



Emerging Native CDFI Learning Cadre

CALEB SELBY AND LANALLE SMITH

Motivation for Cadre

- BNCSI
- Direct TA and Cadres
 - A Cadre for emerging groups

Introductions!

Cadre → Learning Together

- Name, Your Native CDFI, Where your Native CDFI is at

Raise your Hand!

Please “raise your hand” in the zoom software and ask a question at any time

Survey Results...Thank You!

See PDF

Cadre Outline

- Today = big picture overview of best practices, workplan introduction, questions
- Calls 2, 3, and 4: Dig more deeply into the areas you need/want to make progress in
- “Homework” in between (workplan progress)

GOALS

- Leave you with a strong idea of what emerging Native CDFI Best Practices are
- Assist you to identify in which best practice areas your NCDFI can grow

Expectations

- Attend the calls
- Get a workplan developed
- Do some “homework” between calls
 - We expect the “homework” to be things you’re already doing day to day
 - We hope to give you guidance as you complete these goals

Agenda for Today

1. What certification looks like (big picture)
2. Best practices for emerging Native CDFIs
3. Outline the rest of the Cadre
4. Questions

CDFI Certification Requirements

An entity **must meet all** of the following requirements to be eligible to apply to become a certified CDFI:

1. Be a **Legally Existing Entity**;
2. Have a **Primary Mission** of promoting community development;
3. Be a **Financing Entity**;
4. Primarily serve an eligible **Target Market**;
5. Provide **Development Services** in conjunction with its financing activities;
6. Maintain **Accountability** to its defined Target Market; and
7. Be a **Non-Governmental Entity**, and not be controlled by any governmental entities.**

Best practices as you become certified

1. Board of directors
2. Capitalization
3. Staffing
4. Policies
5. Products and services
6. Infrastructure (loan software and accounting software)
7. Strategy

BOARD OF DIRECTORS



Basic responsibilities of Nonprofit boards

Determine the organization's mission and purpose.

Select the chief executive.

Provide proper **financial oversight**.

Ensure **adequate resources**.

Ensure **legal and ethical integrity and maintain accountability**.

Ensure effective **organizational planning**.

Recruit and orient new Board members and assess Board performance.

Enhance the organization's **public standing**.

Determine, monitor, strengthen the organization's programs and services.

Support the chief executive and assess his or her performance.

Six tips for strong CDFI Boards

Recruit Board members with lending or banking skills.

Look for community development banking and lending experience.

Look for members who represent and understand your target market.

Think strategically about different areas and expertise.

Look for different perspectives, and “shake it up big.”

Consider developing a matrix that outlines skill sets, affiliations, other expertise that you’re looking for in Board members.

Help you to fundraise (next slide)

Organizational Chart



- Order of hiring:
 - (Board of Directors)
 - ED
 - Loan Officer
 - Development Service provider
 - Admin

Another Board Role: Fundraising and Capitalization



- Board Members are responsible for helping the organization reach it's fundraising and capitalization goals
- Capitalization and fundraising are ongoing endeavors for CDFIs of all types and sizes, especially as the CDFI industry continues to grow

POLICIES AND PROCEDURES



The Role of Policies vs. Procedures

Policies (Sword & Shield):

- Rules to live by: help you make hard decisions
- Framework for managing the big picture
- Typically drafted by staff and approved by Board

Procedures:

- Processes
- Framework for consistent day-to-day operation
- Typically set by staff

Only as good as the people using them!!!

Typical CDFI Policies

Money Management

- Financial
- Investment
- Procurement

Operations

- Personnel
- Travel

Lending

- Loan Policies and Loan Loss Reserve
- Portfolio Management

Other

- Board operating

By-laws: Best Practices



- Rules of Governance and FY
- Easier to amend (by BOD vote)
- How the board is picked, numbers of offices, term limits, vacancies, defines officers
- Specifies meetings and attendance requirements
- Defined Board roles and responsibilities

Financial management policies

- Preparation of financial statements
- Reconciliation and oversight
- Cash, checks, and deposits
- Borrowing funds
- Budget development
- Conducting audits
- Insurance requirements
- Investments
- Property management

Lending Policies and Procedures

Maximize CDFI's community impact WHILE protecting capital ("stand-in" for regulation)

Emphasize reduction of LOAN LOSS RISK

Approved by Loan Committee and Board

Follow generic loan process steps

Provide consistent underwriting steps

Outline staff responsibilities and lending authority

NOT permanent - responsive to mission & market changes

Provide comfort to funders (but not dictated by them)

Timeline: developed before your first loan is made

Loan policies

Collateral guidelines

Loan rating and loss reserves

How interest rates and fees are set

Preferred upper limit for total loans outstanding/ concentrations

How to detect, analyze, and work out problem loans

Conflict of interest narrative

Loan procedures: addressing the lending lifecycle

Application and verification

Underwriting

Loan approval and closing

Loan servicing

Portfolio risk management

Compliance

Loan loss reserve

Delinquencies and collections

Reporting

STAFFING

Best Practices for Staffing

- Committed and strong Executive Directors
- Timeline: (1) Executive Director, (2) Loan Officer, (3) Development Services Provider, and an Admin staff along the way
- Grow your staff as fast as your Native CDFI grows (avoid understaffing)
- Keep an eye on liquidity
- Manage staff turnover (and try to prevent it)
- For CDFI certification: more than half of staff need to be involved in some way in the provision of financing

Staff capacity vs. consultant

- Q: How do we decide when we should hire a consultant for something or grow staff capacity?

YOUR MARKET (PRODUCTS AND SERVICES)

DEVELOPMENT SERVICES AND LENDING NEEDS

Market analysis: loan products

What **products** does our community need?

What **collateral** can borrowers provide to secure the loan?

What can borrowers afford to pay in **monthly payments**?

What kind of **interest rate** will borrowers be able to afford?

Do we need to look at any **seasonal or special arrangements** to ensure that borrowers can repay loans?

Will borrowers need **down payment** or closing cost assistance?

Market analysis: development services

What development services do potential borrowers need to ensure that they can successfully re-pay loans?

Who can help provide these development services? Are there other local agencies that we can partner with?

How should we **design** our development services?

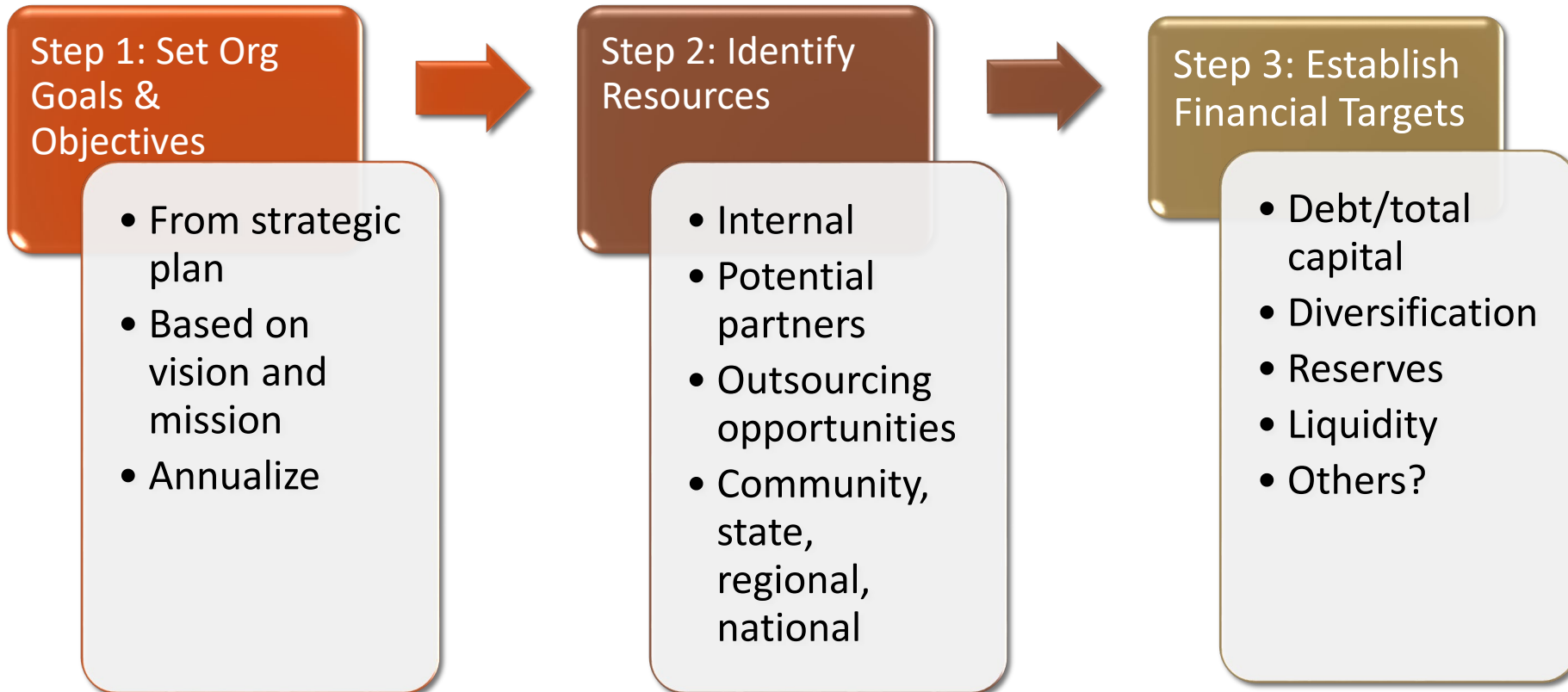
Do borrowers have the ability to **pay** for development services?

