

business loans for native americans

business loans for native americans have become an essential resource for entrepreneurs looking to start or expand their businesses within Native American communities. These loans cater specifically to the unique needs of Native American business owners, addressing the challenges they face in accessing traditional funding sources. In this article, we will explore the various types of business loans available, eligibility criteria, application processes, and resources tailored for Native American entrepreneurs. Additionally, we will discuss the importance of these loans in fostering economic development and prosperity within tribal nations.

- Understanding Business Loans for Native Americans
- Types of Business Loans Available
- Eligibility Criteria for Native American Business Loans
- How to Apply for Business Loans
- Resources and Support for Native American Entrepreneurs
- The Impact of Business Loans on Tribal Economies
- Frequently Asked Questions

Understanding Business Loans for Native Americans

Business loans for Native Americans are financial products specifically designed to help Native American entrepreneurs secure funding for their business ventures. These loans acknowledge the unique cultural, economic, and regulatory environments in which Native American businesses operate. Traditional financial institutions may not always provide equitable access to capital for these entrepreneurs, often due to a lack of credit history or collateral. Therefore, specialized loan programs exist to bridge this gap.

Additionally, these loans can come from various sources, including government agencies, tribal governments, nonprofit organizations, and private lenders. By understanding the landscape of business loans available to Native Americans, entrepreneurs can make informed decisions about the best funding options for their needs.

Types of Business Loans Available

There are several types of business loans available for Native Americans, each catering to different business needs and circumstances. Understanding these options is crucial for entrepreneurs seeking financial assistance.

1. Microloans

Microloans are small loans typically ranging from \$500 to \$50,000. They are designed to help startups and small businesses that may not qualify for traditional loans. These loans often have lower interest rates and more flexible repayment terms.

2. SBA 7(a) Loans

The Small Business Administration (SBA) offers the 7(a) loan program, which is one of the most popular options for small businesses, including those owned by Native Americans. These loans can be used for a variety of purposes such as working capital, equipment purchase, and real estate acquisition.

3. Tribal Business Loans

Some tribal governments offer business loans directly to their members. These loans often reflect the community's values and priorities, making them more accessible and aligned with the needs of local entrepreneurs.

4. Grants

While not loans, grants are another form of funding available to Native American businesses. Various organizations and government programs specifically provide grants to support economic development in Native American communities.

5. Online Lenders

Online lending platforms have gained popularity due to their streamlined application processes and faster funding times. Many of these lenders offer loans tailored to small businesses, including those owned by Native Americans.

Eligibility Criteria for Native American Business Loans

Eligibility criteria for business loans for Native Americans vary depending on the lender and the type of loan. However, there are common factors that most lenders consider when assessing applications.

1. Tribal Affiliation

Most loan programs specifically for Native Americans require proof of tribal affiliation. Applicants may need to provide documentation such as a tribal enrollment card or other verification from their tribe.

2. Business Plan

A well-structured business plan is often a critical component of the loan application process. This document should outline the business model, market analysis, financial projections, and how the loan will be used to achieve business goals.

3. Creditworthiness

While some lenders are more flexible, having a good credit score can enhance the chances of securing a loan. Lenders may check the business owner's personal credit history as part of the evaluation process.

4. Collateral

Some loans may require collateral to secure the loan amount. This can include business assets, real estate, or other valuable items that can be used to mitigate the lender's risk.

How to Apply for Business Loans

The application process for business loans typically involves several key steps. Understanding these steps can help streamline the process for Native American entrepreneurs.

1. Research Lenders

Start by researching various lenders that offer business loans to Native Americans. Consider factors such as interest rates, repayment terms, and

customer reviews to find the best fit.

2. Prepare Documentation

Gather all required documentation, which may include proof of tribal affiliation, a business plan, financial statements, tax returns, and identification.

3. Complete the Application

Fill out the loan application thoroughly and accurately. Be sure to provide all requested information and double-check for errors before submission.

4. Follow Up

After submitting the application, follow up with the lender to check on the status. Be prepared to answer any additional questions or provide further documentation if requested.

