

## NATIVE CDFIs AND CDFI NETWORKS IN THE UPPER MIDWEST

Native CDFIs provide powerful infrastructure for economic and cultural impact that is built to last.

### NATIVE CDFIs

**Northwest Area Foundation strongly supports the incredible work of these Native Community Development Financial Institutions (CDFIs) and encourages you to visit their websites to learn more about them.**

#### **Akiptan** — Eagle Butte, SD

Akiptan strives to provide fair financing to Native American agriculture operations throughout Indian Country. Its services include loans and investments for youth to start agriculture operations, technical assistance, and also financing and investments for businesses to increase their operations.

[aklziptan.org](http://aklziptan.org)

#### **Black Hills Community Loan Fund (BHCLF)** — Rapid City, SD

BHCLF creates financial opportunities for economically disadvantaged families who aim to strengthen their financial future in the Black Hills region.

[blackhillscommunityloanfund.com](http://blackhillscommunityloanfund.com)

#### **Four Bands Community Fund, Inc. (Four Bands)** — Eagle Butte, SD

Four Bands is a leading organization on the Cheyenne River Sioux Reservation as well as in the state of South Dakota in the areas of small business development, business lending, financial literacy, and youth entrepreneurship.

[fourbands.org](http://fourbands.org)

#### **Lakota Funds** — Kyle, SD

Lakota Funds promotes economic stability on the Pine Ridge Reservation and geographic service area through business loans, technical assistance, and wealth-building education for families and businesses.

[lakotafunds.org](http://lakotafunds.org)

#### **Leech Lake Financial Services (LLFS)** — Cass Lake, MN

LLFS promotes the economic well-being of individuals and families by providing safe and affordable financial products and financial training for those starting a business or seeking to build a better credit history.

[llfinancial.org](http://llfinancial.org)

#### **Lummi Community Development Financial Institution (Lummi CDFI)** — Ferndale, WA

Lummi CDFI offers a trusted, safe place for tribal members who are considering entrepreneurship, building a business, and/or strengthening their credit. It provides access to education, financing, and asset growth to improve the prosperity and well-being of Native American families.

[lummicdfi.org](http://lummicdfi.org)

#### **Mazaska Owecaso Otipi Financial (Mazaska)** — Pine Ridge, SD

Mazaska provides housing loans and financial and homebuyer education training for members of the Oglala Sioux Tribe living on, or in communities adjacent to, the Pine Ridge Reservation, and enrolled members of other federally recognized tribes in South Dakota.

[mazaskacdfi.org](http://mazaskacdfi.org)

#### **Mni Sota Fund (formerly Bii Gii Wiin Community Development Loan Fund)** — Minneapolis, MN

Mni Sota Fund provides access to capital and training to promote homeownership, entrepreneurship, and financial capabilities among Native Americans throughout Minnesota.

[mnisotafund.org](http://mnisotafund.org)

#### **NACDC Financial Services, Inc.** — Browning, MT

NACDC Financial Services, located on the Blackfeet Indian Reservation, offers services tailored to the needs of Native entrepreneurs, including comprehensive financial literacy and entrepreneurship programs, alternative financing for startup and existing businesses, and assistance in repairing and building credit.

[nacdcfinancialservices.com](http://nacdcfinancialservices.com)

#### **Native American Development Center (NADC)** — Bismarck, ND

NADC advances Native American communities in North Dakota through financial education and affordable lending services. Its goal is to revitalize and develop its tribal constituents' inherent entrepreneurial talent and desire to build credit wealth to obtain lifelong economic dreams.

[ndnativecenter.org](http://ndnativecenter.org)

#### **Native360 Loan Fund (formerly First Ponca Financial)** — Grand Island, NE

Native360 Loan Fund provides members of tribes in its Nebraska, Iowa, and southeastern South Dakota service areas with affordable credit, access to capital, technical assistance, and related programs to help build strong and self-sufficient Native business owners.

[native360.org](http://native360.org)

#### **NDN Fund** — Rapid City, SD

NDN Fund is an emerging CDFI that is the lending arm of the NDN Collective, providing financing for pre-development, bridge, and large-scale Indigenous regenerative development projects that dramatically scale up investment and shift all decision-making power to Indigenous peoples.

[ndncollective.org](http://ndncollective.org)

#### **Nimiipuu Community Development Fund (NCDF)** — Lapwai, ID

NCDF facilitates financial independence for the Nez Perce Reservation and surrounding areas of Idaho, Oregon, and Washington by providing access to capital, and financial and entrepreneurial capacity building to create economic opportunities, advance entrepreneurial spirit, and preserve cultural values.

