

Products and Services Guide



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FIRST NATIONS OWEESTA CORPORATION
A SUBSIDIARY OF FIRST NATIONS DEVELOPMENT INSTITUTE

About First Nations Oweesta Corporation

Oweesta (a Mohawk word for money) is the only national, certified Native Community Development Financial Institution (CDFI) intermediary.

Who Do We Serve?

We serve the following clients:

- Native CDFIs, Native nonprofits, Tribes/Tribal departments
- Urban and rural areas across the country, including some of the most rural areas (American Indian Reservations, traditional Native lands, Hawaiian homelands, and Alaska Native villages)

What Do We Do?

Meeting capital and capacity building needs

- First Nations Oweesta Corporation’s 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.

HOW TO REACH US: 303.774.8838; info@oweesta.org

Lending Products:

Oweesta considers loan applications on a rolling basis. Application requirements include current and historical financial statements, portfolio reports, loan policies, and a comprehensive business plan or comparable information.

Capital Loans

- Designed for mature Native CDFIs
- Can be used for any type of lending in your target market
- \$100,001 – \$500,000 loan size
- 2-4% interest rate
- Term up to 5 years
- Interest-only for the first two years

First In Loans

- Designed for smaller or newer Native CDFIs
- Can be used for any type of lending in your target market
- Up to \$100,000 loan size
- 4-5% interest rate
- Term up to 3 years
- Interest-only with balloon at maturity
- Eligible for renewal



Services for Native CDFIs, Native Nonprofits, and Tribes/Tribal Departments

First Nations Oweesta Corporation leverages our experience and expertise throughout Indian Country to provide Native CDFIs comprehensive organizational development and capacity building technical assistance and training services that we adapt for our clients. Oweesta is dedicated to making sure all Native CDFIs, Native nonprofits, and Tribes/Tribal Departments receive the support they need to serve their communities. Please reach out to us for a customized quote for any service in which you are interested and we can talk about how we can meet your needs. If your organization cannot currently afford these services, please keep us informed of your interest and we will do everything in our power to make sure you receive the support you need, despite those limitations, through sliding-fee scales and other creative financing options.

Capacity Development Support:

Organizational Assessment

Oweesta will assess your organization’s financial, managerial, and programmatic strengths and weaknesses and make suggestions for improvements. Areas such as Board governance, personnel management, and portfolio management will all be evaluated through side-by-side comparison with similar-sized nonprofit organizations and Native CDFIs.

Board Roles & Responsibilities Training

Whether your members are new or just in need of a refresher, our consultants can help train your CDFI’s board of directors on their roles and responsibilities. *Site visit*

Team Development

This on-site facilitation brings staff together to build and strengthen team dynamics through facilitated discussion and activities. Pre-meeting work includes team interviews and assessments. *Site visit necessary.*

Webinar Hosting Services

Providing webinars to your clients but need assistance? Oweesta will provide its technical expertise and webinar platform to ease the work involved in putting on a webinar by setting up the webinar through our platform and running the webinar for your clients when needed. All your organization needs to do is show up and present!

