

Power of Partnerships:

A Look at Organizational Partnerships in
Native Communities &
the Native CDFI Industry



weesta

FIRST NATIONS OWEESTA CORPORATION
A SUBSIDIARY OF FIRST NATIONS DEVELOPMENT INSTITUTE



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We believe in widely sharing best practices, key findings and successful or promising models with practitioners in Indian Country, government entities (federal, state, local, and tribal), mainstream philanthropy, and the public at large. For more information, or to order additional copies of this report, please email info@oweesta.org

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Executive Summary

First Nations Oweesta Corporation (Oweesta) conducted a survey of tribes, Native nonprofits, Tribal programs and Native Community Development Financial Institutions (CDFIs) in order to better understand best practices for establishing and maintaining healthy partnerships within the Native CDFI industry and across the nation in Indian Country. Our primary discovery was that organizations have developed rich, deep partnerships in order to extend resources for community development.

Survey Respondent Demographics

- The 204 respondents were from diverse participating entities across the entire nation.
- The respondents predominately served Tribal communities, 44% of the respondents were tribal programs.
- Of the respondents, 93% were Native-serving entities.

Partnerships in Native Communities

- Organizations engaged on average with 4-7 on-going partnerships within the last 6 months.
- On average, these partnerships were very strong with an average rating of “Good”, including those that identified as only partnering with *Native* or *Non-Native* organizations.

Best Practices for Partnerships

- Entering partnerships with trust and respect was considered the foundation of a long-term relationship.
- Practitioners’ advice for maintaining healthy partnerships centered around three key concepts: continuous, transparent communication between partners, the alignment of mission and values of both organizations, and the clear definition of roles with accountability in those roles for both partners.
- Partnerships perceived as “Very Good” by respondents were those entered into with the goals of *Creating a Unified Voice* (47%), *Expanding Services* (56%), and *Addressing Community Needs* (48%).

Challenges

- Top concerns with partnership were the partnering organization’s *Capacity to Deliver* and *Staff Turnover (within the partnering organizations)*, and resulted in a lower quality rating of partnerships.
- Practitioners entered into some collaborations with the sole intent of attaining grant funding; however, these partnerships did not result in fruitful relationships.
- Administrative efficiency was a top goal of many organizational partnerships; however, these partnerships only received mediocre ratings of “Fair” on average (3 on a scale of 1 to 5).

Introduction

First Nations Oweesta Corporation was created 15 years ago to address the lack of access to capital and financial infrastructure holding back economic development in Native communities that was recognized by its parent company, First Nations Development Institute. Oweesta is the only existing Native CDFI intermediary offering financial products and development services exclusively to Native CDFIs and Native communities. Specifically, Oweesta provides training, technical assistance, investments, research, and policy advocacy to help Native communities develop an integrated range of asset-building products and services including financial education and financial products.

As a leader in the Native CDFI industry, Oweesta strives to inform potential investors, federal agencies, and the general public on the current industry climate. With our team of enthusiastic and qualified employees, we research and distribute several publications each year. In addition to researching needs, we analyze best practices within established Native CDFIs. By continuously analyzing our industry, we are able to better serve our Native CDFI clients. In early 2015, Oweesta recognized the need to collect new information on the state of collaborative practices in Native communities.

Methodology

In March 2015, Oweesta conducted a survey of tribal entities and organizations including tribal departments, tribal housing authorities, Native CDFIs, and nonprofit organizations serving Native communities, as well as Non-Native organizations and entities. The survey was conducted to understand the need for collaborations and best practices around engaging in partnerships within Indian Country. Most questions were asked on a scale of “Excellent” (5) to “Poor” (1).

Oweesta drew upon its institutional records and mailing lists to disseminate its survey to emerging and certified Native CDFIs, tribal entities, and nonprofits. The survey invitation was an email explaining the reasoning behind Oweesta’s study, and it included a link to Survey Monkey, a provider of web-based survey solutions. Oweesta also asked its parent company First Nations Development Institution (First Nations) to distribute the survey invitation through its networks thereby expanding and diversifying the data that was received. The link to the survey was posted on both organizations’ social media pages and websites. The survey was open for one month. The survey was anonymous except for those individuals who chose to provide emails in order to be entered into a drawing for a \$50 Amazon gift card. Data collected by Survey Monkey was analyzed by the staff at Oweesta.

