

3 D's of Due Diligence: Defend, Develop, Decolonize



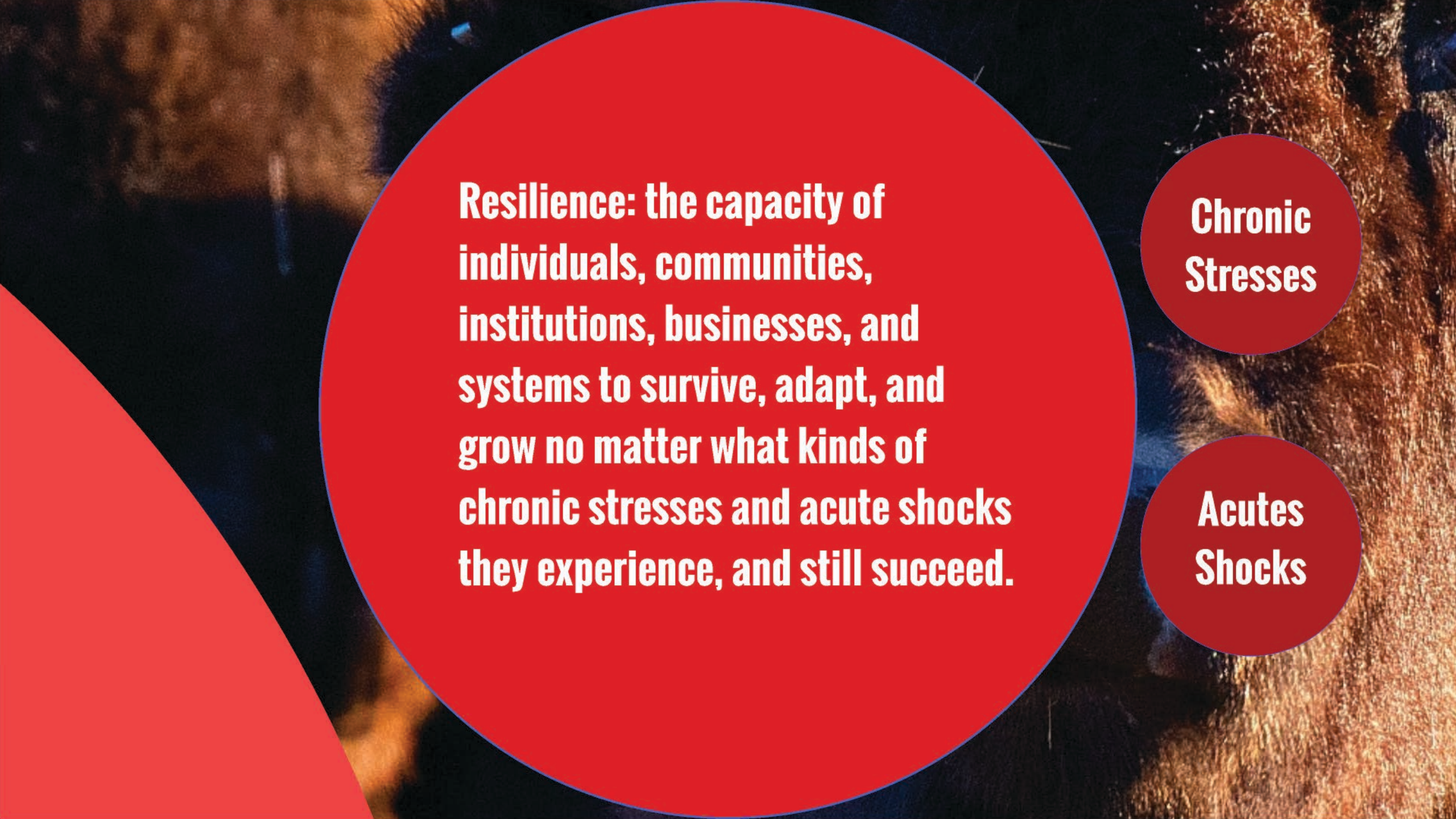
Resilient Finance Model

A financial model, practices and processes that are able to withstand and adapt to various economic, social, and environmental challenges and shocks. It involves building financial structures and mechanisms that are flexible, sustainable, and responsive to changing circumstances.

