

# PATHWAYS TO BUSINESS REFERRAL NETWORK

WITH FIRST AMERICAN CAPITAL CORPORATION

First American Capital Corporation (FACC) was formed in 2002, by the American Indian Chamber of Commerce of Wisconsin (AICCW). Since then, we have helped Native Americans, minorities, and anyone looking to strengthen and grow their business through one-on-one services. First American Capital Corporation (FACC) – is building two-way bank referral networks for our



clients' through the Pathways to Business Banking Program.

When you have a loan inquiry that does not meet/exceed established credit requirements, or if the deal needs a gap filled for participation, "Don't say no, say FACC...". In turn, when FACC has qualifying borrowers/clients searching for a business banking relationship, we would like to introduce them to you!



## NCFDI

FACC is a member of Native Community Development Financial Institution (NCFDI) since 2004 with a state-wide service area and a \$250,000 upper lending limit.

## WIBA

FACC is a member of the Wisconsin Indian Business Alliance (WIBA) which includes all four Native CDFIs in Wisconsin working in concert. [wibanative.org](http://wibanative.org)



FACC is a Wisconsin U.S. Small Business Administration Micro-lender intermediary since 2007 – with a well-established business capacity building technical/development services program as well as being a Community Advantage (i.e. loan guarantee) provider since 2017.

## WEDC KEY PARTNER

FACC is a Key Strategic Partner of the Wisconsin Economic Development Corporation which invests in FACC to help deliver shared mission driven strategic goals for providing fair access to affordable business loans and business capacity building development services.



# DON'T SAY NO. SAY FACC.

The FACC understands that as a CDFI, our borrowers will be of higher credit risk and most will be initially unable to meet the credit requirements of commercial banks. However, FACC also understands that we are just one step along a continuum of credit sources for our borrowers. A goal of the Pathways to Business Banking Program is to be an interim/initial lender and work with each borrower to get them into a

position where they can graduate to the credit standards of the mainstream banking industry. Working with a borrower to strengthen their weaknesses and build upon their strengths protects FACC assets, and allows the Borrower to grow and eventually graduate out of our portfolio. When the loan is repaid, we can re-lend those funds to another applicant and continue this helping hand-up process.

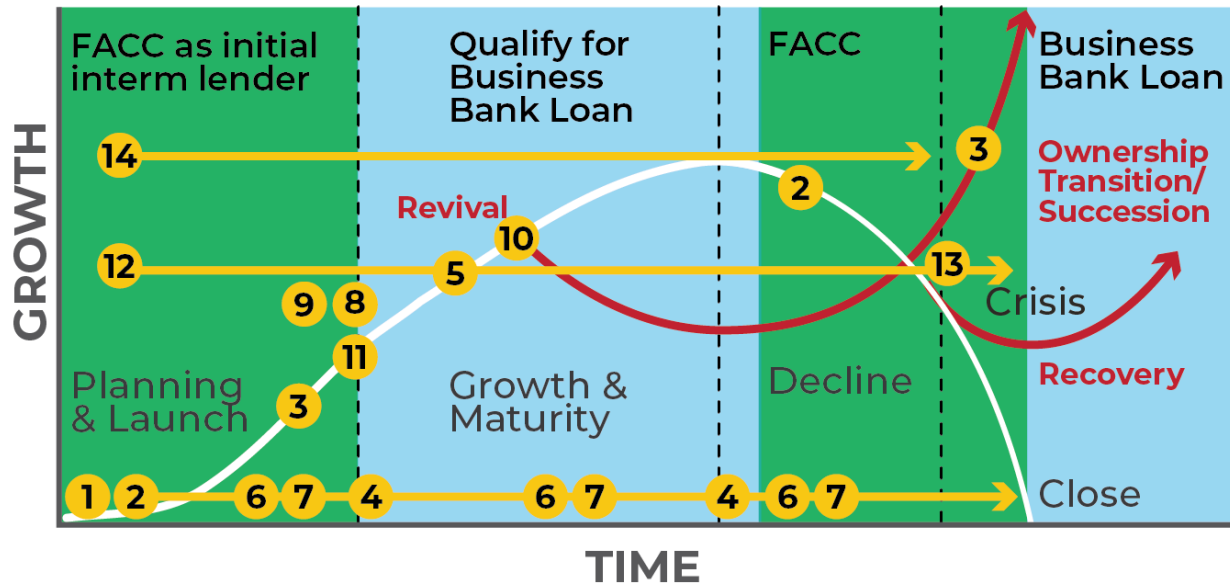
THANK YOU FOR YOUR INTEREST IN THE FACC PATHWAYS TO BUSINESS BANKING PROGRAM AND LOOK FORWARD TO ESTABLISHING A WIN-WIN WORKING RELATIONSHIP WITH YOUR BANK.

FOR ADDITIONAL INFORMATION, PLEASE CONTACT

GARY@AICCW-FACC.ORG — AICCW-FACC.ORG — (414) 517-1604

# BUSINESS LIFE CYCLE WITH PATHWAYS

SOME OF THE ONE-ON-ONE SAFETY NET SERVICES FROM FACC



- 1 **Business Planning Assistance** e.g., defensible 3-year financial projections
- 2 **Pro bono Business Legal Assistance**
- 3 **Loan Packaging Assistance**
- 4 **Business Management Assistance** e.g., HR, marketing
- 5 **Financial Management Assistance** e.g., using accounting software systems
- 6 **Periodic Business Performance Reviews** Bank Credit Standards Readiness Check
- 7 **FACC Borrower Annual Review** Benchmarking, Annual Metrics Progress

- 8 **Business Development into Government Contracting Assistance**
- 9 **Construction Safety Assistance**
- 10 **Business Growth and Expansion Assistance**
- 11 **Business Bank Transition Coaching** Preparing to Graduate from the FACC Portfolio
- 12 **Ongoing Business Safety Net Services** throughout the business life cycle
- 13 **Business Succession Planning Assistance**  
**FACC Workshop Series** A wide diversity of stand-alone workshops and classes, as well as break-out sessions at statewide conferences and events throughout the year.

## DON'T SAY NO. SAY FACC.

Through a series of ever growing FACC business loans, paired with individualized one-to-one business capacity building development services and periodic business performance reviews, coaching and our Bank Credit Standards Readiness Checklist we are

able to document when our borrowers are nearing qualifications to 'graduate' on to the credit standards of the mainstream banking industry. It is at this time we would like to make introductions for future business banking relationships with our clients throughout Wisconsin.

FACC PATHWAYS TO BUSINESS BANKING PROGRAM IS MADE POSSIBLE IN PART BY

Federal Home Loan Bank of Chicago



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