LAYING THE FOUNDATION

As long as CDFIs have been working in Native communities, there has been a need for improved data and impact tracking mechanisms. To meet this need, Oweesta began developing Opportunity Through Impacts System (OTIS) in 2016 through a collective research and development phase that engaged several Native community development financial institutions (CDFIs) and various partners throughout the country. Through this process, Oweesta designed a series of standardized impact tracking forms, which laid the foundation for further system development. These forms seamlessly flow through each stage of client interaction, from inquiry to follow-up, helping Native CDFIs track client progress.

BUILDING & PILOTING

Designed specifically for Native CDFIs, OTIS is built on an Outcome Tracker by VistaShare platform. It is a fully customizable solution that enables Native CDFIs to track their unique impacts and assists with grant writing, reporting, capital investment campaigns, and much more. Oweesta piloted OTIS with a cohort of five Native CDFIs in early 2017, and after refining the product, they added another 10 groups to the cohort in the summer of 2017. Each Native CDFI was on-boarded to the OTIS system with intensive training and continues to receive user support through ongoing technical assistance.

LAUNCHING

During the first year of OTIS’s official launch in 2018, 14 Native CDFIs entered approximately 6,400 records representing over 1,895 people in Native communities. This report highlights the data collected.

ABOUT OWEESTA

First Nations Oweesta Corporation (Oweesta) is the only existing Native community development financial institution (CDFI) intermediary offering financial products and development services exclusively to Native CDFIs and Native communities. Our mission is to provide opportunities for Native people to develop financial assets and create wealth by assisting in the establishment of strong, permanent institutions and programs contributing to economic independence and strengthening sovereignty for all Native communities. We believe that when armed with the appropriate resources, Native peoples hold the capacity and ingenuity to ensure the sustainable economic, spiritual, and cultural well-being of their communities.

ABOUT OTIS

Opportunity Through Impacts System (OTIS) is a revolutionary development in the Native CDFI field that was created by Oweesta through a collective process that involved several Native CDFI practitioners. It is a fully customizable data tracking solution, OTIS helps tell the Native CDFI story to funders, investors, partner organizations, and communities in a whole new way. Today, 14 Native CDFIs use OTIS to track various data points and client outcomes. OTIS is available to Native CDFIs through a paid subscription.

OTIS USERS

- Biigiiwiin Community Development Loan Fund
- Chehalis Tribal Loan Fund
- Council for Native Hawaiian Advancement
- First American Capital Corporation
- First Nations Community Financial
- Leech Lake Financial Services
- Native American Community Development Corporation
- Native Community Finance
- Native Partnership for Housing
- Nimiipuu Community Development Fund
- Northwest Native Development Fund
- Tatanka Fund
- Wisconsin Native Loan Fund

Telling your story with data.

2018 IMPACT REPORT
The information below represents data collected by 14 Native CDFIs across the nation during 2018. The organizations worked with 1,895 people, 96% of whom were Native American, Alaska Native, or Native Hawaiian. Households of these Native CDFI clients included 3.3 people on average, and the median household income was $29,692. Seventy-three percent of Native CDFI clients were employed and 8.5% were self-employed, but 21.5% were unemployed.

### Individuals
#### Empowerment & Self-Sufficiency
- Less Reliance on Tribe and Federal Government, Bankability
- Checking Account: 77%
- Savings Account: 55%
- Clients that used predatory lending products in the last five years:
  - Rent-to-Own: 33%
  - Predatory Loans: 32%
  - Paycheck Advance: 12%
  - Pawn Shop: 17%

#### Sovereignty
- Economic Self-Sufficiency of Community, Food Sovereignty
- 345 people currently employed by Native CDFI business clients
- Projects to be created as a result of business financing provided by Native CDFIs
- $151,318 total annual business profit
- $3.4M total annual business revenue

### Whole Person
#### Wellness
- Financial Wellness, Personal Wellness, Community Connectedness
- Confidence in ability to achieve a financial goal: 25%
- Clients that... have a household budget: 59%
- Clients that are proud to be part of their community: 84%
- Clients that... live in stable housing: 86%
- Clients that... take part in community activities: 53%
- Clients that... are secure in their financial future: 58%

### 7th Generation Transformation
- Outmigration Reduction, Youth Entrepreneurship, Cultural Connectedness and Cohesion
- New Homeowners: 48
- Average Credit Score Increase: 22 points
- Average Savings: $2,138
- Total Annual Business Profit: $151,318
- Total Annual Business Revenue: $3.4M
- Projects Requested: $2.1M by 49 applicants
- Projects Requested: $1.7M by 440 applicants
- Projects Requested: $2.7M by 65 applicants
- Types of Loans Requested:
  - Business Loans: $2.1M
  - Consumer Loans: $1.7M
  - Home Loans: $2.7M

### Technical Assistance
- 980 hours delivered to 125 clients over 738 sessions