What **type of training** would borrowers be most likely to attend? An eight-hour course on a Saturday, for example, or a two-hour once a week class over four weeks?

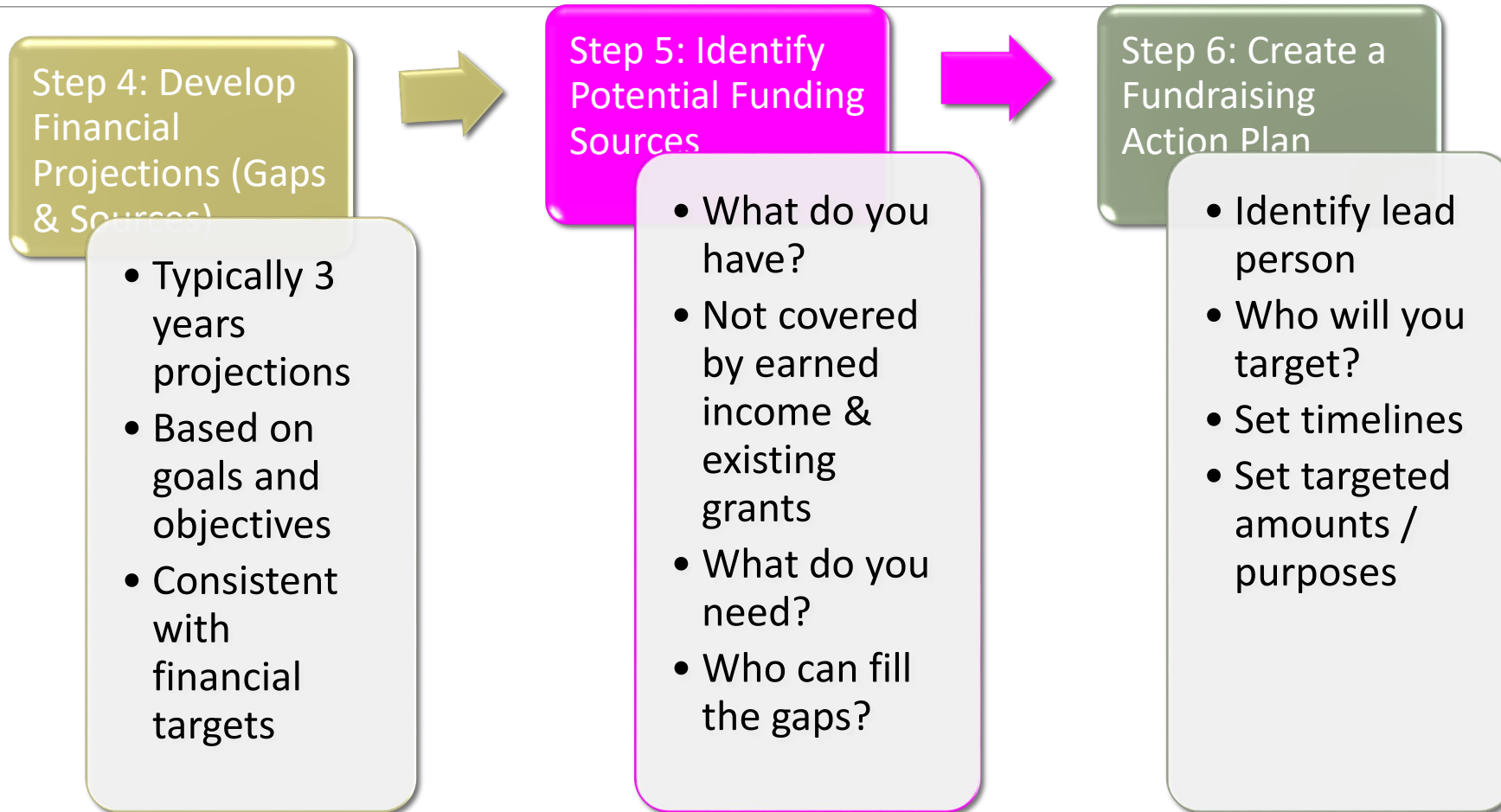
CAPITALIZATION



Capitalization Planning: Step by Step



Capitalization Planning: Step by Step, cont...



Equity Capital

Government- Federal and State
(e.g. CDFI-NACA, ANA, USDA)

Foundations

Individual Donors- Board,
Community

Tribes

Debt Capital

Government- Federal and State
(SBA, USDA)

Oweesta

Banks

Foundations- Program Related
Investments

Religious Institutions

Private Investors- Asset
Management Groups

Tribes

Best Practices with a Cap Plan

Tie it to your strategic plan

3-year capitalization plan (hard to see too far in the future)

