



Mission-Driven Strategic Plan FY 2025-2029

Executive Summary

Oweesta's Central Fire: The Five-Year Vision for Our Strategic Plan

Oweesta's core mission has always been to support and invest in Native CDFIs, ensuring they are adequately capitalized and provided with the training and networking platforms necessary to enhance their operations and serve their respective tribal communities effectively. We are honored to have served the Native CDFI industry as an intermediary for 25 years and remain steadfast in our commitment to this mission. As we look ahead, we are excited about the next five years and the opportunities our strategic plan will create for Indian Country, our Native CDFI partners, Native nonprofits, tribes, and others. Together, we strive for a more equitable and prosperous future for our Native communities.

Over the last 25 years, Oweesta has established itself as a respected intermediary between funders/investors and Native CDFIs, Native nonprofits, and tribes throughout Indian Country. Oweesta has persevered in the face of strong headwinds, overcoming barriers many non-Native intermediaries have not had to face, to ensure Native communities have access to the funding and support they need to advance towards increasing self-sufficiency.

Building on that solid foundation of trust, reliability, and responsible financial stewardship, Oweesta is prepared to seize the unprecedented and growing opportunities to generate visibility for Native issues, support capacity building, and direct a significant amount of capital (~\$500M) into Indian Country.

In order to effectively take advantage of these opportunities and continue to meet its mission over the next five years, Oweesta will be bold and determined in its intentions to:

- Effectively attract, absorb, and deploy more capital from government, philanthropic, and private investors
- Support capacity building for our Native CDFI partners, Native nonprofits, tribes, and others to enable the successful management and re-deployment of capital in service of community needs
- Shift the narrative to reinforce the importance of investing in Native CDFIs to empower Native communities
- Deepen partnerships within and beyond the Native CDFI sector to strengthen collective impact
- Strengthen Oweesta's internal systems, processes, and capacity to manage capital and new opportunities

At the end of the next five years, Oweesta will have made meaningful advances towards greater sovereignty, humanity, self-expression, opportunity, and respect for Native communities to ultimately ensure:

- Economic empowerment and upward financial mobility
- Access to opportunities for entrepreneurship and wealth-building
- Economic resilience, independence, and mobility for communities and families
- That Native people have the autonomy and resources to choose where and how they live, work, and play within and outside their communities in a way that aligns with their values and traditions.

Vision & Mission

Vision Statement:	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.
Mission Statement:	To provide opportunities for Native people to develop financial assets and create wealth by assisting in the establishment of strong, permanent institutions and programs that contribute to economic independence and strengthening sovereignty for all Native communities.

Organizational Values

Excellence	We believe that every Native community - regardless of size, wealth, or status - should benefit from the best service and support. Oweesta is called upon to provide the highest quality products, services, interactions, and outcomes on behalf of the communities and organizations we serve to the best of our ability.
Cultural Mindfulness	Oweesta's approach to its work prioritizes an understanding of the cultural nuances and values of the diverse Native communities we serve. Emphasizing holistic, culturally appropriate and mindful practices in all we do is crucial to creating meaningful, empowering relationships that honor and respect our clients' needs, values, and traditions.
Reciprocity	Oweesta engages all those we work with a spirit of kindness, understanding, mutual respect and equal regard for their feelings, wishes, rights and traditions as human beings. Oweesta is highly relational and reciprocal in our work, recognizing our shared humanity and respecting the unique value and perspective each person or organization brings to a relationship.
Transparency	Oweesta values openness, honesty, and clarity in its operations, communications, and interactions. Oweesta operates with integrity as a responsible steward of the capital investors entrust us with. Appropriate transparency is important in nurturing a culture of trust, accountability, and goodwill.

Determination

Oweesta is bold, courageous, and unwavering in the stances it takes, the work it does, and the outcomes it seeks to advance on behalf of Native communities to honor and support what is most important to their communities and economic development goals.

Commitment to Justice

The Native communities Oweesta serves have demonstrated incredible strength and resilience in the face of persistent challenges. Oweesta is dedicated to bringing economic and social justice to our communities. We focus on empowering communities and sovereign Nations to thrive with equitable access to the same rights, privileges, and opportunities promised to all citizens.

Overview of Five-Year Strategic Priorities

1

Expand Lending & Capital

Five-Year Outcome Statement: Participate in and facilitate the lending of half a billion dollars (\$500M) to Indian Country by 2030.