Resources and Support for Native American Entrepreneurs

Several organizations and programs exist to support Native American entrepreneurs in their pursuit of business loans and overall business development.

1. Native American Business Development Center (NABDC)

The NABDC provides assistance in accessing capital, business planning, and technical assistance for Native American entrepreneurs.

2. U.S. Small Business Administration (SBA)

The SBA offers various resources, including loan programs, grants, and business counseling specifically for Native American businesses.

3. Tribal Economic Development Programs

Many tribes have established economic development programs that offer financial assistance, training, and resources tailored to their members.

4. Nonprofit Organizations

Several nonprofit organizations focus on supporting Native American entrepreneurship through funding, resources, and mentorship opportunities.

The Impact of Business Loans on Tribal Economies

Business loans for Native Americans play a significant role in enhancing economic development within tribal communities. By providing access to capital, these loans enable entrepreneurs to start and grow businesses that create jobs, promote self-sufficiency, and enhance community well-being.

Furthermore, successful Native American businesses contribute to the overall economic stability of their tribes, leading to improved infrastructure, education, and healthcare services. The ripple effect of business success can be transformative, not just for individual entrepreneurs but for entire communities.

1. Job Creation

One of the most significant impacts of business loans is job creation. New businesses provide employment opportunities for community members, reducing unemployment rates and improving the quality of life.

2. Economic Diversification

Business loans encourage economic diversification, reducing reliance on any single industry. This resilience is crucial for long-term sustainability and growth.

3. Community Development

As businesses thrive, they contribute to community development by generating tax revenue, which can be reinvested into local infrastructure and services.

4. Cultural Preservation

Native American businesses often incorporate cultural elements into their operations, helping preserve traditions and promote cultural heritage while generating income.

Frequently Asked Questions

Q: What types of businesses can qualify for Native American business loans?

A: Various types of businesses can qualify, including startups, small businesses, and established enterprises in sectors such as retail, tourism, agriculture, and more.

Q: Are there specific lenders that focus on Native American business loans?

A: Yes, several lenders, including tribal governments, specialized nonprofit organizations, and some banks, offer loans specifically designed for Native American entrepreneurs.

Q: How can I find a business loan tailored for Native Americans?

A: Research online, reach out to local Native American business development centers, and consult with tribal economic development offices to find suitable loan options.

Q: What documentation is typically required for applying for a business loan?

A: Common documentation includes proof of tribal affiliation, a detailed business plan, financial statements, tax returns, and personal identification.

Q: How long does it typically take to receive funding after applying for a business loan?

A: The timeline can vary widely depending on the lender, but it generally takes anywhere from a few days to several weeks to receive funding after the application is approved.

Q: Can I apply for multiple business loans at the

same time?

A: Yes, you can apply for multiple loans, but be cautious, as applying for too many loans simultaneously can impact your credit score.

Q: What should I do if my loan application is denied?

A: If denied, review the reasons for the denial, improve your application, and consider alternative funding sources such as grants or microloans.

Q: Are there grants available for Native American businesses?

A: Yes, various organizations and government programs offer grants specifically for Native American businesses, which do not require repayment.

Q: What role do business loans play in the economic development of Native American communities?

A: Business loans are crucial for economic development as they provide the necessary capital for entrepreneurs to start and grow businesses, leading to job creation and community improvement.

Q: How can I improve my chances of securing a business loan as a Native American entrepreneur?

A: To improve your chances, prepare a strong business plan, maintain good credit, ensure all documentation is complete, and seek assistance from local business development resources.

