

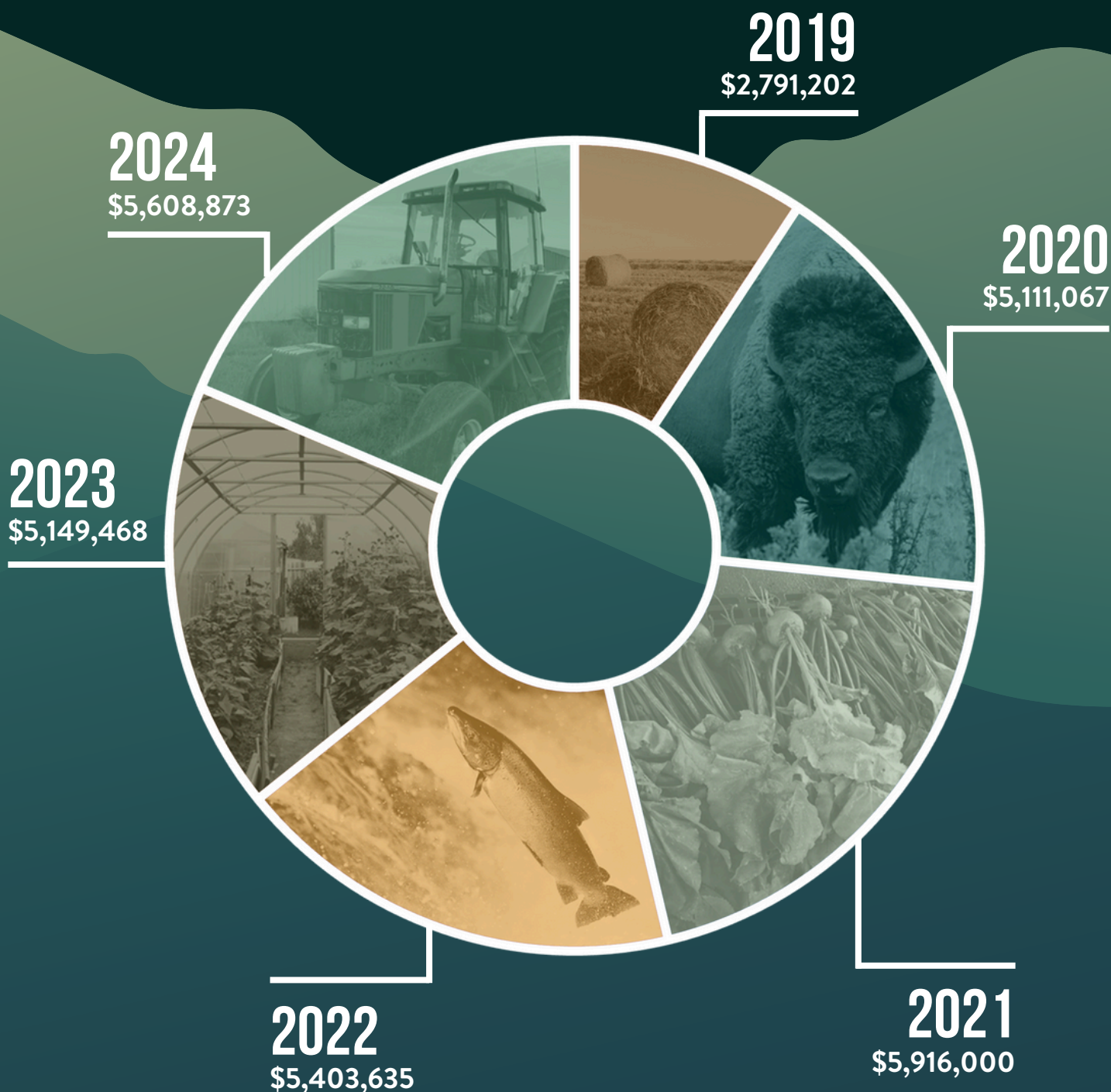


NEARLY

# \$30 MILLION

**FUNDED TO CDFIs FROM 2019-2024**

Community Development Financial Institutions (CDFIs) play a vital role in delivering financial solutions that honor the distinct economic, legal, and cultural landscapes of Tribal and rural communities.



## THE IMPACT AND IMPORTANCE OF CDFIs IN ADVANCING NATIVE AGRICULTURE

The Native American Agriculture Fund (NAAF) invested nearly \$30 million into 26 CDFIs, facilitating more than 800 regrants, loans and other support.

Native CDFIs are instrumental in advancing agriculture by providing capital access, culturally aligned lending, technical assistance, and strategic partnerships. Their efforts go far beyond traditional financing, supporting Tribal sovereignty, economic self-determination, and food systems resilience.

CDFIs are specialized financial institutions that provide essential capital and financial services. They focus on promoting economic development in communities that traditionally lack access to conventional banking services. By offering re-grants, loans, and support initiatives, CDFIs enable individuals and small businesses to improve their operations, invest in equipment, acquire land, and finance new ventures.