2

Empower Capacity for Client Organizations

Five-Year Outcome Statement: Support expanded capacity within our Native CDFI partners, Native nonprofits, and tribes to empower them to successfully navigate existing and emerging opportunities through educational programming, training, and technical assistance.

3

Elevate Storytelling & Advocacy

Five-Year Outcome Statement: Shift public perception to recognize the potency of investing in Native CDFIs, Native nonprofits, and tribes; drive increased interest; promote equitable and just investment; and ultimately, amplify opportunities for Native communities.

4

Strengthen Partnerships & Cross-Sector Relationships

Five-Year Outcome Statement: Deepen and expand mutually beneficial, reciprocal partnerships within and across the CDFI and adjacent sectors to expand opportunities for Native people to develop financial assets and create wealth, enhance collective impact, and advance the Native CDFI industry.

5

Nurture Organizational Growth, Sustainability, & Resilience

Five-Year Outcome Statement: Holding our indigenous values, Oweesta will create effective systems that support holistic and regenerative growth; empowered, satisfied staff; and cohesive, organizational culture.

Strategic Priority Goals & Objectives

Strategic Priority #1: Expand Lending & Capital				
Five-Year Outcome Statement: Participate in and facilitate the lending of a quarter of half a billion dollars (\$500M) to Indian County by 2030.				
Overarching 5-Year Success Metrics (July 1 - 2024 - June 30, 2029):				
<ul style="list-style-type: none"> • Total dollars Oweesta lends to Native CDFIs, Native nonprofits, tribes. 				
Year 1: \$20M	Year 2: additional \$20M	Year 3: additional \$60M	Year 4: additional \$250M	Year 5: Additional \$150M
Objectives/Pathways:				
<ol style="list-style-type: none"> 1.1. Build Oweesta’s internal staff capacity and expertise in current and emerging lending portfolios to expand scale while maintaining excellence in support of Native CDFIs and other Native clients. 1.2. Support the development of expanded borrower capacity to absorb and deploy increased funding. 1.3. Launch new loan products/lending offerings to provide access to opportunities in Solar for All, National Clean Investment Fund, the Clean Communities Investment Accelerator, affordable housing, housing secondary market, small business development, New Markets Tax Credits, and identification of relevant participation opportunities. 1.4. Update loan policies and procedures to support expanded lending through new and existing products and offerings. 				

Strategic Priority #2: Empower Capacity for Client Organizations				
Five-Year Outcome Statement: Support expanded capacity within Native CDFIs, Native nonprofits, and tribes to empower them to successfully navigate existing and emerging opportunities through educational programming, training, and technical assistance.				
Overarching 5-Year Success Metrics (July 1 - 2024 - June 30, 2029):				
<ul style="list-style-type: none"> • Increase in the overall health, capacity, and sustainability of client organizations (<i>measured by self-sufficiency, net asset ratio, maintaining strong portfolio metrics, stable leadership, and staff/staff retention, TBD Native values-aligned measure of success</i>) • Increase in lending by Oweesta borrowers to Native communities 				
Objectives/Pathways:				
<ol style="list-style-type: none"> 2.1. Sustain engagement of Native clients in current capacity building trainings and technical assistance. 2.2. Develop new indigenous-focused trainings and technical assistance programs that align with the continuum of emerging needs and opportunities for increased investment in Native CDFIs, Native nonprofits, and tribes (<i>e.g., homebuyer education curriculum, small business, advocacy training, New</i> 				

Market Tax Credit, Greenhouse Gas Reduction Funds, Building Native Communities Financial training and coaching, CDFI readiness, borrower lending capacity, etc.).

- 2.3. Develop and launch a training and technical assistance program to support capacity building for small and rural Native CDFIs and other Native nonprofits serving Indian Country.

Strategic Priority #3: Elevate Storytelling & Advocacy

Five-Year Outcome Statement: Shift public perception to recognize the potency of investing in Native CDFIs, Native nonprofits, and tribes; drive increased interest; promote equitable and just investment; and ultimately, amplify opportunities for Native communities.

