Products & Services

Oweesta Corporation | info@oweesta.org | 303.774.8838

OWEESTA
CORPORATION

About Oweesta Corporation

Oweesta (a Mohawk word for money) is a national, certified Native Community Development Financial Institution (CDFI) intermediary and the longest standing intermediary in the nation serving Native communities for over 25 years.

We serve Native CDFIs, Native nonprofits, and Tribal Governments/Tribal Entities across the country to establish strong, permanent institutions and programs contributing to economic independence and sovereignty for all Native communities by developing financial assets and creating wealth. We believe that when armed with the appropriate resources, Native peoples hold the capacity and ingenuity to ensure sustainable, economic, spiritual, and cultural well-being of their communities. Our collective efforts have created a path to self-sufficiency and financial freedom for thousands of tribal members across the United States.

CONTACT US:

Phone: 303.774.8838
Email: info@oweesta.org

LENDING PRODUCTS

Oweesta accepts loan applications through our client portal. In most cases, application requirements include but are not limited to, three years of audited or reviewed financial statements with management letters, interim internal financial statements, three years of projections, loan aging and delinquency report, loan portfolio composition (portfolio by loan type/sector, loan policies and procedures, financial management policies and procedures, organizational chart, resumes of key staff, resumes of board members, description of other debt, and strategic plan.

FIRST-IN LOANS

Up to $250,000 with a term up to three years, quarterly interest-only payments for the first year. These loans can be used for general lending capital.

CAPITALIZATION LOANS

Up to $2,000,000 with a term up to five years, quarterly interest only payments for one year, and principal amortized over the remaining term. These loans can be used for general lending capital.

AGRICULTURE LOANS

Up to $1,000,000 with a term up to seven years, quarterly or annual payments, first year interest only, and principal amortized over the remaining term. These loans are for relending of agriculture loan products.

LINE OF CREDIT LOANS

Up to $1,000,000 with a term of one year and is renewable. Quarterly interest only payments with principal due at maturity. These loans can be used for relending of any approved loan products including construction loans.

WORKING CAPITAL LOANS

Up to $250,000 with a term of one year and is renewable. Quarterly interest only payments with principal due at maturity. These loans can be used for any purpose and do not have to be used for relending.

PARTICIPATION LOANS

Up to $5,000,000, loan terms based on loan purpose of the participation. These loans are for community projects serving Native communities to provide critical services such as healthcare, infrastructure, renewable energy, affordable housing, etc.

Services for Native CDFIs, Native Nonprofits, and Tribal Departments

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 creative financing options.

CAPACITY DEVELOPMENT SUPPORT

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.

Organizational Assessment and Financial Analysis

Oweesta will assess your organization's managerial and programmatic strengths and weaknesses and make suggestions for improvements. Areas such as Board governance and personnel management will all be evaluated through side-by-side comparison with similar-sized nonprofit organizations and Native CDFIs. For more established organizations, Oweesta can provide in-depth financial analysis of the organization through a CAMELS-based evaluation approach.

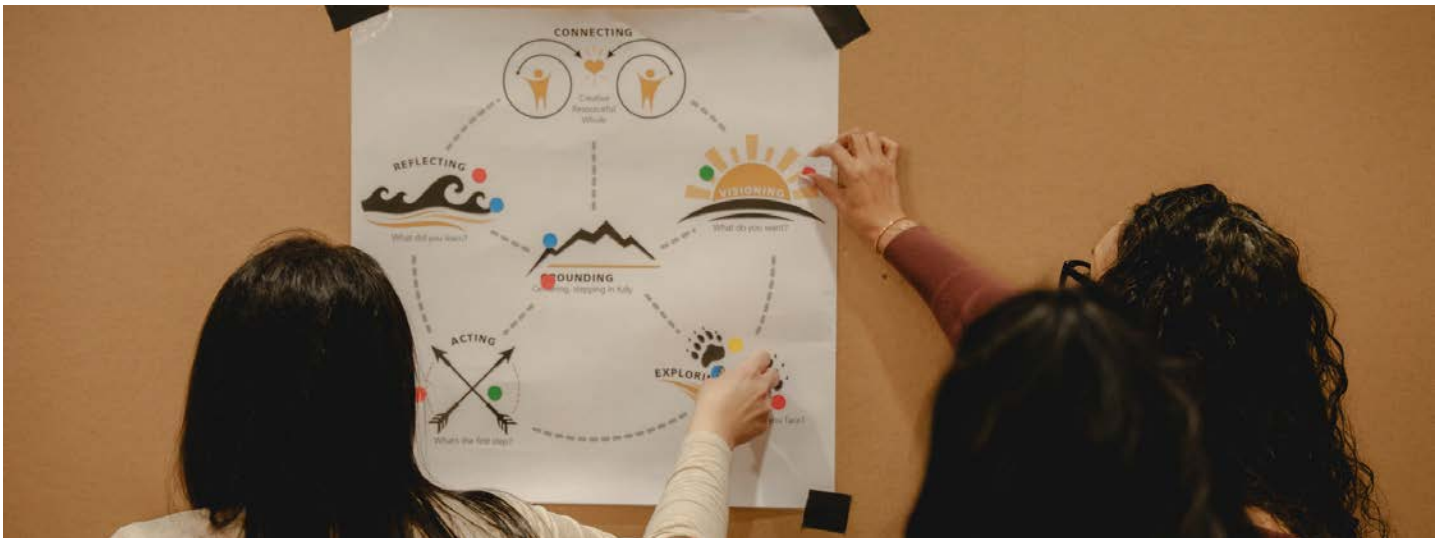
Board Roles & Responsibilities Training
Whether your members are new or just in need of a refresher, our team can help train your CDFI's board of directors on their roles and responsibilities.

