"Tools for Success" webinars for Assets for Independence grantees:

"Matchmaker, Matchmaker…" Finding and Vetting Network Partners

Thursday, August 30, 2012
12:30 – 1:30 p.m. PST / 3:30 – 4:30 p.m. EST

Leigh Tivol: Good afternoon everyone, welcome to today's webinar on finding and vetting network partners. We are delighted to have all of you here with us today. This webinar is the latest in an ongoing series of Tools for Success webinars that are designed for AFI grantees and sub-grantees across the country. My name is Leigh Tivol and I would like to welcome you to our conversation today.

Before we start today's presentation, I'd like to begin with a few housekeeping items. If you're having trouble dialing in you can listen through your computer using speakers or connecting a headset to your computer.

If you're having technical difficulties such as trouble connecting to the visual portion of the webinar or any other problems, send us an e-mail and we'll send you the PowerPoint file as an attachment so that you can follow along. The e-mail address is tmurphy@cfed.org.

Today's webinar is being recorded, so you will be able to review it on demand after the fact. You will receive a follow up email in a week or two with details on how to access the recording. We will also send a copy of the PowerPoint presentation that is being used today. So you'll have that in hand as well. Our call today will last for one hour.

We have a number of participants registered today, so your phone lines have been muted to ensure sound quality.

At any point during the webinar, if you have questions for our speakers, we encourage you to send questions at any time during this presentation by using the Questions box in your GoToWebinar Control Panel as you see on your screen. We will try to answer as many of your questions as we can during the course of the presentation.

We realize that some of you on this call may not be AFI grantees, so we want to provide you with information about the program. The Assets for Independence Program, or AFI for short, is the largest source of funding for IDA programs nationally.

To learn more about AFI, including how to apply, visit **www.idaresources.org**

There is also an upcoming orientation webinar that may be of interest to you:

The **Prospective Grantee Webinar: Planning an AFI Project** will take place on Thursday, September 13th, 2:00 – 2:45 p.m. EDT and, again, you can register at [www.idaresources.org.](http://www.idaresources.org)

Now that we've gotten those housekeeping items out of the way, I'd like to introduce you to the fantastic team of guest speakers that have joined us today. First, I want to welcome Martha Wunderli who is with the Utah IDA network. Martha thanks for joining us.

Martha: Thank you.

Leigh: Next we have a former colleague of mine, Jackie Troy, who is the savings and financial capabilities manager at the Indiana Housing and Community Development Authority, a quasi-governmental statewide agency based in Indianapolis.

Jackie: Thanks for having me.

Leigh: And last but not least we have Toby Berry from Community Action Agency where she is the community development director in Jackson Michigan. Thanks for joining us Toby.

Toby: Thank you.

Leigh: In just a few minutes you will get an overview of each of the speaker's programs. My name is Leigh Tivol and I'm with the AFI Resource Center which provides training and technical assistance to AFI grantees and other groups across the country to help make it easier for you to run successful IDA programs.

Let's now dive into the meat of today's webinar. As you know, this is about IDA network programs. We thought this was an important webinar to present to you because IDA network programs represent a powerful opportunity to increase outreach to more low income households while at the same time increasing efficiencies and easing the fundraising burden for local organizations. It is important to know that IDA networks can be complex to implement and they require a good match between the network administrator and the partners. Whether you are a network administrator already or thinking about being one, whether you're currently a network partner or looking for a network to join, our goal is to help you understand the different types of relationships that exist in IDA networks and give you a sense of the getting to know you process and offer some ideas for best practices based on real world experience of administering a successful program. That's why we are so excited to have these partners on the phone today.

We will cover a series of five key discussion topics that are central to running a network program. We will give you an overview of several existing networks and that's where Martha, Jackie and Toby are going to talk about the work they're doing. Second, we will talk about choosing partners and how you identify what the makeup of your network will be. Then we will cover attracting the right folks and partners to the table and how you vet those partners to make sure you are a good fit for each other. Fourth, monitoring partner relationships, keeping an eye on things as the partnership develops so everything goes smoothly. Finally, we will cover how to navigate the seas if the weather gets a little bit rough.

