

Awardee Profiles

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

Alaska

Cook Inlet Lending Center, Inc.

Anchorage, AK

Award: \$725,000

Contact: Cindy Mittlestadt - (907) 793-3038

Cook Inlet Lending Center, Inc. (CILC) is a certified Native CDFI established in 2001. CILC provides second mortgage loans, down payment loans, closing cost assistance loans, Individual Development Accounts and homeownership technical assistance to Native communities in the Cook Inlet Region of Alaska. CILC will use its FY 2011 NACA Financial Assistance award for lending capital.

Arizona

Bik'eh Hozho Community Development Corporation

Tuba City, AZ

Award: \$149,892

Contact: Lorenzo Max - (928) 283-6351

The Bik'eh Hozho Community Development Corporation (Bik'eh Hozho CDC) is an emerging Native CDFI established in 2006. Bik'eh Hozho CDC provides financial literacy, coaching services, and small business loans to entrepreneurs on the Navajo Reservation. Bik'eh Hozho CDC will use its FY 2011 NACA Technical Assistance grant to strengthen its capacity to serve its target market.

California

Karuk Community Loan Fund, Inc.

Yreka, CA

Award: \$557,854

Contact: Eddie Davenport – (530) 493-2558

Karuk Community Loan Fund (KCLF) is a certified Native CDFI established in 2004. KCLF offers financial products (purchase loans, home improvement loans, small business loans and emergency loans), development services, and technical assistance to Karuk Tribal Members, Native Americans, Alaska Natives and low-income residents in Siskiyou County, California. KCLF will use its FY 2011 NACA Financial Assistance award to increase lending to its target market.

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

Hawaii

Aloha Federal Credit Union

Honolulu, HI

Award: \$150,000

Contact: Guy Usui - (808) 841-6836

Founded in 1952, Aloha Federal Credit Union (Aloha FCU) is a community development credit union serving low-income and Native Hawaiian populations in the state of Hawaii. Aloha FCU offers personal banking services, loans, and development services to its members. Aloha FCU will use its FY 2011 NACA Technical Assistance award to strengthen its capacity to serve its target market.

Alternative Structures International

Waianae, HI

Award: \$85,498

Contact: Joseph Lapilio - (808) 696-2655

Alternative Structures International (ASI) is a private non-profit corporation established in 1994 that provides affordable housing and social services to low-income communities in distressed rural areas of Hawaii. ASI also provides access to social and business development services for the self-employed and those unable to access conventional credit. ASI will use its FY 2011 NACA Technical Assistance award to help achieve Native CDFI certification and increase their current activities within their Target Market.

Council for Native Hawaiian Advancement

Honolulu, HI

Award: \$725,000

Contact: Napali Woode - (808) 596-8155

The Council for Native Hawaiian Advancement (CNHA) is a certified Native CDFI founded in 2001. CNHA is a non-profit organization that provides renewable energy, home construction, purchase, and business loans to Native Hawaiians statewide. CNHA will use its FY 2011 NACA Financial Assistance award as lending capital to increase financial product deployment in its target market.

Hawaiian Community Assets, Inc.

Honolulu, HI

Award: \$130,900

Contact: Michelle Kauhane - (808) 587-7886

Hawaiian Community Assets (HCA) is an emerging Native CDFI established in 2000. HCA is a non-profit loan fund that provides development services and loans with a particular focus on meeting the housing needs of Native Hawaiians. HCA will use its FY 2011 NACA Technical Assistance grant to strengthen its capacity to serve its target market.

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

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Kanu o ka Aina Learning Ohana

Kamuela, HI

Award: \$133,700

Contact: Taffi Wise - (808) 887-1117

Kanu o ka Aina Learning Ohana (KALO) is a non-profit Sponsoring Entity established in 2000. KALO intends to provide financial products and services and development services to Hawaiian-focused charter schools and low- to moderate-income communities. KALO will use its FY 2011 NACA Technical Assistance award to strengthen its capacity to serve its target market.

Ka'u Federal Credit Union

Naalehu, HI

Award: \$279,000

Contact: Cheryl Weaver - (808) 929-7334

Ka'u Federal Credit Union (Ka'u FCU) is a low-income designated credit union operating in the southernmost tip of the Big Island of Hawaii. Ka'u FCU provides banking services, loans, and development services to its members. The organization will use its FY 2011 NACA Financial Assistance Award to support the development of a micro-business loan program.

