

ENGAGEMENT PLAN
for the
ACCESS TO CAPITAL AND CREDIT IN NATIVE COMMUNITIES REPORT
As Approved on January 30, 2017

BACKGROUND:

In 2001, the CDFI Fund issued the “[Native American Lending Study](#)” (NALS), the first national report to document the limited access to capital and credit in Native Communities.¹ In 2013, the CDFI Fund commissioned a two-part follow-up study to the NALS. Part one, the “[Access to Capital and Credit in Native Communities Report](#)” (ACC Report), was released on May 23, 2016. Part two is the “[Access to Capital and Credit in Native Communities: A Data Review](#),” was released on January 31, 2017.

OBJECTIVE:

The goal of this engagement plan is to increase the visibility of the ACC Report to ensure that it is widely used by policymakers and advances ideas for improving access to capital and credit in Native Communities.

DESIRED OUTCOMES:

The CDFI Fund seeks to achieve the following outcomes by implementing this engagement plan:

1. Increase lending in Native Communities by fostering partnerships among Native CDFIs and Native non-profits and traditional for-profit financial institutions that have Community Reinvestment Act (CRA) obligations.
2. Increase awareness among foundations and impact investors of the role that CDFIs play in serving the financial needs of Native Communities.
3. Improve communication and collaboration among government agencies involved in Native issues, especially agencies at the federal level (such as the Bureau of Indian Affairs’ [Office of Indian Energy and Economic Development](#)), as well as state and local economic development partners (such as non-Native CDFIs).
4. Educate Congress about the issues and findings discussed in the ACC Report and increase awareness of the CDFI Fund’s role in providing access to capital and credit in Native Communities.
5. Educate practitioners at Native CDFIs and principals at non-governmental organizations (such as the Federal Reserve Banks, especially the [Center for Indian Country Development](#) at the Minneapolis Federal Reserve Bank) about the ACC Report so that they can become more effective advocates for Native Communities in their dealings with the press, foundations, and government.

¹ The term “Native Communities” includes American Indian, Alaska Native, and Native Hawaiian communities.

6. Increase awareness and understanding of the work of Native CDFIs among a wide range of Native stakeholders, including Tribal government leaders, Native chambers of commerce, Native business leaders, and members of Native Communities both on and off the reservation.
7. Increase public awareness of poverty and other problems that Native Communities face due to their geographic isolation.

TACTICS:

To achieve these outcomes, the CDFI Fund will employ a variety of tactics:

1. Speaking Engagements – The CDFI Fund will provide keynote speakers and panelists for national Native conferences. We will also submit session proposals and seek to host forums in conjunction with these events. (A list of past events at which CDFI Fund staff or Advisory Board members have spoken about the ACC Report is shown below in Appendix A.) Forthcoming events to consider include:
 - United South and Eastern Tribes Impact Week
February 6-9, 2017
Arlington, VA
<http://www.event.com/events/2016-uset-spf-annual-meeting/event-summary-3e67a9bc4c8844889d5ae38eacba0d46.aspx>
 - Financial Literacy and Education Commission Meeting
February 14, 2017
Washington, DC
<https://www.treasury.gov/resource-center/financial-education/Pages/commission-index.aspx>
 - CDFI Coalition’s 2017 CDFI Institute (and possible Hill briefing in conjunction with the Congressional Native American Caucus)
February 28-March 1, 2017
Washington, DC
<https://i0.wp.com/www.cdfi.org/wp-content/uploads/2012/06/Save-the-Date-2017-CDFIC-Institute.jpg>
 - Native American Finance Officers Association’s 35th Annual Conference
April 23-25, 2017
San Francisco, CA
<http://www.nafoa.org/events/35th-annual-conference>
 - Native CDFI Network’s 1st Regional Community Development Forum (conducted in collaboration with federal regulators)
September 2017
Deadwood, SD
<http://nativecdfi.net/news-events/event-calendar/>
2. Press Outreach – We will pitch articles, possibly co-authored by CDFI Fund Director Annie Donovan and the Chair of the Native Subcommittee of the Community Development

Advisory Board Tanya Fiddler, to mainstream and Native newspapers. We also may pitch op-eds by Native CDFIs or Native thought leaders to mainstream and Native publications (such as the Huffington Post) and pitch interviews with Native thought leaders to radio talk shows (such as Native American Calling).