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.

Lending
Oweesta will assess your portfolio management for strengths and weaknesses and make suggestions for improvements and propose recommended technical assistance including policy development and review, underwriting training, risk analysis training, and loan servicing.

Financial Management
Oweesta will assess your financial management for strengths and weaknesses and audit compliance and make suggestions for improvements and propose recommended technical assistance including policy development and review, financial manager training, and back-office accounting services.

> "The best training I have ever experience. From the material, trainer, and other participants in the group made learning fun and it wasn't a training straight out of a book. Laughter is medicine and I had a great time with every single relative in the group. Vincent [Vincent Grant, Oweesta Senior Programs Officer] was great. I would do trainings just to have him be the instructor again. He is a great person with great personality."
>
> - BNC: Financial Skills for Families Attendee



LENDING SUPPORT

Oweesta's lending team can provide a comprehensive review of your lending activities and provide recommendations for strengthening your lending department and processes for best practices.

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 training on the underwriting process.

Portfolio Risk and Assessment
Assist you in effectively assessing the risk in your loan portfolio and how to manage these risks through training and technical assistance.

Loan Servicing and Due Diligence
Oweesta can assist you with servicing your loan portfolio and performing due diligence work, including preparing credit memos.

Reviewing and 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.

FINANCIAL MANAGEMENT & ANALYSIS

Oweesta's finance team will collaborate with staff leadership and finance manager to develop a variety of strategic choices and deliver practical and impactful solutions for financial management.

Back Office Accounting
Preparation of financial statements and management reports and providing a first review of your statements. Reconciling all major Statement of Financial Position and Statement of Activity account balances at the end of each accounting period. Create budgets and track proforma budget vs. actuals.

QuickBooks Training
QuickBooks accounting software training in applicable accounting modules and financial reporting capabilities.

Reviewing and Developing Financial Management
Oweesta can develop and/or review a full range of financial policies including human resources, travel, procurement, and financial management.

Audit Assistance
Assist with audit preparation, PBC request lists, year-end reconciliations, donor restricted net assets, audit compliance and manage audit process.

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.

PLANNING

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

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 SWOT (Strengths-Weakness-Opportunities-Threats) analysis on your existing operations, and follow-up operational planning. This is a vital component of nonprofit operations. Virtual sessions available in lieu of onsite visit.

> "I will use [the training content] with my clients to hopefully help them reach there debt-payoff goals and savings goals. Hopefully the curriculum will boost their confidence enough that they themselves will make long term goals like owning a home."
>
> - BNC: Financial Skills for Families Attendee