The Queens Federal Credit Union

Honolulu, HI

Award: \$24,950

Contact: Edwina Suzuki - (808) 628-6343

Founded in 1944, The Queens Federal Credit Union (The Queens FCU) is a low-income designated credit union serving low-income Native Hawaiian healthcare workers across the state of Hawaii. The organization offers personal banking services, loans, and development services to its members. The Queens FCU will use its FY 2011 NACA Technical Assistance award to strengthen its capacity to serve its target market.

Maine

Four Directions Development Corporation

Orono, ME

Award: \$725,000

Contact: Susan Hammond - (207) 866-6545

Four Directions Development Corporation (FDDC) is a certified Native CDFI established in 2001. FDDC provides microloans, business loans, commercial real estate loans, tribal business loans, home mortgage loans, and small business development services to the four Native American tribes in Maine – the Maliseet, Micmac, Passamaquoddy, and the Penobscot. FDDC will use its FY 2011 NACA Financial Assistance Award for lending capital and loan loss reserves.

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

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Michigan

Chi Ishobak

Dowagiac, MI

Award: \$139,620

Contact: Kevin P. Daugherty - (269) 462-4200

Chi Ishobak, Inc. (Chi Ishobak) is a non-profit emerging Native CDFI established in 2009. Chi Ishobak plans to provide small business loans and matched Individual Development Accounts to Native Americans of the Pokagon Band of Potawatomi Indians located in 23 counties in Michigan and Indiana. Chi Ishobak will use its 2011 NACA Technical Assistance award to strengthen its capacity to serve its target market.

Northern Shores Loan Fund, Inc.

Harbor Springs, MI

Award: \$725,000

Contact: Lisa McComb - (231) 347-6753

Northern Shores Loan Fund (NSLF) is a certified Native CDFI established in 2007. NSLF provides microloans and small business development services to six counties in northern Michigan. NSLF will use its FY 2011 NACA Financial Assistance award for lending capital.

Minnesota

Dakota Futures, Inc.

Morton, MN

Award: \$149,850

Contact: Darin Minkel - (507) 697-6236

Dakota Futures, Inc. (DFI) is a Tribally Chartered Corporation of the Lower Sioux Indian Community founded in 2006 that is located in rural Southwest Minnesota. DFI is a Sponsoring Entity in the process of creating a Native CDFI that will provide small business lending and financial services to the Lower Sioux reservation. DFI will use its FY 2011 NACA Technical Assistance award to build the capacity of the new organization to serve its target market.

Indian Land Capital Company

Little Canada, MN

Award: \$725,000

Contact: Gerald Sherman - (406) 328-4622

Indian Land Capital Company, LLC (ILCC) is a for-profit certifiable Native CDFI incorporated in 2005 with the purpose of providing innovative financing to tribal governments for the acquisition and development of land, and of providing educational and technical assistance relating to land tenure planning and acquisitions. ILCC serves a Native American Other Targeted Population in the states of Arizona, California, Minnesota, Montana, South Dakota, and Washington. ILCC will use its FY 2011 NACA Financial Assistance award for lending capital.

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

Leech Lake Band of Ojibwe

Cass Lake, MN

Award: \$133,080

Contact: Arthur LaRose - (218) 335-8200

Leech Lake Financial Services is an emerging Native CDFI established in 2004 that provides loans and small business development services to the members of the Leech Lake Band of Ojibwe, Minnesota, and to low-income people in nearby communities. Leech Lake Financial Services will use its FY 2011 NACA Technical Assistance award to strengthen its capacity to serve its target market.

White Earth Investment Initiative

Ogema, MN

Award: \$725,000

Contact: Jamie Marks Erickson - (218) 847-3191

White Earth Investment Initiative (WEII) is a non-profit loan fund and certified Native CDFI established in 2002. WEII provides loans and financial education services to businesses, tribal and community organizations, and consumers and homebuyers, with a special focus on the White Earth Reservation in Minnesota. WEII will use its FY 2011 NACA Financial Assistance grant to increase lending in its target market.

North Carolina

The Sequoyah Fund, Inc.

Cherokee, NC

Award: \$725,000

Contact: Nell Leatherwood - (828) 497-8136

The Sequoyah Fund (SF) is a certified Native American CDFI established in 1998 that offers financial products such as microloans, small business loans and home mortgage loans. SF also offers financial services and development services to enrolled members of the Eastern Band of Cherokee Indians and to small businesses located in the Qualla Boundary area of North Carolina. SF will use its FY 2011 NACA Financial Assistance award for lending capital and loan loss reserves.

