Financial Capabilities: Programming Spotlight!

Miranda Lente
Tiwa Lending Services, Inc

Miranda Lente, an enrolled Isleta Pueblo tribal member, joined Tiwa Lending Services (a Native Community Financial Development Institution (CDFI) as an intern at 19 years young and has worked her way up to a Loan Assistant/Homeownership Counselor. For the past two years, she manages and services the credit builder loan program and provides credit counseling for individuals to reach their financial goals. Miranda is helping members in her community learn about finances, credit, personal loans, and home loans and is a huge asset to Tiwa Lending Services and her community.

Penny Gage
Alaska Growth Capital

Penny Gage works as the Director of Special Projects for Alaska Growth Capital. She was raised in Sitka, Alaska and comes from a multicultural background with Tlingit, Japanese, and European heritage. Her mother's family comes from the Raven L'eeneidi (Dog Salmon) clan and they are both members of the Sitka Tribe of Alaska. Penny attended the University of Alaska Fairbanks, earning a dual bachelor’s degree in Communication and Spanish. She served for two years as a Community Health Volunteer in the U.S. Peace Corps in Nicaragua. Penny earned a Master of Science in Foreign Service from Georgetown University in 2014, with a Certificate in International Business Diplomacy, focusing her studies on energy policy. She has worked for the U.S. state and federal government, and the private and nonprofit sectors. She is a member of the Anchorage Museum board of directors and a member of the Alaska Native Professional Association.

Sayre Savage
Four Directions Development Corporation

Sayre Savage is the Financial Capabilities Program Manager for Four Directions Development Corporation out of Orono, ME. Four Directions is a non-profit Native CDFI that has deployed over $12 million in housing and small business loans to Native Americans in the state of Maine. She works closely with the 4 Wabanaki tribes in Maine; the Penobscot, Passamaquoddy, Maliseet, and Micmac. The Financial Capabilities Program provides one-on-one financial counseling services, educational workshops and events, and Volunteer Income Tax Assistance clinics. She is a graduate of the University of Maine.
Shalynn Kellogg has served as Tribal Housing Opportunities Manager for the Shoshone-Bannock Tribes since 2015. Shalynn is an NCHEC-certified financial counselor and coach and a certified CDFI Community Development Specialist. She leads the tribes' budget counseling program and community financial education and is the Manager of the Shoshone-Bannock Community Development Financial Institution. Shalynn has served in many capacities in the State of Idaho as an advocate for Financial Security. She served as the Chair of the State of Idaho Financial Summit, Vice-Chair and Secretary of the Homeless and Houseless Coalition for Region 6, Anti-Pay Day Lending legislative committee where she acted as an advocate to end Pay Day Lending in Idaho, Senior Focus Group for Neighbor Work National, and was appointed to the Idaho Financial Advisory Committee under Governor Otter. In addition to other program management responsibilities, she developed the tribes’ foreclosure intervention curriculum and program and CDFI financial management program and curriculum. In 2019 the Shoshone- Bannock CDFI under Shalynn’s direction hosted a three day Financial Conference where tribal members were able to come and learn from various experts about financial stability and preparation for homeownership. Previously she served as Financial Management Director and consultant with Partners for Prosperity, where she developed the organization's Financial Fitness Program, Life Skills Curriculum, Youth and Senior Services Curriculum and created the Relationships and Money Curriculum. She has presented as a financial expert in her field at Senior Scam Jams, Woman and Financial Health fairs, Preventing Elderly abuse conferences, and loves her volunteer work teaching financial education to victims of domestic violence and drug courts.

She is a single mom of four children and holds a Master Degree in Public Administration.
Getting into Native CDFI Programs

Amber Kuchar Bell
CDFI & NACA Program Manager

U.S. Department of the Treasury
Community Development Financial Institutions Fund

