

Capital Weaving for Indian Country

Structuring loan participations and syndications that strengthen the Native funding ecosystem



Mission Driven Finance®'s Indigenous Futures initiative closes the financing gap for Native-owned businesses, Tribal enterprises, and community projects, with understanding of the specific cultural and legal nuances of Indian Country.



The **Indigenous Futures Fund** is our capital weaving strategy for Indian Country. A single loan from us is often the piece that lets the rest of the capital stack close: Tribal equity, bank debt, tax credits, and mission-aligned capital, all coming together around outcomes Native communities define for themselves. In one recent deal, \$9M from IFF helped move a nearly \$65M project forward. **We bring:**

- Bridge loans
- Working capital and term loans
- Project finance
- Growth capital loans

We handle the underwriting, structuring, syndication, and servicing, building each structure around what the project actually needs.

No minimum credit score
No personal guarantees¹
No prepayment penalty²

Since 2016,
we have disbursed³:

➤ **\$346 M** across
341 businesses,
social enterprises &
nonprofits

Reach out to us!

Ted Piccolo

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Senior Director, Indigenous Futures

Typical Deal Characteristics and Terms

Deal Size
\$250k to \$10M

8-10%⁴
interest rate

Fund Participation
50% to 90% per deal

Clear Repayment Source
Cash flow visibility (e.g. tax credits, permanent financing)

Total Project Size
\$10M to \$100M

Loan Term
12–60 months

No Personal Guarantee
required on deals

No Prepayment Penalty
or minimum credit score

Sample Deal Sectors

Native Foodways
Processing and value-added infrastructure for Native food producers

Energy Sovereignty
Tribally-owned power generation, storage, and EV charging

Rural Broadband
Connectivity infrastructure for underserved Tribal communities

Recent Transactions⁵

Use of Proceeds

Bridge loans
Working capital
Term loans
Project finance
Growth capital loans



Regenerative grain mill on Tribal land

\$9M



Processing for Alaska Native fishing communities

\$7.2M



Native, veteran-owned EV charging with a California Tribe

\$260k

Capital weaving in action

How a \$9M mill actually gets built

Senior Secured Debt
\$25M

Mezzanine Debt
\$8M

IFF \$250K Indigenous Futures Weave of 8 Native CDFIs
\$8.75M

New Market Tax Credits
\$8M

Equity
\$12M

IFF led a \$9M Native lender syndicate to develop a regenerative wheat mill on Tribal land. Partially Tribe-owned, the mill is projected to create 40 new jobs and advance regional economic development and food sovereignty goals.



Learn more at
missiondrivenfinance.com/invest/indigenous-futures-fund/

¹Limited good stewardship guarantees may be required in certain circumstances. | ²No prepayment penalty applies to most loan structures. Individual terms may vary; contact us for details specific to your loan. | ³Disbursement figures represent all of MDF as of Sept. 30, 2026. | ⁴Subject to change. | ⁵As of Sept. 30, 2026. | View all of MDF's disclosures at missiondrivenfinance.com/legal.



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