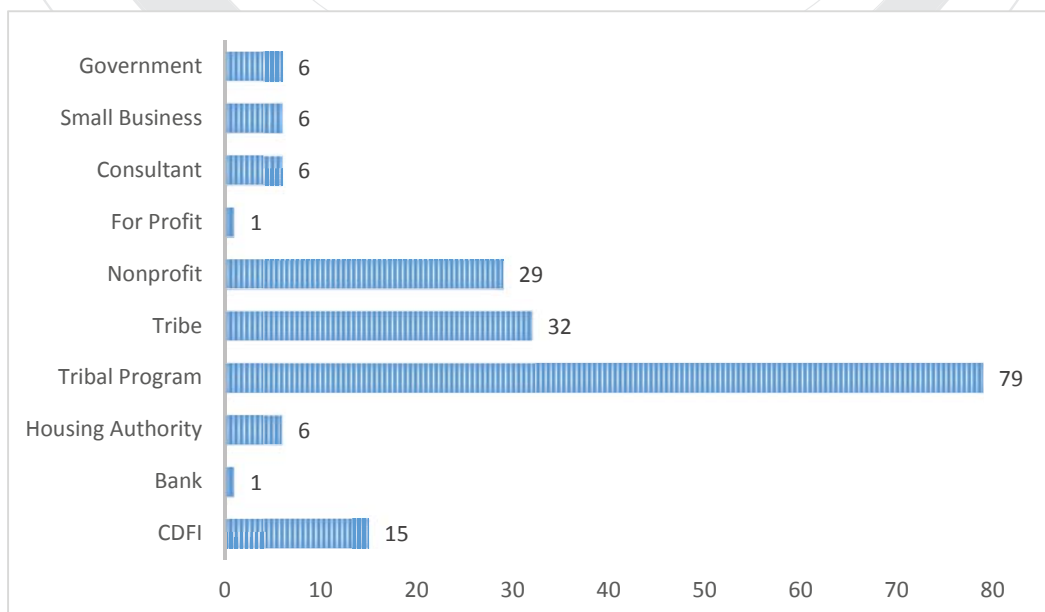
Information on Survey Respondents

The survey produced 204 usable responses. Of these respondents, all 204 provided answers that were complete and relevant. Of these respondents, 93% were Native entities or serving Tribal communities.

Types of Participating Survey Respondents

Due to the diverse distribution methods for the survey, as well as the wide range of collaborations taking place within Indian Country, there were a variety of participating entities. Oweesta provided a list of options for entities that participated in the survey and allowed organizations to self-categorize their organizational type. The largest subsection was “Tribal Program” with 79 respondents (44%) identifying as such. The next largest were “Tribe” (32), “Nonprofit” (29), and “Community Development Financial Institution” (15), respectively. There were smaller subsections, 6 respondents or fewer (3%) identifying as “Small Business,” “Consultant,” “Housing Authority,” “Government,” “Bank,” and “For Profit.”

What type of organization do you represent?



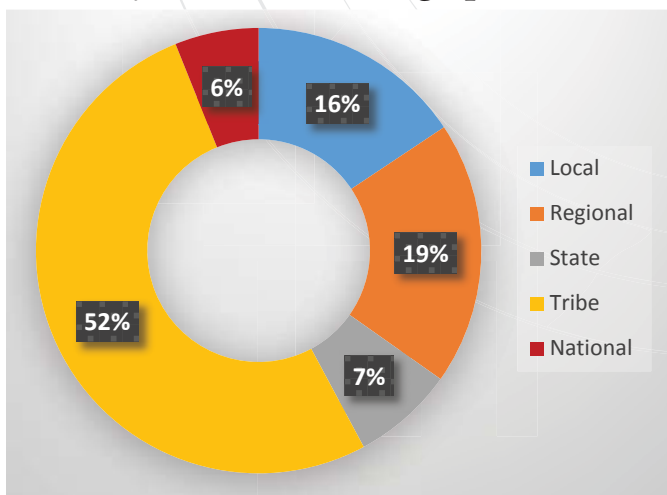
Native CDFI Participants

The survey asked a series of questions specifically designed to provide insight into the partnerships and collaborations for Native CDFI organizations. As mentioned, 15 respondents self-identified their organization as a CDFI. According to the Federal Deposit Insurance Corporation, Community Development Financial Institutions (CDFIs) are financial institutions who provide financial products and services to under-served markets.¹ The mission of a CDFI is to lend responsibly to low-income communities, filling a niche in the financial system by providing credit to borrowers that may be difficult for traditional banks to serve. Many of these borrowers may not be credit-worthy, lack credit history or have a minimal amount of personal savings. To address the needs within the market, CDFIs offer more flexible lending products and provide technical assistance to ensure that borrowers use the capital effectively. CDFIs are engaging growing market opportunities in economically disadvantaged communities across the nation.² CDFI certification is a designation given by the CDFI Fund to specialized organizations that provide financial services to low-income communities who otherwise lack access to the financial mainstream. To apply for CDFI certification, an organization must submit an application to the CDFI Fund for review.³ Though only 15 organizations had responded positively to being a Native CDFI when asked “What type of organization do you represent?” 114 respondents identified as a Native CDFI when asked “Is your organization a Native CDFI? A Community Development Financial Institution (CDFI) is a financial institution which provides credit and financial services to under-served markets and populations.” Under this definition, organizations that identify as Tribal Programs, Tribes, and Nonprofits would also self-identify as a Native CDFI. These self-identified Native CDFI organizations could also be sponsoring entities of emerging CDFIs or feel that they qualify as a CDFI under a holistic definition.

Demographic Reach

The demographic reach of the survey participants was largely restricted to serving their respective Tribal communities (52%), while the remaining participants serve *Local* (16%), *Regional* (19%), *State* (7%), and *National* (6%) populations.

