Presenters

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Learning Objectives

• What is an Impact Measurement Program?
• What is OTIS?
• Why was OTIS created?
• How does OTIS work?
• How can you make OTIS work for your organization?
• What are the impacts of what OTIS is doing?
Introductions

• Your Name
• Your Organization
• If you had to name one frustration with data/impact/outcome collection, analysis, or reporting what would it be?
The impact measurement program

Why do you want the impact data?

• Identify Outcomes
• Develop Metrics and Indicators

Metrics

• Data Collection Instruments
• Data Harvest

Evaluation Tools

• Personnel
• Platform

Data Management

Methodology Manual

• Analysis
• Reports Assessment
• Internal/External Reporting

Reporting
What is OTIS?

OTIS is an impact tracking system built on an OutcomeTracker by Vista Share platform, designed specifically for Native CDFIs. As a fully customizable solution, it can help you track your Native CDFI’s unique impact, and assist with grant writing and reporting, capital investment campaigns, and much more.
Why was OTIS created?

• To fulfil a need NCDFI’s have for a customized impact database and client forms and processes
• To help with effective impact reporting on the work of your NCDFI
• To help provide data for grant writing
• To provide an affordable database system
• To collect and report NCDFI industry level data
• To supplement NCDFI policy and advocacy efforts
• To speak to the impacts specific to NCDFI’s
How was OTIS created?

- Extensive Research
- Decision to Use OutcomeTracker Software
- Development of Form Templates
- Advisory Committees & Feedback Process
  - Systems Development Committee with 6 Native CDFI industry representatives
  - Executive Committee with 3 CDFI Industry representatives
- Two Pilot Groups
How OTIS Works

OTIS is—at its core—a series of impact tracking forms developed over the course of a year by a group of Native CDFI practitioners. These Native CDFI practitioners provided insight on what kind of information they would like to track. These forms seamlessly flow from each stage of client interaction, from inquiry to follow-up, helping you track client progress.
What does OTIS include?

INQUIRY

TRAINING REGISTRATION

TRAINING & INSTRUCTOR EVALUATION

CORE PROGRAM APPLICATION (with personal financials and worksheets)

PAYPAL SERVICING FOR FEES

CREDIT SCORE

BUSINESS/CONSUMER/HOME/GENERAL LOAN APPLICATIONS (with business financials and collateral worksheets and document upload)

DOWNHOME LOAN MANAGER INTEGRATION (optional)

CO-APPLICANT SUPPLEMENT

MATCHED SAVINGS ACCOUNT APPLICATION

IDA SERVICING (optional)

FOLLOW-UP

ONE-ON-ONE SERVICE PLAN

HUD HOUSING COUNSELING MODULE (optional)

ONE-ON-ONE SERVICE DELIVERY TRACKING
What data does OTIS collect?

• **WEALTH CREATION**
  – The development and increase of savings and assets including homeownership
  – Improved living situation
  – Business creation, expansion, and development
  – Increase in or establishment of, credit scores

• **INDIVIDUAL EMPOWERMENT AND SELF-SUFFICIENCY**
  – Less reliance on tribal and federal government
  – The ability to access mainstream and equitable financial services

• **SOVEREIGNTY**
  – New and expanded businesses
  – Quality of new and expanded businesses
  – Diversity of jobs
  – Access to healthy foods

• **WHOLE PERSON WELLNESS**
  – Financial, physical, emotional, and spiritual wellness reflected in:
    • Financial capability
    • Sense of security
    • The ability to give back to one’s community
    • The ability to participate in one’s community

• **7TH GENERATION TRANSFORMATION**
  – The reduction of outmigration
  – Increase in youth entrepreneurship and financial skills
  – The revitalization and support of cultural heritage, connectedness, and cohesion
The process of OTIS

1. **ORIENTATION**
   You will receive an introduction to OTIS and gain a thorough understanding of what kind of investments (time, money, and staff) will be required to successfully implement OTIS so that you can determine if the system is a good for your organization.

