



ACCESSING CREDIT – BUSINESS LOANS

Presented by

FIRST AMERICAN CAPITAL CORP (FACC)

*FACC is the sister non-profit organization of the
American Indian Chamber of Commerce of Wisconsin (AICCW)*



30th Annual DBE Workshop & Secretary's Golden Shovel Awards:

Financing to Build Your Small Business

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FOR MORE INFORMATION

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Other Affiliate of AICCW:

AICTA - American Indian Construction
and Trades Association



WHO: QUALIFYING AMERICAN INDIAN, MINORITY AND/OR WOMEN OWNED BUSINESSES

WHAT: PROVIDING SMALL LOANS TO HELP YOU START, OPERATE AND/OR EXPAND YOUR BUSINESS

WHERE: TARGETING AMERICAN INDIAN OWNED BUSINESSES OPERATING IN WISCONSIN – INCLUDING ON/NEAR RESERVATIONS AS WELL AS RURAL AND URBAN AREAS

WHY: ASSIST BUSINESS OWNERS THAT MAY BE UNDER-CAPITALIZED BUT HAVE THE ABILITY TO PERFORM THE WORK ASSOCIATED WITH THEIR BUSINESS

HOW: LOAN APPLICATION: • *EXPLAIN YOUR NEEDS TO US*

• *EXPLAIN WHAT YOU DO*

• *EXPLAIN HOW YOU WILL PAY US BACK*



FACC: BACKGROUND INFORMATION

FACC IS A Certified Native CDFI & SBA MICROLENDER:

CDFI MEANS COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION

THE CDFI FUND WAS DEVELOPED BY THE US DEPT OF TREASURY MANY YEARS AGO AS A WAY TO CHANNEL CAPITAL TO COMMUNITIES THAT ARE UNDERSERVED AND DISTRESSED.

The US SBA MICROLOAN PROGRAM provides loans up to \$50,000 to help small businesses start up and expand.

FACC's REVOLVING LOAN FUND TARGETS INDIAN-OWNED SMALL BUSINESSES.

LOANS ARE AVAILABLE FOR ALMOST ANY VALID BUSINESS PURPOSE:

WORKING CAPITAL, EQUIPMENT PURCHASES, CONTRACT FINANCING, ETC.

FACC PROVIDES A VARIETY OF BUSINESS MANAGEMENT /TECHNICAL ASSISTANCE FOR PROSPECTIVE & EXISTING LOAN CUSTOMERS INCLUDING:

- *One-to-One Counseling*
- *Classroom Seminars*
- *Peer & Business Sector Group Training (e.g. gathering together a number of businesses people who are addressing similar business development issues and/or in similar work types such as WisDOT DBE Contractors).*



Commitment to Statewide Collaborations

- **The FACC is actively involved with several Native and non-Indian Collaborations designed to effectively leverage and deliver a continuum of loan products and services STATEWIDE**
- **These collaborations expand individual organizations' capabilities and resources to more effectively address challenges facing WI businesses that lack adequate access to capital**



Example WI Collaborations

WI Ethnically Diverse Business Coalition (EDBC):

The Mission of the EDBC is to improve the business environment in Wisconsin to build stronger ethnically diverse businesses to compete in a global economy.

Example EDBC mission-driven organizations providing business loan products and development services similar to FACC – working in partnership with the WI Economic Development Corporation (WEDC) -- include:

- **African American Chamber of Commerce of WI:** <http://aaccmke.org/>
- **Hmong Wisconsin Chamber of Commerce:** <http://www.hmongchamber.org/>
- **Hispanic Chamber of Commerce of Wisconsin:** <http://www.hccw.org/>



Wisconsin Indian Business Alliance (WIBA)

The mission of the WIBA is to expand Native economic development in Wisconsin by strengthening Native owned businesses and communities.

Members include:

- **FACC:** <http://www.faccloans.com/>
- **First Nations Community Financial:**
<http://www.Firstnationsfinancial.org>
- **NiiJii Capital Partners, Inc.** <http://www.niicap.org/>
- **Wisconsin Native Loan Fund, Inc.** <http://www.winlf.org/>
- **Great Lake Inter-Tribal Council/Small Business TA Program:**
<http://www.glitc.org/programs/sbtap>



Invest In Wisconsin

The purpose of IIW is to expand individual capabilities by working collectively to address the challenges facing Wisconsin for-profit businesses, nonprofits, and residents that lack adequate access to capital.

Members include:

- Community Assets for People – <http://capservices.org/programs/business-development/cafp/>
- FACC – <http://www.faccloans.com/>
- Forward Community Investments – <http://www.forwardci.org/>
- Wisconsin Women's Business Initiative Corporation - <https://www.wwbic.com/>



SUMMARY

FACC IS A NON-PROFIT CDFI AFFILIATED WITH THE AICCW

OUR PURPOSE IS TO MAKE INVESTMENTS IN INDIAN-OWNED BUSINESSES AND OTHER MINORITY OWNED BUSINESSES -- THROUGH STATEWIDE COALITIONS AND COLLABORATIONS

FOR ADDITIONAL INFORMATION, CONTACT:

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See www.faccloans.com for the **FACC Loan Application** and other information...

