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**THE COMMUNITY DEVELOPMENT  
FINANCIAL INSTITUTIONS FUND**

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United States Department of the Treasury

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**FY 2008  
Native American CDFI Assistance Program  
(NACA)**

**List of Awardees**  
-Alphabetical by Name-

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# THE COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

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## Arizona Tribal CDFI

**Location:** Phoenix, AZ  
**Award:** \$77,971  
**Contact:** Roger K Nelson - 602-648-9764

The Arizona Tribal CDFI (ATC) is a certified Native CDFI established in 2005. ATC provides financial products and development services to Native American communities on and off reservations in the State of Arizona. ATC will use the 2008 NACA TA grant to: 1) retain consulting services to assist with model development, perform annual review of underwriting process, and a tribal law review; 2) in-service staff training; and 3) purchase equipment and marketing materials.

## Bik'eh Hozho Community Development Corporation

**Location:** Tuba City, AZ  
**Award:** \$149,300  
**Contact:** Lorenzo Max - 928-283-6351

Bik'eh Hozho Community Development Corporation is an emerging Native CDFI established in 2005. Bik'eh provides small business loans and training to residents of the western Navajo Nation reservation. Bik'eh will use the 2008 NACA TA grant to: 1) develop lending capacity for start-up and established businesses and microenterprises; 2) establish a Credit Builder/IDA program; and 3) pay for staff and contract services in loan underwriting.

## CDFI of the Tohono O'odham Nation

**Location:** Sells, AZ  
**Award:** \$630,018 (\$500,000 Financial Assistance - \$130,018 Technical Assistance)  
**Contact:** Fernando G Valentine - 520-383-0790

CDFI of the Tohono O'odham Nation is a certified Native CDFI established in 2004. The CDFI provides small business loans and expansion loans to residents of the Tohono O'odham Nation in southern Arizona. It will use the 2008 NACA FA award as lending capital. It will use the TA grant to: 1) pay salary and fringe benefits; 2) pay for staff training in records and asset management; and 3) purchase computers and presentation technology.

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## Cherokee Nation Economic Development Trust Authority, Inc.

**Location:** Tahlequah, OK  
**Award:** \$643,827 (\$500,000 Financial Assistance - \$143,827 Technical Assistance)  
**Contact:** Shay Smith - 918-453-5534

The Cherokee Nation Economic Development Trust Authority is a certified Native CDFI established in 1989. The CDFI provides affordable access to consumer/commercial financing, facilitates entrepreneurial development through training/technical assistance, and promotes family self-sufficiency through budget counseling. The organization provides services to the Cherokee citizens and American Indians living in fourteen northeastern Oklahoma counties. It will use the 2008 NACA Financial Assistance award as lending capital and the TA grant to: 1) hire staff, 2) attending training, 3) purchase development services curriculums, and 4) procure contracting services.

## Chickasaw Nation Community Development Financial Institution

**Location:** Ada, OK  
**Award:** \$624,330 (\$500,000 Financial Assistance - \$124,330 Technical Assistance)  
**Contact:** Richard E Smith - 580-559-0618

Chickasaw Native CDFI Inc. is a certified Native CDFI established in 2007. The CDFI provides micro business loans and a guarantee loan program to members of the Chickasaw Nation of Oklahoma. It will use the 2008 NACA Financial Assistance award as lending capital. It will use the Technical Assistance grant to: 1) obtain consulting services to improve underwriting and develop an outreach database; 2) pay for staff and professional development of staff; and 3) purchase training materials and supplies.

## Cook Inlet Lending Center, Inc.

**Location:** Anchorage, AK  
**Award:** \$564,485 (\$428,000 Financial Assistance - \$136,485 Technical Assistance)  
**Contact:** Cindy L. Mittlestadt - 907-793-3038

Cook Inlet Lending Center (CILC) is a certified Native CDFI established in 2001. CILC provides low cost home purchase financing and development services in the Cook Inlet Region Incorporated ANRC Statistical Area of south-center Alaska. CILC will use the 2008 NACA FA award as lending capital and the TA grant to 1) hire a new loan officer; 2) attending trainings; 3) hire contractors to design a new market survey, impact tracking system, funding feasibility study, and financial management strategies; and 4) purchase workbooks and software for development services.