Shop it to funders

Have it driven by realistic goals and industry standards

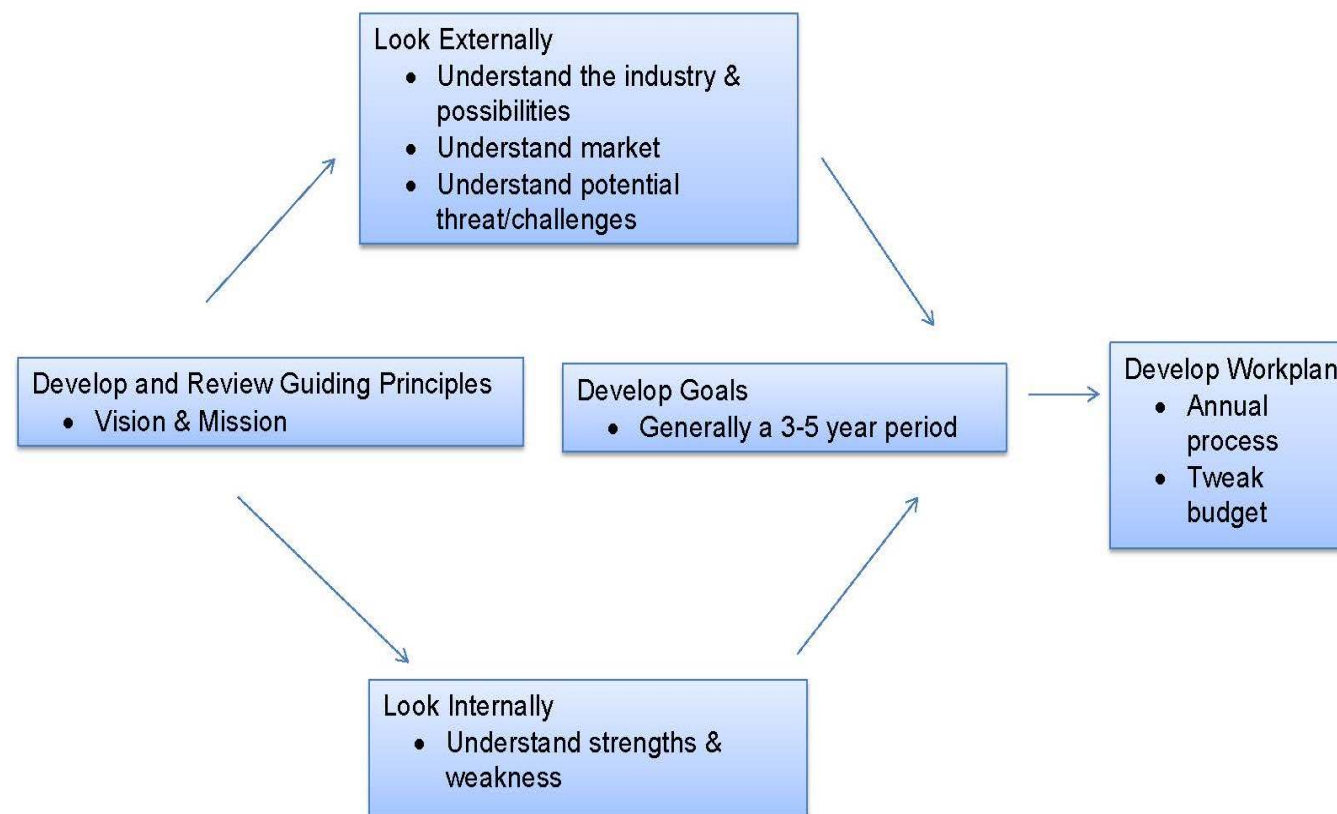
- Debt capital totals a result of this

For certification: liquidity metrics are important

STRATEGIC PLANNING:

DEFINING YOUR STRATEGIES TO ACHIEVE YOUR MISSION

How Do We Do It? The Process...



Strategic Goals

Why four to six strategic goals?

- Focus, Focus, Focus
- If you have more, is it a priority?



Categories to Consider

Financial

- Capitalization level
- Volume of loans outstanding
- \$ loans leveraged
- Self sufficiency
- Financial health
- Sustainability

Non-financial

- New programs or products
- Growing existing services
- Impact measurements
- Reputation
- New markets served

What is Your Plan?

What are your goals?

What are your most appropriate sources of debt?

What are your most appropriate sources of equity?

What is a reasonable timeline? Who is lead on which applications?

How do I maximize my **spread**?

INFRASTRUCTURE



Infrastructure Best Practices

- Buy and get trained on Loan Software before beginning lending
- Be able to product financial statements as soon as you can
 - This means having accounting software
- The most common software(s) are Downhome Loan Software, and QuickBooks

Big Picture

Refresher:

1. Board of directors
2. Capitalization
3. Staffing
4. Policies
5. Products and services
6. Infrastructure (loan software and accounting software)
7. Strategy

The Workplan

Caleb to give a tour of the workplan.

“Homework” for Next Cadre Call

- Where can you make progress towards these best practices?
- Add those areas to your workplan
- Ask Lanalle and I questions if you have any
- We will tailor the next call to the areas most of you have on your workplan



Thank you for participating!

First Nations OWEESTA Corporation

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www.oweesta.org



Native CDFI Emerging Learning Cadre Call #2

LANALLE SMITH AND CALEB SELBY

Agenda for Today's Call

- Review of last call's material
- What we missed last call
- Focus on capitalization
- Workplan tour
- A look ahead to the next two calls

Review: CDFI Certification Requirements

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A bit more framing...

- “Common challenges” for emerging Native CDFIs
- One of the biggest is capitalization... so we devoted a call to it!

Review: Best practices as you become certified



1. Board of directors
2. Capitalization
3. Staffing
4. Policies
5. Products and services
6. **Infrastructure (loan software and accounting software)**
7. Strategy

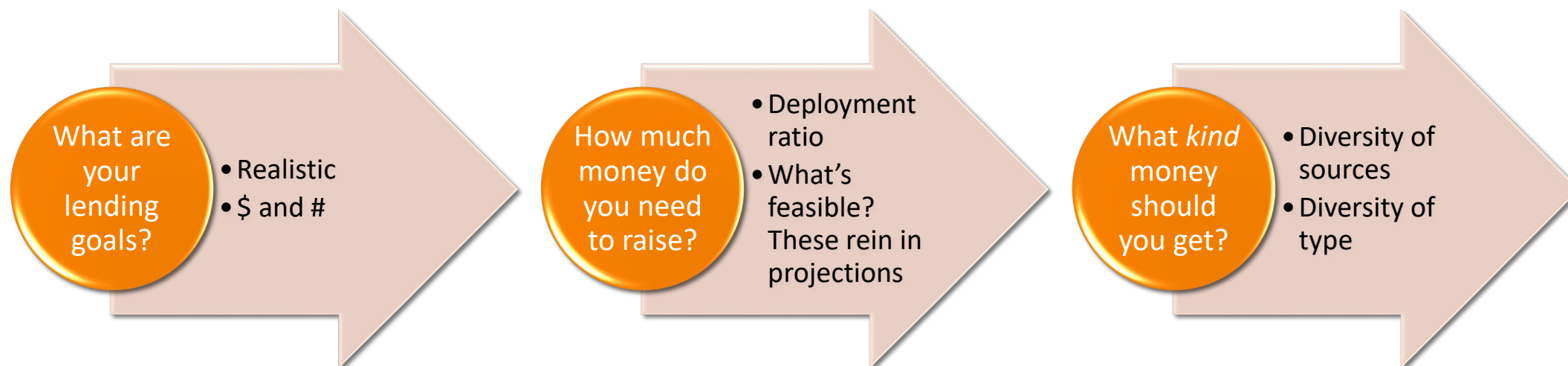
Infrastructure

- Easy to start operations without the necessary infrastructure
- Helpful to start with:
 - Loan software
 - Accounting software
 - DownHome Loan Software and QuickBooks are the most common
 - OFN's Technology Research is also helpful
- Also, starting with impact tracking is helpful

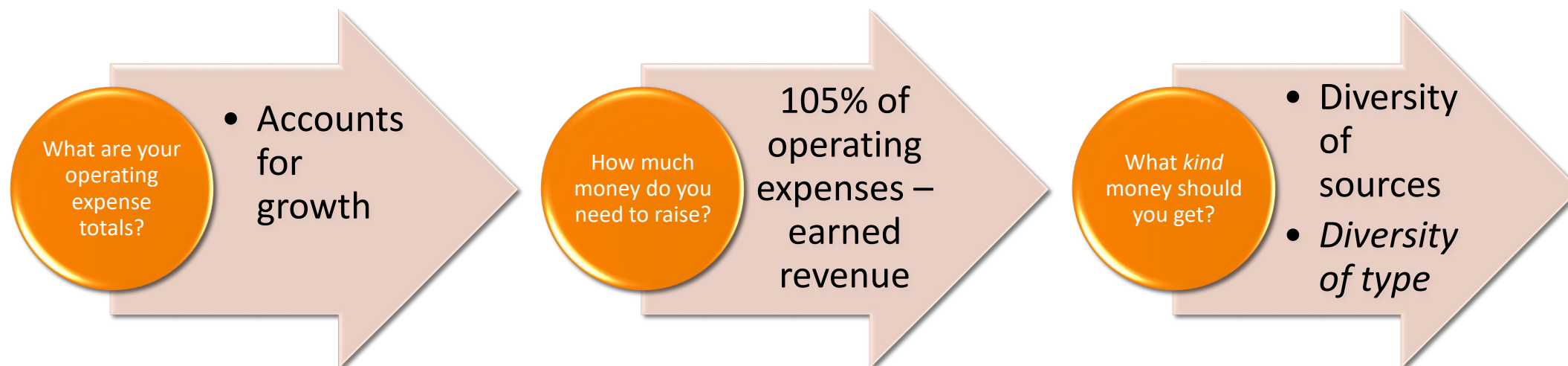
Quick Definitions

- Operating Revenue: revenue earned or raised to support your operations
- Lending capital: capital on your BS *for* lending (not for operating)
- Deployment Ratio: $\text{loans receivable} / \text{lending capital}$

Capitalization Plan Overview



Operating Projections



Poll Question

How is the deployment ratio calculated?

Note: this doesn't account for...

- Capital expenditures (building purchase, etc.)
- Capitalization plans could account for this, but often they do not

Lending Goals Best Practices

- Startup groups don't have a history to check against
- Market studies help (document the demand first)
- Native CDFI Industry Profile (see pdf)
- **Lending goals need to be achievable, but also not too conservative**
- **Resulting capitalization goals should also be attainable**
 - Ex. Maybe lending \$1.5MM over next three years means raising \$1MM in funding. Is this achievable for you?