Business Loans For Native Americans

Find other PDF articles:

<http://www.speargroupllc.com/anatomy-suggest-006/files?dataid=ApJ05-6432&title=fox-skeleton-anatomy.pdf>

business loans for native americans: Toward Economic Development for Native American Communities United States. Congress Economic Joint Committee, 1969

business loans for native americans: *Toward Economic Development for Native American Communities* , 1969 Resource document intended to help U.S. government formulate and execute effective policies of economic development for American Indian and Alaskan native communities.

business loans for native americans: Toward Economic Development for Native American Communities United States. Congress. Joint Economic Committee. Subcommittee on Economy in Government, 1969

business loans for native americans: Native American Financial Services Organization Act of 1995 United States. Congress. Senate. Committee on Indian Affairs (1993-), 1995

business loans for native americans: Removing Barriers to Homeownership for Native Americans United States. Congress. House. Committee on Financial Services. Subcommittee on Housing and Community Opportunity, 2007

business loans for native americans: *Federal Programs of Assistance to Native Americans* Roger Walke, 1991 This updated document is invaluable to individuals and Indian tribes, providing knowledge on how to obtain access to assistance programs for American Indians.

business loans for native americans: Removing barriers to homeownership for Native Americans : field hearing ,

business loans for native americans: Improving Housing Opportunities for Native Americans United States. Congress. House. Committee on Financial Services. Subcommittee on Housing and Community Opportunity, 2004

business loans for native americans: *The Budget of the United States Government* United States, United States. Office of Management and Budget, 2010

business loans for native americans: Capital Investment in Indian Country United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Financial Institutions, 2003

business loans for native americans: 107-2 Hearing: Capital Investment In Indian Country, S. Hrg. 107-991, June 6, 2002, * , 2003

business loans for native americans: *Native American Capital Formation and Economic Development Act* United States. Congress. Senate. Committee on Indian Affairs (1993-), 2003

business loans for native americans: *Reauthorization of the Native American Programs Act of 1974, Reauthorization of the Older Americans Act, and Status of Implementation of the Native Hawaiian Health Care Improvement Act* United States. Congress. Senate. Select Committee on Indian Affairs, 1991

business loans for native americans: Fiscal Year 2003 Budget United States. Congress. Senate. Committee on Indian Affairs (1993-), 2002

business loans for native americans: Title 38, United States Code United States, 2002 Joint Committee Print 1. 107th Congress, 2d Session.

business loans for native americans: Economic Development United States. Congress. Senate. Committee on Indian Affairs (1993-), 2006

business loans for native americans: Examining Proposals to Create Jobs and Stimulate Indian Country Economies United States. Congress. Senate. Committee on Indian Affairs (1993-), 2009

business loans for native americans: *Science and Native American Communities* Keith James, 2001-01-01 Education among American Indians has lagged behind that of almost all other groups in both the United States and Canada, and it generally has not offered what Indian communities need. It is this disturbing state of affairs?along with the intractable realities, unexamined assumptions, and cultural conflicts and misunderstandings behind it?that Science and Native American Communities confronts. Representing an unprecedented gathering of Native American professionals working in the sciences and advanced technology, the book combines theory and practice, firsthand experience and strategic thinking, in a provocative exploration of the uneasy meeting ground between science and Native American communities. In highly personal, deeply informed, and frequently moving essays, the authors wrestle with a legacy of mistrust and violence. They ask: Is a common ground

between science and Native America possible? The problems and prospects that emerge from such a meeting, and that these essays address, include the impact of science and technology on Native lands and environment; economic and technological opportunities and challenges for reservation communities; and the differences and similarities between Native and scientific thought and practice. The authors not only showcase different reactions to the consequences of science, but also energetically propose strategies for renegotiating Native communities' relationships with science, seizing control of their destinies, and moving forward in the twenty-first century.

business loans for native americans: *United States Code* United States, 2018

business loans for native americans: *Financial Services and General Government Appropriations for 2015: Department of the Treasury FY 2015 budget justifications* United States. Congress. House. Committee on Appropriations. Subcommittee on Financial Services and General Government, 2014

Related to business loans for native americans

BUSINESS | English meaning - Cambridge Dictionary BUSINESS definition: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Learn more

BUSINESS (n) **Cambridge Dictionary** BUSINESS, , ;, , , , , ;, ;, , , , ,

BUSINESS (n) **Cambridge Dictionary** BUSINESS, , ;, , , , , ;, ;, , , , ,

BUSINESS | definition in the Cambridge English Dictionary BUSINESS meaning: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Learn more