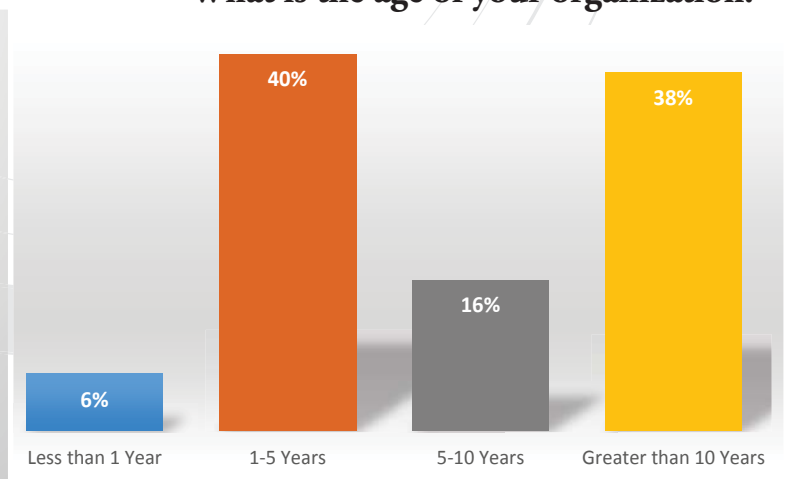
What is your current demographic reach?



Organizational Age

There were two larger age categories for survey respondents: 1-5 years and greater than 10 years. Only 6% of the respondents were *Less than 1 year old* and 16% were *5-10 years old*.

What is the age of your organization?



1 Federal Deposit Insurance Corporation. “Strategies for Community Banks to Develop Partnerships with Community Development Financial Institutions.” March 2014.

2 Pinsky, Mark. “Growing Opportunities in Bank/CDFI Partnerships.” Community Developments: Community Affairs OnLine News Article. Ed. Comptroller of the Currency Administrator of National Banks, Summer 2002.

3 “CDFI Certification,” Accessed November 20, 2015. www.cdfifund.gov/programs-training/certification/cdfi/pages/default.aspx.

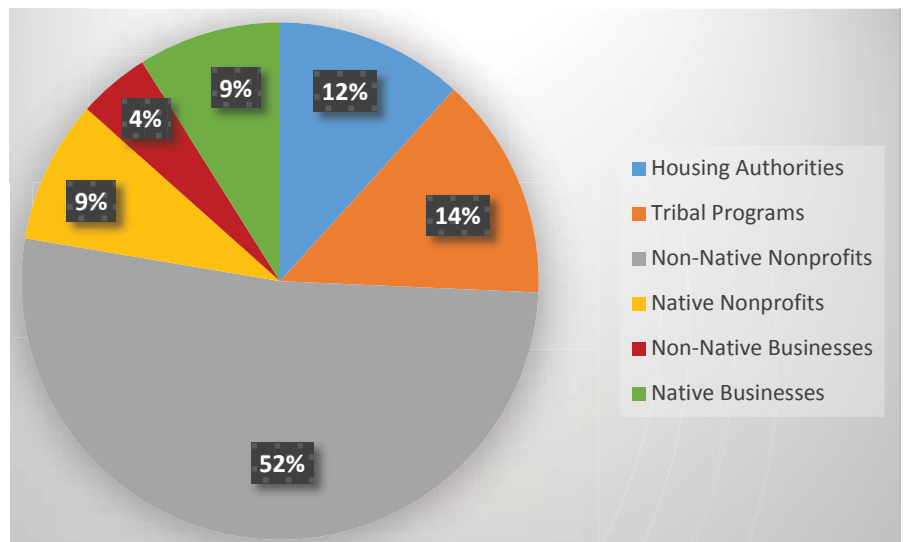
Key Observations and Findings

In the survey conducted, Oweesta asked participants to provide us in-depth information on three specific partnerships in which they were currently engaged. The purpose of this was to ascertain what concerns they had in partnering with other organizations, to see what was working, and to understand how the ultimate goal of the partnership affected its overall quality.

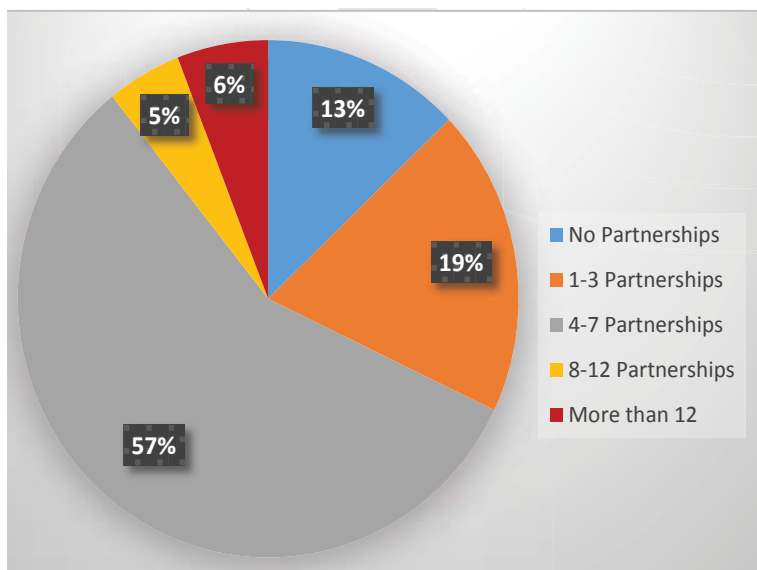
In general, non-profits and other organizations working within Native communities tended to have very high quality partnerships, and the results of those partnerships were generally considered to be positive. Within the survey, on a scale of “Excellent” (5) to “Poor” (1), the average for the collaboration between the surveyed organization and the partner was “Good” (4). Additionally, the work produced by both partners was also considered to be good, on average. When asked to describe their feelings around partnerships for their organization, the general consensus was that, as one participant said, “Partnerships are very important. With limited resources, partnerships are valuable.”