FUNDRAISING & CAPITALIZATION

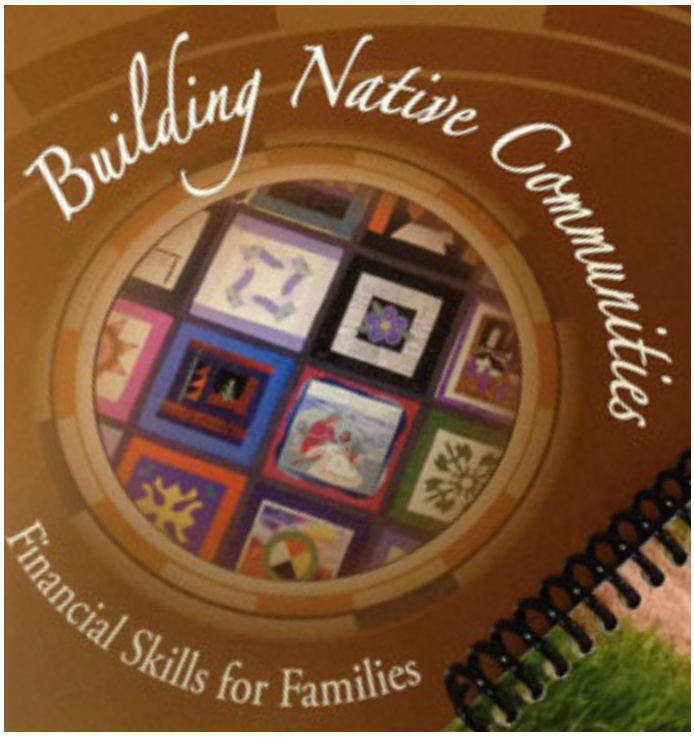
Full Capitalization Planning
Capitalization planning develops financial projections for the organization and a plan for funding both lending and operating capital. The process involves discussing capitalization goals with the organization, research and data collection, and the creation of a comprehensive 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, 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 (i.e., 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 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.

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.



DEVELOPMENT SERVICES

Program Design
Our team will develop appropriate training courses 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 one-day workshop 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.

Effective Facilitation
Build your skills to confidently lead meetings, workshops, and community gatherings. Grounded in Native traditions of storytelling, this training covers preparation, techniques, and tools to make your sessions engaging, interactive, and impactful.

Fundraising Readiness Training
This training strengthens the fundraising readiness of Native CDFIs and nonprofits by combining communication and technical skills. Participants learn how to craft compelling narratives and pitches, build funding roadmaps, and research prospects using tools like 990 analysis and Oweesta's funder maps. The training also integrates CRA strategies, helping organizations position themselves with bank partners and regulators. Grounded in Indigenous values of storytelling and reciprocity, this session equips organizations with practical tools and confidence to engage funders and investors authentically.

COMMUNICATIONS & MARKETING

Communications & Marketing Materials Assistance
We can provide guidance and assistance in developing visual communications and written communications including reports, guides, handouts, brochures, posters, slide design, impacts infographics/marketing, organizational achievements timeline, instructional materials for trainings, program progress reports, marketing folder/handout, community brochure, organizational one pagers/flyers, annual report, and pitch books.

FINANCIAL EDUCATION

Building Native Communities Train-the-Trainer
BNC: Financial Skills for Families train-the-trainer instruction allows your staff or community member to become financial education trainers. These three-day trainings can be tailored to your specific market, such as youth, adults, or elders. Virtual training available in lieu of site visit.

Financial Empowerment for Teens & Young Adults Train-the-Trainer
Driven by the knowledge that youth need financial skills to help bridge the gap from surviving to thriving, the *Building Native Communities: Financial Empowerment for Teens & Young Adults* curriculum focuses on crucial financial skills such as developing a spending plan, money management, saving for an education or emergencies, and buying a home. These financial skills build a foundation for our youth that will allow them to experience financial freedom and self-sufficiency as adults.

Financial Confidence for Elders
A first-of-its-kind curriculum created to honor and empower Native elders. Through storytelling, reflection, and culturally grounded discussions, participants build confidence in managing money, protecting assets, and navigating financial systems with dignity. This program celebrates the wisdom of elders as financial knowledge keepers who continue to guide their families and communities toward stability and sovereignty.

Financial Coaching with Families
Financial Coaching with Families is a training program designed to provide 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.

$pending Frenzy
This interactive budgeting simulation training prepares you to host a successful reality fair that will help Native youth learn how to manage money, including lump sum payments. This training pairs well with *Building Native Communities: Financial Empowerment for Teens & Young Adults*.

Supporting Startup & Emerging Native CDFIs

ORGANIZATIONAL DEVELOPMENT & MANAGEMENT

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. Virtual training available in lieu of site visit

Professional Development Coaching
Monthly coaching sessions to 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 for intended results.

CDFI Development 101 & Operational Planning Session
A facilitated, 2-day training which cover the foundational steps of developing a CDFI. The first day covers CDFI industry basics, how to organize a Native CDFI, and outlines next steps. The second day is an operational planning session to set the direction and priorities for the organization's activities over the next year for CDFI implementation and U.S. Treasury Certification.