BUSINESS | meaning - Cambridge Learner's Dictionary BUSINESS definition: 1. the buying and selling of goods or services: 2. an organization that sells goods or services. Learn more

BUSINESS in Simplified Chinese - Cambridge Dictionary BUSINESS translate: , , ;, , , , , ;, ;, , , , ,

BUSINESS **Cambridge Dictionary** BUSINESS1. the activity of buying and selling goods and services: 2. a particular company that buys and

BUSINESS | Định nghĩa trong Từ điển tiếng Anh Cambridge BUSINESS ý nghĩa, định nghĩa, BUSINESS là gì: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Tìm hiểu thêm

BUSINESS in Traditional Chinese - Cambridge Dictionary BUSINESS translate: , , ;, , , , , ;, ;, , , , ,

BUSINESS | définition en anglais - Cambridge Dictionary BUSINESS définition, signification, ce qu'est BUSINESS: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. En savoir plus

BUSINESS | English meaning - Cambridge Dictionary BUSINESS definition: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Learn more

BUSINESS (n) **Cambridge Dictionary** BUSINESS, , ;, , , , , ;, ;, , , , ,

BUSINESS (n) **Cambridge Dictionary** BUSINESS, , ;, , , , , ;, ;, , , , ,

BUSINESS | definition in the Cambridge English Dictionary BUSINESS meaning: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Learn more

BUSINESS | meaning - Cambridge Learner's Dictionary BUSINESS definition: 1. the buying and selling of goods or services: 2. an organization that sells goods or services. Learn more

BUSINESS in Simplified Chinese - Cambridge Dictionary BUSINESS translate: , , ;, , , , , ;, ;, , , , ,

BUSINESS **Cambridge Dictionary** BUSINESS1. the activity of buying and selling goods and services: 2. a particular company that buys and

BUSINESS | **English meaning - Cambridge Dictionary** BUSINESS definition: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Learn more

BUSINESS () - Cambridge Dictionary BUSINESS, , ;, , , , ;, ;, , ,

BUSINESS (business) - Cambridge Dictionary BUSINESS, business, bus;ness, buss, buss,
bus, bus;ness;bus;ness, bussess, buss

BUSINESS | definition in the Cambridge English Dictionary BUSINESS meaning: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Learn more

BUSINESS | meaning - Cambridge Learner's Dictionary BUSINESS definition: 1. the buying and selling of goods or services: 2. an organization that sells goods or services. Learn more

[illegible]

BUSINESS - Cambridge Dictionary BUSINESS 1. the activity of buying and selling goods and services: 2. a particular company that buys and

BUSINESS | Định nghĩa trong Từ điển tiếng Anh Cambridge BUSINESS ý nghĩa, định nghĩa, BUSINESS là gì: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Tìm hiểu thêm

BUSINESS in Traditional Chinese - Cambridge Dictionary BUSINESS translate: 商業, 商業活動, 商業行為, 商業關係, 商業往來, 商業交易, 商業活動, 商業行為, 商業關係, 商業往來, 商業交易

BUSINESS | définition en anglais - Cambridge Dictionary BUSINESS définition, signification, ce qu'est BUSINESS: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. En savoir plus

BUSINESS | English meaning - Cambridge Dictionary BUSINESS definition: 1. the activity of buying and selling goods and services; 2. a particular company that buys and. Learn more

BUSINESS () - Cambridge Dictionary BUSINESS, , ;, , , , ;, ;, , ,

[illegible]

BUSINESS | definition in the Cambridge English Dictionary BUSINESS meaning: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Learn more

BUSINESS | meaning - Cambridge Learner's Dictionary **BUSINESS** definition: 1. the buying and selling of goods or services: 2. an organization that sells goods or services. Learn more

[illegible]

BUSINESS - Cambridge Dictionary BUSINESS 1. the activity of buying and selling goods and services; 2. a particular company that buys and

BUSINESS | **Định nghĩa trong Từ điển tiếng Anh Cambridge** BUSINESS ý nghĩa, định nghĩa, BUSINESS là gì: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Tìm hiểu thêm