In today's webinar we will also ask you a few questions through our instapoll feature and in fact we will do our first poll in just a moment. We want to find out your interest in network IDA programs. You should see the poll open on your screen right now and what we want to know is which one of these options best fits you. Are you already a network administrator, are you interested in becoming one, are you a network partner or are you interested in finding a network to join or do you not fall into any of those categories? We will give you a few seconds to make your selection then we will share the results. This will be helpful for us to know who is on the call.

Ok we are going to close the poll in three seconds. Ok. Great. So, interesting. We have quite a mix on the call and a good number of you are not falling squarely into any of these categories. This is really helpful for us to know. We will make sure our remarks are reflective of the diversity of perspectives that are on this call. If you have questions that we are not getting to, again, we encourage you to send those in through the questions box so we can get what you need out of this time together.

Thanks everyone. Now for your first discussion topic we will take a couple minutes to hear form our guest speakers who are giving us a snapshot of how their programs operate. We will start with Martha Wunderli in Utah.

Martha: Hello everybody. Our network is composed of at least 100 partners. I actually stopped counting so it is at least 100. We opened our first accounts in October of 2004. We have 578 savers and it's gone up from that. We are on our fifth AFI grant equaling $1.8 million in total AFI grants. Our target population is anybody who lives in Utah who meets the eligibility requirements set by AFI. We don't carve out any specific populations, it's everybody. Here you can see, for some of you who don't understand Utah, this is where we are and this is what we look at. This is a really large area. We are located in the northern part of Salt Lake County but we serve people in the furthest reaches of the state. It is important to have partners when you do this because there is no way I could be everywhere and do the job I do.

The way we handle it is, we manage, sponsor and raise the funding for the program. We don't ask our partners to raise any money. We also use certified personal financial counselors who provide in depth analysis of our applicants and their creditworthiness. We don't ask our partners to do that. We do ask our partners to do orientations and coordinate financial education and asset specific training in the different parts of the state. We manage all the banking relationships, we produce and distribute all the monthly IDA statements to the savers and we have a monthly call with our partners to review savers status. We do this not so much because they are doing case management but because we need a partner to give a saver a call or have them come in their office. In return we provide all our outcomes and impact data to our partners so that they can use that when they are writing grants or showing their partnership in the network.

The role that the we use the partners for is to market the program to their consumers and community partners. So often times, there is a scam factor in the IDA program. People wonder why they would match their money 3 to 1 and who are we. I'm sure some of you have this in your areas. We are in the big city and we talking to rural areas so our partners help validate that we are a real programs. And then they provide a site for us to hold the education orientation. We do some of our financial education with a webinar or with a video that we taped. We hold it in their board rooms with their people proctoring it. So it continues to validate the authenticity of our program. They also help with follow up on applications and assist with document submission. If you wanted to fax a copy, if you don't have the capability to scan and e-mail, a lot of our partners will actually fax the documents up to our offices and save people money because a fax sheet can be a dollar a page.

Leigh: Great. Thanks so much Martha. So we are going North and a little East and will now turn to Toby Berry in Michigan who has a different model. Toby?

Toby: So Community Action Agency is a partner organization in the Michigan IDA Partnership (MIDAP). We are a regional coordinating organization or an RCO which covers the southern region of lower Michigan. We manage seven program sites and those program sites cover more than 1 county so that we have a better geographic coverage. We have been funded for six AFI grants. We have 4 that are currently active and those range from $180 thousand to $88 thousand. Of our 4 active grants, there have been 30 asset purchases. We have 106 open accounts. Our second grant that just closed; we closed with 104 purchases. The Michigan IDA Partnership structure is somewhat confusing. We've been around since 2000 and we have one organization that is funded with our private funds. Any of our non-federal funds flow through one organization and that is mainly because our funders would rather write one contract than five. Our non-federal funds flow through the MIDAP partner organization of OLHSA down to the five RCOs, which Community Action Agency is one. So we run a region, a network regional project, for the state and I run an individual program. I have a program site as well as an RCO. We have 29 sites throughout the state and each RCO applies independently for their own AFI funds.

Leigh: Great. Just to clarify, you guys are one of the RCOs and then underneath you, you have a number of program sites. That's what the PS stands for, right?