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## First American Capital Corporation

**Location:** West Allis, WI  
**Award:** \$291,475 (\$196,501 Financial Assistance - \$94,974 Technical Assistance)  
**Contact:** Craig Anderson - 414-604-2044

First American Capital Corporation is a certified Native CDFI established in 2003. The CDFI provides small business loans and training to American Indian entrepreneurs in Wisconsin. It will use the 2008 NACA FA award as lending capital and its TA grant to: 1) obtain consulting services to conduct market research and develop a web tracking tool; 2) pay for staff salaries; and 3) purchase underwriting and portfolio services.

## First Nations Oweesta Corporation

**Location:** Rapid City, SD  
**Award:** \$637,000 (\$490,000 Financial Assistance - \$147,000 Technical Assistance)  
**Contact:** Jody M Sarkozy-Banoczy - 605-342-3770

First Nations Oweesta Corporation (Oweesta) is a certified Native CDFI established in 1999. Oweesta is an intermediary for the Native community providing programs through professional services designed to build local capacity, provide powerful tools for Native community development, and promote economic sovereignty. Oweesta will use the 2008 NACA FA award as lending capital and the TA grant to 1) hire new staff, 2) attend training on new software, and 3) purchase and install new software.

## Four Bands Community Fund

**Location:** Eagle Butte, SD  
**Award:** \$502,335 (\$400,000 Financial Assistance - \$102,335 Technical Assistance)  
**Contact:** Tanya M Fiddler - 605-964-3687

Four Band Community Fund is a certified Native CDFI established in 2000. Four Bands provides microloans, small business loans, IDA accounts, and developmental services to residents of the Cheyenne River Indian Reservation in central South Dakota. Four Bands will use the 2008 NACA FA award as lending capital. It will use the TA grant to: 1) obtain consulting services to improve internal capacity; 2) pay for staff and financial management training; and 3) cover travel expenses for training and professional services.

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## Four Directions Development Corporation

**Location:** Orono, ME  
**Award:** \$649,992 (\$500,000 Financial Assistance - \$149,992 Technical Assistance)  
**Contact:** Susan C Hammond - 207-866-6545

Four Directions Development Corporation is a certified Native CDFI established in 2001. The CDFI provides small business and home loans to tribal members and through its development services, it offers financial literacy training, homebuyer education and small business training. The organization will use the 2008 NACA FA award as lending capital and the TA grant to: 1) pay for staff salaries, 2) send employees to training, and 3) purchase computers and outreach materials.

## Hopi Credit Association

**Location:** Keams Canyon, AZ  
**Award:** \$409,151 (\$333,280 Financial Assistance - \$75,871 Technical Assistance)  
**Contact:** Stephen A Skorupski - 800-516-9091

Hopi Credit Association is a certified Native CDFI established in 1998. The CDFI provides various financial products to individuals, businesses, and villages of the Hopi reservation in northern Arizona. The organization will use the 2008 NACA FA award as lending capital. It will use the TA grant to 1) hire staff for financial literacy training; 2) pay for staff training; and 3) purchase computers and upgrade information technology.

## Indian Land Capital Company

**Location:** Little Canada, MN  
**Award:** \$93,899  
**Contact:** Gerald Sherman - 406-328-4622

Indian Land Capital Company is an emerging Native CDFI established in 2005. ILCC provides loans and developmental services for land acquisition to tribal governments and entities across the United States. ILCC will use the 2008 NACA TA grant to: 1) obtain consulting services to improve organization management and develop a marketing plan; 2) pay for staff salary and fringe benefits; and 3) purchase office supplies and equipment.

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## Karuk Community Loan Fund, Inc.

**Location:** Happy Camp, CA  
**Award:** \$74,964  
**Contact:** Eddie Davenport - 530-493-5376

The Karuk Community Loan Fund, Inc. (KCLF) is an emerging Native CDFI, incorporated in 2004. The CDFI will provide loans, training and technical assistance to individuals of the Karuk Tribe and within the Karuk Territory. The awardee will use the 2008 Technical Assistance grant 1) for staff support; 2) to update its current market analysis; 3) to conduct a fund development campaign; 4) to design and develop financing products and development services; and 5) to establish policies and procedures.

## Laguna Housing Development and Management Enterprise

**Location:** Laguna, NM  
**Award:** \$139,001  
**Contact:** William G Sommers - 505-552-6430

Laguna Housing Development and Management Enterprise is the sponsoring entity of this Native CDFI. Laguna provides home rehabilitation, loan consolidation, and credit repair loans to residents of the Pueblo of Laguna in New Mexico. Laguna will use the 2008 NACA TA grant to: 1) obtain professional services to conduct market and impact analysis; 2) pay for staff training and development; and 3) purchase computer equipment and loan service software.

