>MI</td>
<td>$700,000</td>
<td>$0</td>
<td>$0</td>
<td>$700,000</td>
</tr>
<tr>
<td>Choctaw Federal Credit Union</td>
<td>Choctaw</td>
<td>MS</td>
<td>$0</td>
<td>$0</td>
<td>$109,000</td>
<td>$109,000</td>
</tr>
<tr>
<td>Citizen Potawatomi Federal Credit Union Steering Committee</td>
<td>Shawnee</td>
<td>OK</td>
<td>$0</td>
<td>$0</td>
<td>$150,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>First American Capital Corporation</td>
<td>Hale Corners</td>
<td>WI</td>
<td>$0</td>
<td>$0</td>
<td>$150,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>First Nations Community Financial</td>
<td>Black River Falls</td>
<td>WI</td>
<td>$0</td>
<td>$0</td>
<td>$150,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>Four Bands Community Fund, Inc.</td>
<td>Eagle Butte</td>
<td>SD</td>
<td>$440,000</td>
<td>$183,300</td>
<td>$0</td>
<td>$623,300</td>
</tr>
<tr>
<td>Four Directions Development Corporation</td>
<td>Orono</td>
<td>ME</td>
<td>$700,000</td>
<td>$0</td>
<td>$0</td>
<td>$700,000</td>
</tr>
<tr>
<td>Hawaii Community Lending, Inc.</td>
<td>Honolulu</td>
<td>HI</td>
<td>$150,000</td>
<td>$0</td>
<td>$0</td>
<td>$150,000</td>
</tr>
<tr>
<td>Hawaiian Lending &amp; Investments</td>
<td>Anahola</td>
<td>HI</td>
<td>$0</td>
<td>$0</td>
<td>$150,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>Hopi Credit Association</td>
<td>Keams Canyon</td>
<td>AZ</td>
<td>$0</td>
<td>$0</td>
<td>$150,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>Indian Land Capital Company</td>
<td>Little Canada</td>
<td>MN</td>
<td>$440,000</td>
<td>$100,000</td>
<td>$0</td>
<td>$540,000</td>
</tr>
<tr>
<td>Jamestown St’Klallam Tribal Capital, Incorporated</td>
<td>Sequim</td>
<td>WA</td>
<td>$0</td>
<td>$0</td>
<td>$150,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>Lakota Federal Credit Union</td>
<td>Kyle</td>
<td>SD</td>
<td>$1,000,000</td>
<td>$100,000</td>
<td>$0</td>
<td>$1,100,000</td>
</tr>
<tr>
<td>Lakota Fund, The</td>
<td>Kyle</td>
<td>SD</td>
<td>$900,000</td>
<td>$183,300</td>
<td>$0</td>
<td>$1,083,300</td>
</tr>
<tr>
<td>Leech Lake Financial Services, Inc.</td>
<td>Cass Lake</td>
<td>MN</td>
<td>$0</td>
<td>$0</td>
<td>$150,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>Lummi Community Development</td>
<td>Bellingham</td>
<td>WA</td>
<td>$250,000</td>
<td>$0</td>
<td>$0</td>
<td>$250,000</td>
</tr>
<tr>
<td>Financial Institution</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mazaaska Owecaso Otipi Financial, Inc.</td>
<td>Pine Ridge</td>
<td>SD</td>
<td>$700,000</td>
<td>$183,300</td>
<td>$0</td>
<td>$883,300</td>
</tr>
<tr>
<td>Mni Sota Fund</td>
<td>Minneapolis</td>
<td>MN</td>
<td>$0</td>
<td>$0</td>
<td>$150,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>Mvskoke Loan Fund</td>
<td>Okmulgee</td>
<td>OK</td>
<td>$440,000</td>
<td>$100,000</td>
<td>$0</td>
<td>$540,000</td>
</tr>
<tr>
<td>NACDC Financial Services, Inc.</td>
<td>Browning</td>
<td>MT</td>
<td>$900,000</td>
<td>$100,000</td>
<td>$0</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Native Partnership for Housing, Inc.</td>
<td>Gallup</td>
<td>NM</td>
<td>$440,000</td>
<td>$183,300</td>
<td>$0</td>
<td>$623,300</td>
</tr>
<tr>
<td>Native360 Loan Fund, Inc.</td>
<td>Grand Island</td>
<td>NE</td>
<td>$900,000</td>
<td>$0</td>
<td>$0</td>
<td>$900,000</td>
</tr>
<tr>
<td>Niiiji Capital Partners, Inc.</td>
<td>Keshena</td>
<td>WI</td>
<td>$0</td>
<td>$0</td>
<td>$150,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>Nimiipuu Community Development Fund</td>
<td>Lapwai</td>
<td>ID</td>
<td>$0</td>
<td>$0</td>
<td>$150,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>Northern Shores Community Development</td>
<td>Harbor Springs</td>
<td>MI</td>
<td>$0</td>
<td>$0</td>
<td>$150,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>Northwest Native Development Fund</td>
<td>Coeur d’Alene</td>
<td>WA</td>
<td>$900,000</td>
<td>$183,300</td>
<td>$0</td>
<td>$1,083,300</td>
</tr>
<tr>
<td>Osage Financial Resources</td>
<td>Pawhuska</td>
<td>OK</td>
<td>$0</td>
<td>$0</td>
<td>$125,000</td>
<td>$125,000</td>
</tr>
<tr>
<td>Plenty Doors Community Development Corporation</td>
<td>Crow Agency</td>
<td>MT</td>
<td>$0</td>
<td>$0</td>
<td>$150,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>Taala Fund</td>
<td>Taholah</td>
<td>WA</td>
<td>$0</td>
<td>$0</td>
<td>$150,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>Awardee Name</td>
<td>City</td>
<td>State</td>
<td>Base-FA</td>
<td>PPC-FA</td>
<td>TA</td>
<td>Total Award</td>
</tr>
<tr>
<td>---------------------------------------</td>
<td>--------------</td>
<td>-------</td>
<td>---------</td>
<td>--------</td>
<td>-----</td>
<td>-------------</td>
</tr>
<tr>
<td>The Sequoyah Fund, Inc.</td>
<td>Cherokee</td>
<td>NC</td>
<td>$900,000</td>
<td>$0</td>
<td>$0</td>
<td>$900,000</td>
</tr>
<tr>
<td>Tiwa Lending Services</td>
<td>Isleta</td>
<td>NM</td>
<td>$554,000</td>
<td>$0</td>
<td>$0</td>
<td>$554,000</td>
</tr>
<tr>
<td>Westwater Financial, Inc.</td>
<td>Santa Rosa</td>
<td>CA</td>
<td>$0</td>
<td>$0</td>
<td>$150,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>Wind River Development Fund</td>
<td>Fort Washakie</td>
<td>WY</td>
<td>$0</td>
<td>$0</td>
<td>$150,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>Wisconsin Native Loan Fund, Inc.</td>
<td>Lac du Flambeau</td>
<td>WI</td>
<td>$440,000</td>
<td>$100,000</td>
<td>$0</td>
<td>$540,000</td>
</tr>
</tbody>
</table>
KEY HIGHLIGHTS:

KEY STATISTICS OF APPLICANTS
For the FY 2020 funding round of the NACA Program, the CDFI Fund received Base-FA applications from 30 organizations that requested more than $23.5 million in Base-FA awards.

The CDFI Fund also received TA applications from 28 organizations that requested more than $4.1 million in TA awards.

KEY STATISTICS OF AWARDEES
• 40 organizations received $16.8 million in awards.
• 20 FA and 20 TA awards were made.
• 36 loan funds, 2 credit unions, 1 bank/bank holding company, and 1 Sponsoring Entity were awarded.
• The organizations awarded are headquartered in 18 states.

PERSISTENT POVERTY COUNTIES
The Consolidated Appropriations Act for Fiscal Year (FY) 2020 required that 10% of the funds awarded by the CDFI Fund under the appropriation “shall be used for awards that support investments that serve populations living in” Persistent Poverty Counties (PPCs). PPCs are defined as counties where 20% or more of the population has lived in poverty over the past 30 years. These counties can be found in the United States in both rural and urban areas.

For the FY 2020 round, 16 Native CDFIs received $2.3 million in awards specifically for investments in PPCs, which is in addition to the work that Native CDFIs already do in PPCs. Historically, past NACA Program awardees have invested or lent more than 25% of their cumulative financing activity in PPCs.
ADDITIONAL RESOURCES

Learn more about the NACA Program:
www.cdfifund.gov/native

View previous award rounds of the CDFI Fund’s programs:
www.cdfifund.gov/awards

Visit www.cdfifund.gov to learn about other CDFI Fund programs and how to apply.