3. Surrogate Outreach and Development – We will conduct outreach to Native thought leaders and provide them with background information and talking points so they can serve as surrogates to promote the ACC Report. Potential surrogates could include:
 - Elsie Meeks (formerly Lakota Fund)
 - Sherry Salway Black, Partnership for Tribal Governance
 - Joanna Donohoe, Seven Sisters Community Development Group
 - Jacqueline Johnson Pata, National Congress of American Indians
 - Michelle Kauhane, Council for Native Hawaiian Advancement
 - Christy Finsel, Oklahoma Native Assets Coalition
 - Patrice Kunesh, Federal Reserve Bank of Minneapolis, Center for Indian Country Development
 - Craig Nolte, Federal Reserve Bank of San Francisco, Seattle branch
 - Ammar Askari, Office of the Comptroller of the Currency
 - Iris Friday, HUD Seattle, Northwest Office of Native American Programs
 - Dante Desiderio, Native American Finance Officers Association
 - Chris James, National Center for American Indian Enterprise Development
4. Intergovernmental Outreach - The CDFI Fund, through Senior Advisor Tricia Kerney-Willis, shared the ACC Report with internal and external partners of the White House Council on Native American Affairs during the summer of 2016 and also presented the report to interagency partners during a Council meeting in October 2016. In addition, Senior Advisor Kerney-Willis shared the ACC Report with participants at the White House Tribal Nations Conference in September 2016. Future intergovernmental outreach activities to consider include:
 - Make a presentation about the ACC Report to the [FDIC's Advisory Committee on Economic Inclusion](#).
 - Disseminate the ACC Report through the [Financial Literacy and Education Commission](#) to the 19 federal agencies that make up the Commission.
 - Disseminate the ACC Report by leveraging partnerships with sister federal agencies—for example, the United States Department of Agriculture, which can distribute the ACC Report through its state offices and Office of Tribal Relations.
 - Create a target list of state and local agencies that are involved with Native issues and send them copies of the ACC Report. Consider hosting an educational webinar for these agencies.

- Work with federal regulators to produce publications and articles about investing in Native Communities. The Office of the Comptroller of the Currency has produced a variety of publications designed to raise awareness among the financial institutions it supervises about the lending and investment opportunities available in Native Communities. We will consider producing similar publications about investing in Native CDFIs and Native Communities. Potential topics may include how to maintain personal relationships between financial institutions and Native CDFIs and Native Communities in an era of consolidation and centralized control, and how non-bank financial technology (FinTech) can be leveraged to address the needs of Native CDFIs and Native Communities.
 - Present a panel discussion on the ACC Report at the National Interagency Community Reinvestment Conference.
5. Non-Governmental Organization Outreach – We will explore potential collaboration with non-profits, foundations, colleges and universities, and other organizations to disseminate the ACC Report. Potential partners may include:
- Aspen Institute, including the [Center for Native American Youth at the Aspen Institute](#) and the [Community Strategies Group](#) (Janet Topolsky)
 - [Center for Global Policy Solutions](#) (Maya Rockeymoore)
 - University of New Hampshire, Carsey School of Public Policy (Mil Duncan)
 - The Opportunity Agenda (Betsy Richards)

We also will consider convening a meeting with key foundations and impact investors to review past investment in Native Communities and to explore any potential opportunities for and obstacles to investment, as well as to discuss future investment in trust lands and the potential role for foundations. The organizations invited should include:

- Annie E. Casey Foundation
- Bill and Melinda Gates Foundation
- Bush Foundation
- Cargill Foundation
- F.B. Heron Foundation
- Ford Foundation
- McKnight Foundation
- Northwest Area Foundation
- Robert Wood Johnson Foundation
- Trillium Asset Management Corporation
- W.K. Kellogg Foundation

We also will consider focusing outreach specifically on the financial services industry. In addition to raising awareness among individual financial institutions, we will consider

partnering with the organizations such as the American Bankers Association Community Engagement Foundation (Corey Carlisle), as well as with community development banking trade groups, such as the Community Development Bankers Association, the National Bankers Association, and the National Community Investment Fund, and with community development credit union groups, such as the National Federation of Community Development Credit Unions and the National Credit Union Association. We also will ensure that the credit reporting agencies are informed about the ACC Report.

6. Congressional Outreach – We will disseminate the ACC Report to members of the Congressional Native American Caucus, which is composed of more than 80 U.S. Representatives. We also will coordinate a briefing with the Caucus in early 2017 (during the opening months of the 115th Congress) to familiarize new and existing members of the Caucus with the work of the CDFI Fund and the findings of the ACC Report. In addition, we will provide a briefing on the ACC Report to the staff of the Senate Select Committee on Indian Affairs and identify further opportunities to engage members of the Committee.
7. Social Media Campaign – We will launch a robust social media campaign to compliment the activities outlined above. The campaign will include blogs on the CDFI Fund’s website and Twitter posts, and will be especially active during November, which is Native American Heritage Month.

Appendix A – Past Speaking Engagements and Events

Great Plains CDFI Conference

August 17, 2016

Bismarck, ND

CDFI Fund Director Annie Donovan was a keynote speaker at this conference. She and Native Subcommittee Chair Tanya Fiddler also were on a panel and spoke about the ACC Report.

Native American Financial Officers Association Fall Conference

September 19-20, 2016

Charlotte, NC

Native Subcommittee Chair Tanya Fiddler spoke about the ACC Report during a panel entitled “Supporting Tribal Entrepreneurship to Create Private Reservation Economies.”

White House Tribal Nations Conference

September 26, 2016

Washington, DC

CDFI Fund Senior Advisor Tricia Kerney-Willis discussed the ACC Report in her remarks during a conference session.

CFED Assets Learning Conference

September 28, 2016 – September 30, 2016

Washington, DC

Native Subcommittee Chair Tanya Fiddler spoke about the ACC Report when she served as a presenter on two different panels: a pre-conference session entitled “What Drives the Racial Wealth Gap and What We Can Do About It” and a conference session entitled “Creating Financial Wellbeing and Opportunity in Native Communities.”

National Congress of American Indians 73rd Annual Convention

October 11, 2016

Phoenix, AZ

Native Subcommittee Chair Tanya Fiddler was a presenter at a breakout session entitled “Seeding Prosperity: Strategic Considerations for Building Sustainable Tribal Economies.”

13th Annual Native Gathering and Native CDFI Network Annual Member Meeting at the Opportunity Finance Network 2016 Conference

October 24-27, 2016

Atlanta, GA

CDFI Fund Native Initiatives Program Manager Amber Bell spoke at the convening. Discussions arose on ways to better coordinate with Tribal entities and governments and to encourage the development of Native entrepreneurs, as well as the overall state of the Native CDFI Industry.

Housing Assistance Council 2016 Rural Housing Conference

November 30, 2016

Washington, DC

Native Subcommittee Chair Tanya Fiddler cited the ACC Report during a luncheon plenary session entitled “The Changing Face of Rural America.”

**Advisory Board Meeting, Office of the Special Trustee for American Indians, U.S.
Department of the Interior**

November 30, 2016

Washington, DC

CDFI Fund Native Initiatives Program Manager Amber Bell spoke at the Advisory Board meeting about the CDFI Fund’s Native Initiatives and the ACC Report.