## Lakota Funds

**Location:** Kyle, SD  
**Award:** \$149,085  
**Contact:** Dowell Caselli-Smith - 605-455-2500

Lakota Funds is one of the oldest CDFIs serving Native Americans. Established in 1986, this certified Native CDFI serves the Pine Ridge Indian Reservation, home to the Oglala Lakota (Sioux) Nation in southwestern South Dakota. This nonprofit loan fund provides financing for small businesses and affordable housing. The Technical Assistance grant will support staffing costs, including the newly-created positions of Planning and Development Coordinator and Loan Counselor as the organization increases its volume of loan activity and develops new products.

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## NiiJii Small Business Loan Fund, Inc.

**Location:** Keshena, WI  
**Award:** \$97,272  
**Contact:** John N Smith - 715-853-4891

The NiiJii Small Business Loan Fund is a certified Native CDFI established in 2005. NiiJii provides small business loans and developmental services to residents of three reservations in northern Wisconsin. NiiJii will use the 2008 NACA TA grant to: 1) pay for staff salary and training; 2) attend staff and board development training; and 3) purchase computer equipment and phone/internet service.

## Northern Shores Loan Fund, Inc.

**Location:** Harbor Springs, MI  
**Award:** \$147,885  
**Contact:** Charles Schofield - 231-242-1583

Northern Shores Loan Fund (NSLF) is an emerging Native CDFI established in 2007. The organization plans to provide small business loans, financial education, and business plan writing to Little Traverse Bay Bands of Odawa Indians in the Northwest tip of Michigan's Lower Peninsula. It will use the 2008 NACA TA grant to: 1) obtain consulting services to design policies and procedures; 2) pay for staff and their training; and 3) purchase office equipment.

## Pascua Yaqui Tribe

**Location:** Tucson, AZ  
**Award:** \$99,790  
**Contact:** Peter Yucupicio - 520-879-5007

The Pascua Yaqui Tribe (PYT) is a federally recognized Native American tribe located in southern Arizona. The tribe has a membership of almost 16,000 members. The tribe will use its award to continue moving toward its last phase of developing relevant products for its target market and training for its staff and board members. Specifically, it will use its 2008 NACA TA grant to: 1) hire a community program manager to design asset building consumer products; and 2) pay for staff/board training from the National Federation of Community Development Credit Unions.

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## People's Partners for Community Development

**Location:** Lame Deer, MT  
**Award:** \$132,978  
**Contact:** Barbara Braided Hair - 406-477-8911

People's Partner for Community Development is an emerging Native CDFI established in 1999. The CDFI provides financing and developmental services to members of the Northern Cheyenne Indian Reservation in southeastern Montana. It will use the 2008 TA grant to: 1) obtain professional services to developed the institution and related policies and procedures; 2) hire staff and pay for training; and 3) purchase computers and presentation technology.

## Salt River Financial Services Institution

**Location:** Scottsdale, AZ  
**Award:** \$133,343  
**Contact:** Lisa Deer - 480-850-4313

Salt River Financial Services Institution is a certified Native CDFI established in 2006. The CDFI provides home mortgages, home improvement loans, refinances, business loans, IDAs and financial education to the members of the Salt River Pima Maricopa Indian Community in Maricopa County, Arizona. It will use the 2008 TA grant to expand its development services to: 1) provide financial education to youth under the age of 18; and 2) focus on families, encouraging them to attend and participate in training and savings programs to support their long-term financial health.

## San Juan Pueblo Tribal Council

**Location:** San Juan Pueblo, NM  
**Award:** \$148,698  
**Contact:** Tomasita B Duran - 505-852-0189

Ohkay Owingeh Housing Authority is a sponsoring entity planning to establish a Native CDFI. The Housing Authority wants to provide home financing to Ohkay Owingeh Tribal members living on the San Juan Pueblo reservation. It will use the 2008 NACA award as start-up funds for the CDFI. The Housing Authority will use the TA grant to: 1) pay for staff time in developing the CDFI; 2) attend training sessions on Native Communities financing; and 3) obtain consulting services to design loan products and related lending policies and procedures.