	FY20	FY21	FY22
Loan Volume	\$400K	\$500K	\$600K
Capital to Raise	\$400K	\$250K	\$250K

Operating Goals Best Practices

- Capitalization plans aren't just for lending capital needs
- Operating capital needs should be:
 - Historically relevant
 - Account for new staff
 - Account for new programs
- Project to raise 105% of operating expenses (a little cushion!)

Operating Expenses	\$100K	\$150K	\$200K
Operating Revenue Needs	\$105K	\$157.5K	\$210K

Other Considerations: The Spread!

- When you acquire debt capital, you want to analyze your interest rate spread!
- Interest rate spread is the difference in rates between your portfolio and borrowed capital
- Example:
 - Native CDFI Consumer lender lends out at 12%
 - The same NCDFI also borrows at 4%
 - The spread is 8%
 - So, if the NCDFI borrowed \$100K, it makes \$8,000 on average!

Poll: you calculate spread!

- Native CDFI housing lender lends at 4.5%
- It borrows capital at an average of 3%
- What's the spread??

Answer

- $4.5\% - 3\% = 1.5\%$

Other Considerations: Asset-Liability Matching

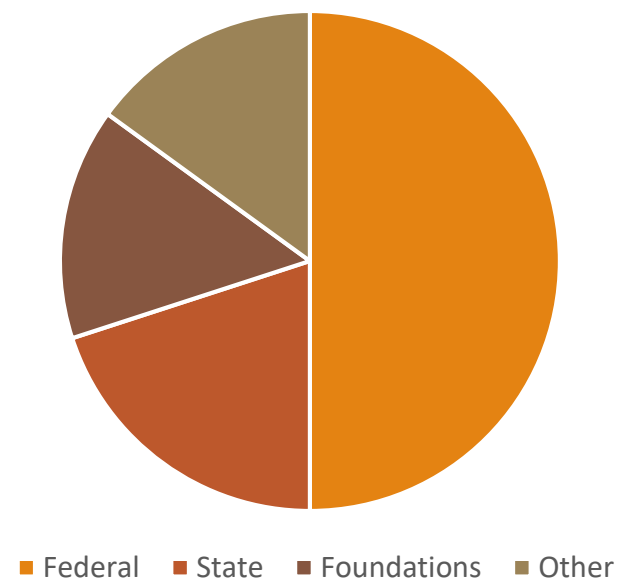


- Fancy term for “capital term should match portfolio term”
- Housing lenders would want to be careful raising capital on 5-year terms for 15 or 30-year mortgages
- The idea is, you want to make sure you have cash to pay back lenders!

Diversity of Sources

- Federal Sources
- State Sources
- Religious Sources
- Foundations
- Corporations
- More creative
- This gets easier as your organization grows!
- It's okay to be supported by a NACA TA grant only at the start...

% of grant revenue by source



Example, Diversity of Sources



AICCW • FACC



Poll: How many different sources of funding do you have now?



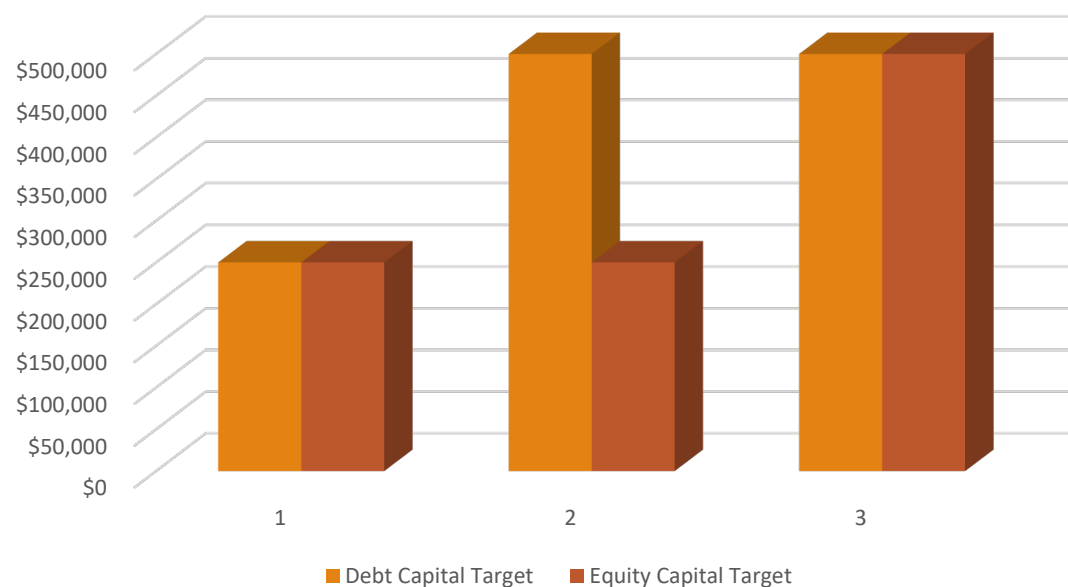
Diversity of Type

- Equity capital (grants) and debt capital!
- Moderate leverage is good!
 - This is where the net asset ratio is important!
- Quick tour of the Industry Profile... (see pdf)
 - What amount of leverage is good?

Visual Example of Blending Debt and Equity



Debt and Equity Targets



	FY20	FY21	FY22
Total Lending Capital Need	\$500,000	\$750,000	\$1,000,000
Debt Capital Target	\$250,000	\$500,000	\$500,000
Equity Capital Target	\$250,000	\$250,000	\$500,000

Common Sources in the NCDFI Sphere

- USDA
 - RBDG, IRP, RMAP
- CDFI Fund
- Oweesta, Craft3
- Northwest Area Foundation
- Banks, especially local
- Foundations
- State governments
 - Indian Equity Fund in MT
- EDA
- Tribes