Toby: Correct. And as an organization ourselves, we run a program site so we provide accounts as well as doing the regional coordinating.

Leigh: Great, thanks.

Toby: Our network includes three community action agencies, one NeigborWorks affiliate, two CDCs and one faith-based organization. My responsibilities as the RCO are to secure the nonfederal match commitment. Again, like Martha, we don't ask our program sites to ask for money or provide any non-federal money. If they do provide non-federal money, it is really a bonus for us to be able to apply for more AFI funds. We manage all the grant responsibilities including compliance and reporting and we manage the reserve account. We have an existing program structure that's provided to all of our program sites and we provide training for new staff and existing staff to make sure everyone is up to date with compliance. We also oversee all of the data management systems and then we release the match funding to the program sites once participants are ready to purchase.

Program sites really manage all of the local responsibilities. They manage the selection of their financial institution partners as well as their outreach and recruitment to participants. Eligibility and enrollment are their responsibility as well as providing all the asset specific training and financial management whether through their own services they provide in house or through partnerships they have created in their communities. They do the monthly data entry for participants' savings and provide those statements to their participants and then they request the match fund from the RCO and report as needed.

Leigh: Thanks Toby for that helpful overview. It's great to get a quick flavor of what you are all doing. Last but not least we will turn to Jackie Troy who will share a very different model they run through a quasi-state governmental agency in Indiana.

Jackie: This has been an exciting year as this year marks the 15th year anniversary of Indiana's IDA program. Our general model has remained the same. Here is a quick snapshot of what our program looks like. We have 30 to 35 sub grantees and that's quite a bit less than what we started with many years ago. We have 45 partner financial institutions. Similar to what Toby's program does, our actual administrators are able to choose their financial institutions and, in some cases, one of our sites will have partnerships with multiple financial institutions. Our annual budget is between $2 to $3 million a year and we match approximately 1,200 savers each year.

Our typical IDA participant is a female between the ages of 20 and 40, usually a single parent working full time with only a high school education. Although we allow up to 175% of federal poverty guideline, they typically fall between 100% and 150% of federal poverty guidelines. Asset purchases have changed over the years. We've seen a higher portion of education, business and home purchases. With the onset of the rehabilitation fund in Indiana we've seen a shift in the types of asset purchases, so now we are seeing 20% for home purchases, 30% for rehabilitation, 32% for education and the rest on business.

Leigh: Just to clarify for those who aren't familiar, Indiana has a special situation with regards to its funding. So you are able to use funds for home rehabilitation which, traditionally, AFI funds don't permit, right?

Jackie: That's right. We are grandfathered into the AFI legislation which means Indiana's code existed prior to the federal code which allows us to follow Indiana code versus federal code in terms of asset purchases allowed. In 2007 there was a change in Indiana code which lets participants conserve their assets by allowing for home rehabilitation.

Leigh: Great thanks. I just wanted to clear that up.

Jackie: In terms of network partners, Indiana partners with many different kinds of agencies. We really try to work with partners that make sense based on the geographic areas they cover, the mission of the agencies and the wrap around services the agencies provide. We really want the trifecta. Some examples of the agencies we partner with are housing counseling agencies, housing authorities, credit counseling agencies, community action programs, asset building coalitions and microenterprise business incubators.

In terms of the division of roles, we are similar to Toby and the folks in Michigan. As a state agency, there is a clear division in terms of roles which equally benefit us and our partners. IHCDA are responsible for broader strokes. We are responsible for raising the match which comes in the form of a general fund allocation, assessing and compiling data reports for federal and private data, providing one-on-one asset assistance, monitoring partner sites, etc. It is an opportunity for us to provide any technical assistance, providing ongoing training opportunities, etc. This includes and is not limited to providing opportunities to become state certified foreclosure counselors. Our partners carry the bulk of responsibilities working with clients, providing needed services and administering the accounts. Recruitment, case management, processing the actual asset withdrawals, asset training, credit counseling and managing the information on the individuals in the data base are all partner responsibilities.

