

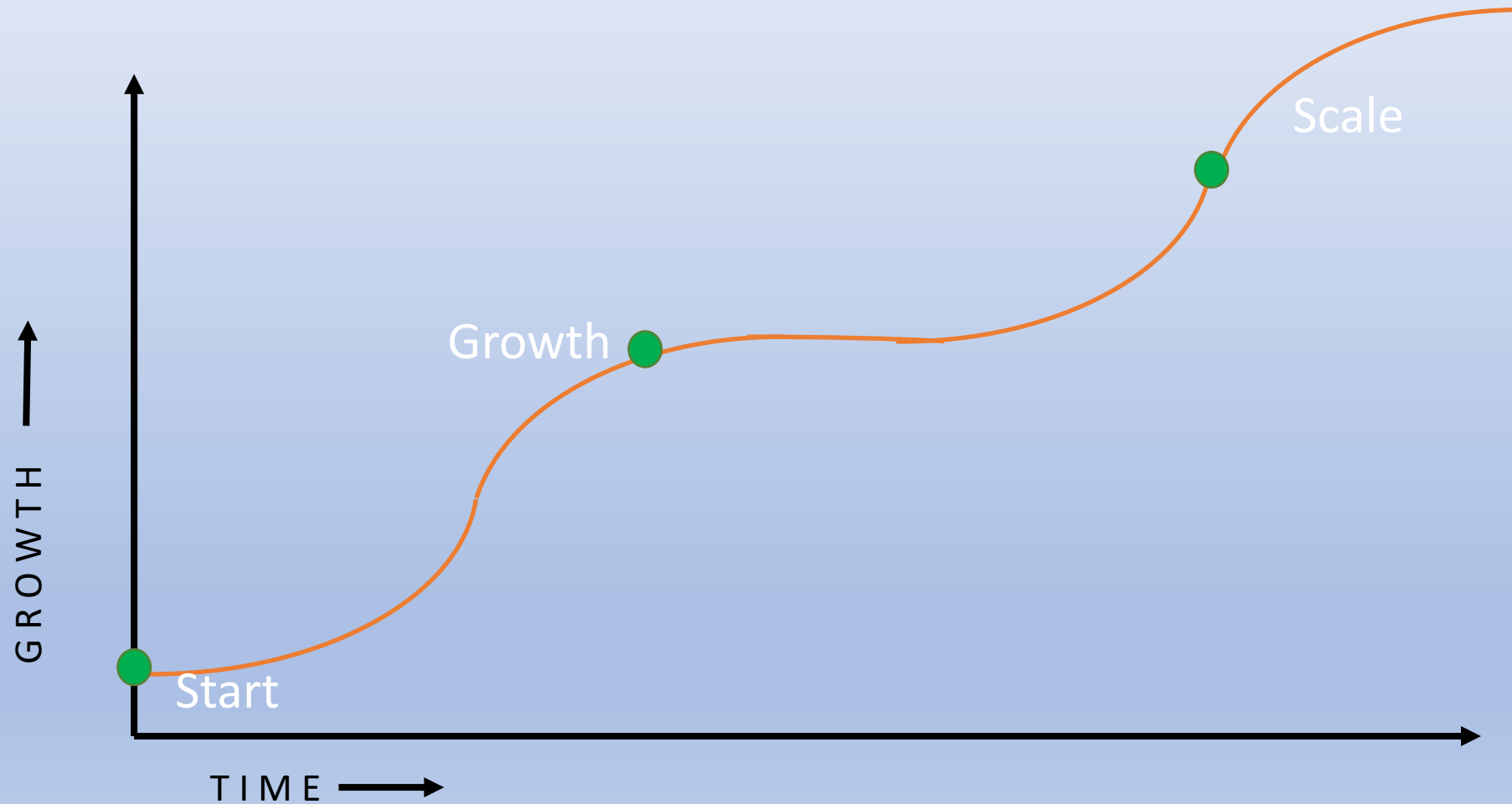
2023 USET-BIA-IHS Partnership Meeting
&
USET Semi-Annual Board of Directors Meeting
June 13 – June 15, 2023

Division of Capital Investment
Indian Loan Guarantee and Insurance Program

25 U.S.C. §1481 *et seq*, 25 CFR Part 103

Lisa Wayne
Chief, Division of Capital Investment

Business Transformation on the S Curve of Business

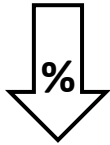


Indian Loan Guarantee and Insurance Program (ILGP)

Since 1974, we've supported over \$2 billion in loans.

Main Benefits:

1.



Favorable
interest rate

2.



More favorable
debt
amortization/
repayment
schedule

3.



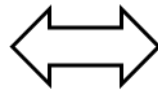
Favors more
debt and less
equity

4.



DCI has a list of
available lenders
(currently
updating)

5.



Reduces
Risk to
Lenders

6.