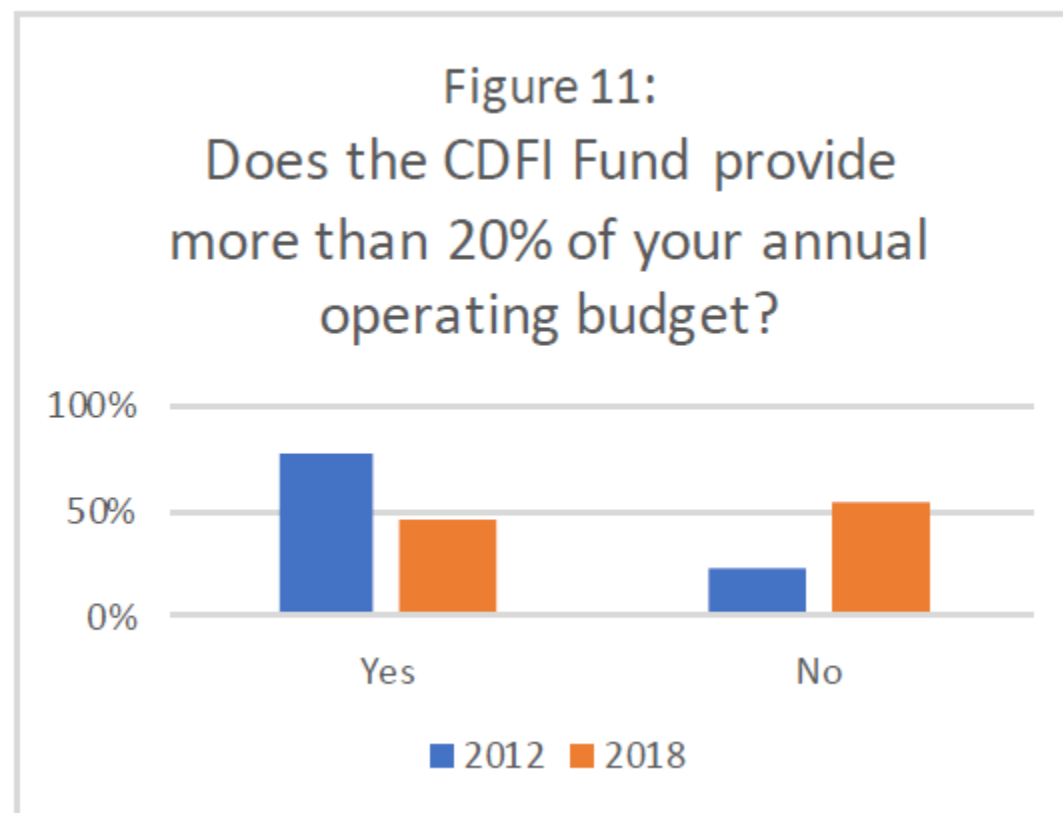
Slightly Less Common, but Growing

- Social investing
- Capital pools or other more advanced financing structures

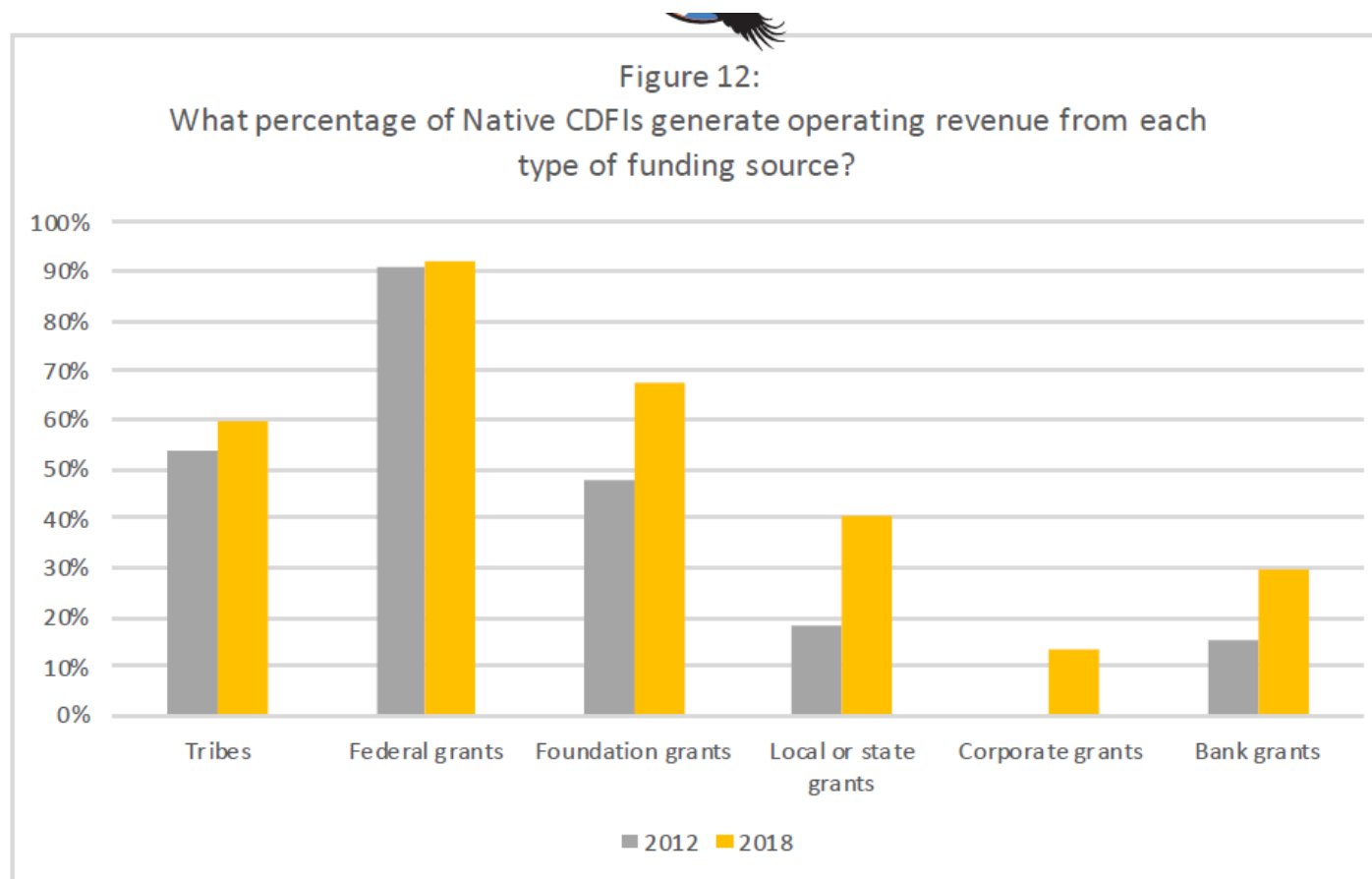
Another Poll Question

What are important financial ratios to factor into your capitalization plan?

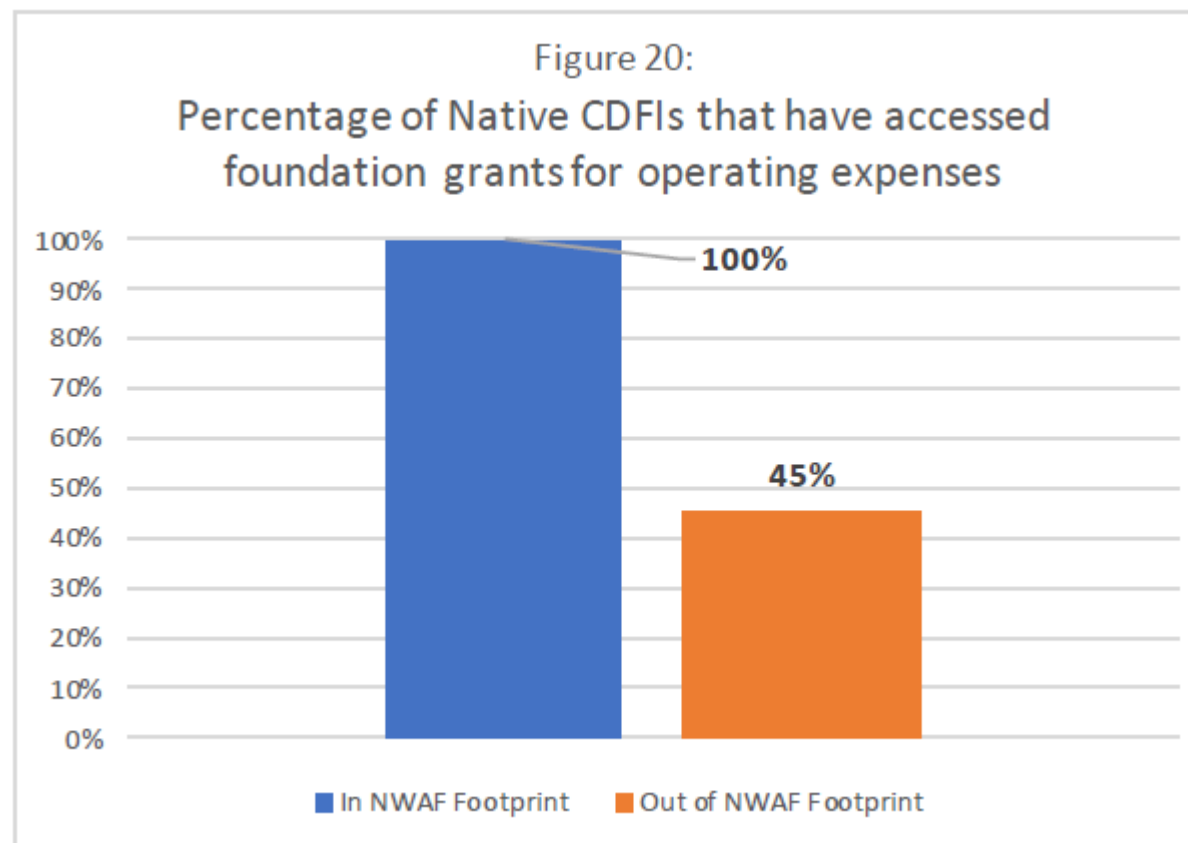
Some Context



More Context



Even More Context



Make a Plan

- It's easy to miss grant deadlines given the variety of funding sources, each source's variety of programs, and each program's deadlines.
 - **I've worked with Native CDFIs who have missed deadlines.**
- Set diversification goals
- Set debt and equity goals
- **Part of this plan should be attending conferences to get facetime with funders!**

Best Practices in Using the Cap Plan

- Tie to your strategic plan
- Make an operating plan which ties to it
- **By following annual operating plans, you accomplish your strategic plan and capitalization plan!**

The Workplan

- I just finished up talking about the annual operating plan...now let's talk about the workplan for this cadre!

