

# EASING THE BORROWING PROCESS ON TRIBAL LANDS:

Native Community Capital invests in proven technology to accelerate financing practices

## ABOUT THE COMPANY

It's not easy doing business on Tribal land. Mortgages can take two years to arrange. The vast majority of commercial lenders are not interested in working with Indigenous people. Often a Native company's — or community's — ambitions cannot get going due to lack of funds. How are the Tribes supposed to build their economies? One answer is through responsible and compassionate lending by community development financial institutions (CDFI). Native Community Capital (NCC) is just such a lender.

"Simply by being on Native American land, the Tribes have a lot of challenges that people do not face elsewhere, such as rights issues," says Dave Castillo, NCC CEO. "There are extra steps embedded in the development processes and loan qualifications that you have to go through on Tribal land. However, if you take a step off the reservation, all of those things go away."

"We're trying to use modern — but tested — technology to make the process easier for our customers and Tribal partners. We want to see the services offered on Native American land come up to at least the level offered by non-tribal financial institutions."

Looking out for the customers' interests, as well as their own, NCC's aim is to become more nimble by using technology to advance the interests of their borrowers and backers.

## BETTER DATA FOR BETTER DECISIONS

Now that NCC has merged with another lender — which itself was the result of two recently merged organizations — their vision for current and future business is expanding rapidly. The merger puts both consumer and mortgage loans, as well as small business and Tribal project loans, at the service of existing and new customers. They're offering more products, in more locations, supported by a low-code platform for process automation and CRM that is sensible for the organization's size. Throughout it all, the goal is to deliver seamless customer service in each and every interaction.

As NCC reviewed the technology they and their recently merged partners were using, they realized that none of them had anything really effective for CRM. Based on that assessment, they began to search out CRM software and found Creatio, who recommended that NCC retain Kewl Consulting to orient and guide them through the software.

“Entering into the CRM world, we really didn't have any idea of what the solution was going to look like. We just drew up ideas for what we wanted our technology platform to do for our clients and for our business in general, and threw it all in the hopper.”

It was Kewl Consulting who helped sift those expectations into priority categories and linking structures — some directly through Creatio and others through supporting software and website applications — to achieve a mix of technologies that produce as many of the outcomes initially desired as possible. Some of them are the customers' ease of use; borrower triage; adaptability; consolidation of information (and its use to improve practices), and more “granular” reporting to the Tribes and investors.

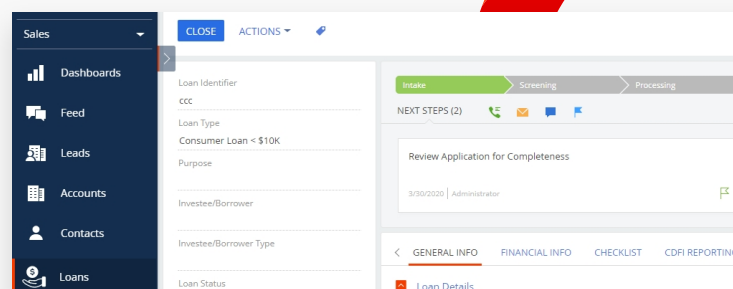
NCC says they felt internal pressure to move quickly, to get the merger smoothed out and all their business lines working together asap. But when you don't know what you don't know, everything seems to take longer to accomplish than you had thought it would.

“We spent a lot of time hashing out the processes. The Kewl team did a really good job of simplifying the procedure to create and maintain consistency as we went along. They made needed information available appropriately to our employees, as they said they would, in a timely manner. Throughout the project, all the work has been well documented.”

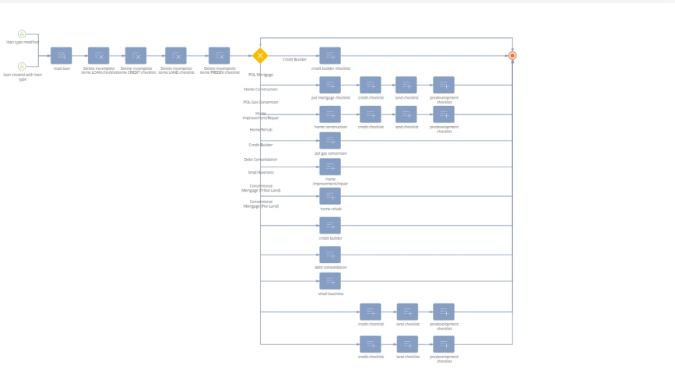
## HOW TO MAKE THE PROCESS EASIER

Saving time is one of NCC's key metrics, of course, along with greater effectiveness and efficiency in service to customers' wants and needs. For instance, previously it took several hours to sift through various documents and search for all the information needed just to fill in the loan summary. Given that their merger partners used different formats in the past, that has meant comparing dissimilar data, further lengthening the amount of time required.

With Creatio and other apps, such summaries — and underwriting reports — can be ready in minutes instead of hours. That is a big reduction in the amount of time required to grant approvals for small, uncomplicated loans.



Another metric is the ability to pinpoint where NCC’s processes need attention. An example concerns one of NCC’s partners in New Mexico that is located on tribal land. The Tribe wants to know why more loans haven't been completed.



From the information available through Creatio and the related applications, NCC is able to respond with much greater confidence. They can say how many applications were received, how many did not progress beyond a certain stage — and why — and thus help paint the picture of what's really going on in the business. NCC will use this analysis to bring continuous improvement to its products and processes.



**KEWL CONSULTING IS  
CREATIO’S TRUSTED  
PARTNER**

One of Kewl’s fundamental values is a firm belief in continuous improvement, for their own effectiveness and the experience their customers have with them. Kewl learns from customer feedback and endeavors to help their clients do the same for their customers. Working together builds a win/win experience for all parties.

“We needed somebody who could work with them rather than just be a technician who’s only able to talk to someone already familiar with the technology. Fortunately for us, Kewl Consulting not only has the expertise, but they also can teach and facilitate with ease. Kewl Consulting made Creatio easy to understand; and taught us a lot about CRM in general and business process mapping.” Dave Castillo, NCC CEO.