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## The Sequoyah Fund

**Location:** Cherokee, NC  
**Award:** \$557,250 (\$500,000 Financial Assistance - \$57,250 Technical Assistance)  
**Contact:** Nell Leatherwood - 828-497-8136

The Sequoyah Fund is a certified Native CDFI established in 1998. The Sequoyah Fund provides training, entrepreneurship, business start up and expanding, and community development on the Qualla Boundary. They will use the 2008 NACA FA award as lending capital along with the TA grant to: 1) hire consultants to complete a market analysis and create a business development plan, 2) purchase workbooks for client technical assistance, and 3) print marketing brochures.

## Sovereign Leasing & Financing, Inc.

**Location:** Ronan, MT  
**Award:** \$65,202  
**Contact:** Steve Clairmont - 406-883-4317

Sovereign Leasing & Finance (SLF) is a certified Native CDFI since 2003. SLF provides financial products and services in a culturally appropriate manner to the Confederated Salish & Kootenai Tribes' departments, enterprise businesses and Tribal Member owned businesses located on the Flathead Reservation in Western Montana. SLF will use this TA grant to: 1) pay for staff salary, 2) pay for staff trainings, and 3) provide travel to trainings.

## Three Affiliated Tribes

**Location:** New Town, ND  
**Award:** \$106,645  
**Contact:** Connie R. Azure - 701-627-5290

Three Affiliated Tribes – Tribal Housing Division is a Sponsoring Entity established in 2001. It provides credit repair loans and homebuyer counseling related to Indian housing for residents of the Fort Berthold reservation of North Dakota. The organization will use the 2008 TA grant to: 1) obtain consulting services to develop policies and procedures; 2) hire key personnel and staff training; and 3) purchase computers and materials.

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## Turtle Mountain Housing Authority

**Location:** Belcourt, ND  
**Award:** \$77,536  
**Contact:** Ron Peltier - 701-477-5673

The Turtle Mountain CDFI is an emerging Native CDFI, created under the Turtle Mountain Housing Authority. It was established in September 2006. Its target market is located in north central North Dakota including Rolette County and the Turtle Mountain Band of Chippewa Reservation. The applicant will use the 2008 Technical Assistance grant to: 1) support and grow its staff; 2) offer better and expanded development services; 3) further train its leadership; 4) conduct a targeted advertising campaign; and 5) to purchase computer equipment, helping ensure a successful path toward creating and certifying a Native CDFI.

## Warm Springs Community Action Team

**Location:** Warm Springs, OR  
**Award:** \$122,561  
**Contact:** Lonnie R James - 541-553-3148

Warm Springs Community Action Team is an emerging Native CDFI established in 2007. The organization provides small business micro-loans and developmental services to residents of the Warm Springs reservation in central Oregon. It will use its TA grant to: 1) hire key staff; 2) obtain staff training and contract training services; and 3) purchase equipment as the organization undertakes capitalization and product development.

## Wind River Development Fund

**Location:** Fort Washakie, WY  
**Award:** \$647,511 (\$500,000 Financial Assistance - \$147,511 Technical Assistance)  
**Contact:** Lisa Wagner - 307-335-7330

Wind River Development Fund is a certified Native CDFI established in 2001. The CDFI provides microloans and small business loans and training to residents of the Wind River Indian Reservation in western Wyoming. It will use the 2008 NACA Financial Assistance award as lending capital. It will use the TA grant to: 1) obtain consulting services to improve financial management and conduct a feasibility study; 2) pay for staff and professional development of staff; and 3) purchase IT technology and office supplies.

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## Yavapai Apache Nation Community Development & Lending Corporation

**Location:** Camp Verde, AZ  
**Award:** \$101,378  
**Contact:** Michael D Casebier - 928-554-0100

Yavapai Apache Nation Community Development & Lending Corporation was founded in 2004 and incorporated under Tribal law. It is applying as an emergine Native CDFI. The organization serves the Yavapai Apache Nation located in Camp Verde Arizona and proposes to offer small business loans to strengthen its local economic base. It will use its TA grant to: 1) support staff salaries; 2) obtain training to provide technical assistance; 3) travel for training; 4) procure professional services to evaluate its loan portfolio procedures; and 5) purchase training materials.

## Yurok Alliance for Northern California Housing

**Location:** Crescent City, CA  
**Award:** \$149,625  
**Contact:** Janet B Wortman - 707-954-6225

The Yurok Alliance for Northern California Housing is a certified Native CDFI established in 2006. It provides housing loans and development services to the Yurok Tribal members. It will use the TA grant for: 1) staff salary, 2) staff training, and 3) staff travel to training.