The surveyed respondents, throughout the lifetime of their organization, had predominately partnered with *Non-Native Nonprofits* (52%). However, they also partnered with an array of other entities such as *Tribal Programs* (14%), *Housing Authorities* (12%), *Native Nonprofits* (9%), *Native Businesses* (9%), and *Non-Native Businesses* (4%).

What type of organization have you partnered with?



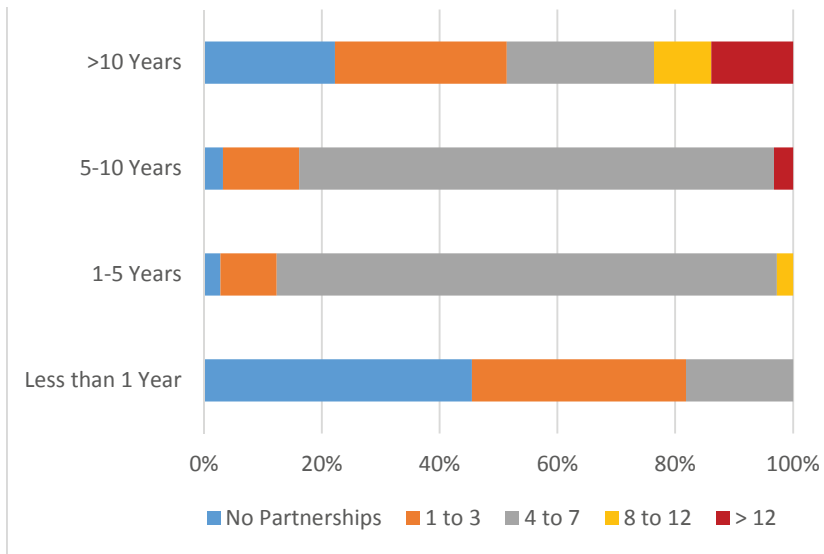
In the past 6 months, how many organizations have you partnered with?



The vast majority of organizations that had engaged in partnerships (57%) maintained *4-7 Partnerships* over the last 6 months.



Age of the Organization & Number of Partnerships



In comparing the age of the organization with the number of current partnerships, we can see a trend. For the younger organizations, there were mostly “No Partnership” or “1 to 3 Partnerships.” The vast majority of organizations *1-10 years old* generally had “4 to 7 Partnerships.” This stood in contrast to the organizations over 10 years of age had a range of different numbers of partnerships. Given this data, we can see that the younger groups need time to create and retain partnerships. However, as time goes on, the more mature organizations become increasingly self-sufficient, holding on only to the the more fruitful relationships.

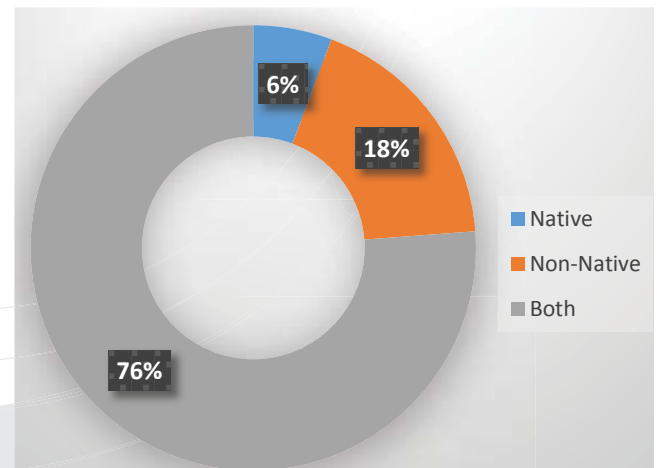
Bridging the Gap: Non-Native Organizations

The goals and concerns among the organizations differed from partnership to partnership; however, the average rating of the partnerships was “Good.” Similarly, the organizations that identified only partnering with either *Native* or *Non-Native* organizations had an average of “Good” ratings for the partnerships. When asked if they preferred to build partnerships with *Native Entities*, *Non-Native Entities*, or *Both*, the respondents preferred *Both* (76%). However, there was a partnership bias (18%) toward *Non-Native* partners. Only 6% of organizations preferred to partner with *Native* organizations. In the data presented, an overwhelming majority of the organizations surveyed partnered with both *Native* and *Non-Native* entities.

Among the respondents who stated that it was easier to build partnerships with *Native* organizations, some said “We share demographics,” “We have the similar missions and the same target populations/market,” and “I find it easier because they are familiar with Native customs. The Native entities we work with in our remote village already work with most of our customers.”