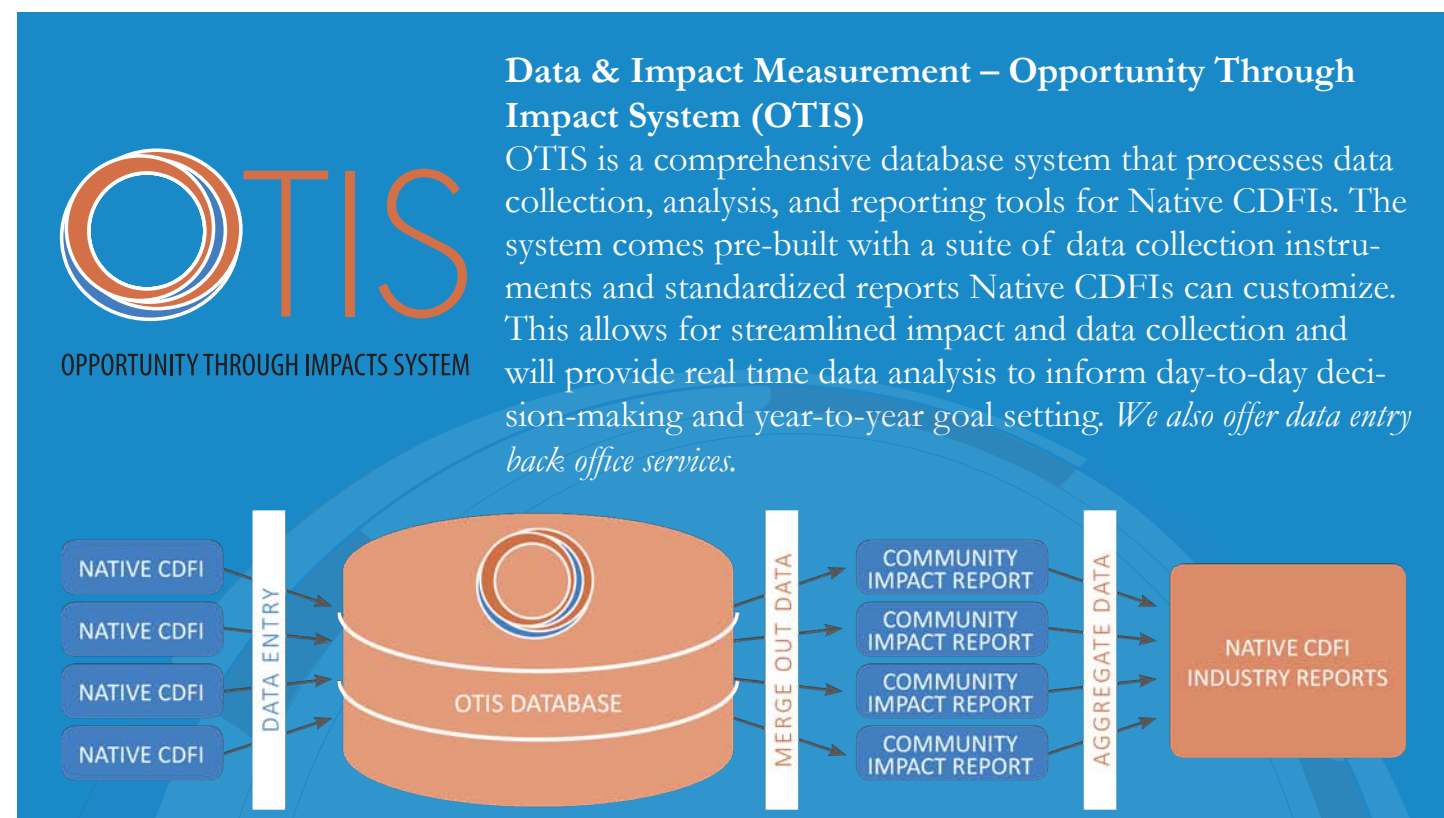
Executive Director Hiring Services

Oweesta understands this is a challenge for many organizations. We will provide support around posting for the position in key locations, screening applicants, assisting with interviews and reference checks, and getting the new hire oriented to Native CDFI work.

QuickBooks

Oweesta is now a certified Quickbooks Pro Advisor. We are able to offer set-up, file transfer, and technical assistance. As a pro advisor, we can also offer wholesale pricing to our clients.





Understanding Your Market:

Market Analysis

A full market analysis can help your Native CDFI project team understand more about the socioeconomic conditions and need for financial products and services that exist in your community. The research findings can then help shape design and delivery of financial products and development services.

Market Snapshot

This smaller market study provides a template for doing your own market study, including a survey for distribution, a report, and other resources. Oweesta will provide general demographic information, guide you through the process of your market study, provide an analysis of your survey results with recommendations, and assist in the production of your written market analysis.

Community Economic Development & Needs Assessment

This comprehensive community study includes working with you to conduct a full economic development and needs assessment and market analysis that can drive community planning. The objective is to help you understand the socioeconomic conditions and local needs that exist for community members. A community economic development and needs assessment and market analysis can help you determine government priorities moving forward. This work includes off-site preparation for data collection (secondary data review, interviews with Tribal leaders), on-site data collection for five days for two people (community meeting, focus group, interviews), data analysis, and a final written report (120-140 pages). *Site visit necessary*



Lending:

Loan Product Development

Oweesta will assist with identifying and designing appropriate loan products, which is typically done after completion of the market analysis.

Underwriting Training

Oweesta will provide your staff and loan committee with onsite training on the underwriting process.

Fundraising & Capitalization:

Full Capitalization Planning

Capitalization planning develops financial projections for the organization and a plan for funding both lending and operating capital. The process involves discussing capitalization goals with the organization, research and data collection, and the creation of a comprehensive list of funders/investors and customized recommendations based on the needs and demands of your community. The capitalization plan implementation identifies specific programs matching the mission and market outreach goals of the Native CDFI.