Amber Kuchar Bell is the CDFI & NACA Program Manager at the Community Development Financial Institutions Fund (CDFI). Prior to joining the CDFI Fund, Amber was an investment officer for the Calvert Foundation, a CDFI, where she managed a $68 million investment portfolio of CDFIs including Native CDFIs, CDEs, and social enterprise organizations. Before joining Calvert Foundation, Amber worked at NCB Capital Impact, also a CDFI, as a commercial loan underwriter where she underwrote loans for healthcare centers, affordable housing cooperatives, and charter schools. Early in her career, Amber was an Export and Marketing Associate for a coffee cooperative in Matagalpa, Nicaragua, and Sr. Consumer Lending Loan Officer at Bay Federal Credit Union. She has a Master of Public Policy from Duke University located in Durham, North Carolina and a Bachelor of Science in International Development from the University of California Los Angeles.
Mr. Daniel Aiello is the Associate Program Manager for the Capital Magnet Fund. Prior to transitioning to the Capital Magnet Fund in October 2015, he was a Senior Policy and Program Officer for the New Markets Tax Credit Program (NMTC Program) at the CDFI Fund. In this role, Dan reviewed tax credit applications and supported the administration of the NMTC Program. Dan also took the lead on a number of policy issues related to the NMTC Program, including coordinating the transition to updated NMTC eligibility data based on the 2006-2010 American Community Survey.

Prior to joining the CDFI Fund in 2010, he completed his master’s degree in public policy and management at the H. John Heinz III College of Public Policy and Management at Carnegie Mellon University. He received his B.A. with highest honors in American Studies from Williams College.
Clint Hastings
Senior Portfolio Manager, CDFI Program and Native Initiatives

Clint Hastings is a citizen of the Cherokee Nation and a Senior Portfolio Manager at the U.S. Department of the Treasury’s CDFI Fund. Clint works with more than 70 certified Native Community Development Financial Institutions (CDFIs) across the country, and helps administer funding and training opportunities for CDFIs through the CDFI Fund’s programs. Prior to arriving at the CDFI Fund, Clint served as a policy analyst for the U.S. Department of the Interior’s Indian Affairs, where his portfolio included economic development, HEARTH Act implementation, and tribal self-governance. In addition, Clint served as a Legislative Assistant and Self-Governance Analyst at the Cherokee Nation. He routinely represented the Cherokee Nation in its government-to-government interactions with Congress, federal agencies, and intertribal organizations.
Rosa Martinez is an Associate Program Manager for the New Markets Tax Credit (NMTC) Program at the U.S. Department of the Treasury Community Development Financial Institutions Fund. She is responsible for leading the development of NMTC application materials and making award allocations. Martinez has worked with Treasury’s office of Tax Policy and the Internal Revenue Service on NMTC regulations and policy issues. She has also worked with other Federal agencies, most notably the Department of Agriculture’s Business and Industry Program and SBA’s Small Business Investment Companies Program.

Ms. Martinez has been with the CDFI Fund since 1998. Prior to working with the NMTC and BEA Programs, she served as a Program Advisor for the CDFI Financial and Technical Assistance Programs. She received a Master of Public Policy degree from the Gerald R. Ford School of Public Policy at the University of Michigan and a Bachelor of Science in Economics from Hunter College of the City University of New York. Ms. Martinez is also a recipient of the Woodrow Wilson Fellowship for Minorities in Public Policy.
Ms. Patricia Hesler is a Compliance Manager for the CDFI Bond Guarantee Program. In this role, Patricia coordinates the requisition/advance request process, and she monitors and evaluates the reports and assessments submitted by Qualified Issuers and Eligible CDFIs. Prior to this role in October 2018, she was a Policy Analyst at the Treasury’s Office of Financial Research from 2014-2018 and a Pathways Intern from 2013-2014.

She completed her master’s degree in public policy at the McCourt School of Public Policy at Georgetown University in 2014. She received her B.S. in Industrial and Labor Relations from Cornell University in 2012.

BIA Insurance and Guarantees

Department of Interior’s Office of Indian Energy and Economic Development

David B. Johnson has been Acting Chief of the Division of Capital Investment (DCI) at Interior’s Office of Indian Energy and Economic Development (IEED) since April, 2014. DCI delivers the Indian Loan Guarantee and Insurance Program (Program), which helps Indian-owned businesses obtain project financing on commercially reasonable terms.