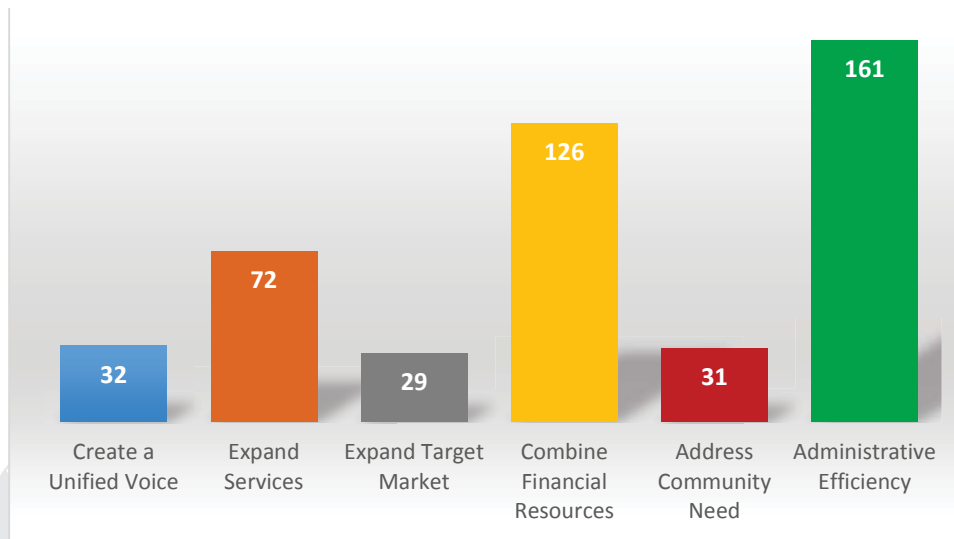
Respondents who preferred partnering with both *Native* and *Non-Native* entities said, “We’ve had success partnering with both entities as both were willing to work with us,” “We have mutual goals to improve the financial literacy of the clients we serve,” “I think any that we have partnered with, Native or Non-Native organizations, have been excited about the opportunity.” While there was no feedback given why certain respondents preferred partnering with only *Non-Native* entities, experience within the field would indicate that Non-Native organizations can provide technical skills not always found in Native communities. One of our surveyed Non-Native partnering entities had tried to enter Indian Country for years. By building relationships with Native organizations, trust had been properly established in the tribal community and they were invited to work with a tribal organization. This enabled the tribal community to move forward with their credit union, funding businesses that will be sustained by the population on the reservation and tourism, as well as outlying communities.

Do you prefer partnering with Native, Non-Native, or Both type of entities?



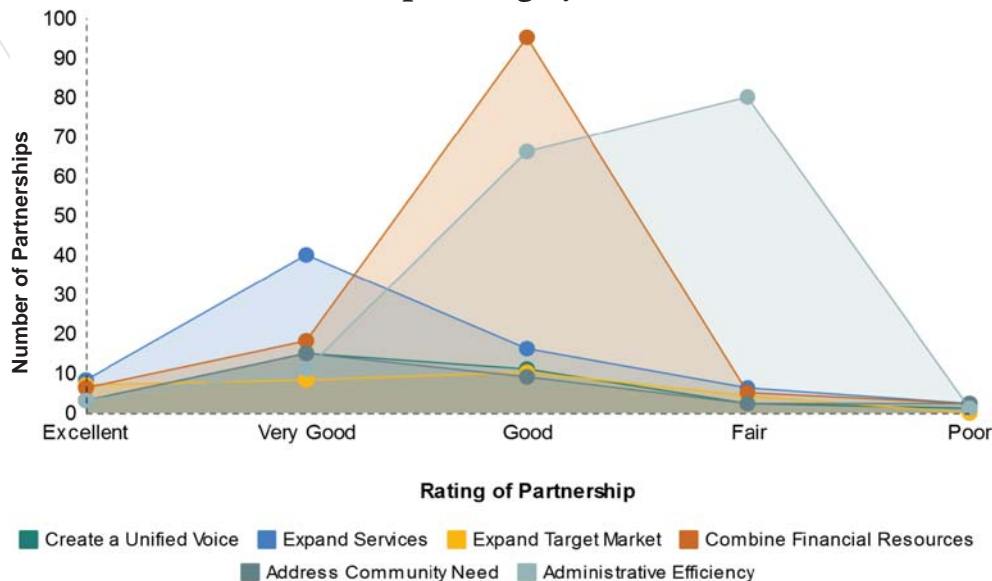
Best Practices of Partnerships

What are the goals of the partnership?



Within the survey, participants were asked to identify three different partnerships and answer a series of questions for each individual experience. When analyzing the data among all three partnerships, we can see distinct patterns between the most common goals with the partnership and the outcome of the partnership. The partnerships perceived as “Very Good” were those that entered into with the goals of *Creating a Unified Voice* (47%), *Expanding Services* (56%), and *Addressing Community Needs* (48%). The goals of *Expanding Target Market* (32%) and *Combining Financial Resources* (75%) were most often partnerships that were labeled as “Good.” The goal of *Administrative Efficiency*, however, resulted in partnerships that had only overall average ratings of “Fair” (49%). This is particularly interesting because it was the most common reason respondents entered into partnerships. This does not mean that partnerships with a goal of increasing *Administrative Efficiency* should be avoided; rather, organizations should approach these partnerships more cautiously. This particular data analysis would indicate that the partnerships that were overall better had an initial goal of *Creating a Unified Voice*, *Expanding Services*, and *Addressing Community Needs*.