Capitalization Snapshot

This smaller capitalization plan includes creation of a comprehensive list of funders/investors, simplified three-year financial projections, and an action plan based on the financial projections and funder/investor research.

Capitalization Planning Training

In this tailored training, Oweesta will discuss sources of donor funds (annual campaigns, major donor campaigns, planned giving), how to figure out what best fits the needs of the organization in terms of strategy, planning for creative fundraising, getting the board involved, resources/tools, and determining next steps.

Grant Writing

Oweesta can write full grant applications or review drafts for most Native CDFI-related grants, including the U.S. Treasury CDFI Fund applications, Administration for Native Americans (ANA) applications, and other key grant opportunities.

- **CDFI Fund – NACA TA/FA Application Assistance**

Oweesta provides a range of services supporting organizations applying for the CDFI Fund's Native American Technical Assistance Grant (Technical Assistance) and (Financial Assistance) awards. These services include application planning, application reviews, creating financial projections, writing full applications, AMIS assistance and review, and more. Due to high demand for these services, Oweesta accepts applications to work with clients on their applications every Fall.

Grant Workshop

This workshop will provide training on writing successful proposals, teach about key requirements of most major state, federal, and private funders, cover tools to organize and develop a plan for writing, discuss common roadblocks in the process, and talk about how to make proposals competitive.





Above: 2017 OFN Conference,
Native Gathering Day

“As a new Executive Director who attended the Oweesta CDFI Bootcamp, I had a chance to meet other organizations, ranging from emerging to well established Native CDFIs, to better understand the processes of operating a Native CDFI and meeting CDFI Certification requirements. Oweesta provided leadership and professionalism NCDF needed to start the application process for CDFI certification. During the process of getting all our materials compiled, I had my baby (a month early). And during my maternity leave I continued working with Caleb Selby from Oweesta over the phone or by email. His dedication and reassurance that NCDF had a great application allowed for peace of mind. Caleb was available whenever I had a question and if there is something we needed, he was there. Caleb’s eye for detail and dedication to our CDFI application work reminded me of a quote by Colin Powell, ‘If you are going to achieve excellence in big things, you develop the habit in little matters. Excellence is not an exception, it is a prevailing attitude.’

Nimiipuu Community Development Fund was elated to have been recently awarded CDFI Certification. NCDF appreciates the work of previous NCDF staff and an astute Board of Directors who provided a great foundation to meet the requirements for certification. We are thrilled to be part of the growing number of certified Native CDFI’s!”

- Jonelle Yearout, Executive Director,
Nimiipuu Community Development Fund

Development Services:

Program Design

Our team will develop appropriate training courses/workshops/seminars for your Native CDFI and produce a full written plan for a new program or reassess an existing one, such as a credit builder or financial education program. This on-site technical assistance will help you work your way through all stages of program design including the needs assessment, program planning/project design and pro forma development, capitalization, evaluation, and reporting impacts through this one-day workshop.

Meeting Facilitation Workshop

Learn how to prepare/facilitate a meeting! This workshop covers setup, mental and logistical preparation, facilitation techniques/best practices, preparing for potential pitfalls, how to make meetings fun and interactive for participants, and tools to assist you.

\$pending Frenzy

An interactive budgeting simulation that teaches youth how to manage large, lump sum payments.

Building Native Communities

Train-the-Trainer:

Building Native Communities: Financial Skills for Families train-the-trainer instruction allows your staff or community members to become financial education trainers. These three-day trainings with two certified financial education trainers can be tailored to your specific target market, such as youth, adults, or elders. *Site visit necessary.*

Coaching Training:

Building Native Communities: Financial Coaching with Families provides tools, resources, and an approach that empowers practitioners to engage in meaningful coaching relationships with their clients in the delivery of financial services. This training builds upon the Financial Skills for Families training and assumes practitioners have a basic understanding of personal finance concepts.

Planning:

Strategic Plan

Need help with your long-term planning? Oweesta can develop a strategic plan through setting goals and objectives with the board and staff, doing a Strengths/Weakness/Threats/Opportunities analysis on your existing operations, and follow-up operational planning. This is a vital component of nonprofit operations. *Site visit necessary.*

Business Plan

Oweesta will work with you to develop a three-year business plan and financial projections for your CDFI.



Marketing & Communications:

Marketing Plan

A start-up marketing plan for the CDFI includes establishing marketing goals, assisting with developing a message, and identifying vehicles to get the message out to the community.