Introduction
of new
AI/AN
borrowers
to the
market

Getting Started:

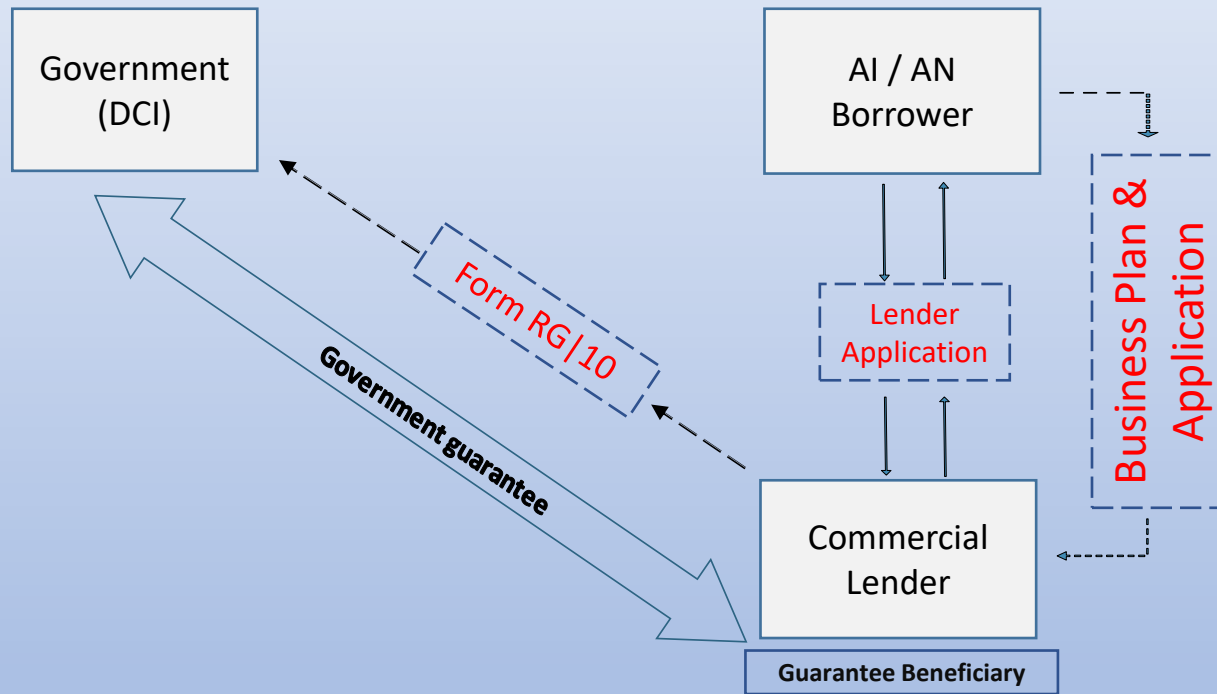


Borrowers apply for a loan to the lender of their choice.

Borrowers must be at least 51% native-owned.

Borrower's project must benefit the economy of a reservation or tribal service area.

Necessary STEPS for a Borrower:



Step 2:

The lender must submit Indian Affairs Form RGI10 to the DCI Zone Manager where the business is to be located.

Step 1:

Develop a business plan and submit it to the lender, together with a completed loan application.

Step 3:

Lender's application must include:

Proposed loan terms,

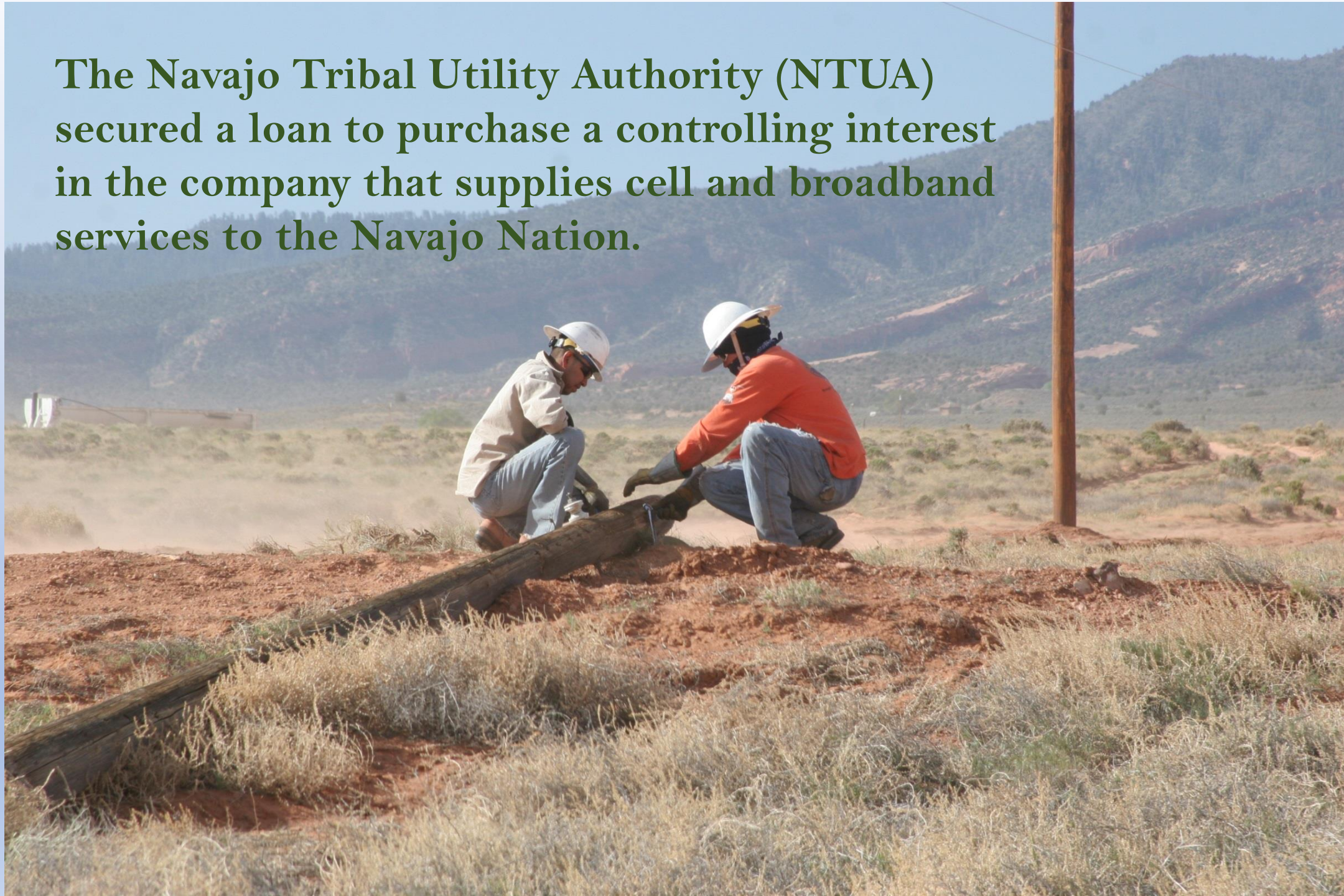
All materials the borrower supplied in its loan application,

Lender's analysis of the borrower's prospects and collateral,

Recent credit report.

If the loan is for refinancing or construction, there are additional requirements.

The Navajo Tribal Utility Authority (NTUA) secured a loan to purchase a controlling interest in the company that supplies cell and broadband services to the Navajo Nation.



If you've been to Albuquerque, perhaps you've visited the Indian Pueblo Cultural Center. There are several projects that revitalized a portion of town, all were made possible with Program support.



Several Tribes have obtained loans to build health clinics...



Little Traverse Bay Band of Odawa Indians

GNI Phase 1 LLC –
Marriott Courtyard,
Petoskey, MI

- Loan \$21,000,000
in Fiscal Years 2018
/2019
- Build out 144-unit
Marriott Courtyard
and 6,000 sq. ft retail
strip mall





Victories Square in Petoskey, MI

6,000 sq. ft. retail strip mall anchored by 2,000 sq. ft. Starbucks





Huna Totem Corporation obtained a loan to build a deep-water dock so cruise ships could stop at Hoonah, Alaska.



Lavender's Bleu

Literacy Market

- Children's bookstore in Tulsa Oklahoma
- Offers tutoring for literacy including specialization in dyslexia and special education
- Event space for theme specific parties and events

* Cherokee Nation Economic Development Trust Authority *





- Coffee roasting company based in Winterhaven, CA
- All Native staff
- Coffee is roasted to order and shipped anywhere in the US

* Native Capital Access *





EspinoVR

VIRTUAL REALITY CENTER

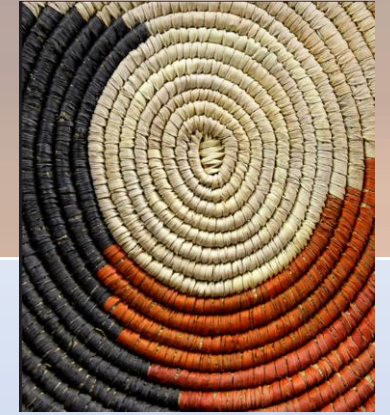
- Family entertainment center specializing in virtual reality and social gaming
- Located in Mishawaka, IN
- *Chi Ishobak*





- Italian Eatery located in Rapid City, SD
- Owner, Stacey Livermont worked at the restaurant for 20 years before working with Lakota Funds to buy out the owner
- *Lakota Funds*

Office of Indian Economic Development



Division of Capital Investment

Thank you !

**Onna LeBeau (Omaha Tribe of Nebraska)
Director, Office of Indian Economic Development
202.878.1643
onna.lebeau@bia.gov**

**Lisa Wayne (Navajo Nation)
Chief, Division of Capital Investment
202.754.0754
lisa.wayne@bia.gov**