A look ahead

- Two more calls!
 - Next one is on strategy, and Lanalle will be leading!
- Before next call:
 - Have developed two or three objectives that you want your Native CDFI to accomplish over the next few months
 - We're going to ask for just a 2-minute presentation about what you want to accomplish!

Questions??



Native CDFI Emerging Learning Cadre Call #3

LANALLE SMITH AND CALEB SELBY

Agenda

- Review of last call's material
- Homework from Call #2
- Focus on Strategic Planning
- Call #4 Agenda
 - Certification
 - Workplan progress

Review: CDFI Certification Requirements

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Homework from Call #2

- List 1-2 objectives that will build a strong foundation for CDFI certification.
- You will be unmuted one at a time to share your objective.

Components of a Healthy Native CDFI:

- Human Resources
- Board of Directors
- **Market Analysis**
- Policies and Procedures
- Financial Management
- **Strategic Planning**
- Portfolio and Underwriting
- Capitalization Planning

What is Strategic Planning?

A process in which an organization defines strategies to achieve the mission

Strategic Planning FAQ's

Who should be involved?

How long does the process take?

What time frame should my organization cover?

To Be Strategic You Must Consider...

- Where you've been
- Where you are
- What's on the horizon
- Your vision
- Your mission

And then...

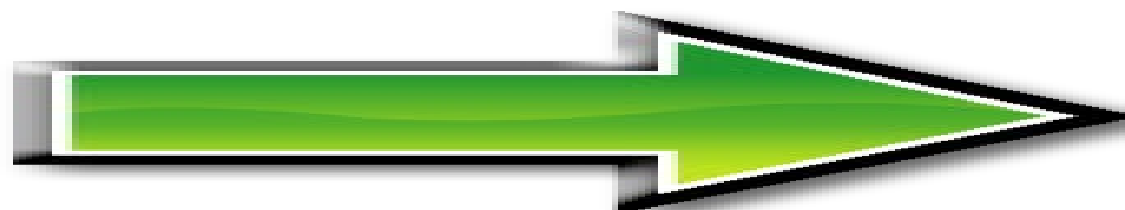
Set specific long(er)-term goals

Business Planning vs. Strategic Planning

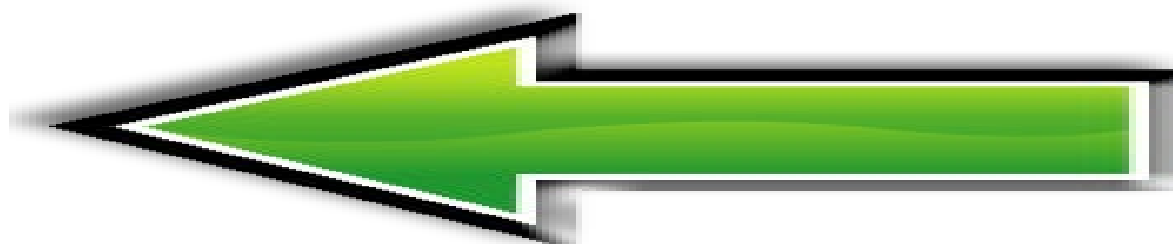
October 1, 2020

Sept 30, 2023

Business Planning



Strategic Planning



Benefits of Strategic Planning?

- Provides a road map
- Allows everyone to be part of building the map
- Sets direction and priorities
- To simplify decision making
- To communicate the message
- Used to measure progress against goals



POLL

My organizations main reason for not completing a strategic planning session

- Past efforts of a strategic planning session have failed
- The strategic plan will never be used
- The process is too time consuming
- We have completed a strategic plan

How Do We Do It? The Process...

Develop & Review Guiding Principles

- Vision and Mission

Look Externally

- Understand the industry and possibilities
- Understand the market
- Understand potential threats/challenges

Look Internally

- Understand strengths and weaknesses

Develop Goals

- Generally a 3-5 year time period



The “Nesting Baskets”



Workplans

Objectives

Goals

Mission

Vision

VISION & MISSION

STEP 1

POLL

My organization has a vision statement.

- YES
- NO
- We are currently developing a vision statement

What's the Difference?

Vision: What is the future you want to create for the community you wish to address?

Mission: Your organization's role in bringing the vision into being

What do we do?

For whom do we do it?

What is the impact?

First Nations Oweesta's Mission Statement



First Nations Oweesta supports economic growth in Native American communities through the creation, development and capitalization of Community Development Financial Institutions.

Mission Statement Guidelines

Describes the purpose of your organization in achieving a longer-term vision

Should help guide decisions of the organization

- Broad enough to allow for growth and change
- Narrow enough to help the organization focus

Something the community & funders can understand

Mission Guidelines

1. Our Cause

- Who? What? Where?

2. Our Actions

- What we do?

3. Our Impact

- Changes for the better

VISION STATEMENT

POLL

My organization has a vision statement

- ☐ Yes
- ☐ No
- ☐ It is currently being developed

Visioning

In 5 years:

- **Who** will you serve?
 - What territory will you cover? Who are the ultimate beneficiaries?
- **What** do you do?
 - What is the scope of the products and services you want to deliver?

➤ **Tip:** broad but narrow

Keys to a Vision Statement

1. Understood and shared by members of the community
2. Broad enough to include a diverse variety of local perspectives
3. Inspiring and uplifting to everyone involved in your effort
4. Easy to communicate

STEP 2:

WHERE ARE WE NOW?

PEER COMPARISON



Assess where are we now?

Peer Comparison

Compare your organization to other CDFIs who are similar in size and lending focus

Data comes from annual survey by Opportunity Finance Network

Numbers are averages, not best practices

Native CDFI Industry Profile 2017

Native CDFI Groups

C1→ Consumer Lenders with Less Than \$500,000 in Total Assets

C2→ Consumer Lenders with More Than \$500,000 in Total Assets

B1→ Business Lenders with Less Than \$3.5 Million in Total Assets

B2→ Business Lenders with More Than \$3.5 Million in Total Assets

H → Housing Lenders of All Sizes

STEP 3:

WHERE ARE WE NOW?

CURRENT PROGRAMS & RESOURCES



Assess where are we now?

Current Programs – Review Strengths & Challenges

Assess all of your resources available to your nonprofit

- Money
- People
- Expertise
- Skills

POLL

My organization has conducted a market analysis

- Yes
- No
- In process
- A what?

STEP 4:

WHERE ARE WE NOW?

MARKET ANALYSIS



Assessing where are we now?

Reviewing your target market

Conduct or review Market Analysis

Benefits of a market analysis:

- Determines demographics
- Determines products and services needed in your target market
- Determines what challenges your market faces
- Determines other competitors in your target market
- Determines how best to reach your target audience

STEP 5:

WHERE ARE WE NOW?

SWOT

Where are we now?

Strengths

Weaknesses

Opportunities

Threats

Client and Key Stakeholder Interviews

SWOT interviews inform the NCDFI what key community leaders and clients thought about:

- Your organization's internal weaknesses and strengths
- Your organization's external threats and opportunities.

Determine what are the implications for the organization?



What are the key challenges we need to address?

What are some opportunities we want to capitalize on?

STEP 6:

WHERE ARE WE GOING?

STRATEGIC GOALS

Where are we going?

Strategic Goals: Where Mission, Market and Environment Meet!

Strategic Goals

What are strategic goals?

- Will show what success looks like
- Specific measures of progress towards a desired future

Strategic goals should be SMART:

- Specific
- Measurable
- Achievable
- Realistic (but ambitious)
- Timebound

Strategic Goals, cont...

Why four to six strategic goals?

- Focus, Focus, Focus
- If you have more, is it a priority?



Categories to Consider

Financial

- Capitalization level
- Volume of Loans Outstanding
- \$ Loans Leveraged
- Self Sufficiency
- Financial Health
- Sustainability

Non-financial

- New Programs or Products
- Growing existing services
- Impact measurements
- Reputation
- New markets served

Drafting the Goals

What are the right goals for your organization?

Will they help Board and staff choose among future opportunities?

Fill in the blank: By (Specify Date) My organization will _____



STEP 7:

FOLLOW UP



Follow up....What's Next?

