

# What is a

Community Development Financial Institution

# CDFI

# What does it do

# 100%

## CDFIs are

Private financial institutions that are dedicated to delivering responsible, affordable lending to help disinvested people and communities join the economic mainstream.

-Opportunity Finance Network



## CDFIs do

Mission driven - leverage funding from private and public sources to finance community businesses and spark job growth and retention in hard-to-serve U.S. markets.

<https://ofn.org/CDFIs>



## CDFIs provide

Financial education, technical assistance, and capacity-building support to organizations, businesses, or individuals they serve.



## USET CDFI PURPOSE

Administer assistance and opportunities to USET member Tribal Nations as they develop economic opportunity and community development investments that strengthen Tribal sovereignty and build healthy Tribal economies.



## USET CDFI will perform

Capital  
Lending

Development  
Services



## ▼ LENDING TO

Tribal Enterprises & Projects owned by USET member Tribal Nations

Non-profit organizations or other federally recognized Native American (NA) enterprises

Tribal entrepreneurs, where Tribal Nations require assistance to provide capital & credit to individual business owners

## ▼ LENDING THAT

Create jobs for low-moderate income NAs that pay competitive living wage, and/or

Create jobs with opportunities for NAs to advance themselves, including job training & developmental opportunities, and/or

Help new & existing businesses that strengthen low income NA communities, and/or

Build infrastructure to promote economic development activities that leads to the creation of a healthy community

## ▼ TIMELINE TO CERTIFICATION

