



# OWEESTA

DEVELOPING  
NATIVE ASSETS

BUILDING  
NATIVE  
COMMUNITIES

## ASSET BUILDING IN INDIAN COMMUNITIES

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# Who is Oweesta

- National
- Native
- Community Development Financial Institution (CDFI)
- Development of Institutions
- Financial Education and Asset Building
- Enterprise & Entrepreneurship Development
- Lending & Capitalization

# Our Mission

- Our mission is to provide opportunities for Native people to develop assets and create wealth by assisting in the establishment of strong, permanent institutions and programs, contributing to economic independence and strengthening sovereignty for all Native communities.

# Our Customers and Clients

- Native CDFIs
- Tribes and Tribal Departments / Programs
- Native Non-profits
- Tribal Housing Authorities and Tribally Designated Housing Entities
- Tribal Colleges

# What is an asset?

# Native Assets

- Relationships
- Livestock
- Land
- Water
- Language
- Etc...



# Assets

- Home
- Business
- Education
- Stocks
- Etc...



# Assets are not income

- Assets are a stock of capital, including savings, financial securities, stocks, bonds and property.
- Less tangible assets include education, job training/skills and access to credit

People think and behave differently when they are accumulating assets, and the world responds to them differently as well.

# What is Asset Building?

AB is the capacity of programs and services to provide strategies and tools for individuals, family and community's to build financial stability for future self-sufficiency.

# Connecting Families to Asset Building

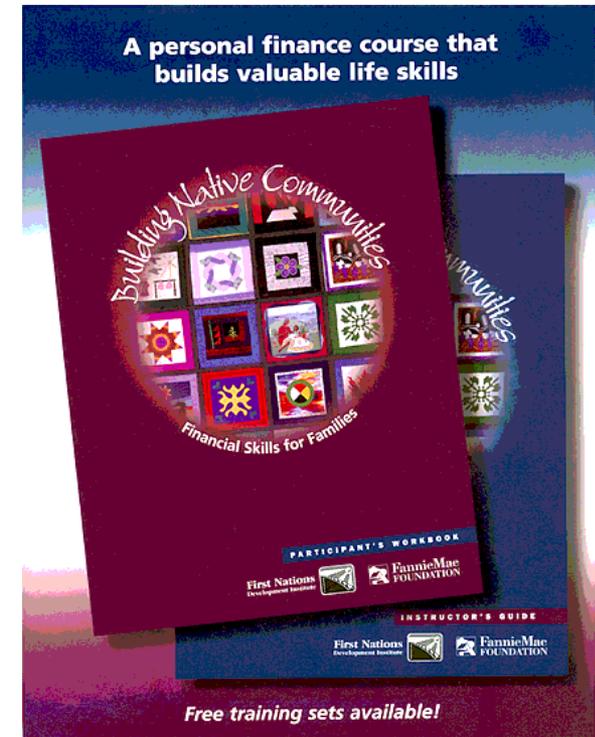
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# Brief Introduction to Strategies



# Financial Education

- What is Financial Education
- What can Financial Education do for your clients?
- Financial Education Models

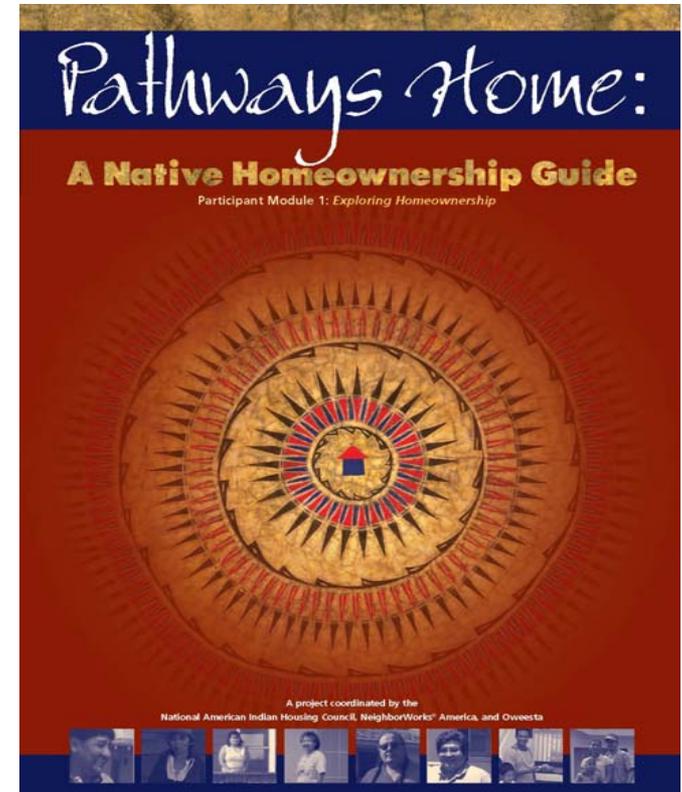


# Credit Counseling/Coaching

- What is Credit Counseling/Coaching?
- What can Credit Counseling/Coaching do for your clients?