Leigh: Perfect, thanks Jackie. So I think what we've been able to do for those of you listening today is give you a little bit of a sense of how programs are different and how they are often the same in terms of their network structures. It's helpful to get a sense of how those different network models look. Next we will move to our next discussion topic and I'll ask our speakers to respond to this question; When you start thinking about the size of your network and the goals you want to achieve, are you looking for a big volume of partners or a smaller limited group? How big is the umbrella you want to build and why? Martha, lets start with you.

Martha: Well, when we started the program, it started out of a think tank as a solution to poverty rather than a response to a particular population. So we wanted to meet the needs of anyone in Utah who was at or below 200% of the federal poverty level and that took us to so many different areas. We work with immigrants, native entities, domestic violence, housing authorities, it goes on and on. So that was our feeling; that we didn't want to be exclusionary. We wanted the interest in moving out of poverty and getting into asset building to come from the person rather than a population we had served. So it's been very interesting because in some of the least likely counties in Utah, we have the highest amount of savers. So that was our feeling, that we knew there was a lot of need and we want to just not put any restrictions on who could apply as long as they met AFI regulations.

Leigh: So Toby, how about you? How did you guys think about designing your network and the size and how it should be constructed?

Toby: When MIDAP first began in 2000, we were looking at ways to do things regionally. So the geographic considerations were high on the list of how we selected our partner organizations. It was the logistics of traveling to sites and making sure each county in our region is covered so that if a participant in any county wanted an IDA they knew there was someone who could serve them. We also try to take a look at the number of as avers for each of our program sites. We want to make sure that we have a minimum of 25 accounts at any one site at any one time in order for it to be cost effective to run the program for our sites and so as the number of our accounts are shrinking, we are trying not to increase the number of our program sites.

Leigh: That makes sense. And Jackie, how about you?

Jackie: Due to the way of our structure, Indiana has made a conscientious effort to reduce the number of partners and increase the number of accounts in each organization. By increasing the number of accounts we are able to increase the capacity and bring the program to scale. We used to have many organizations with many accounts, today it is the opposite. So it is a real different approach that we've taken in the last 10 years since inception from going from many to few and fewer with more which has made a significant impact in terms of the performance of each of the sites.

Leigh: It is interesting to hear from you and Toby about wanting to make sure you have what fits. In some cases more is better and in some it's not. You have to be sure you have the right amount of partners at the table. Thank you. Now we are going to turn back to all those folks listening in and we are going to ask you to respond to a question based on what you've just heard. Let me give you the question. We ask you to consider this scenario. You just got a $500,000 AFI grant and you want to reach 200 savers over the next 5 years. The question is what would the structure of your network look like? Would you consider having 5 partners serving 40 savers each or 10 partners serving 20 savers each?

Interesting. Again, we have a split. However, a majority is interested in serving fewer partners with more savers. So Jackie, Toby, Martha, do any of you want to weigh in with your reactions? What are the pros and cons of those scenarios?

Martha: Its interesting because I'm a little different than the other two presenters. I think that fewer partners serving more makes sense and that's where we are. We are the one partner serving everyone with information. When we first started the program, we thought, well we are going to partner with a lot of anti-poverty agencies, but as people's budgets got hit by the downturn in the economy and it was something extra they were doing, they started to fall off and they held on to their core. Sometimes they did it as a value added so it dropped off their core. So I think it is better to have one agency that's got more exposure with bigger people. Even though it sounds like I have a lot of partners, they are all doing referrals, marketing and providing information about the program. We hold it inside; it's easier to manage that way.

Leigh: Toby or Jackie, can either of you offer any thoughts about where a scenario might be preferable to work with a larger number of partners serving a smaller number of savers?

Jackie: In the state of Indiana, among many others, we are very rural state so it is a struggle to have fewer organizations that have the same reach that you would if we had more organizations with fewer accounts. There are pros and cons we have to take into account but we weigh on if it's more productive for us to have fewer organizations and more accounts because the opposite would mean that, yes, I might have an account in all 92 counties but the same level of resources and the same capacity are being driven into those organizations when there is so little administrative funds to support those accounts to begin with.

Leigh: Great point. Toby?

Toby: That was exactly what I was going to say. I was going to touch on the rural aspect of it. Also, from a compliance and risks standpoint and from the person who is actually the grantee, having 5 partners who you have to make sure are in compliance versus 20 partners; that's a lot more time consuming and costly but I can understand the need to reach out especially in rural areas.

