



June 12-14  
Pacific Grove, California  
[nativecdficonvening.org](http://nativecdficonvening.org)

# 2018 Native CDFI Capital Access Convening

*Bringing Native CDFIs, Funders, and  
Investors Together to Bring Capital to  
Native Communities*



# AERIS Impact Ratings



- **Aeris Impact Ratings** assess the pursuit and achievement of social mission as evidenced by products and strategies, use of resources, and how impact is measured and informs the refinement of those products and strategies. The Aeris methodology can be applied to any type of mission-driven entity or fund.



# AERIS Financial Ratings



- **Aeris Financial Ratings** assess capitalization, asset quality, management, earnings, and liquidity—often referred to as a ‘CAMEL’ assessment. The Aeris methodology evaluates financial strength and risk in the context of the community finance sector, and does not use statistically-generated benchmarks due to the limited size of the sector, the wide variety of business models and operating environments.



# CAMEL Analysis



- Capital Adequacy
- Asset Quality
- Management
- Earnings
- Liquidity



# AERIS Marketing



- A Strengthened Investment Proposition. AERIS ratings are the gold standard for transparency and accountability, and a demonstration of both financial and impact performance. More than 100 investors use AERIS to support their investment due diligence and monitoring, and CDFIs in the AERIS network benefit from strengthened and streamlined investor interactions.



# AERIS Marketing



- **New Capital Opportunities.** Aeris is the first point of contact for investors seeking heavily-vetted investments. Increasingly, those in the emerging field of impact investing are looking to Aeris ratings to satisfy due diligence requirements for clients and regulators. In Q1-Q3 2016, 10,000 people visited the Aeris website, which lists rated and reporting CDFIs.



# AERIS Marketing



- A Stronger Organization. Ratings can uncover potential improvements through a rigorous, third-party analysis. 80% of rated CDFIs say that the Aeris rating helped them look at their CDFI in new ways. All Aeris-rated and reporting institutions receive access to longitudinal analytics, enabling them to track performance over time—and relative to industry peers—against key indicators.



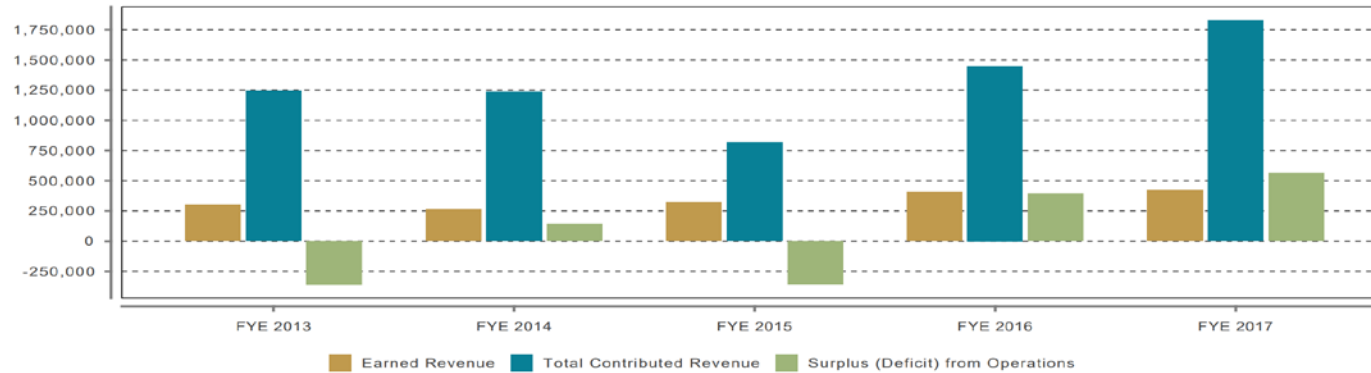
# First Nations Oweesta



## Financial Highlights

	FYE 2013	FYE 2014	FYE 2015	FYE 2016	FYE 2017
Total Assets	7,448,738	7,082,450	7,026,220	7,872,453	8,030,753
Leverage (Total Debt/Net Assets)	1.4	1.3	1.1	1.0	.9
Total Loans Outstanding \$	3,528,000	4,008,000	4,048,000	3,848,000	4,753,000
Deployment	52.0%	59.7%	60.7%	52.9%	65.3%
Current Ratio (Current Assets/Current Liabilities)	5.1	2.0	6.6	4.8	2.6

## Unrestricted Earnings History



Grant income can cause significant variations in year-to-year unrestricted operations. (1) Grants designated for re-granting to other entities increase contributed revenues with an off-setting increase to operating expenses. (2) Grants designated for lending increase contributed revenue but may not be used for operating expenses and may result in significant operating surpluses in the years recorded.