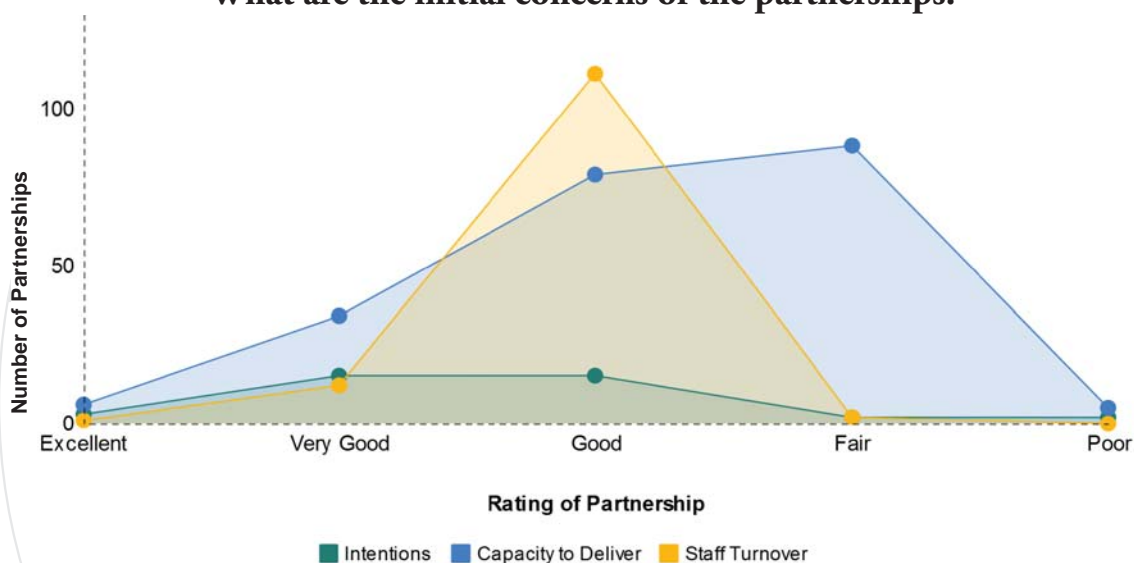
Partnership Rating by Initial Goals



Based on the data presented, it is clear to say that the higher rated partnerships had concerns with the *Intentions* of the partnering organization and had goals of *Creating a Unified Voice*, *Expanding Services*, or *Addressing Community Needs*. The partnerships with a rating of “Good” indicated goals of *Expanding the Target Market* or *Combining Financial Resources*, and had a concern with the partner’s *Staff Turnover*. The partnerships that had “Fair” ratings had goals of *Administrative Efficiency* and the concerns were of the partnering organization’s *Capacity to Deliver*. This means that if you are entering a partnership with concerns with the partnering organization’s *Capacity to Deliver* at the on-set, the partnership is less likely to be sustainable in the long run.

The partnerships with higher ratings had comparable concerns going into the partnership. The partnerships that had a “Very Good” (39%) or “Good” (39%) rating had concerns with *Intentions* of the partnering organization. The organizations with initial concerns of *Staff Turnover* had a majority rating of “Good” (88%) in the partnership. And the partnerships that were concerned with the partner’s *Capacity to Deliver* rated those partnerships on an average of “Fair” (41%). This suggests that while organizations might be able to overcome concerns regarding the intentions of the other organization and build trust, long-term capacity issues are more difficult to overcome.

What are the initial concerns of the partnerships?



Case Study: Wisconsin Native Loan Fund

Wisconsin Loan Fund created a collaborative group named *Zhoonyia Gikendasowin* (Money Knowledge). This collaboration grew out of the efforts of several organizations to create the Money Smart Week event in Lac du Flambeau. From there, *Zhoonyia Gikendasowin* has provided financial education to nearly 400 tribal and community members through financial education sessions, Lunch & Learn workshops, and Money Smart Week events. The common goal of this group was to create self-sufficiency within the community, with class topics ranging from running credit reports to healthy eating on a budget, IRS tax workshops, Medicare, financial education, and the law. Through these collaborations, the Wisconsin Loan Fund was able to provide a variety of specialized trainings from local, state, and federal experts within each field. Each organization participating in this collaboration shared a solid common ground of interest, mission, and target market. The collaboration was able to significantly expand their resources.



Case Study: Minnesota Indian Business Alliance

In 2007, Minnesota Indian Business Alliance formed to bring together a wide sector including Native American entrepreneurs, tribal leadership, CDFIs, Tribal economic directors, all of which served the FDA Minnesota Economic Development. They came together with a common cause: to expand small business development within Indian Country in Minnesota. The principal key driving this organization is the idea that the participating organizations treat each other with respect. In developing trust, the organizations are able to then begin the process of reciprocity in relationship building. Since 2007, the Minnesota Indian Business Alliance has increased its partnership base from 45 to 145 partners statewide.

One example of an exemplary partnership supported by the Minnesota Indian Business Alliance is between a local nonprofit and a tribal community. In spite of the fragile political climate, Minnesota Indian Business Alliance was able to meet with representatives from both entities. Through this connection, the tribal community and local nonprofit were able to see the benefits in creating an alliance to accomplish the goal of expanding the economic development within the community. Together, they solidified grant funding and loan capital to begin business development. Not only were the community members benefiting from this alliance, the surrounding tribal communities heard about the results, and now small loan funds are developing throughout Minnesota. Communities have seen the momentum and changes, and do not see similar organizations as a threat, but a resource.