Native CDFI Practitioner Certification Program

Oweesta Corporation offers a Native CDFI Practitioner Certification Program uniquely adapted to the cultural context of Native CDFIs. This training provides an overview of all areas of Native CDFI operations, including basic financial management, lending, development services, impact tracking, marketing, capitalization, and more. The Certification Program offers four tracks (with additional options for Native CDFI Board members) to specialize in Lending, Executive Management, Development Services, and/or Financial Management. Each track includes a series of trainings meant to provide a comprehensive overview of Native CDFI operations, including basic financial management, lending, development services, impact tracking, marketing, capitalization, and more.

This certification program is unmatched – it was developed following extensive key information interviews with Native CDFI practitioners, consultants, and Oweesta partners and teaches on activities specific to Native CDFI practitioners, such as performing collateral perfection on Indian trust land or leveraging resources available only to Tribal nations.

FOUR SPECIALIZED NATIVE CDFI PRACTITIONER CERTIFICATION TRACKS

Executive Specialization

- NCP101 Fundamentals Week
- NCP102 Financial Management I
- NCP103 Financial Management II
- NCP106 Effective Fundraising and Capitalization
- NCP107 Leadership and Management
- NCP108 Financial Management III

Development Services Specialization

- NCP101 Fundamentals Week

Three or more BNC Trainings:

- BNC1015 Financial Skills For Families
- BNC1021 Financial Coaching 1.0
- BNC1031 Financial Empowerment for Youth
- BNC1041 Coaching for Credit Building
- BNC1051 Financial Confidence for Elders
- BNC1061 Financial Coaching 2.0
- BNC1071 Trauma-Informed Financial Practitioner

Financial Management Specialization

- NCP101 Fundamentals Week
- NCP102 Financial Management I
- NCP103 Financial Management II
- NCP108 Financial Management III

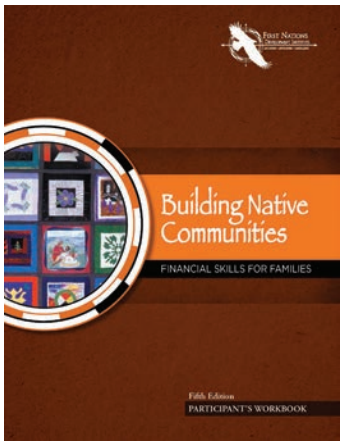
Lending Specialization

- NCP101 Fundamentals Week
- NCP104 Underwriting – Consumer and Small Business Lending
- NCP105 Loan Portfolio Management

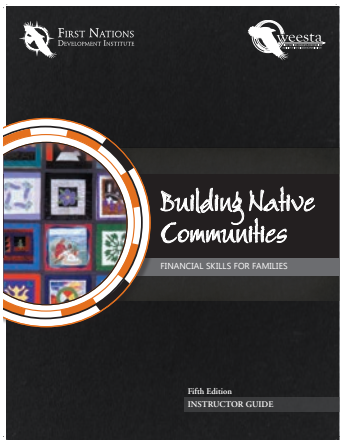
Financial Curriculum

BUILDING NATIVE COMMUNITIES: SUITE OF RESOURCES

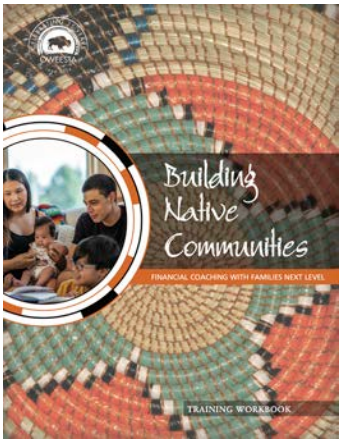
Free downloads available through www.oweesta.org.



