

# Oweesta

## Oweesta - Revolving Loan Fund

### Overview

Native Community Development Financial Institution (CDFI) that offers financial products and development services exclusively to Native CDFIs and Native communities.

### Impact Thesis

Support Native communities in building financial assets and wealth by helping establish strong, permanent institutions and programs that foster economic independence and strengthen sovereignty across Native nations.

### Impact in Practice

In the small town of Hulbert, Oklahoma, Zach and Rachel Weeks-members of the Peoria and Otoe-Missouria Tribes-turned a shared love for trucking into Z&W Trucking. Inspired by Zach's childhood memories of his grandfather's truck driving days, the couple took a leap of faith in 2017 and bought their first truck. The road wasn't easy, but when traditional banks couldn't support their vision, Local Bank Hulbert, a Native- and female-owned CDFI, stepped in. Today, with eight trucks and a team of drivers, the Weeks family is proof that with trust, grit, and the right partners, dreams can drive real change.

[Learn more about amplifying your impact.](#)



### Impact Themes

Financial Services, Broad Impact

### Geographic Theme

United States of America

### Sustainable Development Goals





# Oweesta

## Oweesta - Revolving Loan Fund

 **Outperforming**

As of 08/31/2025

**[CapShift's assessment has been redacted. Access this report through our platform for the full version.]**

### Key Updates

- Oweesta's Native HUD Housing Counseling Network empowered 1,338 Native households through culturally grounded housing services, improving financial capacity for 590 clients and helping 19 achieve homeownership.
- Through Oweesta's Native community training programs, the average increase in savings has been \$9,231 with an average increase in credit score of 28.5 points for program participants.
- The total amount of loans provided to end borrowers in Native communities now exceeds \$1.2 billion, including 5,341 businesses funded and 1,663 homes financed.

[Learn more about amplifying your impact.](#)

### Key Impact Metrics

14 institutions directly reached by services<sup>1</sup>

6,499 institutions indirectly reached by services<sup>2</sup>

542 jobs and internships indirectly supported<sup>3</sup>

11,239 individuals receiving technical assistance<sup>4</sup>

47 units of homes built, financed, or acquired<sup>5</sup>

370 units of homes built, financed, or acquired<sup>6</sup>

247 individuals receiving housing<sup>7</sup>

\_\_\_\_\_ That's equivalent to \_\_\_\_\_

Enough workers to staff 63 small businesses in a rural community<sup>8</sup>

Enough people reached through technical assistance to fill 562 classrooms<sup>9</sup>

Enough units to fill more than 3 average medium-sized apartment buildings<sup>10</sup>



# Oweesta

## Oweesta - Revolving Loan Fund

### Disclosures

This publication does not provide any investment advice. It has been prepared without regard to the circumstances and objectives of those who receive it. This report contains general information only, does not take account of the specific circumstances of any recipient, and should not be relied upon as authoritative or taken in substitution for the exercise of judgment by any recipient.

Unless otherwise noted all metrics, stories and updates in this document were provided to CapShift by Oweesta through an annual impact survey and CapShift has not independently verified the accuracy of such information. Nothing in this document is an offer to sell or a solicitation of an offer to purchase any security. Any such offer or solicitation would only be made pursuant to an offering memorandum or prospectus. All investments entail a high degree of risk and no assurance can be given that the investment objective, financial or social, will be achieved or that investors will receive a return of their capital. Opportunities may not be suitable for all investors and past financial or social returns are not indicative of future results.

### Sources

1. CapShift Annual Impact Survey, 2025, Reporting Period, 01/01/2024 - 12/31/2024
2. CapShift Annual Impact Survey, 2025, Reporting Period, 01/01/2024 - 12/31/2024
3. CapShift Annual Impact Survey, 2025, Reporting Period, 01/01/2024 - 12/31/2024
4. CapShift Annual Impact Survey, 2025, Reporting Period, 01/01/2024 - 12/31/2024
5. CapShift Annual Impact Survey, 2025, Reporting Period, 01/01/2024 - 12/31/2024
6. CapShift Annual Impact Survey, 2025, Reporting Period, 01/01/2024 - 12/31/2024
7. CapShift Annual Impact Survey, 2025, Reporting Period, 01/01/2024 - 12/31/2024
8. [US Small Business Association](#), [Pew Research](#)
9. [Seating Chartmaker](#)
10. [Fannie Mae](#)