The process of cultivating these relationships is simple: by developing mutual trust and respect among both parties. By creating an open environment for organizations to collaborate, Minnesota Indian Business Alliance attracts people willing to share, and not push an agenda. The partnerships are created organically through mutual trust and a common mission. These partnerships are also not created with the intent of a means to an end or for granting purposes, they are long-term relationships that build strong bridges to creating vibrant, healthy, sustainable communities.

Why and Why Not to Partner

The importance of partnership for stretching limited resources was a recurring theme found on many surveys. This is clearly connected to the depth of the economic development challenge in Native communities, where there are considerable barriers in acquiring capital for tribal business enterprises and independent Indian-owned businesses, and the lack of private philanthropic investment available in order to meet these needs.¹ This, in essence, leaves Native organizations to do more with less, or as one respondent explained, “Partnerships are critical to the sustainability of our programs as they are mostly grant funded; partnerships are more necessary for us since we live in an extremely rural area with limited resources.”

In addition to communities trying to stretch limited financial resources, it was clear that partnerships helped organizations stretch their services and their physical reach. The small size of many Native non-profits was highlighted numerous times in the report, with respondents sharing “As a small organization, partnerships are critical in ensuring that we can reach a wide client-base with our services.” Many respondents even went so far as to say that their work would be diminished if not “eliminated” without their partners.

When surveyed on the goals of the three individual partnerships, respondents reported that the most common goal was to reach greater administrative efficiency, followed closely by addressing community needs and combining financial resources. See chart “What are the goals of the partnership?” on page 8.

1 Board of Governors of the Federal Reserve System. “Growing Economies in Indian Country: Taking Stock of Progress and Partnerships; A Summary of Challenges, Recommendations, and Promising Efforts.” April 2012.

Case Study: Sequoyah Fund

For the past 3 years students at New Kituwah Academy have been bringing money to school to deposit into their savings accounts, but on March 10th they got a behind the scenes tour of where that money is kept. The tour is a part of the Kituwah Savings Program, a project developed by Sequoyah Fund to start kids thinking about money and saving at an early age. “We were thrilled to partner with the Sequoyah Fund to invite the students of New Kituwah Academy to join us for visits to the bank,” said Michelle Cochran, Sales and Service Representative at First Citizens Bank. “I hope it was a fun and informative day for the children to learn more about savings and how to make their money grow. We at First Citizens Bank look forward to continuing to help them achieve a lifetime of financial success.”



The visit, for all students in Kindergarten through 6th grade, allows access to part of the bank not always seen. Students are able to peer behind the big vault doors, talk to customers in the drive-through, help bank employees count money, and most importantly make their deposits into their savings accounts.

Since 2013, 47 students at New Kituwah Academy have been regularly contributing to their savings accounts through bimonthly deposit days where First Citizen and Sequoyah Fund staff visit the school to take deposits and talk to the students about money and savings. New Kituwah Academy is an independent school of the Eastern Band of Cherokee Indians where all instruction is done in the Cherokee language. Most students have been attending the Academy since early childhood. In total there are approximately 60 students enrolled in K-6th grade. For the savings program, Sequoyah Fund works with staff



and the students to discuss both the traditional and modern concepts of savings and how money works within the Cherokee community. Students also set yearly goals, including how much they want to save, and what they are saving for.



CHEROKEE FINANCIAL VOCABULARY

ENGLISH	CHEROKEE	PHONETIC
Save	DᎠᎠᎠ	A hi ya s di
Money	ᎠᎠᎠ	A de la
Sell	ᎠᎠᎠᎠ	Ga na di nv di
Buy	ᎠᎠᎠᎠ	A wa hi s di
Price	ᎠᎠᎠᎠ	Tsu gv wa lo di
Plant	ᎠᎠ	Ga ko di
Seed	ᎠᎠᎠ	U ga ta
Grow	ᎠᎠᎠᎠ	A dv s gv
Goal	ᎠᎠᎠᎠᎠ	Di gu ga ta nv
Bank	ᎠᎠᎠᎠᎠ	A de la tsu ni di
Store	ᎠᎠᎠ	A da na nv
Deposit	ᎠᎠᎠᎠᎠ	Da s qua ni go dv
Silver	ᎠᎠᎠ ᎠᎠᎠ	A de lv u ne gv
Coin	ᎠᎠᎠᎠ ᎠᎠᎠ	Tsu ni sdi a de la
Plan	ᎠᎠᎠᎠᎠ	A tsi lo s do di
Dollar	ᎠᎠᎠᎠ	U no s da

SEQUOYAH FUND
FUNDING AND TRAINING FOR FINANCIAL SUCCESS



Case Study: Sequoyah Fund Continued

When the school year ends this May participants will have contributed over \$55,600.00 to their accounts. To incentivize the savings, Sequoyah Fund seeds each new account with \$25 and adds an additional \$25 if students meet their savings goal, making 10 \$5 deposits between September and April each year. In total, Sequoyah Fund has contributed \$2,100.00 to the program.