A graduate of Cornell Law School, Mr. Johnson practiced law in Connecticut, Texas, Maryland and Washington, DC for over 18 years before joining IEED in 2006. He has been an Acting Branch Chief at Interior’s Office of the Solicitor, an Acting Judge at the Interior Board of Indian Appeals, and Acting Chief of the former Division of Indian Energy Policy Development at IEED. Mr. Johnson authored the current Program regulations at 25 CFR Part 103, and all Program forms.
An enrolled Leech Lake Band of Ojibwe member, Rob is a lawyer licensed to practice in MN and Leech Lake Tribal Court. He is certified as a Building Native Communities Financial Trainer and as a Financial Coach. Serving as Executive Director of Leech Lake Financial Services for the past 7 years, Rob has trains and coaches hundreds of Leech Lake Reservation community members on building credit, home buying, car purchases, and basic finance. Under Rob’s direction, LLFS has written over 1,640 loans totaling over $2.8 million, with a default ratio of 0.016%.

Rob’s law degree is from the University of North Dakota School of Law where he graduated with distinction, and served as the President of the UND Native American Law Students Association. He has a Bachelor of Arts in Organizational Management from Gustavus Adolphus College where he captained the football team as a 4 year letter winner at outside linebacker. Rob is in the Bemidji High School Athletic Hall of Fame where he played football, hockey and baseball on state tournament teams for hockey and baseball.

Rob is an adjunct professor at the Leech Lake Tribal College teaching Personal Finance and Tribal Governance classes. In his spare time, Rob coaches hockey at the varsity level for the Minnesota High Performance Program and really enjoys boating on Cass Lake.
Tawney Brunsch
Lakota Funds

Tawney Brunsch is the Executive Director of Lakota Funds, the first-ever Native community development financial institution (CDFI) on a reservation. With a well-versed career in the financial industry, Tawney is committed to revitalizing the Pine Ridge Reservation’s economy by providing access to sound lending products paired with the assistance necessary for private sector development. Since becoming Executive Director of Lakota Funds in 2010, Tawney has led this financial institution through several more history-making accomplishments, including:

- the charter of the Lakota Federal Credit Union, the first federally insured financial institution on the Pine Ridge Reservation since 1935;
- the launch of a child development account program, a unique matched savings program for Kindergarteners and 1st graders designed to build the family core, the first of its kind on any reservation in the nation;
- the conversion that is currently underway of Eagle Nest Housing, a low-income tax credit housing development, into privately-owned homes.

Tawney is a strong voice and advocate in Indian Country. She was the recipient of the 2018 Visionary Leader Award, recognizing her long-term contribution to the Native CDFI industry and local financing and asset building efforts that make her an inspiration for others. She was a founding board member for the Native CDFI Network, a national group that works to strengthen Native CDFIs, and currently serves on the Board of Directors for Mazaska Owecaso Otipi Financial, a Native CDFI dedicated to creating opportunities for homeownership on the Pine Ridge Reservation. She is the Chair of the Credit Committee for the Council for Native American Farmers and Ranchers and serves on the Federal Home Loan Bank’s Advisory Council. Tawney is also actively involved with the South Dakota Native Homeownership Coalition, a group that is dedicated to increasing homeownership opportunities for Native families to build strong and healthy communities. In addition to Lakota Funds serving as the Coalition’s fiscal agent, Tawney chairs the Physical Issues Committee and serves on the Executive Committee and Veterans Committee.

Tawney received her Bachelor’s Degree in Commercial Economics from South Dakota State University and is certified as a Volunteer Income Tax Assistance (VITA) Preparer. She dedicates her spare time to her passions that include her grandparents, children, and her beloved Green Bay Packers.
Ted Piccolo
Northwest Native Development Fund

Ted Piccolo is the founding Executive Director of the Northwest Native Development Fund. Overseeing a loan portfolio from zero to $2 million dollars. Staff growth, and Board development. The NNDF has developed products that include loan participation deal with Native and non-Native financial institutions, back office support from loan portfolio monitoring to finance systems creation to help other Native CDFIs.

NCN Board member since 2014. Current Board Chairman. Former Board member of ONABEN.

Mr. Piccolo is also currently the Board Chairman for the Native CDFI Network.

Ted Piccolo was the 2011 recipient of the Oweesta/OFN “Visionary Leader” award, being recognized as a person who has made a long-term contribution to the Native CDFI industry. The organization he founded, NNDF, was given the “Circle of Honor” award in 2013.

Mr. Piccolo is also an entrepreneur in his own right. Prior to founding the NNDF Ted started his own newspaper in Portland Oregon in 1995 with a distribution of 30,000 homes. In 1998 he purchased a radio station in a top 24 market and currently owns a marketing and advertising firm “Image Communications.”