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

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Nebraska

Ho-Chunk Community Development Corporation

Winnebago, NE

Award: \$129,483

Contact: Frank A. Schersing - (402) 846-5353

Ho-Chunk Community Development Corporation (Ho-Chunk CDC) is a non-profit tribal Sponsoring Entity that is creating a Native CDFI to serve the Winnebago, Santee, and Omaha Indian nations in Nebraska. The new Native CDFI will provide microenterprise and small business loans and related development services to its Native American target market. Ho-Chunk CDC will use its FY 2011 Technical Assistance award to build the capacity of the new organization to serve its target market.

New Mexico

Isleta Pueblo Housing Authority

Isleta Pueblo, NM

Award: \$98,696

Contact: Edward P. Torres - (505) 869-4153

Isleta Pueblo Housing Authority (IPHA) is a Tribal Designated Housing Entity established in 1996. IPHA is a Sponsoring Entity on behalf of Tiwa Lending Services, which currently offers home purchase loans but plans to offer down payment assistance loans, home repair loans, small business loans, credit repair loans, and homeownership technical assistance to members of the Isleta Pueblo in New Mexico. IPHA will use its FY 2011 NACA Technical Assistance award to strengthen its capacity to serve its target market.

Native Community Finance

Laguna, NM

Award: \$300,000

Contact: Marvin Ginn - (505) 552-7050

Native Community Finance (NCF) is a non-profit certified Native CDFI established in 2008 that serves Native Americans in New Mexico. NCF provides housing rehabilitation loans, consumer loans, and debt consolidation loans in addition to financial education and other services. NCF will use its FY 2011 NACA Financial Assistance Award for lending capital for home rehabilitation and consumer loans in order to increase service to its target market.

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

Oklahoma

Cherokee Nation Economic Development Trust Authority, Inc.

Tahlequah, OK

Award: \$725,000

Contact: Chadwick Smith - (918) 453-5112

The Cherokee Nation Economic Development Trust Authority (CNEDTA) is a tribally chartered non-profit corporation in Tahlequah, Oklahoma. CNEDTA was created to provide affordable access to consumer and commercial financing, facilitate entrepreneurial development through training and technical assistance, and promote self-sufficiency through budget counseling. CNEDTA will use its FY 2011 NACA Financial Assistance award for lending capital.

Citizen Potawatomi Community Development Corporation

Shawnee, OK

Award: \$725,000

Contact: Kristi Coker - (405) 878-4697

Citizen Potawatomi Community Development Corporation (CPCDC) is a certified Native CDFI established in 2003. CPCDC provides microloans, business loans, short term consumer loans, credit builder loans, auto loans, Individual Development Accounts, and development services to Native Americans in Oklahoma, Kansas, Oregon, California, Kentucky, and Missouri. CPCDC will use its FY 2011 NACA Financial Assistance Award for lending capital.

Osage Financial Resources

Pawhuska, OK

Award: \$149,775

Contact: Julie Gilmore - (918) 287-1989

Osage Financial Resources, Inc. (OFR) is a certified Native CDFI established in 2003. OFR offers affordable housing financing, home repair loans, and technical assistance to members of the Osage Nation in Osage County, Oklahoma. OFR will use its FY 2011 NACA Technical Assistance award to strengthen its capacity to serve its target market.

Oregon

The Native American Youth and Family Center

Portland, OR

Award: \$127,705

Contact: Lynn Ward - (503) 288-8177, ext. 204

Native American Youth and Family Center (NAYA Family Center) is a Sponsoring Entity established in 1974. NAYA Family Center is preparing to create a Native CDFI loan fund that will provide microloans, first time home mortgage loans, and technical assistance to Native American communities in Portland, Oregon. NAYA Family Center will use its FY 2011 NACA Technical Assistance award to build the capacity of the new organization to serve its target market.

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

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Warm Springs Community Action Team

Warm Springs, OR

Award: \$150,000

Contact: Lonnie R. James - (541) 553-3148

Warm Springs Community Action Team (WSCAT) is an emerging Native CDFI established in 2007. WSCAT provides microloans and small business development services to Native Americans on the Warm Springs Indian Reservation in Oregon. WSCAT will use its FY 2011 NACA Technical Assistance award to strengthen its capacity to serve its target market..

South Dakota

Black Hills Community Loan Fund, Inc.