2. **CUSTOMIZATION**
   Our experts will customize OTIS to fit your Native CDFI’s impact tracking needs. We will build custom forms and create data queries so that you can easily generate the reports you need when you need them.
The process of OTIS

3 TRAINING
Your staff will go through a comprehensive training process to develop internal expertise on the OTIS platform. Trainings will cover data entry, tracking, reporting, implementation, and more; and can be delivered in a traditional classroom setting or via webinar.

4 IMPLEMENTATION
You will apply the concepts learned through the training process as you begin using your customized version of OTIS to track your Native CDFI’s impact. Our experts will work closely with you during the beginning phases to ensure you are on the right track.

5 ON-GOING SUPPORT
You will be able to provide customer input through a series of formal reviews during your first year of implementing OTIS. After that, you can always count on our experts to help you through any issues should they arise.
The impacts of OTIS

NATIVE CDFI IMPACT TRACKING ACROSS FIVE DIMENSIONS

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.

WEALTH CREATION
Savings, Asset Creation

$2,138
AVERAGE SAVINGS

22
AVERAGE CREDIT SCORE INCREASE

48
NEW HOMEOWNERS

INDIVIDUAL EMPOWERMENT & SELF-SUFFICIENCY
Less Reliance on Tribe and Federal Government, Bankability

CLIENTS THAT HAVE A...
CHECKING ACCOUNT 77%
SAVINGS ACCOUNT 55%

CLIENTS THAT USED PREDATORY LENDING PRODUCTS IN THE LAST FIVE YEARS...
RENT-TO-OWN 11%
PREDATORY LOANS 32%
PAYCHECK ADVANCE 12%
PAWN SHOP 17%

345
PEOPLE CURRENTLY EMPLOYED BY NATIVE CDFI BUSINESS CLIENTS

84
PROJECTED TO BE CREATED AS A RESULT OF BUSINESS FINANCING PROVIDED BY NATIVE CDFI

$151,318
TOTAL ANNUAL BUSINESS PROFIT

$3.4M
TOTAL ANNUAL BUSINESS REVENUE

SOVEREIGNTY
Economic Self-Sufficiency of Community, Food Sovereignty

WHOLE PERSON WELLNESS
Financial Wellness, Personal Wellness, Community Connectedness

7TH GENERATION TRANSFORMATION
Outmigration Reduction, Youth Entrepreneurship, Cultural Connectedness and Cohesion

CLIENTS THAT...
HAVE A HOUSEHOLD BUDGET 84%
ARE PROUD TO BE PART OF THEIR COMMUNITY 59%

CONFIDENCE IN ABILITY TO ACHIEVE A FINANCIAL GOAL
2.5%

3.4%

5.2

5.8

8.0

86%

53%

58%

CLIENTS THAT...
LIVE IN STABLE HOUSING 86%
TAKE PART IN COMMUNITY ACTIVITIES 53%
SECURING THEIR FINANCIAL FUTURE 58%

YOUTH CLIENTS BELIEVE THEY ARE...
NOT AT ALL 3.4%
SOYMETHAT 5.2%
VERY 5.8%

TECHNICAL ASSISTANCE
980 hours delivered to 125 clients over 738 sessions

LENDING ACTIVITY
Business Loans

$2.1M
REQUESTED BY 49 APPLICANTS

$1.7M
REQUESTED BY 440 APPLICANTS

$2.7M
REQUESTED BY 65 APPLICANTS

Consumer Loans

Home Loans

Other

First-Time Homebuyers

Established

Emergency

Credit/Debt

Auto

Holiday

Personal

Other

Credit/Debt

Auto

Holiday

Personal

Isolated

Urban
Group Discussions

1. What are you excited about in this report?
2. What do you wish was included that isn’t?
3. What would you like to see done with this information?
THANK YOU!