Leigh: Excellent. Thank you. We are going to keep moving to our next discussion topic which is about bringing the right partners to the table. The questions we are going to ask are what are the criteria that you consider when you're starting a conversation with a potential partner? What are the critical elements you are trying to understand or tease out that will tell you whether it is likely to be a successful relationship? How do you go about vetting partners? What does the due diligence look like for you? And from the partners' perspective, how do you attract partners, what are the incentives or messages you use to attract partners and keep them engaged and what challenges have you experienced? Let's start with Toby. Can you talk about how you find and vet your partners?

Toby: The organizations that we're looking for partnerships have to be trusted entities in their community and I think this goes back to what Martha was saying about how there is scam factor to IDAs. They have to be someone people are going to trust and people will come in for the program. They also really have to have good reputations. They have to have a history of collaborating with other organizations and they have to have an available target market. We want to make sure that IDAs are provided through a continuum of services and it is not just a stand-alone program. It is a tool agencies use to provide asset development to existing clients rather than a whole new program. We also have to make sure they have the capacity to support the case management because there is not a lot of funding attached to these accounts for administration.

Leigh: Absolutely. Jackie, lets turn to you. When you're looking for partners, how are you finding them?

Jackie: One of the keys for us is that we ask if the organization has a direct pipeline to the clients we want to serve. In looking at what asset purchases they allow, that really helps us hone in on what type of organizations we want to partner with. At the inception of the program, it starts as finding eligible households and then our stress is finding individuals that are qualified and are good fit for the program. We are able to better increase their average savings. The capacity of the organization to meet those needs is really key and so when looking for a partner, that is one of the first things I'm looking for. I also ask what other wrap around services do you provide? Do you have a direct pipeline for the clients we are looking for? Can you support the asset specific training and the case management needed to assist the clients in accessing those asset purchases. We, as a partner, we try and provide all the support in terms of training and make sure that they're able to focus on the day to day which is helpful for both parties.

Leigh: I think this is really helpful for folks on the call who are considering joining a network or who think that might be a good fit. It's good to know what kind of questions they might be asked by the network manager and the skills and organizational capacity they might need to bring to the table. Thanks. Martha let's turn to you. When you're trying to attract partners, how do you go about that?

Martha: I look at the demographics of my existing partners and the geography of my existing savers and I try to look for two things: areas that have been successful in another county and then I can say well this worked in Cash County so this could work in Washington County. I look for a lot of what people already said: people who have existing relationships with low income people. The key is to find the match between people who we are serving and because we are so diverse and because we do the three AFI assets it's almost anybody who is low income could benefit. That's the key; who are the people that are working with low income people?

Leigh: How do you get those folks interested once you identify them?

Martha: The important thing is; why would they want to work with us? First of all, we will bring services to them. So a lot of our partner agencies have to provide financial education so we do it for free inside the organization. We provide a service that saves them money so it's a good return on their investment. We give them all the statistics. We use outcome tracker and added a lot of new fields. We give them information they can use when they're writing grants because it will show movement in their clientele. With some people, we work with cooperative extension, when they have their yearly reviews, I give them the results. They do a lot of our financial education in the rural areas, so I will give them results in terms of how many people they've trained, how many people have entered the program, how much money they save and what kind of assets they brought. It looks good at an employee review and it hasn't cost them any money. We give them value added to being in the partnership with us.

Leigh: Great, thank you. And Toby? I know you've been really intentional on how you attract partners. Can you say more on that?

Toby: One of the best attractions for us is that we handle all the applications, reporting and compliance pieces and provide the information to our program sites to make sure that they have everything that they need. Most of our reporting requirements are done with very little required from them outside of their data management. We also use outcome tracker and it's web-based. That is provided for them. There is no cost to them to use the system. We can manage that daily to make sure everything is on track. We also pretty much have a ready-made program. All our paperwork, policies and procedures are in place so once a partner comes on to the network, we will go out and do training, provide them with everything they need in order to begin serving their first savers so they just have to agree to be trained and we take care of all of that.

