

The NDN Fund Resilience Impact Assessment Tool

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About NDN Collective

- NDN Collective is an Indigenous-led nonprofit organization based in Rapid City, SD.
- We recognize that our Indigenous Peoples have the creativity, innovation, and determination to build healthy, resilient futures; defend our homelands and rights; develop model regenerative Nations; and decolonize and heal our communities and families.
- As stated in the prophecy of the Eagle and the Condor, we have arrived at a time for tremendous transformation and unity between the Indigenous Peoples of the North and Indigenous Peoples of the South;
- A time for the Eagle and Condor to fly together and create an entire new level of possibility and consciousness for our peoples, planet, and all living things.



About NDN Collective, cont.

We focus on three primary, interconnected goals:

1. Increase philanthropic and capital investment into Indigenous-led organizations, communities, people, tribes, and movements working to create a world that is just and equitable for all people and the planet.
2. Improve the capacity and skills of Indigenous-led organizations, communities, people, tribes, and movements to create sustainable outcomes.
3. Advance the rights of Indigenous Peoples through unified organizing, agenda-setting, activism, and political actions.



About NDN Collective, cont.

1. Increase philanthropic and capital investment into Indigenous-led organizations, communities, people, tribes, and movements working to create a world that is just and equitable for all people and the planet.

Funders and investors have either ignored Indigenous communities or failed to fund them in ways that prioritize Indigenous leadership and self-determination. New and increased investment is required, and Indigenous-led entities should be in full control of how resources are leveraged within our communities.



About NDN Collective, cont.

2. Improve the capacity and skills of Indigenous-led organizations, communities, people, tribes, and movements to create sustainable outcomes.

To better utilize new and increased investment, Indigenous communities will need to enhance and grow our abilities to most effectively use these new resources. Training, leadership development, and education initiatives to strengthen our people and our organizations will all need to be deployed.



About NDN Collective, cont.

3. Advance the rights of Indigenous Peoples through unified organizing, agenda-setting, activism, and political actions.

In order for increased investment and enhanced capacity to render real results for Indigenous communities, the context for our work must be transformed. Indigenous Peoples face severe limits on our abilities to flourish and self-determine as a result of legal and political oppressive and colonial strategies designed to keep us down that we must change.

A unified agenda and new wave of political activism are required to realize and leverage our collective power and shift this narrative to create a decolonized future where our people, planet, and all living things can prosper.



About NDN Collective, cont.

To advance these goals, NDN Collective is designed to Defend, Develop, and Decolonize Indigenous Peoples, communities, and Nations, while fostering a world built on a foundational belief of justice and equity for all people and the planet.

By working across these three pillars - individually, in tandem, and at the intersection of all three, NDN Collective recognizes the opportunities created by defending, developing, and decolonizing our peoples and planet in a fluid and mutually reinforcing way that recognizes the synergy across each individualized space as well as the power created where they overlap.

This is an ecosystem approach to building Indigenous power and self-determination.



About NDN Collective, cont.

Our ecosystem spaces include:

- NDN Collective – sets the mission and vision for the ecosystem to ensure the work is interconnected, mutually reinforcing, and operating as a regenerative ecosystem; and provides back end support to each of the entities, including amplifying opportunities and stories through a multi-media communications and narrative platform, fundraising to support operations and programming, evaluation to understand and continuously evolve how the ecosystem drives social change, and innovative and Indigenized human resources that holistically support and uplift our 100% Indigenous team.



About NDN Collective, cont.

Our ecosystem spaces include:

Grantmaking

- NDN Foundation – a program of NDN Collective that provides a variety of grants to Indigenous individuals and organizations led-by and accountable to Indigenous Peoples working to defend, develop, and decolonize our peoples and planet.

Lending

- NDN Fund – an emerging Native CDFI rooted in resilient and regenerative Indigenous lending principles that provides large-scale debt capital paired with capacity building to Indigenous-led and community-based development projects in Indian Country and partners with other parts of the NDN Collective ecosystem to provide integrated capital solutions that build Indigenous power.



About NDN Collective, cont.

Our ecosystem spaces include:

Direct Action

- NDN Action – a program of NDN Collective that advances the rights of Indigenous Peoples and the environment through organizing, advocating, and building, stewarding, and growing Indigenous-led campaigns and movements rooted in our home communities.

Direct Action + Lobbying

- NDN Action Network – a 501c4 advocacy organization that advances the rights of Indigenous Peoples and the environment through direct action, policy, and lobbying efforts rooted in our home communities.



About NDN Collective, cont.

Our ecosystem spaces include:

Asset Development

- NDN Holdings – a for-profit holding company, wholly owned by NDN Collective, that exists to build assets and get land back for NDN Collective by transitioning land, real estate, and building ownership back to Indigenous control.



About NDN Fund

NDN Fund provides predevelopment, bridge, and large scale financing for Indigenous regenerative community and national development projects that dramatically scale up investment and shift all decision-making power to Indigenous Peoples.

We believe in the Resilience of Indigenous Peoples:

- Resilience is the capacity of individuals, a community or system of any scale to survive, adapt, recover, and grow despite vulnerabilities, chronic stresses, and acute shocks. Vulnerabilities and risks can range from environmental characteristics of the geographical location, such as earthquakes and hurricanes, or they can also be social or economic vulnerabilities, including the impacts of colonization on our peoples and lands.



About NDN Fund, cont.

We believe in the Regenerative Practices of Indigenous Peoples:

- Regenerative practices are those which support the continuous regeneration of life, and the restoring of damaged ecosystems and communities. Regenerative practices can include everything from working with constructed wetlands to purify wastewater, and agriculture that nourishes the soil life, to enterprises that utilize sustainable, bioregionally sourced materials and ensure workers are well resourced and cared for, to zero net energy homes and communities that are designed to nourish the spiritual and cultural life of the people who live in them.