Communications & Marketing Materials Assistance

Talk to us about your communications and marketing needs. We can provide guidance and assistance in developing: visual communications, messaging and branding, reports, guides, handouts, brochures, posters, slide design, annual reports, digital storytelling, impacts infographics and marketing, organizational achievements timeline, strategic plan dashboard progress reports, instructional materials for trainings, program progress reports, survey evaluation findings handouts, marketing folder and handout, community brochure, organizational one pagers and flyers, and pitch books. There is a potential for an additional add on of an on-site visit if you would like us to come out and take high quality photos and videos of your area, clients, and projects to assist in building your media library.

Supporting Start-Up & Emerging Native CDFIs

Organizational Development & Management:

Board/Organization CDFI Development Training

For boards or organizing committees in the start-up stage, we can provide training in the CDFI industry and next steps in creating a CDFI. Other types of board training (depending on the



Native CDFI's stage of development) can include an action plan for increasing board and organizational capacity, as well as how to develop effective working relationships between board and staff. *Site visit*

Tribal Council Presentation

Our presentation to your Tribal Council(s) can assist with getting buy-in for Native CDFI development and discuss the importance of the CDFI and what will make it successful in the community. *Site visit necessary.*

Organization Development & 501(c)(3) Application

Oweesta can meet with your organizing committee to provide guidance in determining the appropriate organizational structure, develop organizing documents, and write or review the 501(c)(3) application for nonprofit status with the IRS.

Organization Executive Management

In cases where a start-up organization lacks the budget to hire a full-time Executive Director, Oweesta can provide the executive management needed to implement a strong foundation. Services include: development of organizational governance documents, grants and financial management, and board of directors facilitation.

Executive Director Coaching

Monthly Executive Director coaching sessions help you develop specific competencies to achieve superior organizational performance. Coaching helps formulate clear goals, explore opportunities and options to achieve desired results, and create a plan to focus on intended results.

U.S. Department of Treasury – CDFI Fund – Certification Application (Or Review)

Oweesta will work with your organization to review or prepare a U.S. Department of Treasury, CDFI Fund Certification Application.

Policy Development:

Reviewing & Developing Organizing Policies & Job Descriptions

Oweesta can develop and/or review a full range of internal policies (typically including personnel, travel, procurement, financial management, conflict of interest, and information technology) as well as prepare all job descriptions, including executive director, loan officer, business counselor, and finance manager.

Developing Lending Policies

Whether your plans call for consumer, small business, housing, or some other kind of loan, Oweesta can create complete loan policies and risk-rating analysis procedures.



Helping Mature Native CDFIs Strengthen & Grow

Lending Program Review:

We can provide a comprehensive review of your lending activities and recommendations for strengthening the loan program, including reviewing loan files for thoroughness and consistency with loan polices and reviewing policies and the underwriting process for best practices.

Portfolio Risk Assessment & Management

Concerned about the riskiness of your portfolio? We can help you effectively assess the risks in your loan portfolio and manage these risks through training and/or technical assistance services.

Grants Management Training

Balancing the reporting requirements of federal and private funding sources can be difficult. Let us assist by providing training on how to develop effective systems to ensure proper management and compliance of grants.

Financial Management & Analysis

Oweesta will collaborate with board and staff leadership to develop a variety of strategic choices, and deliver practical and impactful solutions that make a difference in both short and long-term financial management.

Native CDFI Practitioner Certification Program

This Native CDFI Practitioner Certification program will build the capacity of participants and their organizations in key functional areas for Native CDFIs, including: fundamentals, financial management, development services, lending, and executive development.

Native CDFI Practitioner Certification:

Fundamentals Week Training

This four-day training will provide an overview of major components of running a Native CDFI. Training will include a general orientation day to the Native CDFI field; a day focusing on impact measures and evaluation, development services, and marketing; a day on evaluation of CDFIs, capitalization, and policy; and a day focusing on a lending overview, loan policies, procedures, and guidelines.

Financial Management Specialization Training

This three-day training will provide a more in-depth overview of financial management and accounting for Native CDFIs. This will include: an orientation to concepts day, where participants leave able to communicate with a finance person and build a foundation, as well as an overview of financial management activities and reading financial statements; a day where participants look at human resources related financial functions and tax documents, as well as continue discussions from the prior day; and the last day will look at grants management and additional financial management topics.

Lending Specialization Training

This three-day training will focus on lending and underwriting as a key function of a CDFI. Training will include: overview and best practices in lending; orientation to the lending and underwriting process; evaluating risk; loan application process; risk rating; fees; software options; case studies for lending; portfolio management; key ratios; loan monitoring; collections; collateral; loan performance; reporting; capitalization and adding new loan products.



