

INTRODUCTION

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COMMUNITY & BUSINESS DEVELOPMENT

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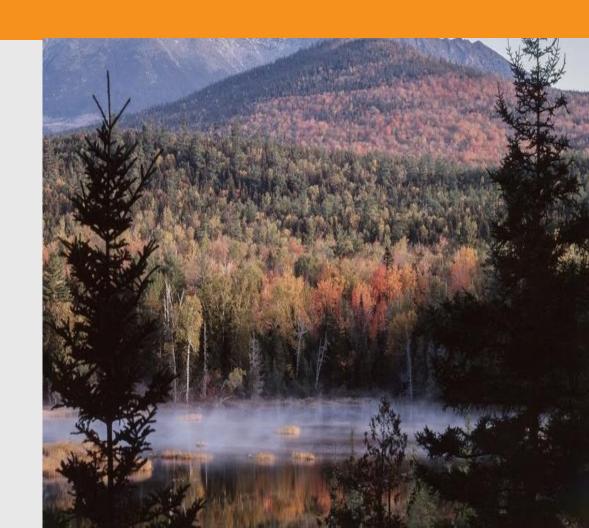


Introduction to FDDC

Our Mission

To improve the social and economic conditions of the Wabanaki tribes in Maine - the Maliseet, Mi'kmaq,
Passamaquoddy, and Penobscot
- through education and investment in affordable housing, tribal business ventures, and Native entrepreneurship.





Introduction to FDDC



Nonprofit Native Community Development Financial Institution (CDFI):

- Certified by the U.S. Department of Treasury
- State of Maine licensed Supervised Lender
- Led and managed by the Wabanaki People

Provide vital resources and tools for nation-building and economic development

Uniquely positioned to provide Wabanaki level programs and technical assistance

Introduction to FDDC



Core products and services

- Community Development for facilities, housing and business development services
- Residential lending for safe and quality homeownership
- Financial counseling for borrower readiness
- Small Business for growth and tribal member success

Business

- ♦ Small Business Loans
- **Entrepreneur Centers**
- **Artisan Loans**
- **Technical Assistance**

Home mortgages

- Home improvement
- Refinancing
- **Down Payment Assistance**

Connunity Development

- **Construction loans**
- **Permanent Loans**
- **Operating Capital**
- Participation funding
- Development **Services**

♦ Free financial counseling

- Credit, Budget & Homeownership
- ♦ Free tax preparation
- **Matched Savings**



Community Development scope of work

Housing and Communities



- Housing Needs Assessments
- o Rehabilitation Funding



Safe housing



- New community facilities
- Transitional Housing
- Treatment Facilities

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Youth

Youth programs

People

Childcare Program
Development



- Workforce Assessment and Development
- Entrepreneurship Centers and Workshops



 Leadership, Council and Board Development

Economic



- o Revenue stream creation
- Economic Sovereignty
- o Capital and Equity Financing



- Economic Planning / CEDS
- o Corporate Structure
- Business Development Services

Industries



- Hospitality Development
- Wabanaki Cultural Tourism



- Agriculture/Aquaculture
- Forestry Products
- o Food and Water Sovereignty



FOOD SOVEREIGNTY

RURAL MAINE

- FOOD DESERT
- HIGH SUPPY CHAIN COSTS
- SECOND HIGHEST FOOD COSTS IN USA
- LIMITED MAINE BASED PROCESSING
- "IMPORT DEPENDENT"
- FARM LOSS
- CLIMATE CHANGE





RESILIENCE

- REGIONAL APPROACH
- 2030
- FOOD FUNDERS NETWORK
- INCREASED SELF-RELIANCE
- WABANAKI BRAND





NEW ENGLAND FEEDING NEW ENGLAND

"Can New England feed itself in the years to come"

EVERYONE AT THE TABLE: MAINE'S ROADMAP TO END HUNGER BY 2030

THE HARVARD PROJECT ON AMERICAN INDIAN ECONOMIC DEVELOPMENT

ECONOMIC AND SOCIAL IMPACTS OF RESTRICTIONS ON THE APPLICABILITY OF FEDERAL INDIAN POLICIES TO THE WABANAKI NATIONS IN MAINE (by Joseph Kalt, Amy Besaw Medford and Jonathan B. Taylor)

"...available evidence and experience supports the conclusion that tribal communities do place high value on the protection of their lands and resources."





FOOD SOVEREIGNTY

WOLIWONI

