



NCFS

NIXYAAWII COMMUNITY
FINANCIAL SERVICES

General Council Presentation

January 21st, 2021

Highlights from 2020

- The NCFS was approved as a 501(c)(3) non-profit corporation by the IRS on February 11th, 2020.
- The Board of Trustees approved Tribal resolution number 20-015 on February 24th, 2020 that approved the CDFI Business Plan along with “donor restrictions” for the Credit Program “with direction that the current offering and access of loans to Tribal members is not changed.”
- Then, mid-March, our world came to a screeching halt with the COVID-19 pandemic hitting us.

Highlights from 2020

- The Reopening the Tribes Committee was formed by Incident Commander on April 14th and I was appointed to chair that Committee and later to the Incident Command Team.
- With approval of generous grant from the Oregon Community Foundation allowed us to recruit for a Chief Financial Officer.
- We were fortunate to hire a highly experienced and skilled CFO in Becky Cain. She began her duties on July 1st.

Highlights Credit Program 2020

- All three Credit Program staff either moved away, retired, or accepted another Tribal position.
- We had to quickly recruit, hire, and provide initial training to 3 new Credit staff.
- Very fortunate to have hired 3 Tribal members that each had excellent financial management skills and backgrounds.
- So, the Credit “boot camp” was underway, exacerbated with the largest gaming dividend in our history.

Highlights new office location

- The new NCFS office was the other milestone priority.
- Lease offers came from Tribal NGC, Cayuse Technologies, and the Perennial Building in the expected Dairy Queen space (selected).
- Working with Cayuse Technologies to plan and configure our computer, phone, and software.
- The tenant improvements are being bid to get full budget estimates for the final lease.
- We expect the remodel and move in will likely be into March, 2021.

NCFS Board Meetings

- During 2020, the NCFS board meet regularly to provide direction and actions to advance the cause.
- The board met on:

January 3	February 13	March 13	August 28
September 29	October 23	December 3	

- The later 4 board meetings were Zoom meetings.
- Staff diversity:
 - 5 Tribal members, one descendent and one non-Indian

NCFS Board and Staff

- **Kelly George**, NCFS President
- **Aaron Hines**, NCFS Vice-President
- **Jim Wallis**, NCFS Secretary/Treasurer
- **Sandra Sampson**, NCFS Board; Tribal Treasurer
- **Bobbie Conner**, NCFS Board
- **Judy Moore**, NCFS Board
- **Gabriel Moses**, NCFS Board
- **Dave Tovey**, NCFS Executive Director
- **Becky Cain**, NCFS Chief Financial Officer
- **Raven Manta**, NCFS Business Development Services Manager
- **Pamela Ranslam**, NCFS Homeownership Services Manager
- **Doris Wheeler**, NCFS Loan Officer
- **Quincy George**, NCFS Loan Officer
- **Raven Cody**, NCFS Loan Processor

Status Today

- All NCFS staff (BDS, Homeownership, Credit Program) will continue to work at their **current** locations with access and lease arrangements until the new office is ready.
- We all continue as everyone to work with maximum distance. Coordination by Zoom!
- Accounting and payroll system has been developed starting on January 1st, 2021.
- We have a consolidated budget, NCFS Team Handbook, and NCFS Loan Policies approved by the NCFS board of directors.

Resources

Until the 2021 budget was approved, the NCFS project was entirely funded with grants, as follows:	
Northwest Area Foundation	\$175,000
Oregon Community Foundation	\$60,000
Wildhorse Foundation	\$20,000
Spirit Mountain Community Fund	\$50,000
Oweesta/NDN Collective	\$50,000
ATNI-EDC/Oregon Native American Chamber partnership	\$ 62,000
Several Oweesta anonymous donations & CDFI Fund	

CTUIR Credit Program Funds

CTUIR Tribal Members only

Spirit Mountain Com'ty Fund & Oweesta Grants

Food program and Small business

New Grants

New service for community

Accomplishments

- Homeownership Services Manager on Housing Development Team working on Bowman South.
- Business Development Services Manager conducted a series of December youth financial literacy and matched savings.
- The Board of Trustees authorized \$250,000 to be small business grants to 38 recipients.
- With recent grants, two new loan products will be launched in the coming weeks—small business and “food sovereignty” loans.



Thank You for this opportunity to serve!

NCFS Board of Directors and Staff