# Home Buyer Education

- What is Homebuyer Education
- What can Homebuyer Education do for your clients?
- Homebuyer Education Models



# Entrepreneurship

- What is Entrepreneurship?
- NEED and other entrepreneurship initiatives

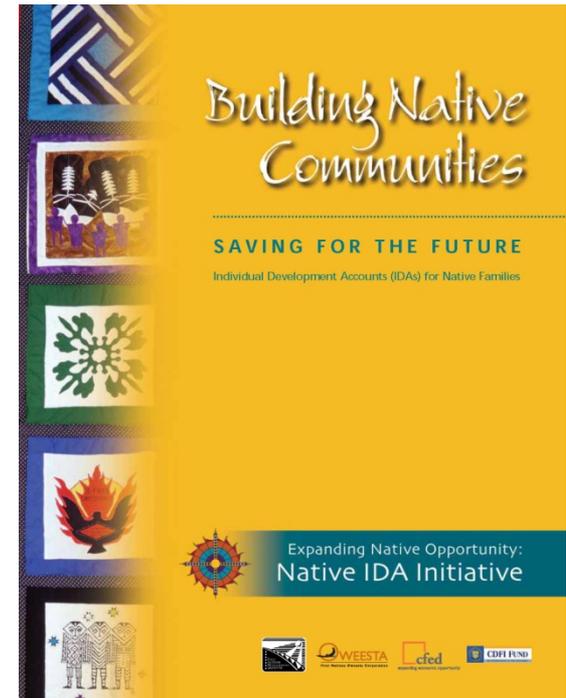


# IDAs (Individual Development Accounts)

What is IDAs

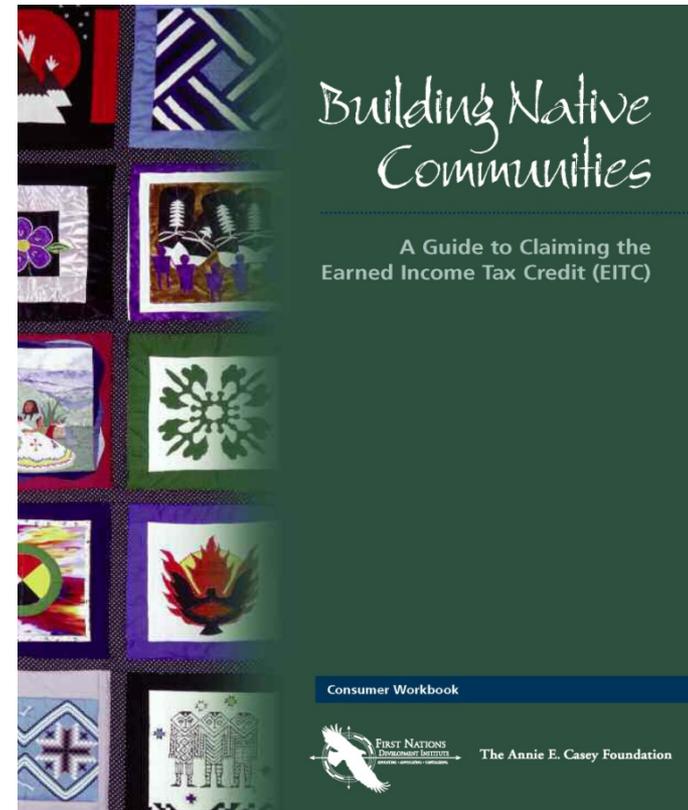
What can IDA's do for your clients?

IDA Models



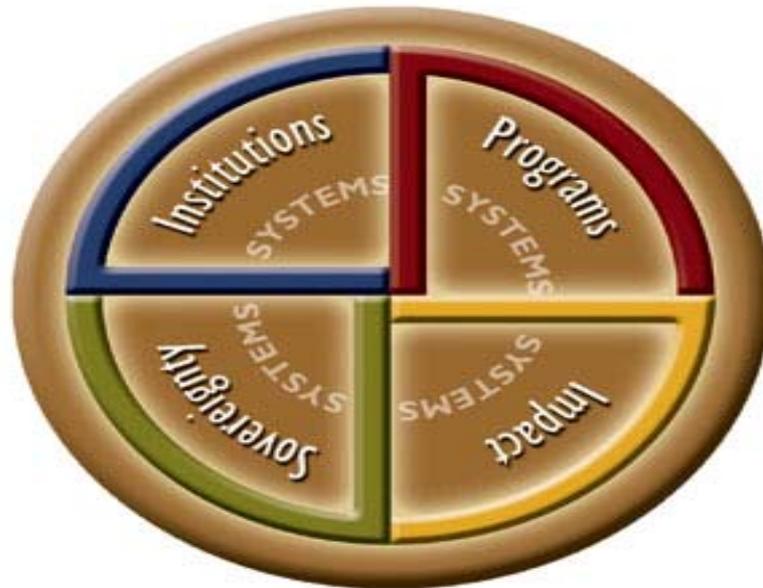
# EITC/VITA

- What is EITC? What is VITA?
- What can EITC do for your clients?
- What can VITA do for your clients?