The Board and Staff must follow through on:

- Finalizing the mission and vision statement
- Complete objectives and set annual milestones
- Operational planning
- Draft strategic plan summary
- Board meeting to approve operational and strategic plan
- Update current budget

QUESTIONS?



Final Cadre Call

Review Certification requirements

Review your workplan

On-going Peer to Peer support



THANK YOU!



Emerging Native CDFI Learning Cadre Call #4

LANALLE SMITH AND CALEB SELBY

Agenda

1. Review of old material
2. Focus on market studies
3. Focus on certification (practical)
4. Questions!

First Call

1. Overview of Certification

An entity **must meet all** of the following requirements to be eligible to apply to become a certified CDFI:

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7. Be a **Non-Governmental Entity**, and not be controlled by any governmental entities.**

Poll: Review from Call #1

What are some important policies to have in place to build a strong foundation as an emerging Native CDFI?

- Loan policies
- Financial management policies
- Investment policies
- All of the above

Best practices as you become certified

1. Board of directors
2. Capitalization
3. Staffing
4. Policies
5. Products and services
6. Infrastructure (loan software and accounting software)
7. Strategy

Second Call

1. We focused on capitalization!

Topics:

- Lending capital needs
- Operating revenue needs
- Diversity of sources
- Debt capital vs. Equity Capital
- Asset-liability matching
- Interest rate spread
- Common funding sources
- Context of capitalization in the Native CDFI industry
- Best practices in using the capitalization plan

Poll: Review from Call #2

How many years into the future do capitalization plans usually project?

- 1 year
- 3 years
- 5 years
- 7 years

Third Call

1. Strategy and Planning

Topics:

- Business planning vs strategic planning
- How long does strategic planning take? Who should do it? How far into the future should my plan apply to?
- Use the Native CDFI Industry Profile!
- How a market analysis can help you
- The role of SWOT interviews
- SMART strategic goals
- 4-6 strategic goals
- What to consider in forming strategic goals
- Best practices for using a strategic plan

New Content: Market Analysis

The process:

- **Identify key research questions**
 - These should be answerable with data (primary, secondary, qualitative, quantitative)
- Example: What development services do members of our TM need before being ready for business loans?
- Example: What is the estimated pipeline for business loans in our target market?

Market Analysis

- **Develop survey tools**
 - Community Survey
 - Template for Key Opinion Leader Interview Calls (KOLIs)
- **Distribute survey tools**
 - At community events (if in-person)
 - Over social media
 - Over your Distribution Lists
 - Over the Tribal newsletter
 - Over other nonprofit DLs
- **Conduct the KOLIs**
 - Don't want to be leading
- **Collect secondary data (sources on next slides)**
 - Can be helpful (depends on the data)

GOVERNMENT SOURCES

U.S. Department of Commerce

United States[™]
Census
Bureau

AMERICAN
FactFinder



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▼ **Community Facts**

Find popular facts (population, income, etc.) and frequently requested data about your community.

Enter a state, county, city, town, or zip code:

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COMMERCE.GOV



Indian Country is...



Tribal governments, their business enterprises, their members, and firms that want to do business in Indian Country can tap into the vast resources of the Bureau of the Department of Commerce to create jobs on and off-reservation. From grants from the National Telecommunications & Information Administration to develop broadband infrastructure, to data resources available from the Census Bureau to inform Tribal policy-makers, to overseas market development assistance through the International Trade Administration and funding opportunities available through the Economic

Development Administration and the Minority Business Development Agency, [the Department's resources](#) help tribes and their citizens create conditions conducive to business development and to seize opportunities in America and abroad.



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Office of Native American Affairs

Mission Statement

The Office of Native American Affairs mission is to ensure that American Indians, Alaska Natives and Native Hawaiians seeking to create, develop and expand small businesses have full access to the necessary business development and expansion tools available through the Agency's entrepreneurial development, lending and procurement programs.

About Our Office

Need a Small Business Loan?



SBA LINC TOOL

Connecting Small Business
Borrowers with SBA Approved
Small Business Lenders

[LEARN MORE](#)



US Department Of The Interior
Indian Affairs

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Kevin K. Washburn
Assistant Secretary
Indian Affairs

Notice

November is National Native American Heritage Month

November 18, 2015 - Closing Ceremony

Watch Live Webcast Here - 10:00 a.m. EST

WHAT WE DO

SERVICES OVERVIEW

The United States has a unique legal and political relationship with Indian tribes and Alaska Native entities as provided by the Constitution of the United States, treaties, court decisions and Federal statutes. Within the government-to-government relationship, Indian Affairs provides services directly or through contracts, grants, or compacts to 566 Federally recognized tribes.

[READ MORE](#)

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**Cobell
Settlement
FAQs**

Consultations

**Let's Move!
Let's Move!**

**FY 2016
Budget
Information**

STATE SOURCES



The MIAC Grant Deadling has been extended until Wednesday, October 21st 2015 at 4:00pm - Grants are due to the MIAC office located at 161 St. Anthony Ave, Suite 919 St. Paul MN 55103

During the 2015 Legislative Session, the Minnesota Indian Affairs Council was, once again, appropriated money to grant out for the purposes of preserving Dakota and Ojibwe Indian languages by fostering education and immersion programs in Minnesota. The amount available is \$900,000 a year for two years, totaling \$1.8 million. We are soliciting grants which fund projects that will take two years, following the state's fiscal year running July 1st to June 30. The grant deadline is October 17, 2015 with recipients announced in November. Please contact JoLynn White, JoLynnshop@gmail.com if you have any questions regarding the Dakota and Ojibwe Grant process.

[RFP MIAC 2016 Dakota and Ojibwe Language Grant](#)

[Budget Forms](#)

[Grant Guidelines](#)

[Click here for a wide variety of competitive state grant opportunities:](#)



South Dakota Department of Education Office of Indian Education

This office was established to assist the Secretary of Education, while working in conjunction with the Indian Education Advisory Council, to address the educational challenges that face American Indian students in South Dakota. It works to identify innovative strategies that aim to close the achievement gap between Native and non-Native students; promote educational models that are culturally relevant and where possible, create partnerships between the public school sector, the Bureau of Indian Education and tribal schools.

VISION

To close the achievement gap in the American Indian student population In South Dakota.

MISSION

To inspire collaboration across South Dakota by providing strategies to

COUNTY SOURCES



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Chouteau County is located in North Central Montana, about 100 miles south of the Canadian border. Established in 1865, it is one of the original nine counties of the Montana Territory. It was named in 1882 for Auguste & Pierre Chouteau, fur traders and owners of the original trading post Historic Old Fort Benton, from which the community of Fort Benton, today's county seat, took its name. Fort Benton, named for Senator Thomas H. Benton of Missouri, was once an important port on the Missouri River. Fur traders, gold seekers, and settlers came via steamboats to Fort Benton, the "Head of Navigation" on the Missouri River. Today, Fort Benton still retains much of its "steamboat days" character. Fort Benton, Big Sandy & Geraldine are the population centers with smaller communities in Loma, Carter, Floweree, Highwood, Shonkin, and Square Butte.

TRIBAL SOURCES



Lummi Nation
Lhaq'temish
People of the Sea



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Tuesday, November 17, 2015 3:48:19 PM

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Welcome to the Lummi Nation



We are the *Lhaq'temish*, The Lummi People. We are the original inhabitants of Washington's northernmost coast and southern British Columbia. For thousands of years, we worked, struggled and celebrated life on the shores and waters of Puget Sound.



ACADEMIC SOURCES

- 🔍 UNIVERSITIES
- 🔍 JOURNALS
- 🔍 RESEARCH GROUPS



HARVARD
UNIVERSITY




NONPROFIT SOURCES

- ❏ ASSOCIATIONS/TRADE GROUPS
- ❏ NONPROFIT ORGANIZATIONS
 - ❏ OWEESTA
 - ❏ FIRST NATIONS DEVELOPMENT INSTITUTE



Welcome to the Knowledge Center





**National
Congress of
American
Indians**

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+

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Welcome to NCAI

The National Congress of American Indians, founded in 1944, is the oldest, largest and most representative American Indian and Alaska Native organization serving the broad interests of tribal governments


NCAI Policy Research Center

Partnerships & Initiatives

Campaigns

Native Children's Policy Agenda


Putting First Kids 1st




EVERY CHILD IS SACRED




National Congress of American Indians



NICWA
National Indian Child Welfare Association
Protecting Our Children • Preserving Our Culture



NIEA
NATIONAL INDIAN EDUCATION ASSOCIATION
Advancing Excellence for All Native Students

National Indian Health Board 

[Native Children's Policy Agenda: Putting First Kids 1st](#)

NONPROFIT SOURCES, CONT...

