



# Yellowbird Fellowship

## Mile High Momentum: Native Lenders Growing Together

### Underwriting and Evaluating Risk: Financial Tools and More

Last week, the Yellowbird Fellowship gathered for the second in-person convening in Denver, Colorado. Our fellows, mentors, and instructors came together to learn and build upon relationships. Fellows completed the first portion of the course “Underwriting and Evaluating Risk: Financial Tools and More”. This course provides an overview of how Native Community Development Financial Institutions (CDFIs) evaluate loan applications, with a focus on underwriting, risk assessment, and financial analysis. It introduces the key financial statements and tools lenders use while also highlighting how Native CDFIs distinguish themselves through character-based lending and culturally grounded decision-making. The course emphasizes a developmental approach to lending that prioritizes borrower success and growth over simple approval or denial decisions.



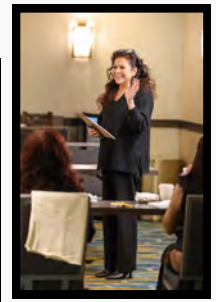
BR from left to right: Kylie Coby, Johanna Whiteplume, Genevieve Simermeyer, Emily Norum; FR from left to right: Ginna Arguello, Roberta Glenn, Shila Aragon, Shayla Jackson



“It was so helpful to be able to have face to face conversations with the instructors when I was having trouble understanding the content.”

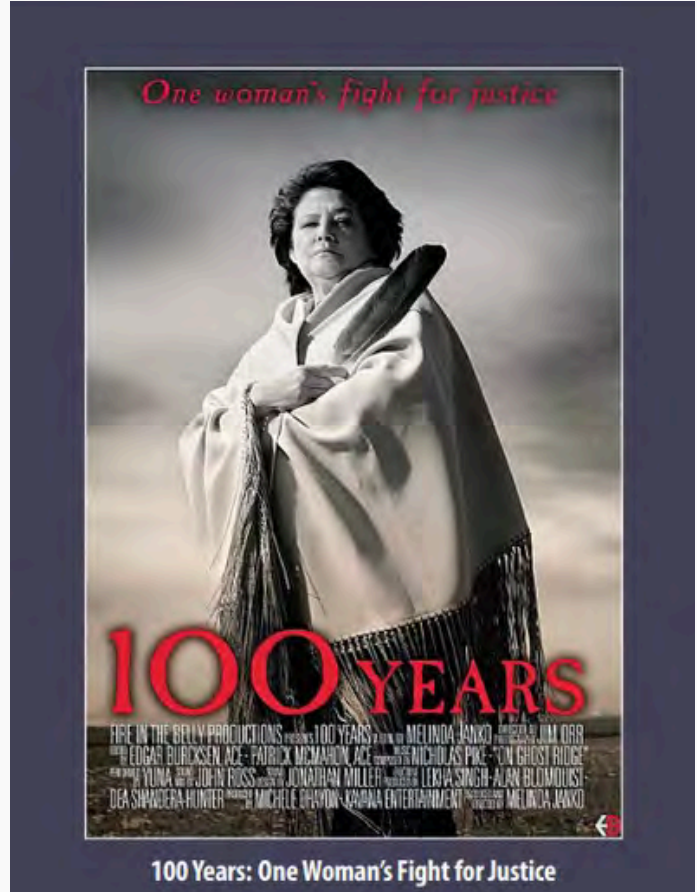
# Thank you, Instructors!

Special thanks to our instructors Lanalle Smith (Blacksheep Insight Consulting and Coaching) & Tommy Robinson (Four Bands), and Ben Sanders (NADC). We appreciate your support and commitment to the Yellowbird Fellowship!



## Elouise Cobell

During the gathering, the group was able to watch the film “100 Years: One Woman’s Fight for Justice” which details the compelling story of Elouise Cobell lead in one of the largest and longest class action lawsuits in U.S. history. She was determined to right a century of wrongs and reconcile years of injustice. She is quoted as urging students to stand up for their rights and “not take anything for granted.” You can learn more about Elouise Cobell [here](#).



We have great connection between all of the fellows.

I think we all bonded over trying to understand the course material.

## Strengthening Relationships

Throughout the two days, fellows and instructors deepened their relationships with each other inside and outside of the classroom. Fellows took the opportunity to visit two local, Native owned restaurants in the Denver area - Tocabe: An American Eatery and Lucero's