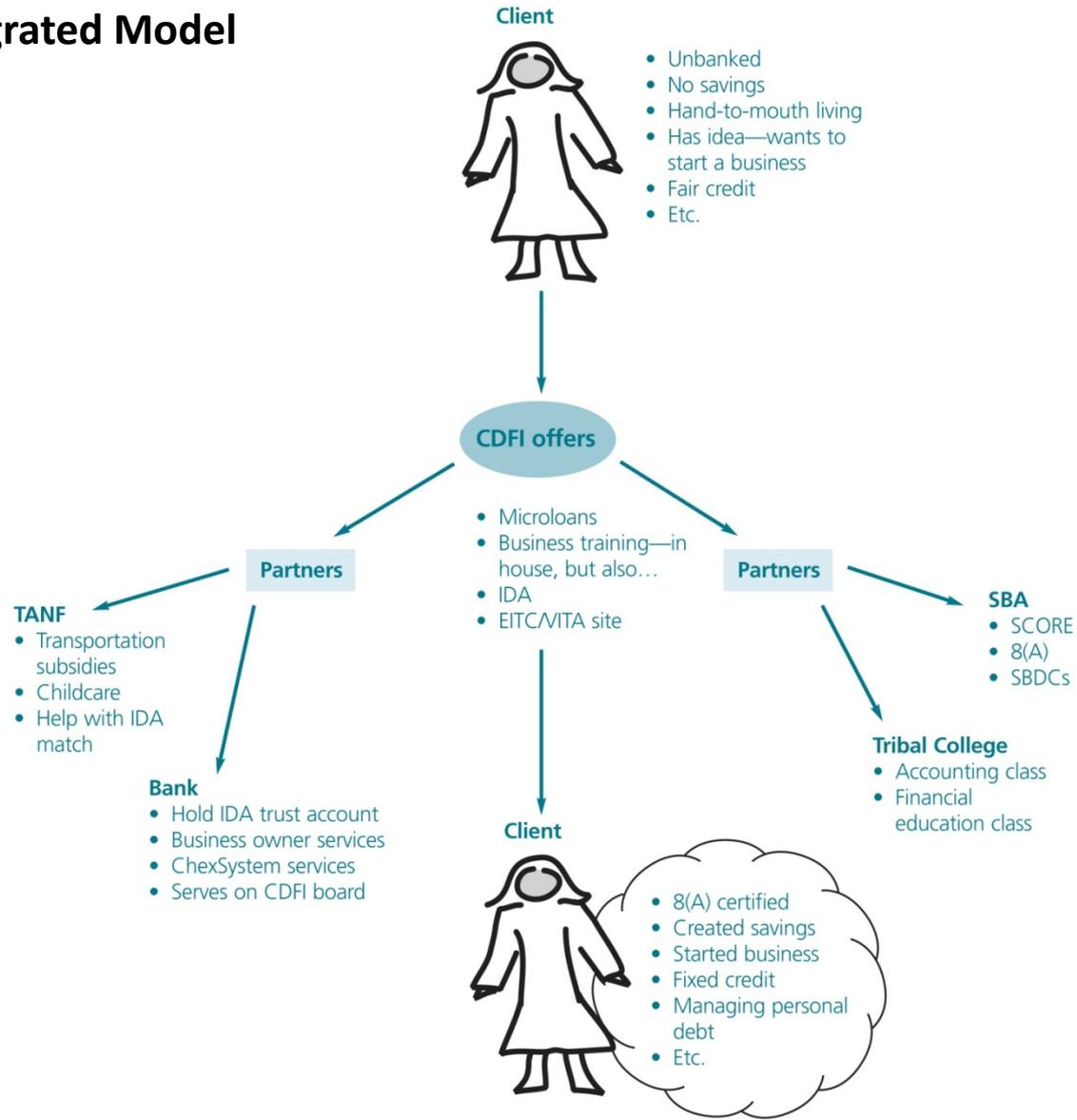


# Integrated Asset Building Model

- What do we mean when we say “Integrated Asset Building Model?”



# Integrated Model



# Putting it all together

- A clear **understanding** of how asset building can foster your clients financial outcome
- A committed **organization** that values both sides of the relationship;
- Dedicated **staff** that are committed to working with their target market
- Committed **partners** that share a common mission and seek similar objectives
- **Funding** for operations and ongoing support

# Putting it all together

- **Develop** your own asset building model
- Keep in mind your **organizations work**
- Think of different **strategies** you can try
- Include **partners** that can assist you
- Use a variety of **materials** available
- Raise **awareness** in your community
- **Motivate and encourage** participation from families

# Wrap up & Questions?

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