To learn more about Indigenous Resilience & Regenerative Economic Principles visit our site:

<https://ndncollective.org/impact-investing-lending/>



About NDN Fund, cont.

We focus in the following core areas:

- *Renewable Energy*, focusing on community owned and controlled renewable energy and a transition away from fossil fuels;
- *Community Development & Housing*, focusing on affordable housing and community facilities;
- *Infrastructure*, focusing on roads, water, sewer, ecological wastewater, transmission lines, etc.;
- *Social Enterprise*, focusing on innovative business ideas that offer clear social benefits with potential to deliver services at scale; and
- *Regenerative agriculture*, focusing on innovations in technology, production, and supply chain that support local food systems and reduced climate impact.



About NDN Fund, cont.

We have the following Lending Programs:

Relief and Resilience: Up to \$500,000

SEEDING: Over \$500,000

Both Lending Programs are available to

- Tribes
- Tribal enterprises
- Indigenous individuals with businesses
- Indigenous small businesses and social enterprises
- Indigenous nonprofits



About NDN Fund, cont.

We believe Capital is a tool.

- Relationships are sacred. In the conventional/dominant structure of finance, these relationships are inverted.
- The instrumental has become sacred and the sacred has become instrumental.
- The role of lending should not be focused on protecting the loan fund.
- It should be focused on serving the community. Structurally and very pragmatically, what this means is that the loan fund should only succeed when projects succeed.

So this begs the question, how do we know when our projects are succeeding. Enter the Resilience Impact Assessment Tool.



Our Resilience Impact Assessment (RIA) Tool

- Developed in partnership with OFN and Precovery Labs, building off their RES CDF tool.
- Very similar to RES CDF tool.
- Their tool and now ours generate information to support NDN Fund in decision making and loan structuring.
- The RIA tool as applied to each borrower or capacity building customer is INDIGENIZED analysis which surfaces opportunities for building greater resilience in the loan, underlying project or business, and the community.
- This was the logical evolution of our philosophical Resilience and Regeneration Principles.
- The RIA tool does not assess a project's financial feasibility; feasibility is determined via the underwriting processes, lending committee and lending team.



The Indigenized RIA Tool

We have Indigenized the RIA Tool in a number of ways:

- Aligned with every type of engagement with borrowers from initial intake to repayment of the loan
 - Eligibility screen
 - Loan application in Lenderfit
 - Decisions about whether to proceed with a loan application – 6 R's of Resilience Finance, inspired by the RIA Tool: Reputation, Resources, Reach, Reciprocity, Relationship and a good score on our RIA Tool
 - Quarterly Borrowers Reports - that role up into the NDN Fund Logic Model which is an Indigenous Medicine Wheel with four directions of impact
 - Decisions about capacity building deployment
 - Evaluation of impacts of loans and/or capacity building



RIA Tool in Detail

Overview Section

Explains the purpose of the RIA Tool:

- Prioritizing sustainable finance
- Offering multi-level impact assessment to evaluate & strengthen indigenous businesses & large-scale projects resilience

Deal Information

Collects basic information and asks questions about what the needs are along each dimension, below:

- Borrower information
- Project/Business information
- Loan terms information
- Capacity building information
- Sources & uses of funds



RIA Tool in Detail, cont.

Community Characteristics

This is where we overlay our Defend/Develop/Decolonize theory of change with the RIA Tool and ask questions designed to understand what type and level of impact the loan and our capacity building services could have in the community.

Deal Characteristics

On this section we explore

- Community and stakeholder engagement
- Chronic stresses that threaten the loan/capacity building
- Acute shocks that threaten the loan/capacity building
- Intended and measurable outcomes of the loan/capacity building
- Community and systemic resilience objectives
- Loan/capacity building attributes that maximize co-benefits
- Loan/capacity building attributes that minimize negative impacts and unintended consequences



RIA Tool in Detail, cont.

Principles 1 - 3

This section is divided into 3 RIA principles:

#1 Process: Has a resilience-based process surfaced community objectives, insights, and other relevant information and ensured that all decisions have been, and will continue to be, informed by the most complete and best available information, including the guidance and preferences of the people the decision will touch, especially communities of color, Native Nations, and those that are under-resourced?

#2 Outcomes: Have all decisions been made, and will future decisions be made, in furtherance of equity and economic empowerment and other clearly articulated outcome goals and to meet defined performance standards in both routine and extraordinary situations under all reasonably foreseeable conditions over the delivery lifespan, informed by and respecting the resilience-based process?

#3 System Impacts : To the extent practicable, have all decisions minimized reasonably foreseeable negative consequences while furthering the community and greater system objectives for vulnerable populations, equity, climate mitigation, and disaster risk reduction, and will future decisions continue to do so?



Ocean Kelp Farmers

Native Conservancy is one borrower that we have taken through the RIA tool to help us understand how this loan could promote resilience and regeneration. NC is committed to serving Native People in Alaska on the land and in the sea for restoration, growing a traditional food source and building a regenerative economy.

- Promoting Ocean Back and Food Sovereignty for the future.
- Shining the light on Native women and youth to rise, lead and thrive in their ancestral waters.
- Lifting up Kelp and Mariculture, which are rooted in Native Peoples' history as a viable long-term and resilient ocean solution for healing, restoration and reparation.
- Building LCM (Landing Craft Marine) boats for the mariculture industry and boats for the future, while creating living wage jobs.
- Designing and implementing a Native Kelp Cooperative and Native Kelp Alliance - 501(c)4 to protect the new blue-green economy.

THANK YOU