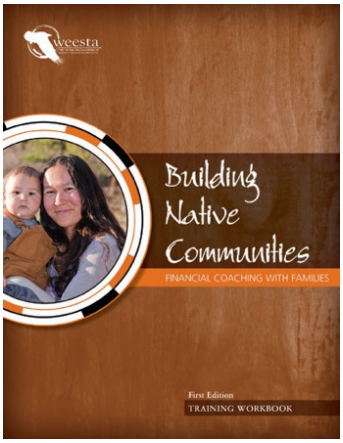
$23.00



$25.00



Available through Oweesta's Trainings



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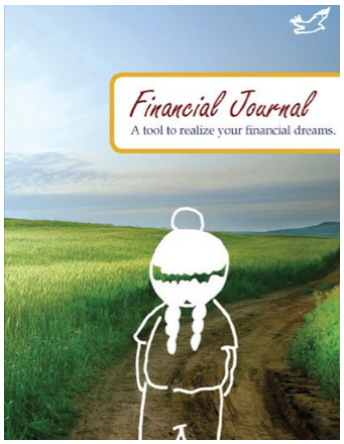
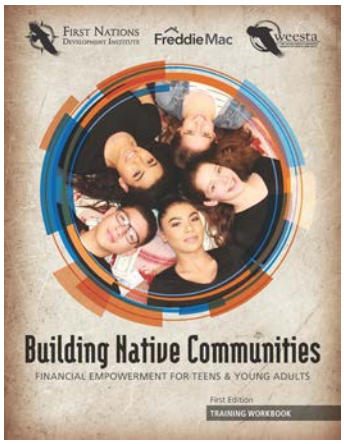


$15.00



$30.00

Investor Services

We partner with investors seeking to expand their investment portfolios to include Native CDFIs, Native nonprofits, or Tribal Governments/Tribal Entities. Together, we can bring investments into Native communities and create generational social impact with our financing efforts. Investors interested in impact investing in Indian Country can consider direct investments with Native Community Development Financial Institutions (CDFIs), locally led financing institutions that are changing the economic landscape of their respective tribal communities. Oweesta's history of serving Native communities through financing efforts as well as culturally relevant capacity building platforms for over 25 years has resulted in a proven lending model that has successfully revolved over $109.5 million in Indian Country.

DUE DILIGENCE

Are you interested in investing in Indian Country but not sure how or where to start? Oweesta can perform initial due diligence to assist in meeting compliance requirements of equity investing in Native Community Development Financial Institutions and provide the investor with a comprehensive overview of a Native CDFI organizational, financial, and lending profile to make an informed investment decision.

LOAN SERVICING

For investor partners invested in Native CDFIs, Oweesta provides loan servicing to meet all loan serving needs of a Native CDFI loan portfolio. Loan servicing includes initial set-up, loan statements and billing, and maintaining loan history, among additional services. A variety of reporting is available including diverse options for portfolio reporting (i.e., portfolio summary, status changes, and risk ratings) and analytics reporting (i.e., interest accrual, earnings projections, and trend analysis).

PORTFOLIO MONITORING AND IMPACT REPORTING

Oweesta's current investors are provided with a comprehensive Oweesta Quarterly Report. This report includes Oweesta's financial information and detailed data on the Oweesta's loan portfolio including measurements on the health of the portfolio, investment portfolio data and specific impact data relative to Indian Country. Investor reporting can also be specifically designed to meet additional reporting requirements for a single Native CDFI investment or a pool of Native CDFI investments. Quarterly Reports are tailored to provide portfolio information and outcome data important to the investor.

All reporting provided by Oweesta provides data on how investment(s) are truly impacting Indian Country and showcase how direct investments to Native CDFIs are meeting the investors' financing philosophy. Quarterly reporting also provides relevant information to consider for future investment.

Our Team

Chrystel Cornelius
President & CEO
(Ojibwe; Oneida)

Florence Ludka
CFO
(Ojibwe)

Heather Rademacher Taylor
COO

Jamie Olson
CLO
(Nez Perce)

Sayre Savage
Director of Programs

Vincent Grant
Sr. Programs Officer
(Ojibwe)

Marisa Snider-Peterson
Programs Officer
(Oglala/Hunkpapa Lakota)

Star Means
Programs Officer
(Oglala Lakota)

Alexandra Shaughnessy
Director of Investments & Reporting

Mikeala Purvis
Investments & Reporting Officer
(Anishinaabe)

Debbie Powers
Accountant

Michelle Carlson
Finance Assistant

Penny Wynn
Accounting Officer
(Chickahominy)

Jessica Olmstead
Accounting Assistant

Trevor Bradford
Sr. Loan Officer

Zack Huberty
Loan Officer
(White Earth Ojibwe/ Pillager)

Kolea Razon-Olds
Director of Community Initiatives
(Kānaka ʻŌiwi)

Tawny Wilson
Sr. Director of Advancement
(Sicangu/Oglala Lakota)

Louie Rios III
Director of Advancement
(Ojibwe)

Mary Deiter
Sr. Advancement Officer
(Peepeekisis Cree Nation)

Sandy Thompson
Communications Director

Isaiah Cornelius
Software Developer
(Chippewa)

If your need isn't listed in this guide, please reach out to us:

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