What is Resilience?

Origin Story of the 3 D's

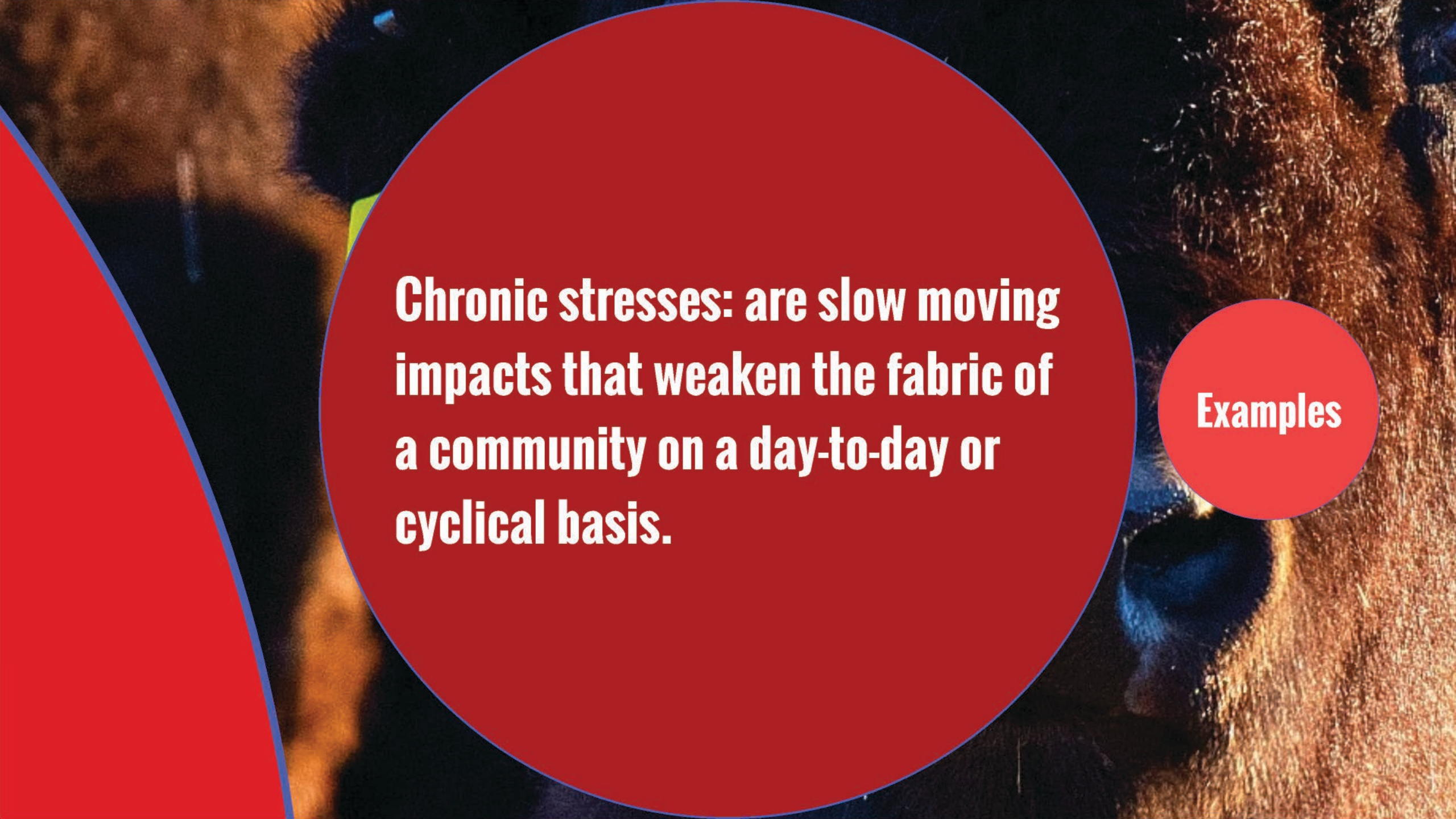
3 D's of Due Diligence



Resilience: the capacity of individuals, communities, institutions, businesses, and systems to survive, adapt, and grow no matter what kinds of chronic stresses and acute shocks they experience, and still succeed.