# Sustainable Development Goals



SUSTAINABLE DEVELOPMENT KNOWLEDGE PLATFORM



HOME HIGH-LEVEL POLITICAL FORUM STATES SIDS SDGS TOPICS UN SYSTEM STAKEHOLDER ENGAGEMENT PARTNERSHIPS RESOURCES ABOUT

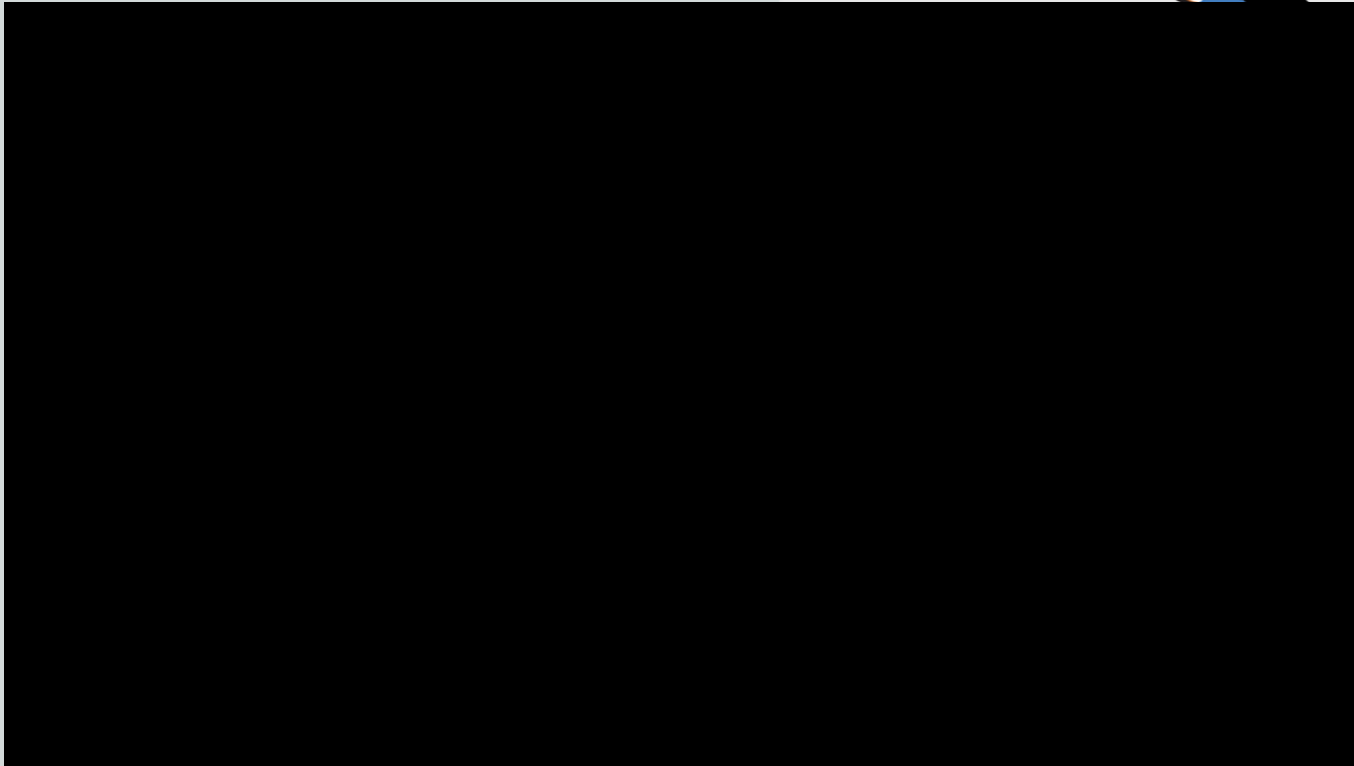
## Sustainable Development Goals

	<b>1 NO POVERTY</b> 	<b>2 ZERO HUNGER</b> 	<b>3 GOOD HEALTH AND WELL-BEING</b> 	<b>4 QUALITY EDUCATION</b> 	<b>5 GENDER EQUALITY</b> 
<b>6 CLEAN WATER AND SANITATION</b> 	<b>7 AFFORDABLE AND CLEAN ENERGY</b> 	<b>8 DECENT WORK AND ECONOMIC GROWTH</b> 	<b>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</b> 	<b>10 REDUCED INEQUALITIES</b> 	<b>11 SUSTAINABLE CITIES AND COMMUNITIES</b> 
<b>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</b> 	<b>13 CLIMATE ACTION</b> 	<b>14 LIFE BELOW WATER</b> 	<b>15 LIFE ON LAND</b> 	<b>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</b> 	<b>17 PARTNERSHIPS FOR THE GOALS</b> 

SDGS ICONS DOWNLOAD AND GUIDELINES



# Introduction to IRIS



# IRIS Value



IRIS is managed by the [Global Impact Investing Network \(GIIN\)](#), a nonprofit organization dedicated to increasing the scale and effectiveness of impact investing. The GIIN offers IRIS as a free public good to support transparency, credibility, and accountability in impact measurement practices across the impact investing industry. IRIS provides added value in the following ways:

1

## One-stop Shop

By cataloging the most useful metrics from across the industry in one place, IRIS takes the guesswork out of which performance metrics to use.

2

## Aggregate & Compare

By providing a standard common language to talk about results, IRIS makes it easier to compare investments and aggregate information across a portfolio.

3

## Increase Credibility

98% of investors recognize the importance of standardized metrics and over 5,000 organizations are using IRIS to evaluate, communicate and manage their social and environmental performance.

4

## Reduce Reporting Burden

IRIS doesn't reinvent the wheel and incorporates and aligns with widely accepted 3rd party standards wherever possible. Organizations can use IRIS as the anchor for their diverse reporting requirements.