[nimiipuufund.org](http://nimiipuufund.org)

#### **Nixyaawii Community Financial Services (NCFS)** — Pendleton, OR

NCFS provides loans, homeownership assistance, business development services, and youth and adult financial education to members of the Umatilla Confederated Tribes, reservation residents, and tribal employees.

[nixyaawii-cdfi.org](http://nixyaawii-cdfi.org)

### **Northwest Native Development Fund (NNDF)** — Coulee Dam, WA

NNDF fosters economic and financial independence for Native-owned businesses and Native entrepreneurs in Washington State, primarily on the Colville and Spokane Reservations, through loans, financial services, and financial education.

[thenndf.org](http://thenndf.org)

### **Oyate Community Development Corporation (Oyate CDC)** — Fort Yates, ND

Oyate CDC provides financial services to Native Americans on the Standing Rock Sioux Reservation, including technical assistance for entrepreneurs, entrepreneurship training, and loans.

[oyatecdc.org](http://oyatecdc.org)

### **People's Partner for Community Development (PPCD)** — Ashland, MT

PPCD provides financial opportunities to stimulate economic development through tools, resources, loans, and training to help individuals, families, and entrepreneurs on the Northern Cheyenne Indian Reservation create better lives and a stronger community.

[peoplespartners.org](http://peoplespartners.org)

### **Taala Fund** — Pacific Beach, WA

Taala Fund serves the communities of the Quinault Indian Reservation in Washington, creating a stronger reservation economy by providing modern financial tools and education to entrepreneurs and families while maintaining and embracing traditional Quinault values and culture.

[taalafund.org](http://taalafund.org)

### **Tatanka Funds** — Mission, SD

The Lakota believe they are all related and it is their duty to create a better world for future generations. As a CDFI on the Rosebud Indian Reservation, Tatanka Funds does this by empowering people through personal finance, business entrepreneurship, and homeownership.

[tatankafund.org](http://tatankafund.org)

### **White Earth Investment Initiative** — Ogema, MN

White Earth Investment Initiative provides homebuyer education, financial counseling, business lending, and other financial services to Native American communities in Minnesota, particularly the White Earth Indian Reservation.

[weii.website](http://weii.website)

## **NATIVE CDFI NETWORKS**

**NWAF also supports Native CDFI networks, which bring together several CDFIs to coordinate advances, share information and knowledge, and strengthen their collective voice.**

### **Mountain | Plains Regional Native CDFI Coalition** — Eagle Butte, SD

The Mountain | Plains Regional Native CDFI Coalition spans North Dakota, South Dakota, Montana, and Wyoming. The Coalition was formed to harness the collective capacity of the Native CDFIs in the region and to respond to the needs of the region by sharing effective strategies and leveraging shared resources and partnerships.

[fourbands.org/mountain-plains-coalition](http://fourbands.org/mountain-plains-coalition)

### **Native CDFI Network** — Washington, DC

The Native CDFI Network seeks to create opportunities to share stories, identify collective priorities, and strengthen the Native CDFIs serving Native trust land communities, American Indians, Alaska Natives, and Native Hawaiians. In addition, the Native CDFI Network works to ensure that Native peoples are represented in the national policy dialogue and that innovative solutions created by CDFIs are spread throughout Native communities.

[nativecdfi.net](http://nativecdfi.net)

### **Northwest Native Lending Network (NNLN)** — Portland, OR

NNLN is a partnership network designed to support Native CDFIs and other lending institutions to better serve Native entrepreneurs in the Pacific Northwest.

[atniedc.com](http://atniedc.com)

### **Oweesta Corporation** — Longmont, CO

Oweesta Corporation provides opportunities for Native people to develop financial assets and create wealth by assisting in the establishment of strong, permanent institutions and programs contributing to economic independence and strengthening sovereignty for all Native communities.

[oweesta.org](http://oweesta.org)

### **South Dakota Native Homeownership Coalition** — Kyle, SD

The South Dakota Native Homeownership Coalition is a collaborative group of key agencies dedicated to increasing homeownership opportunities for Native Americans in South Dakota.

[sdnativehomeownershipcoalition.org](http://sdnativehomeownershipcoalition.org)

**Want to learn more about Native CDFIs or partner with one in your area? Reach out to the CDFI directly or contact Cody Stalker at [cstalker@nwaf.org](mailto:cstalker@nwaf.org).**

**Visit our website, [nwaf.org](http://nwaf.org).**