Development Services Specialization Training

This very interactive three-day training will help participants build effective training and technical assistance skills for providing development services (to accompany consumer, housing, and small business lending products) to their community and clients. The first day will cover planning and program development. On the second day, we will cover products and training. And the third day will cover one-on-one TA. All days will have participants facilitating training or technical assistance in various situations they may face as practitioners.

Executive Development Specialist Training

(Training will include a peer mentorship/cohort component)

This four-day training will only be offered to executive staff of Native CDFIs (or those whom the executive staff are building up for leadership positions), will include an interview process and Gallup Strength Based Leadership testing for training enrollment, and be more discussion based in design. This training will also foster a mentorship/cohort component among participants and may have a lower participant count to create a more trusting, intimate atmosphere for participants. The first day will look at: the role of the Executive Director; the importance of strategic/operational planning and succession planning; organizational development models for growth; board recruitment/management; engagement; Tribal politics or politics in general; and policy/human resources. On the second day, we will explore capitalization planning and budgeting (including self-sufficiency, advanced capitalization for investments, secondary markets, NMTCs, and the Bond program) and the third day will look at leadership training and special topics (including: peer network building and organizational stability). The fourth and final day will close the training, looking at values, leadership types, organizational diagnostics, management strategies, and other topics as determined by participants..



CDFI Accounting Service Offerings

Backoffice Accounting, Financial Analysis, and Strategic Advisory:

- Ongoing back office financial accounting assistance
- Assistance with drafting/reviewing initial financial projections and revenue forecasting models along with commentary
- Reconciling all major Balance Sheet and Profit & Loss account balances at the end of each accounting period
- Create budgets and track proforma budgeted vs. actual incurred results
- Preparation of financial statements and management reports and providing a first review of your statements
- Board/Company Management presentation of monthly reporting package, including financial statements, key financial metrics review, and written commentary
- Financial statement review and analysis with Company Management
- Assist in the preparation of meeting materials for strategic financial meetings with potential investors

Accounting System Implementation & Integration:

- Assistance with selection and implementation of a cloud-based accounting software solution
- Set up and implement accounting software, including use of customized chart of accounts, accounting module configuration, and discussion of the appropriate financial reports for periodic review
- QuickBooks accounting software training in applicable accounting modules and financial reporting capabilities
- Historical transaction review and entry, reconciling each monthly period to bring the accounting and financial statements current
- Accounting procedure review to identify efficiencies through the creation of standardized templates and business rules
- Accounting/Finance policy and procedure development
- General operating procedures and business rules, including receipt and tracking of vendor payables, employee and contractor expense submission, and expense approval process
- DownHome Lending Software set up and reconciliation
- Portfolio management assistance

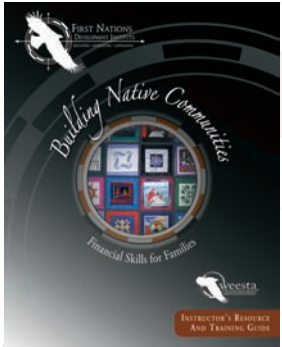


Financial Curriculum

Building Native Communities: Suite of Resources

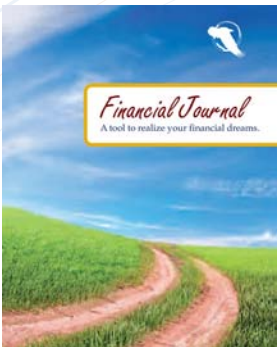
Free downloads available through www.oweesta.org.

Financial Skills
for Families
5th Edition, Instructor Workbook



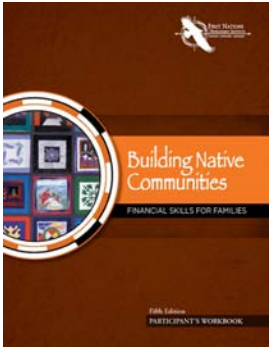
\$18.50

Financial Journal



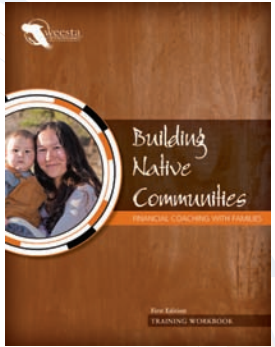
\$8.00

Financial Skills
for Families
5th Edition, Participant Workbook



\$12.50

Financial Coaching
for Families
Training Workbook



Available through Oweesta's
Financial Coaching Training





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