BUSINESS in Traditional Chinese - Cambridge Dictionary BUSINESS translate: 商業; 商務, 商會, 商行, 商號, 商社, 商舖; 生意; 營業; 買賣, 交易

BUSINESS | **définition en anglais - Cambridge Dictionary** BUSINESS définition, signification, ce qu'est BUSINESS: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. En savoir plus

BUSINESS | **English meaning - Cambridge Dictionary** BUSINESS definition: 1. the activity of buying and selling goods and services; 2. a particular company that buys and. Learn more

BUSINESS () - Cambridge Dictionary BUSINESS, , ;, , , ,
 , ;, , , ,

BUSINESS () - Cambridge Dictionary BUSINESS , , ; , , , , ; : , , , , ,

BUSINESS | definition in the Cambridge English Dictionary BUSINESS meaning: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Learn more

BUSINESS | meaning - Cambridge Learner's Dictionary BUSINESS definition: 1. the buying and selling of goods or services: 2. an organization that sells goods or services. Learn more

BUSINESS in Simplified Chinese - Cambridge Dictionary BUSINESS translate: 企业, 商业, 生意, 买卖, 交易, 买卖; 买卖; 买卖; 买卖, 买卖

BUSINESS 企业 (公司) - Cambridge Dictionary BUSINESS 企业 (公司) 1. the activity of buying and selling goods and services: 2. a particular company that buys and 买卖

BUSINESS | Định nghĩa trong Từ điển tiếng Anh Cambridge BUSINESS ý nghĩa, định nghĩa, BUSINESS là gì: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Tìm hiểu thêm

BUSINESS in Traditional Chinese - Cambridge Dictionary BUSINESS translate: 企业, 商业, 生意, 买卖, 交易, 买卖; 买卖; 买卖; 买卖, 买卖

BUSINESS | définition en anglais - Cambridge Dictionary BUSINESS définition, signification, ce qu'est BUSINESS: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. En savoir plus

BUSINESS | English meaning - Cambridge Dictionary BUSINESS definition: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Learn more

BUSINESS 企业 (公司) - Cambridge Dictionary BUSINESS 企业 (公司), 商业, 买卖, 交易, 买卖, 买卖; 买卖; 买卖, 买卖, 买卖

BUSINESS 企业 (公司) - Cambridge Dictionary BUSINESS 企业 (公司), 商业, 买卖, 交易, 买卖, 买卖; 买卖; 买卖, 买卖, 买卖

BUSINESS | definition in the Cambridge English Dictionary BUSINESS meaning: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Learn more

BUSINESS | meaning - Cambridge Learner's Dictionary BUSINESS definition: 1. the buying and selling of goods or services: 2. an organization that sells goods or services. Learn more

BUSINESS in Simplified Chinese - Cambridge Dictionary BUSINESS translate: 企业, 商业, 生意, 买卖, 交易, 买卖; 买卖, 买卖, 买卖, 买卖

BUSINESS 企业 (公司) - Cambridge Dictionary BUSINESS 企业 (公司) 1. the activity of buying and selling goods and services: 2. a particular company that buys and 买卖

BUSINESS | Định nghĩa trong Từ điển tiếng Anh Cambridge BUSINESS ý nghĩa, định nghĩa, BUSINESS là gì: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Tìm hiểu thêm

BUSINESS in Traditional Chinese - Cambridge Dictionary BUSINESS translate: 企业, 商业, 生意, 买卖, 交易, 买卖; 买卖, 买卖, 买卖, 买卖

BUSINESS | définition en anglais - Cambridge Dictionary BUSINESS définition, signification, ce qu'est BUSINESS: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. En savoir plus

BUSINESS | English meaning - Cambridge Dictionary BUSINESS definition: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Learn more

BUSINESS 企业 (公司) - Cambridge Dictionary BUSINESS 企业 (公司), 商业, 买卖, 交易, 买卖, 买卖; 买卖; 买卖, 买卖, 买卖

