

American Indian Economic Development Fund



Project Title:	Financial Literacy Project
Award Amount:	\$294,628
Type of Grant:	Social and Economic Development Strategies
Project Period:	Sept. 2008 – Sept. 2009
Grantee Type:	Native Nonprofit

PROJECT SNAPSHOT

- 8 jobs created
- 4 businesses created
- 1 Native American consultant hired
- 25 youth involved
- \$110,625 in resources leveraged
- 47 individuals trained
- 14 partnerships formed

BACKGROUND

The American Indian Economic Development Fund (AIEDF) was established in 1992 as a regional nonprofit organization located in St. Paul, Minnesota. AIEDF promotes the revitalization of American Indian families and communities by assisting native entrepreneurs (Indianpreneurs) and small businesses to develop and expand successful community-based small businesses. AIEDF provides culturally relevant training, small business development assistance, gap-funding in the form of loans, and support during the loan process.

Native Americans have a low small business ownership rate compared to other ethnic

groups, and the average unemployment rate on reservations in the region is 23%, much higher than the national average. Barriers to owning a business include the lack of collateral, poor communication from the financial community, and rigid banking rules often unfavorable to Native Americans.

Under previous ANA-funded projects, AIEDF honed its *Indianpreneur* small business training curriculum and expanded its geographic service area. However, AIEDF staff noted many small business trainees lacked basic financial literacy, a significant barrier to successful business management and something not included in the curriculum.

PURPOSE AND OBJECTIVES

The purpose of this project was to integrate financial literacy education components into the *Indianpreneur* training program.

The project's main objective was to fully revise the curriculum's 108-page manual and 33-hour presentation. To prepare for the revision, five AIEDF staff members received financial literacy training. The staff then met and planned revisions to the training program. A key component of the

revision process was integrating feedback from previously trained individuals and organizations into the updated curriculum. The revised program contains significant financial literacy components, updated formatting, stories and quotes from a wider collection of tribes, and photos approved by the Minnesota Historical Society. The format of the training changed as well, moving towards an interactive discussion style in place of the previous training's lecture style. During the revision process, staff also decided to update the accompanying instructor's manual to guide trainers through the program.

The objective's final component was to pilot test the new training. Staff delivered the new training in the spring of 2009 to 16 adult participants and conducted an additional 3-hour class with 25 high school students. Feedback from the training led staff to reorder some sections of the curriculum to improve its consistency. Final updates to the curriculum included the development of flash drives loaded with preformatted financial spreadsheets and additional case studies.

OUTCOMES AND COMMUNITY IMPACT

AIEDF staff attributed the revised training program with the establishment of four new small businesses, including an organic farm, a wholesale meat distributor, a designer, and a bookkeeping business. The new businesses created five new fulltime positions, thereby strengthening the local economies of their communities.

Similar to results achieved through the training's previous incarnation, participants increased their knowledge of business plan development. The revised curriculum, however, also assisted participants' understanding of larger financial issues, including key business concepts and financial literacy, which were not components of the previous program. Some

participants decided not to start businesses because of the training because it helped them realize the intricacies of business and the prerequisites needed before beginning a business.

AIEDF staff reported an increase in their own knowledge of business trainings and the expansion of their network of relationships. David Glass, AIEDF's Executive Director, shared, "The project helped us develop our capacity. We consider ourselves experts, but we don't know everything yet."

At the end of the project period, AIEDF had not secured additional funding to deliver a full year's worth of training but planned to continue the program to the fullest extent possible with its own funds.

Minneapolis American Indian Center



Project Title:	Marketing and Sales of QUICWA Software
Award Amount:	\$465,973
Type of Grant:	Social and Economic Development Strategies
Project Period:	Sept. 2007 – Sept. 2009
Grantee Type:	Native Nonprofit

PROJECT SNAPSHOT

- 3 jobs created
- \$9,500 in revenue generated
- \$427,717 in resources leveraged
- 373 individuals trained
- 39 partnerships formed

BACKGROUND

Since 1960, the Minneapolis American Indian Center (MAIC) has provided social services, educational programming, and cultural art activities for over 36,000 American Indians living in the Seven Counties Twin Cities metropolitan area in Minnesota. MAIC annually serves more than 20,000 people through its seven funded programs and community events held at the center, including programs for elders, chemical dependency, youth, and the Indian Child Welfare Act (ICWA).

During the previous decade, and with assistance from two previous ANA-funded grants, MAIC developed and upgraded an internet-based, case management / ICWA compliance tool called QUICWA. Among its uses, QUICWA allows users to track

child placement histories; monitor ICWA compliance; track notice requirements and the provision of qualified expert testimony; and record tribal recommendations, case plan updates, and hearing notes.

PURPOSE AND OBJECTIVES

The purpose of this project was to implement a marketing and sales program to ensure the sustainability of the QUICWA software.

The project's first objective was to optimize QUICWA productivity and ease of use by implementing user suggestions taken from previous evaluations. One of the main issues that MAIC staff had to overcome was making users (i.e. tribal ICWA officers) comfortable with the QUICWA technology. To aid their use, MAIC developed standardized forms. Once the forms are saved they automatically fill in other screens on the case files, minimizing the need for repetitive actions. Staff also developed a package of standardized reports which address the majority of ICWA reporting requirements. MAIC encountered significant challenges completing this objective due to the design limitations of

QUICWA’s first software release. MAIC contracted with a new developer to update the software language and succeeded in upgrading all critical elements of the software.

The next objective was to market the QUICWA software system nationally, with the goal of selling five software packages to tribes during the project period. To promote the product, staff developed a quarterly newsletter and distributed it to nearly 300 tribes and organizations, provided free online QUICWA demonstrations, and attended eight national trade shows, including the National Indian Child Welfare Conference, National Urban Indian Families Conference, Minnesota Indian Business Conference, and the National Resource Center – Child Welfare Data and Technology Conference. MAIC also enhanced support for the software through meetings with tribal, state, and federal government representatives and agencies. By the end of the project period, MAIC had sold the QUICWA software package to three new tribes, with two potential buyers demonstrating interest. In addition to revenue from QUICWA sales, MAIC also received a \$100,000 grant from the Shakopee Mdewakanton Sioux community which is interested in assisting other tribes purchase the software. MAIC staff also submitted grant applications to other federal agencies to supplement sales revenues.

MAIC contracted with an external evaluation consultant to solicit feedback from the eight tribes using the system, including the three new users. The results demonstrated strong support for the system and provided a framework to continue improving system features and MAIC’s capacity to provide effective technical support.

OUTCOMES AND COMMUNITY IMPACT

MAIC staff noted the project enhanced communication between ICWA programs from different tribes. As a result, ICWA program officers have increased access to a network of individuals with ICWA expertise. Tribes using the software are better protected from losing paper files and have increased capacity to monitor and track ICWA cases in their communities. MAIC hopes to continue improving the QUICWA software to ensure compliance with the Health Insurance Portability and Accountability Act and title IV-E of the Social Security Act.

The marketing campaign resulted in a growing national awareness of the software and its capabilities, strengthened by a trend towards standardized data collection. MAIC staff noted the increased awareness has also changed the perspective of some states which previously required tribes to report on ICWA data using state systems but began allowing tribes to use their own reporting system.

By the end of the project period, the QUICWA software program was not completely sustainable based on sales revenue. However, MAIC established some partnerships to offset development and maintenance costs and will use some indirect costs to continue promoting the system.

“The main goal of our efforts is to get QUICWA software out to communities, not becoming wealthy. We believe in this product.”

Paul Minehart –
ICWA Compliance Officer