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WHAT IS A CDFI?

- Community Development Finance Institution
- Private sector financing institutions that deliver responsible, affordable capital to economically underserved individuals and communities
- ~ 1,000 CDFIs in the country
- 14 CDFIs in Montana
- www.cdfi.org



Rachel Gauthier, Gluten Free Mama –
Polson, MT

WHO WE ARE & WHAT WE DO

- **Small business lending** to startups and disadvantaged people
- **Community facilities lending** to non-profits, public bodies, and federally-recognized tribes
- **Resident owned communities**
- **Down payment assistance** – non repayable grant program promoting access to home ownership
- **New markets tax credit** enhanced lending to catalytic community projects



Susan Loyd and Sandy Brown, Tin Roof Tacos – Boise, ID

HOW WE WORK

- Flexible financing: term loans or lines of credit ranging from \$1,000 - \$2 million
- Stand-alone financing
- Bank and LDO partnership loans
- Match funding sources to client's financing need
- Consulting services to speed up path to financial mainstream



Bitterroot Gymnastics – Missoula, MT

PROJECTS - SMALL BUSINESS LOANS



Emily Herndon, Plains Physical Therapy
– Plains, MT

- Medical practitioners – PTs, dentists, orthodontists, urgent care
- Medical transport
- Mental health
- Daycares
- Assisted living
- Healthy foods
- Fitness – Gyms

PROJECTS - NMTC



Mission Valley Aquatics— Polson, MT

- 8 lane, 25 yard main pool
- Separate warm water pool
- Exercise room
- Party/event room

- **Swimming:** General public swimming pool, swim lessons, school- sponsored swim meets
- **Fitness:** Exercise classes, tribal diabetes programs, water aerobics
- **Therapy:** Used by local PTs, tribe and local hospital
- **Instruction:** Safety classes for boating, lifeguard training and CPR instruction