BUSINESS 企业 (公司) - Cambridge Dictionary BUSINESS 企业 (公司), 商业, 买卖, 交易, 买卖, 买卖; 买卖; 买卖, 买卖, 买卖

BUSINESS | definition in the Cambridge English Dictionary BUSINESS meaning: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Learn more

BUSINESS | meaning - Cambridge Learner's Dictionary BUSINESS definition: 1. the buying and selling of goods or services: 2. an organization that sells goods or services. Learn more

BUSINESS in Simplified Chinese - Cambridge Dictionary BUSINESS translate: 企业, 商业, 生意, 买卖, 交易, 买卖; 买卖, 买卖, 买卖, 买卖

BUSINESS 企业 (公司) - Cambridge Dictionary BUSINESS 企业 (公司) 1. the activity of

BUSINESS | Định nghĩa trong Từ điển tiếng Anh Cambridge BUSINESS ý nghĩa, định nghĩa, BUSINESS là gì: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. Tìm hiểu thêm

BUSINESS | définition en anglais - Cambridge Dictionary BUSINESS définition, signification, ce qu'est BUSINESS: 1. the activity of buying and selling goods and services: 2. a particular company that buys and. En savoir plus

Government Shutdown: SBA to Furlough 23 Percent of Staff. Here's What Services Will End (2don MSN) Out of its 6,201-person workforce, 4,745 agency workers will be retained in the event of a shutdown, according to the

The Tax Consequences Of Debt Financing For Small Business Loans (Forbes3mon) The Tax Cuts and Jobs Act of 2017 placed new limitations on how much interest certain businesses can deduct. These changes are outlined in Internal Revenue Code section 163(j). Businesses with gross

The Tax Consequences Of Debt Financing For Small Business Loans (Forbes3mon) The Tax Cuts and Jobs Act of 2017 placed new limitations on how much interest certain businesses can deduct. These changes are outlined in Internal Revenue Code section 163(j). Businesses with gross

How Black Entrepreneurs Can Find Funding and Fuel Business Growth (NerdWallet1mon)

How Black Entrepreneurs Can Find Funding and Fuel Business Growth (NerdWallet1mon)

Smaller SBA Loans Mean Bigger Benefits For SMB Ecosystem (Forbes1mon) Increasing small-dollar SBA loans could have incredible impact on the small business community. Having an idea is easy; executing the vision is the hard part, according to Guy Kawasaki. As one of the

Smaller SBA Loans Mean Bigger Benefits For SMB Ecosystem (Forbes1mon) Increasing small-dollar SBA loans could have incredible impact on the small business community. Having an idea is easy; executing the vision is the hard part, according to Guy Kawasaki. As one of the

9 Things That Automatically Disqualify You From an SBA Loan (NerdWallet2mon) A number of factors can automatically disqualify you from an SBA loan, but you do have other financing options if any of these apply. Many, or all, of the products featured on this page are from our

9 Things That Automatically Disqualify You From an SBA Loan (NerdWallet2mon) A number of factors can automatically disqualify you from an SBA loan, but you do have other financing options if any of these apply. Many, or all, of the products featured on this page are from our

Baltimore report highlights disparities in small business loans for Black neighborhoods (WBAL-TV1mon) IMPACT. FROM 2013 TO 2023, THE HARLEM PARK NEIGHBORHOOD HERE RECEIVED THE LEAST AMOUNT OF SMALL BUSINESS LOANS IN BALTIMORE CITY.

RESEARCHERS SAY THIS IS PART OF A LARGER PICTURE WHERE SMALL

Baltimore report highlights disparities in small business loans for Black neighborhoods
(WBAL-TV1mon) IMPACT. FROM 2013 TO 2023, THE HARLEM PARK NEIGHBORHOOD HERE RECEIVED THE LEAST AMOUNT OF SMALL BUSINESS LOANS IN BALTIMORE CITY.

RESEARCHERS SAY THIS IS PART OF A LARGER PICTURE WHERE SMALL

Back to Home: <http://www.speargroupllc.com>