Overarching 5-Year Success Metrics (July 1 - 2024 - June 30, 2029):

- Increase in media and trade publication mentions of Native CDFIs as attractive investment opportunities and the good work Native CDFIs are doing
- Increase in the number and/or dollar value of debt capital and grant funding that Native CDFIs and other Native clients are able to attract every quarter from outside resources
- Increase in the number of funders that interact with Oweesta’s Funding/Investment Connections¹ map

Objectives/Pathways:

- 3.1. Strengthen the effectiveness and reach of Oweesta’s mission-impact storytelling through an enhanced brand narrative and comprehensive integrated multi-channel marketing.
- 3.2. Serve as a key contributor to the creation and dissemination of an expanding base of high-quality, sought-after data regarding the state of Native capital needs, opportunities, challenges, and the overall health of the Native CDFI sector.
- 3.3. Drive increased awareness and engagement across the philanthropic sector on the critical need and impact of increased funding to Indian Country.
- 3.4. Enhance engagement in advocacy activities to educate key stakeholders and advance equitable investment policies and practices that are advantageous to Native communities.
- 3.5. Reinforce Oweesta’s role as a key convener and communication hub for knowledge sharing among Native CDFIs and other clients, connecting them to resources, peers, funders, and information, regionally and nationally.
- 3.6. Deepen Oweesta’s engagement and in-community presence with Native CDFIs and other current and prospective Native clients. *(E.g., via increased communication, site visits, event attendance, etc.)*

¹ The Funding/Investment Connections maps is an interactive database on Oweesta’s website that supports funders and investors to connect with Native CDFIs, Native nonprofits, and tribes for direct investment opportunities. This tool has launched softly and Oweesta sees it as a way to measure funders/investor interest in Indian Country.

Strategic Priority #4: Strengthen Partnerships & Cross-Sector Relationships

Five-Year Outcome Statement: Deepen and expand mutually beneficial, reciprocal partnerships within and across the CDFI and adjacent sectors to expand opportunities for Native people to develop financial assets and create wealth, enhance collective impact, and advance the NCDFI industry.

Overarching 5-Year Success Metrics (July 1 - 2024 - June 30, 2029):

- Number of collaborations that Oweesta is part of related to priority projects and initiatives. (E.g., *Partners for Rural Transformation collaboration, Native American Bank, and other partners on lending opportunities*)
- Development of key partnerships needed to:
 - Launch/expand new lending initiatives
 - Launch capacity building/TA programs to support emerging investment opportunities
 - Achieve Oweesta's fund development goals
 - Advance policy/advocacy initiatives
 - Support increased mission visibility and impact awareness among targeted stakeholders

Objectives/Pathways:

- 4.1. Raise Oweesta's visibility with current and potential partners by increasing its engagement in CDFI sector, corporate, funder/investor, and advocacy-related events and initiatives.
- 4.2. Build and strengthen partnerships with organizations that will expand Oweesta's ability to implement new lending opportunities related to green/clean energy, affordable housing, housing secondary market, small business development, New Markets Tax Credits, and other emerging initiatives.
- 4.3. Deepen and expand strategic relationships with consultants and subject matter experts to augment Oweesta's staff capacity and support the development of capacity building and TA in emerging opportunity areas including, but not limited to, clean/green energy, New Market Tax Credits, homebuyer education, financial education, and borrower lending capacity development.
- 4.4. Expand the depth, breadth, and value of external partnership marketing relationships to extend the visibility and reach of the impact narrative generated by Oweesta and the Native clients Oweesta serves.

Strategic Priority #5: Nurture Organizational Growth, Sustainability & Resilience

Five-Year Outcome Statement: Holding our Indigenous values, Oweesta will create effective systems that support holistic and regenerative growth; empowered, satisfied staff; and cohesive, organizational culture.

Overarching 5-Year Success Metrics (July 1 - 2024 - June 30, 2029):

- Achieve 30% self-sufficiency and a net asset ratio above 25% by Year 5 as financial ratios will initially reflect strategic organizational growth
- Maintain and/or improve staff engagement and satisfaction (Conduct an initial survey to generate a baseline and then pulse check twice/year or annually)

- Maintain/improve TBD measure of continuous improvement related to operational efficiencies and implemented policies

Objectives/Pathways:

- 5.1. Increase development goals and activity to support funding for operations, increased staff size, and loan capital tied to strategic goals.
- 5.2. Strengthen values-aligned culture, systems, and processes to enhance organizational cohesion, collaboration, capacity, and satisfaction.
- 5.3. Evaluate and clarify the current business strategy to identify where the approach needs to be improved to ensure continued, rapid organizational growth, long-term financial sustainability, and inclusive mission impact; including tracking financial ratios reflecting organizational growth.
- 5.4. Explore implications and funding opportunities for the development of a multi-purpose training, convening, and program facility that could support improved client and funder engagement and provide an incremental revenue stream for Oweesta.