Leigh: Great. So what we're going to do now is turn it back over to our listeners and get their reactions to some of the services that a network model can provide. So we are going to do our next instapoll in just a minute. Given all that we've shared with you; we would like you to give some thought to this scenario. You want to offer IDAs to your clients and you're trying to decide whether to submit an AFI proposal on your own or join an existing network. What is the most compelling reason why you would choose to join the network instead of submitting your own grant proposal? As you can see, you can choose one of these options: not having to fundraise yourself and find the non-federal match dollars that are required under AFI; having access to on demand technical assistance; having a database management system you don't have to facilitate; all of the above or something else entirely. Take a second, think about it and submit your responses and we will share them in just a minute.

We are closing the poll now. So let's see. It looks like kind of a split between all of the above but then underneath that we have not having to fundraise yourself to find those match dollars as a popular response. I'm not surprised to hear that. That's one of the things we hear most frequently from IDA programs that fundraising is a challenge. Given the fact that we had a significant number of folks who said that all of the above were reasons that were appealing, I want to ask your speakers; what are some reasons why a program might choose not to be part of a network?

Toby: I will volunteer to answer this. I think, for us, part of the reason would be because we do have a ready-made program. Our match amounts are set. What we can use our funds for are set and so if you're going to come on to the network you're agreeing that these are the things you will do for your participant and if you're feeling is that maybe those match rates aren't what you want to offer, they may not be enough or too much, or you want to offer other asset purchases then you're really not going to be able to come in to the network. You have to agree to the program that is ready made.

Leigh: That's some great insight. I want to make sure that we keep moving so Martha or Jackie? Do either of you have something really burning? Otherwise we will keep going.

Ok. Great. We are going to move to discussion topic number four. This is about monitoring those partner relationships once they've been established. Once the relationship has been established, how do you keep track of what is happening? What are the benchmarks and measures you use to see if everything's working? What is the data collection mechanism you use with your partners? Do they all use the same system and can people see how other members of the network are doing? I am going to turn to Jackie first.

Jackie: Lots of years of practice. But, in all fairness, our relationship with our partners hasn't been as strong as it is today. We really had to mend those relationships by doing something that I think states are often unable to do which is listening to your network partners who are actually on the ground doing the work. We really had to focus in on that in the last 6, 7, 8 years or so. We use ongoing consistent messaging and communications; that's been key. Also, we try to do annual face to face meetings, offer ongoing training opportunities, create easy to follow forms and documents and, most importantly, when technical assistance is needed I am happy to go to them, as well. I want partners to not think of me as monitoring them but as a source of technical assistance. At some level I have to be authoritative but, at the other side, I want to make sure they feel comfortable with me and are going to call me if there is a problem.

Leigh: Thanks Jackie. That explains why you have such good relationships with your partners. Toby, can you say a little bit about what is specifically involved in the oversight of your partners?

Toby: We closely monitor the number of accounts a program site has been allocated versus the number that they've actually filled. We have to make sure that accounts are not sitting with the program site for months and months at a time that could be used at a program site that has a wait list. Every time we are awarded a new grant, we send out requests to partner sites to apply for additional accounts and in order to be eligible for those accounts you have to have 80% of your existing accounts filled. If they don't have 80% with active savers, then their request will be denied. We also have to do, we do annual program site monitoring where we go on site and monitor program site's files. This includes client files and savers files but also overall program management of that program site to ensure compliance. We've put into place some tools to monitor compliance at asset purchase because Community Action Agency never sees the program file until we monitor so when someone sends through a purchase request we need to make sure that client is eligible so we put some steps into place to make sure that happens. Sites also submit quarterly narrative reports and we're working in the database quarterly.

Leigh: This is really helpful intel for an organization that is interested in becoming a network member so they can see some of the expectations from the network administrator. Thanks for sharing that. I want to move now to our last discussion topic which acknowledges the fact that relationships can be hard sometimes. We want to talk about what kind of issue you should keep an eye out for in a network model and what kind of course corrections you can make if things pop up. So let's go to Martha first. What kind of challenges have you faced and what kind of course corrections have you made?