### CDFI KEY CONTRIBUTIONS:

- **Access to Capital** - CDFIs filled critical financing gaps, deploying millions in loans and grants for equipment, livestock, infrastructure, and operations. Equity injections and forgivable loans reduced financial strain and increased credit access—especially for new or high-risk borrowers.
- **Innovative Lending Models** - CDFIs offered flexible repayment options, interest-only payment periods, and forgiveness options that align with seasonal income and community needs, providing an alternative to rigid traditional banking models.
- **Technical Assistance (TA) & Education** - CDFIs provided hundreds of hours of personalized coaching and workshops and helped producers strengthen business planning, financial literacy, and long-term sustainability. Programs supported diverse sectors including mariculture, kelp farming, and livestock operations.
- **Youth Empowerment** - CDFIs provided scholarships, youth loans, and business development opportunities. Youth learned skills in financial literacy, herd planning, and entrepreneurship, often through hands-on programs and market experiences.
- **Partnerships and Capacity Building** - CDFIs expanded connections across Tribes, universities, philanthropy, and intermediary networks like the Native CDFI Network (NCN). These collaborations strengthened infrastructure, increased staff capacity, and supported innovation.
- **Community and Economic Development** - CDFI programs supported food sovereignty, land stewardship, and credit building initiatives, helping participants improve credit scores and financial outlooks. CDFIs also supported re-entry populations and post-COVID recovery efforts.



“As a Native CDFI, we understand the passion and pride that our Native business owners bring with them in their business development and sustainment, and we can align the resources they need to succeed.”

— Northern Shores Community Development  
Executive Director, Shanna Shananaquet



## WHY NATIVE CDFIs MATTER:

- Establish accessible financing solutions tailored to best meet the needs of producers and agriculturalists.
- Expand access to technical assistance and business advisory services.
- Support strategies for generational wealth-building and success.
- Empower the next generation of leaders and producers through youth-focused entrepreneurship and business development programs.
- Create community connections, uniquely positioned to understand and address local economic and cultural realities.

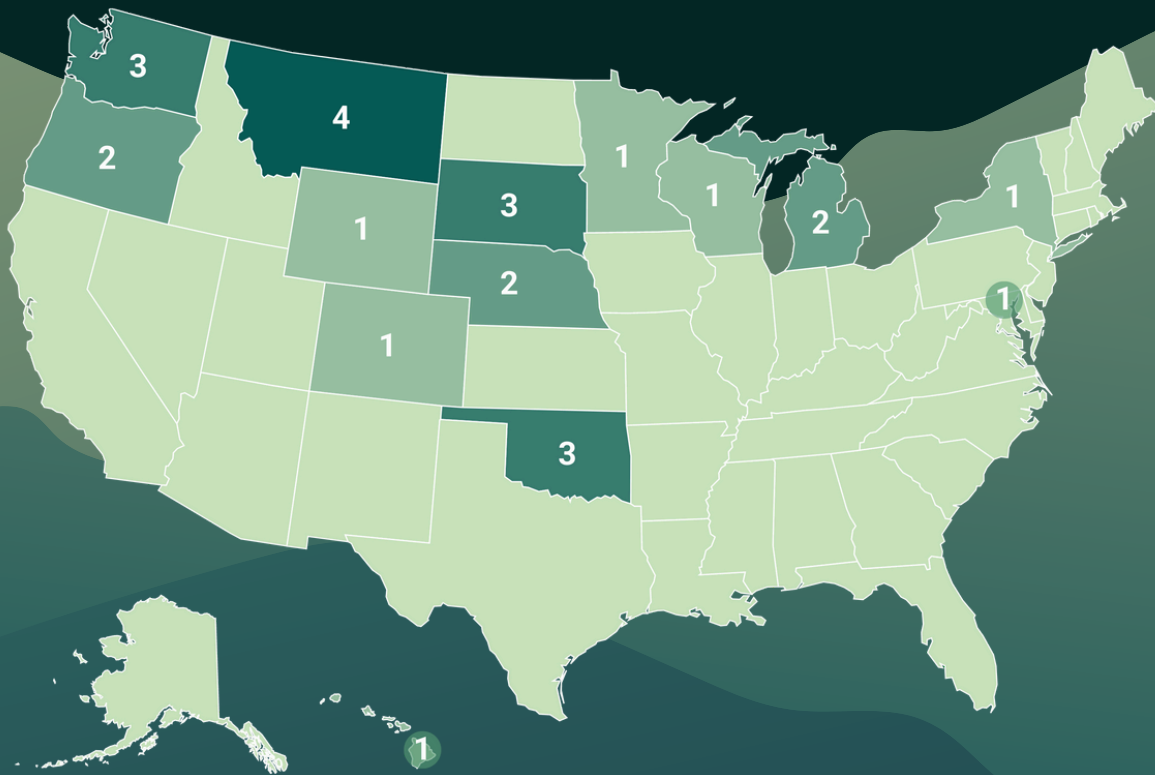


# 800+

Direct re-grants, loans and other support.

From 2019 - 2023, NAAF funded 26 CDFIs as a catalyst for agricultural lending and capital access, directly supporting more than 800 re-grants, loans and other support.

Capital investment opens doors to economic diversification and improved quality of life in rural areas for both Tribal members and their neighbors. Continued support for these initiatives holds the key to unlocking the full potential of rural communities—fostering inclusive, sustainable growth for generations to come.



Number of CDFIs Funded by NAAF from 2019-2023



# 3,178

Producers directly impacted

NAAF CDFI-funded programs directly impacted 3,178 Native farmers, ranchers, harvesters, and youth from 2019 - 2023.

635

Native Farmers

1,368

Native Ranchers

122

Native Harvesters

430

Native Students

262

Native Youth

361

Native Fishers