For most students the annual bank visit is their first time at a bank, but they handle it like professionals, forming lines at the teller counter, counting their money, and receiving their deposit slips. Then it is story and snack time where the kids listen to Cochran as she reads a story about why it is important to save. A tour follows and each student learns how the bank keeps his or her money safe. They watch as an electronic bill counter quickly counts \$500 but their favorite part is watching themselves on the security monitors. Checking their balances, several students find they have more money than they expected, so Sequoyah Fund discusses how interest works and how it is a benefit of using a bank.

“The bank visit was an important component to the program. The kids have been great about regularly bringing their money to the school for deposit days so it was important for them to see how they can continue saving outside of the program,” says John Ross of the Sequoyah Fund. The Kituwah Savings Program is an ongoing program and adds new students at Kituwah Academy each year. “We want to provide the resources for Cherokee youth to be able to save and to understand why it’s important,” adds Ross, “and that includes continued support and education.”

The Kituwah Savings Program is a joint effort by Sequoyah Fund, First Citizens Bank, and New Kituwah Academy. Sequoyah Fund is a Native Community Development Financial Institution (CDFI) serving the far western counties of North Carolina.



Native CDFIs

Of the 114 organizations which self-identified as Native CDFIs, a large proportion have partnered mainly with Non-Native Entities, and some with Tribal Programs and Housing Authorities. Of these self-identified organizations, 18 percent thought it was easier to build partnerships with Non-Native organizations, 8 percent said Native organizations, and 74 percent said that the Native or Non-Native status of the organization did not affect the quality of the partnerships.

As stated in the *Financing Healthy Food Options: Implementation Handbook*, “CDFIs can leverage these relationships to broaden the reach of their services and increase their visibility in the public and private sector.” These partnerships increase organizational range which helps CDFIs understand the broader context of certain issues and attain certain measures and goals.¹

In addition to discovering no discrepancies in the quality of the partnership based on whether the organization is Native or not, advice from the field suggests that it is beneficial for Native CDFIs to form partnerships with both Native and Non-Native organizations. For example, Opportunity Finance Network indicates in the “Growing Opportunities in Bank/CDFI Partnerships” report that the CDFI industry has developed a partnership with the banking sector to generate profits and open into new markets. Through this partnership, banks and CDFIs are able to mitigate risk, cultivate new clients, and generate a profit for both industries. Most Native CDFIs are revolving loan funds that do not offer depository services, which is one reason organizations have worked with local banks to create matched savings programs with Native CDFIs, as the lack of depository services is what creates the need for partnerships. “Many banks rely on CDFIs for their expert understanding of the local markets, ability to manage risk, and the critical technical assistance they provide to their customers,” states Mr. Pinsky.²

Because CDFI programs mitigate risk for local banks, they serve as beneficial partners for banks wishing to invest in Indian Country. “There is a lot of potential for banks and Native CDFIs to form symbiotic relationships, in which each partner benefits. It comes down to this: Native CDFIs have what banks need to break into Indian Country-knowledge and ground-level experience. Banks have what Native CDFIs need to keep effecting change in their communities- capital and expertise,” notes Tanya Fiddler, Executive Director of the Native CDFI Network.³



1 Taylor, Stacy and Jordan, et al. “Identifying Partners and Convening Stakeholders.” *Financing Healthy Food Options: Implementation Handbook*. Ed. July 3, 2012.

2 Pinsky, Mark. “Growing Opportunities in Bank/CDFI Partnerships.” *Community Developments: Community Affairs OnLine News Article*. Ed. Comptroller of the Currency Administrator of National Banks, Summer 2002.

3 Fiddler, Tanya. “Working Together: Effective Partnerships Between Native CDFIs and Banks Bridge the Financing Gaps in Indian Country.” *Community Developments Investments*. Ed. Office of the Comptroller of the Currency U.S. Department of the Treasury. Ed. August 2013.

Advice from the Field

We provided an open write in section for respondents to write in their best advice as it is related to forming valuable partnerships. This advice was often very similar, so we grouped this advice into the following categories to highlight best practices. Practitioners' advice for maintaining healthy partnerships centered around three key concepts: continuous, transparent communication between partners, the alignment of mission and values of both organizations, and the clear definition of roles with accountability in those roles for both partners.

Mission & Values

"Be persistent and don't give up"

"Make sure you share similar work ethics and values. Find like-minded organizations"

"Continue working for the community"

"Build a high level of trust - tap into the talents, passion and mission alignment of partnering organizations"

Communication

"Effective constructive communication"

"Communication is key and accountability"

"Being able to share information and look at getting our people interested in developing in partnerships"

Clear Roles & Accountability

"Have clear intentions and specific goals"

"Stay on top of deliverables. Time flies when you have multiple priorities"

"Plan and define roles to make sure both parties come to a mutual agreement when doing business"

"Have a clear direction and final goal"

Conclusion

In conclusion, we can see that there is a need to develop partnerships within the Native CDFI industry and throughout Indian Country. There is ample evidence of the resounding success organizations have had through their partnerships and collaborations in the past. As identified by survey respondents, the partnerships with goals of *Expanding Services*, *Creating a Unified Voice*, and *Addressing the Community Needs* were overall higher rated partnerships. In developing these collaborations, it is important to come together with trust, respect, and a common interest, and mission. Partnerships should not be an ends to a mean, but a sustainable, long-term relationship in developing healthy, vibrant communities.



Photo courtesy of Sam Levitan



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