Martha: Sometimes its communication confusion which is usually about eligibility. You can get a real unhappy applicant because they've been told they can have more than $10,000 in assets or it can be a second home rather than a first home. Just basic communication problems. It can get complicated. We work with it every day. But if someone only has a couple savers they can lose the details. The other thing is that we've had people who really want to take this on and assumed a responsibility for 10 to 15 savers and all of a sudden had a reduction in their staffing and all of a sudden they can't case manage these people anymore. This was early on when we were farming some of it out so then we ended up picking up the pieces. This whole relationship with a savings plan and taking a look at your finances is very intimate so it's disruptive when you keep changing. Those have been some of the rocky points. I think we managed it by really pulling most of it in-house and then having a conference call with all of our partners once a month and we have a quarterly call with all of them which is good because you can get some cross fertilization.

Leigh: Thanks, and Toby we know you've also encountered some bumps in the road, tell us about those and how you righted the ship.

Toby: We have had to sever relationships with partner organizations because of poor performance. Unfortunately it happened to be in the geographic area one of our biggest non-federal funders was located in so it was a difficult prospect but it had to happen. We tried several interventions and nothing was working so what we ended up having to do was transfer the accounts from that site to another site that was located nearby and because they utilized the same financial institution, savers were transferred pretty seamlessly and the staff served those savers until their asset purchase. It didn't take that long to work out because there were few participants left at that site. We also have had partners who voluntarily dropped because of the limited funds for case management services and they'll serve out their existing clients and then when future requests have come available they don't request additional funds.

Leigh: Thanks. I think it is important to talk about the fact that sometimes things don't work out the way we plan so we have to have a contingency plan. We got a number of questions here so I am going to move us straight to the Q and A. These are coming in from the audience and I'm going to just shout them out. Whoever would like to answer feel free. The first question is; do network members receive funds for administration from the primary grantee as well as the matching funds?

Martha: Not on our end.

Toby: We have very small amounts of administrative funding that comes through to our sites. It is somewhere around $500 per participant and that's about it.

Jackie: Under AFI, we are able to give 20% of funds to program delivery dollars so it amounts to roughly $1,300 per client over a 4 year period of time.

Leigh: Thanks for raising that. Toby, that $500 is over the life of the account, is that right?

Toby: Yes, it is now. It used to be $500 a year for three years and now we are down to $500 on a one-time payment.

Leigh: You have to realize that depending on your network model, you may not have to raise a lot of matching funds but there still may be a need to raise operations funds to administer the program. Even for those who are applying for AFI directly, 15% of AFI funds can be used for program operations and administration but often that is not enough to run a program. Let's move to the next question; what kind of staff capacity is needed to run an IDA network? Toby, how many dedicated staff members do you have who run the network?

Toby: That would be me. I run the network. I am probably spending 20% of my time managing the network and that is because I would say the vast majority of my program sites have staff that have been with their organization for a very long time. We haven't had a lot of turnover. If we had more turnover, it would probably take more time.

Leigh: Right, to train folks and get them up to speed takes time. And Jackie, is it just you still these days?

Jackie: I have added others to the team and they left me so it is just me again.

Leigh: Martha?

Martha: I have two full time equivalents, 2 part timers, 1 intern and 1 volunteer so I'm rich.

Leigh: Our friends in Indiana and Michigan may be coming to try to steal some of your staff from you. There is another question here about fundraising and Martha, maybe you can start us off on this one. Do you find fundraising for a network easier than fundraising for individual programs? Are funders more responsive to that network approach?

Martha: You've all heard that we are just a little bit different because we don't pass money through but capacity means a lot and the fact that we are a statewide program and the only AFI program in the state, the sheer numbers you get help. I just submitted a grant request and I put a map of Utah and the number of people in each county on it. It's much easier when you're larger and so then what happens, my numbers are much higher. What happens, I am big on return on investments and efficiencies and a lot of our money is from financial institutions so it resonates with them because of that. I think the bigger numbers I can show, the better. We centralize all our costs in-house so even though it sounds like I'm rich, we are the only people doing anything more than just recruiting and helping the application process.

Leigh: Toby, let me ask you the same question. You mentioned earlier that you lost a network partner in a part of the state with a significant funder. Can you talk about how you work with community funders vs. funders who are more regionally or state focused?