FOUNDATIONS



 THE ANNIE E. CASEY FOUNDATION

OUR WORK BLOG ABOUT

 > RESOURCES >

How Families Survive and Thrive in the American Indian and Alaska Native Community

Seeing the Protective Rainbow: Family Resiliency in Native American Communities

By the Annie E. Casey Foundation,



 W.K. KELLOGG FOUNDATION

HOME > NEWS & MEDIA >

View Translated Pages ↓

Reclaiming healthy food systems in Indian Country

Market Analysis

- Analyze Data
 - In the context of the key research questions!
 - What do the KOLs and primary data agree on? What does this mean?
 - What do they disagree on?
 - Where does secondary data fit in? How much do you want it to fit in?
- Data analysis → key observations and findings → key research questions are answered! → Recommendations for the Native CDFI (extra)

Poll: What's the first thing that should be done in a market study?



- Collect data
- Distribute surveys
- Identify key research questions

Example: Leech Lake Financial Services Community Snapshot



- LLFS partnered with LLBO for this study, so we did an employer survey as well!
- Let's look at this example in this order: key research questions → survey tools → data analysis → key observations and findings → recommendations



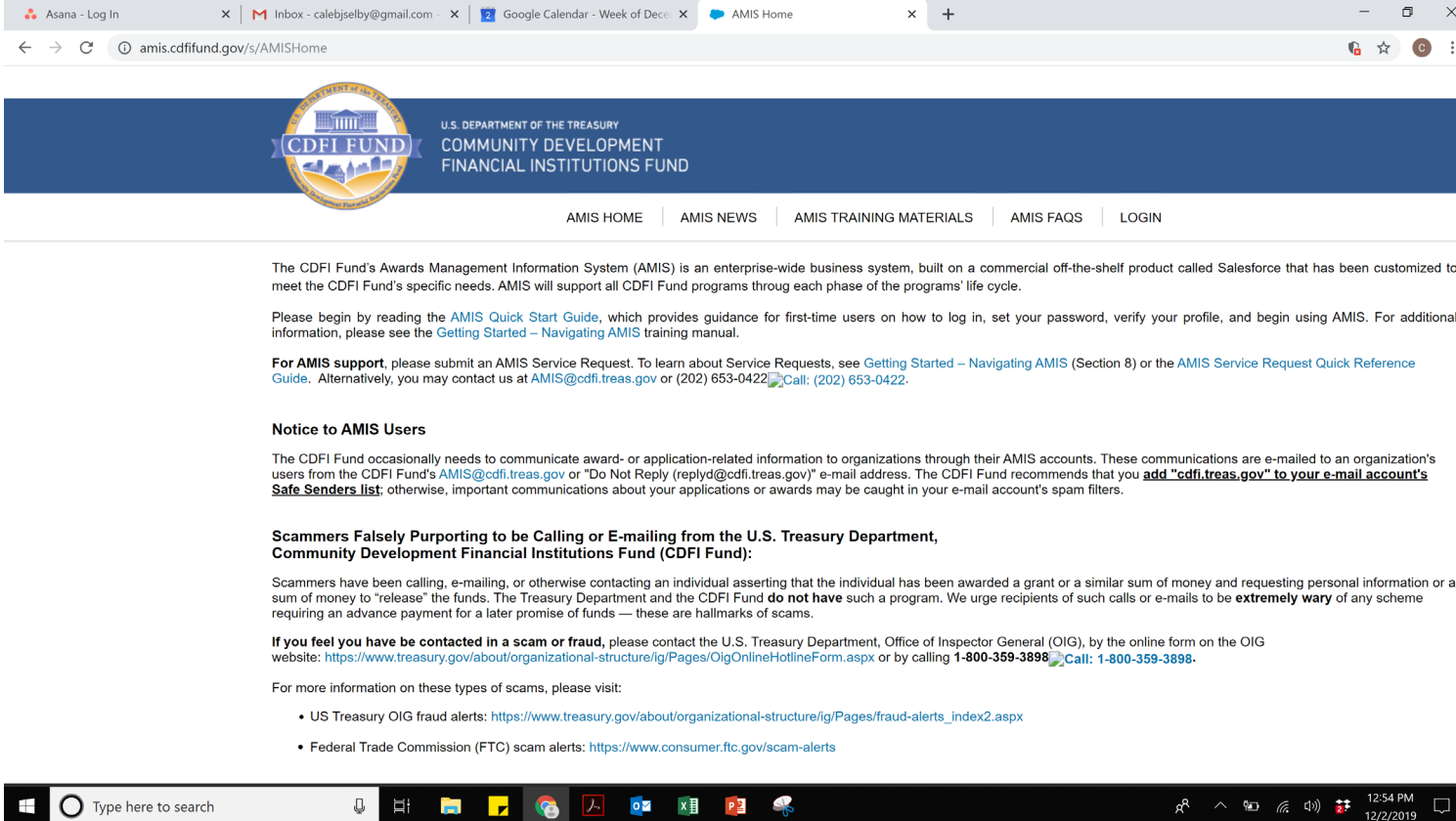
Certification!

Poll Question:


How familiar are you with AMIS?

- What is AMIS?
- I've logged in a few times
- I know it quite well
- I log into AMIS everyday

Let's take a tour!




amis.cdfifund.gov/s/AMISHome

 U.S. DEPARTMENT OF THE TREASURY
COMMUNITY DEVELOPMENT
FINANCIAL INSTITUTIONS FUND

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The CDFI Fund's Awards Management Information System (AMIS) is an enterprise-wide business system, built on a commercial off-the-shelf product called Salesforce that has been customized to meet the CDFI Fund's specific needs. AMIS will support all CDFI Fund programs through each phase of the programs' life cycle.

Please begin by reading the [AMIS Quick Start Guide](#), which provides guidance for first-time users on how to log in, set your password, verify your profile, and begin using AMIS. For additional information, please see the [Getting Started – Navigating AMIS](#) training manual.


For AMIS support, please submit an AMIS Service Request. To learn about Service Requests, see [Getting Started – Navigating AMIS](#) (Section 8) or the [AMIS Service Request Quick Reference Guide](#). Alternatively, you may contact us at AMIS@cdfi.treas.gov or (202) 653-0422.  **Call:** (202) 653-0422.

Notice to AMIS Users

The CDFI Fund occasionally needs to communicate award- or application-related information to organizations through their AMIS accounts. These communications are e-mailed to an organization's users from the CDFI Fund's AMIS@cdfi.treas.gov or "Do Not Reply (replyd@cdfi.treas.gov)" e-mail address. The CDFI Fund recommends that you **add "[cdfi.treas.gov](mailto:AMIS@cdfi.treas.gov)" to your e-mail account's Safe Senders list**; otherwise, important communications about your applications or awards may be caught in your e-mail account's spam filters.

Scammers Falsely Purporting to be Calling or E-mailing from the U.S. Treasury Department, Community Development Financial Institutions Fund (CDFI Fund):

Scammers have been calling, e-mailing, or otherwise contacting an individual asserting that the individual has been awarded a grant or a similar sum of money and requesting personal information or a sum of money to "release" the funds. The Treasury Department and the CDFI Fund **do not have** such a program. We urge recipients of such calls or e-mails to be **extremely wary** of any scheme requiring an advance payment for a later promise of funds — these are hallmarks of scams.

If you feel you have been contacted in a scam or fraud, please contact the U.S. Treasury Department, Office of Inspector General (OIG), by the online form on the OIG website: <https://www.treasury.gov/about/organizational-structure/ig/Pages/OigOnlineHotlineForm.aspx> or by calling **1-800-359-3898**.  **Call:** 1-800-359-3898.

For more information on these types of scams, please visit:

- US Treasury OIG fraud alerts: https://www.treasury.gov/about/organizational-structure/ig/Pages/fraud-alerts_index2.aspx
- Federal Trade Commission (FTC) scam alerts: <https://www.consumer.ftc.gov/scam-alerts>

Questions!