Rapid City, SD

Award: \$149,976

Contact: Lori L. Larson - (605) 716-1274

Black Hills Community Loan Fund, Inc. is an emerging CDFI established in 2007. Black Hills Community Loan Fund offers credit builder loans, down payment assistance loans, home rehabilitation loans, home mortgage loans, and homeownership technical assistance to Native American communities in the Rapid City Metropolitan Service Area in South Dakota. Black Hills Community Loan Fund will use its FY 2011 NACA Technical Assistance award to strengthen its capacity to serve its target market.

Four Bands Community Fund, Inc.

Eagle Butte, SD

Award: \$725,000

Contact: Tanya Fiddler - (605) 964-3687

Four Bands Community Fund (Four Bands) is a certified Native CDFI established in 2000 with a principal target market of the Cheyenne River Indian Reservation in South Dakota. Four Bands provides microloans, small business loans, an Individual Development Account program, and a range of education and development services to promote locally owned private business expansion and financial literacy. Four Bands will use its FY 2011 NACA Financial Assistance award for lending capital and capacity building for the organization, including staff salaries, travel and training and professional services.

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

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Lakota Federal Credit Union Steering Committee

Kyle, SD

Award: \$149,560

Contact: Tawney Brunsch - (605) 455-2500

Lakota Federal Credit Union Steering Committee (LFCU Steering Committee) is a Sponsoring Entity that will use its Technical Assistance award to assist in the creation of a credit union on the Pine Ridge Indian Reservation. Once established, the credit union will serve as the sole depository financial institution on the Reservation, which has an estimated population of more than 40,000 people who are largely unbanked. LFCU Steering Committee will use its FY 2011 Technical Assistance award to build the capacity of the new organization to serve its target market.

Lakota Fund, The

Kyle, SD

Award: \$146,485

Contact: Tawney Brunsch - (605) 455-2500

The Lakota Fund is a non-profit microloan fund and emerging Native CDFI established in 1992 that provides microloans and small business development services to the Pine Ridge Indian Reservation. The Lakota Fund will use its FY 2011 NACA Technical Assistance award to establish the Native CDFI as a standalone organization.

Texas

Ysleta del Sur Pueblo

El Paso, TX

Award: \$100,982

Contact: Frank Paiz - (915) 859-8151

Ysleta del Sur Pueblo (YDSP) is the Sponsoring Entity for the Tigua Community Development Corporation. YDSP intends to provide business development services and products for the Pueblo population, including descendants and non-Indian family members, in far West Texas. YDSP will use their FY 2011 NACA Technical Assistance award to establish the Native CDFI as a stand alone organization, initiate lending activity, and develop financial products and business development services to clients within the Target Market.

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Washington

Taala Fund

Pacific Beach, WA

Award: \$149,973

Contact: John Baller - (360) 276-0118

Taala Fund is an emerging Native CDFI established in 2009. Taala Fund will provide business and credit builder loans and development services to members of the Quinault Indian Reservation in Washington. Taala Fund will use its FY 2011 NACA Technical Assistance award to strengthen its capacity to serve its target market.

Wisconsin

LaPointe Financial, Inc.

Odanah, WI

Award: \$144,250

Contact: David Fleming - (715) 282-7597

LaPointe Financial, Inc. is an emerging non-profit small business loan fund established in 2010 that will provide microloans, small business loans, and small business development services to tribal citizens of the Great Lakes tribes. Initially it will serve three Native communities in Wisconsin: Bad River, Lac Courte Oreilles, and Red Cliff. LaPointe Financial will use its FY 2011 NACA Technical Assistance award to increase its capacity to serve its target market and achieve certification.

Wigamig Owners Loan Fund

Lac du Flambeau, WI

Award: \$141,350

Contact: Fern Orie - (715) 588-1600

Wigamig Owners Loan Fund, Inc. (WOLF) is a non-profit emerging Native CDFI established in 2006, located on the Lac du Flambeau Reservation in Wisconsin. WOLF provides financial products such as small home improvement loans and down payment assistance loans, along with financial services and technical assistance to the low-income population of the Lac du Flambeau Band of Lake Superior Chippewa Indians residing in Wisconsin. WOLF will use its FY 2011 NACA Technical Assistance award to strengthen its capacity to serve its target market.

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

Wyoming

Wind River Development Fund

Fort Washakie, WY

Award: \$725,000

Contact: Robert Rowan - (307) 335-7330

Wind River Development Fund (WRDF) is a certified Native CDFI established in 2001. WRDF provides micro loans, small business loans, commercial real estate loans, financial management training, and one-on-one development services to members of the Eastern Shoshone and Northern Arapaho tribes of the Wind River Indian Reservation in Wyoming. WRDF will use its FY 2011 NACA Financial Assistance award for lending capital and operations.