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|  | Finding Free or Low-Cost Business Coaching for Native Entrepreneurs |

The financial coaching ONAC currently offers is personal financial management coaching **only**; ONAC’s program targets money management and budgeting, credit building and repair, and homeownership. Two of those topics relate to business also but are not business specific. ONAC does not provide coaching for preparing business plans, business development strategies, or business financing (such as comparing the costs to benefit ratio of various business loan options).

If you are interested in business-related assistance, loans, or financial coaching, please seek out the Native CDFI (Community Development Financial Institution) closest to you. Roughly 70 of the 900+ CDFIs in the U.S. are categorized as Native CDFIs (NCDFIs), which means they serve primarily**American Indian, Alaska Native, or Native Hawaiian communities**. You may also find business financial coaching and development services through Native or other community development banks or credit unions, some Native non-profit organizations, or non-Native CDFIs.

The following link leads to an interactive graphic representation of names and locations for most of the Native CDFIs in the country: <https://nativecdfi.org/members/find-a-native-cdfi/>.

Other Business-Related Resources:

1. Go to: [NativeCDFIs-List-102021.pdf (nwaf.org)](https://www.nwaf.org/wp-content/uploads/2021/10/NativeCDFIs-List-102021.pdf) for a list of twenty Native CDFIs in the upper Midwest funded by the Northwest Area Foundation, with links to each.
2. Go to: [3 Native CDFIs to Deliver Influx of Capital & Coaching to Native Small Business Owners - Native Business Magazine](https://www.nativebusinessmag.com/3-native-cdfis-to-deliver-influx-of-capital-coaching-to-native-small-business-owners/) to see information about an initiative for small business coaching for Native businesses through a grant from Wells Fargo Foundation.
3. Go to: [Home - Native360](https://native360.org/) and [New Site Helps Native360 Provide Training During Covid-19 and Beyond - Native360](https://native360.org/initiate_coaching_site/) to see information about the Native360 Loan Fund, which is an independent, non-profit 501(c)(3) incorporated under the State of Nebraska and is a Native American Community Development Financial Institution (CDFI). Native360 Loan Fund provides affordable credit, capital, technical assistance and related programs to help build strong and self-sufficient Native American business owners. They only serve members of all tribes in their Nebraska, Iowa and southeast South Dakota service area, but also provide good information about the services a CDFI can provide.
4. All CDFIs in Texas (no CDFIs are Native-focused in Texas): [Texas2.pdf (cdfi.org)](https://www.cdfi.org/wp-content/uploads/2013/02/Texas2.pdf#:~:text=CDFIs%20include%20community%20development%20banks%20and%20credit%20unions%2C,Union%2C%20Del%20Rio%20Brazos%20Valley%20CDC%2C%20Inc.%2C%20Bryan)

There are no Native CDFIs in several states. However you might also contact a Native CDFI in a nearby state. An example would be: Citizen Potawatomi Community Development Corporation, Shawnee, Oklahoma, which offers business services: [Services - Citizen Potawatomi Community Development Corporation (cpcdc.org)](https://cpcdc.org/services/#business-training): “The **mission** of the Citizen Potawatomi Community Development Corporation is to finance, promote, educate, and inspire the entrepreneurial growth, economic opportunity, and financial well-being of the Citizen Potawatomi Nation Tribal Community and other under-served Native populations through Financial Education, Access to Capital, Business Development Services, Innovative Capacity Building Practices, and Community Development Initiatives.”