Toby: That would be one of the cons of the network. Mainly because, here, we fundraise for our non-federal funds at a state level so, as a group, the 5 RCOs are coming together and there's one organization going to try and raise all of the funds for all of us. Many of our funders are also financial institutions and some of them are local banks who don't really want to provide money to a statewide network because they want to be sure that money is going into the local community. It gets to be a little sketchy and difficult to work that out at a network level.

Leigh: That's a little bit of a balancing act.

Martha: I am able to restrict funding so I have some funders who will only fund in Salt Lake County. The outcome tracker helps me to manage that.

Leigh: On a related note, have any of you been able to track what the cost-savings analysis is for running a network project vs. if there were a number of stand-alone projects operating independently? If so, how is that received by funders?

Martha: I always talk about that because I know that these corporations that give us money are looking at return on investment. I've never passed through money but it makes sense to centralize costs in my mind so I'm not paying case managers everywhere especially a case manager that may have 5 or 6 different hats on. So we have the staffing in-house that does all of it. They seem to like that model.

Leigh: We've got another question here about convening networks and what you each have found has been the most effective way to bring your partners together? Is it virtual or is it in person and how often do you do it? Jackie?

Jackie: We do a little bit of everything. I like to see them face to face at least once a year as much for myself as it is for them. It's a real opportunity for them to have some peer to peer learning. We have conference calls and webinars and obviously when we are together I try to integrate dome form of training as well. It's pretty effective for us.

Leigh: Great. Toby?

Toby: We come together quarterly. Everyone will come here for a morning meeting then we have lunch and it is also around some part of training generally but also to have an opportunity for our program staff to get to know each other and have people they can call on if they have questions.

Leigh: That is incredibly valuable. Speaking of that, I want to ask a question about the diversity of the partner organizations that you all work with. You have community action agencies, housing counseling agencies and faith based groups as partners. Can you say anything about the differences you've seen across these organizations and how you address those or what you see as the strengths or challenges of this diversity in managing a network project?

Martha: Well, yes. When you're talking about frontier Utah and including them in a visit in a quarterly conference call with someone working in an urban area it is a different perspective, as it is if you have language or cultural barriers. But I think the bottom line is all about managing your finances. That is the point of intersection where we can all kind of relate because we all deal with low income people even with all of the differences. We still face predatory financial products and reduced access to mainstream resources. It's just like dealing with politics, we try to find the point where we intersect and anytime where it is really different that's when I go out once a year for a site visit. I try to visit everybody at least once a year and then you can talk about what is specific to their area. That's why it is important to have them because they do know their local areas. I understand why diversity would be a concern but if you go to the core element of the program, which is the financial asset building strategy, then you can all relate.

Leigh: It seems like the diversity of programs offer a range of different ways to reach new populations and constituencies you might not get to otherwise. Jackie or Toby, do you have anything to add?

Jackie: we've seen some real pros and cons with working with some agencies over others. For example, a third of my partners are community action programs and the benefit of partnering with them is; number one, they can reach multiple counties. Their geographic area is much broader than a small faith based organization especially because they are federally funded they have other types of funding sources that can help support the program such as CDBG. Also, their goal is entirely focused on low income individuals so they have a direct pipeline. Adversely, CAP agencies work in silos so sometimes it's hard to get private agencies to talk to other private agencies. There are pros and cons to all agency types.

Leigh: Great. So we have a couple of last things we would like to do. This is all the time we have for questions. If you have another question you didn't ask or that we didn't get to and you'd like to follow up, we encourage you to reach out to us. All the contact information is on the screen for all the speakers. If you have a general question about the AFI program or would like to learn more about applying for AFI or running an AFI program whether stand alone or network, we encourage you to visit the AFI Resource Center at idaresources.org.

Before we leave today, we would like to ask you to respond to one last instapoll. It's an evaluation question and it will only take a couple of seconds and will help us assess the quality of the webinar. Please submit your feedback before you sign off. We really appreciate it. Thank you all for joining us today. I want to thank Martha, Jackie and Toby for being part of the call and offering their experience and knowledge. Thank you all! With that, we will sign off. Thank you everyone for joining us. Have a great afternoon.