Chronic Stresses

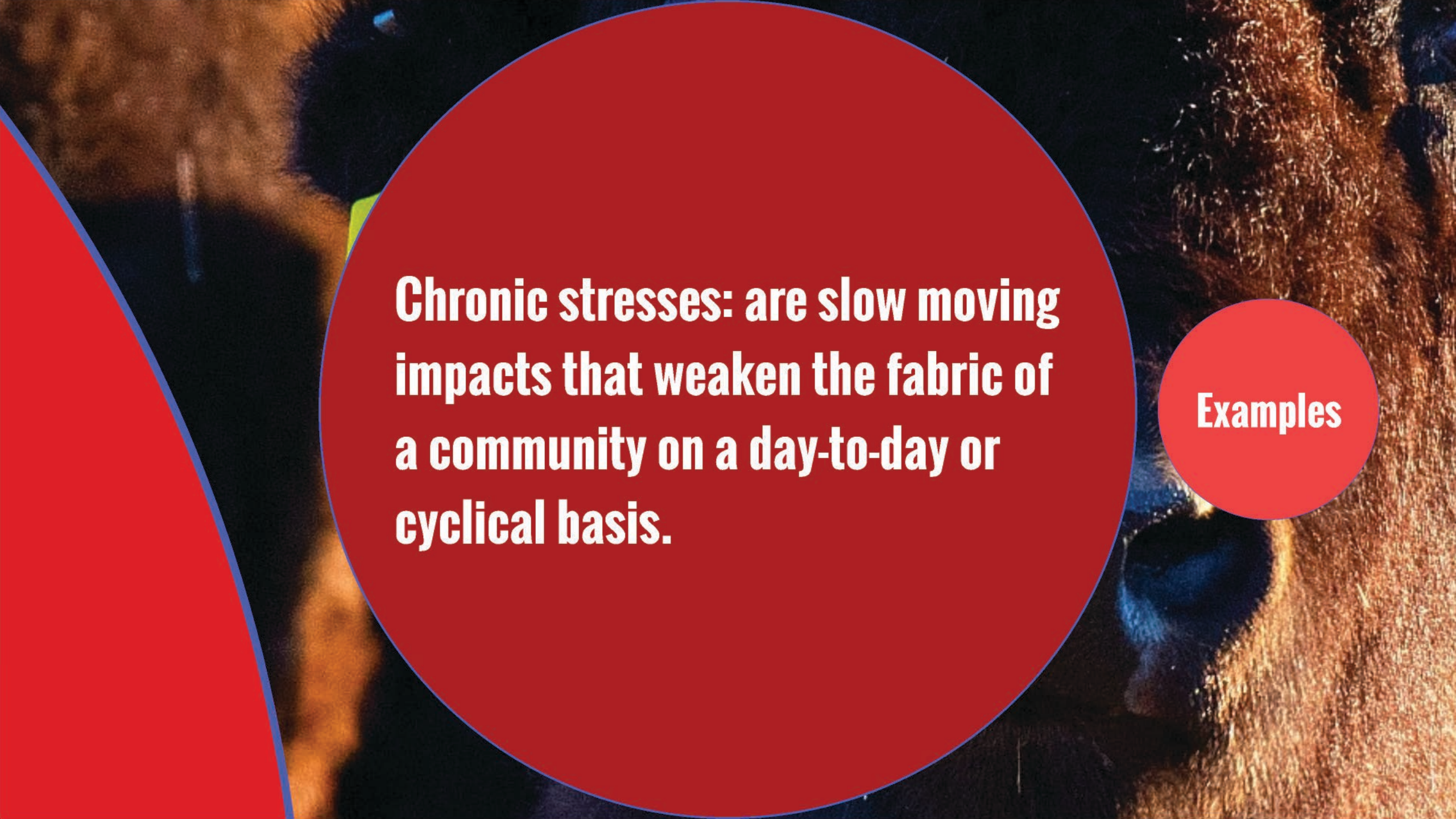
Acute Shocks



Chronic stresses: are slow moving impacts that weaken the fabric of a community on a day-to-day or cyclical basis.

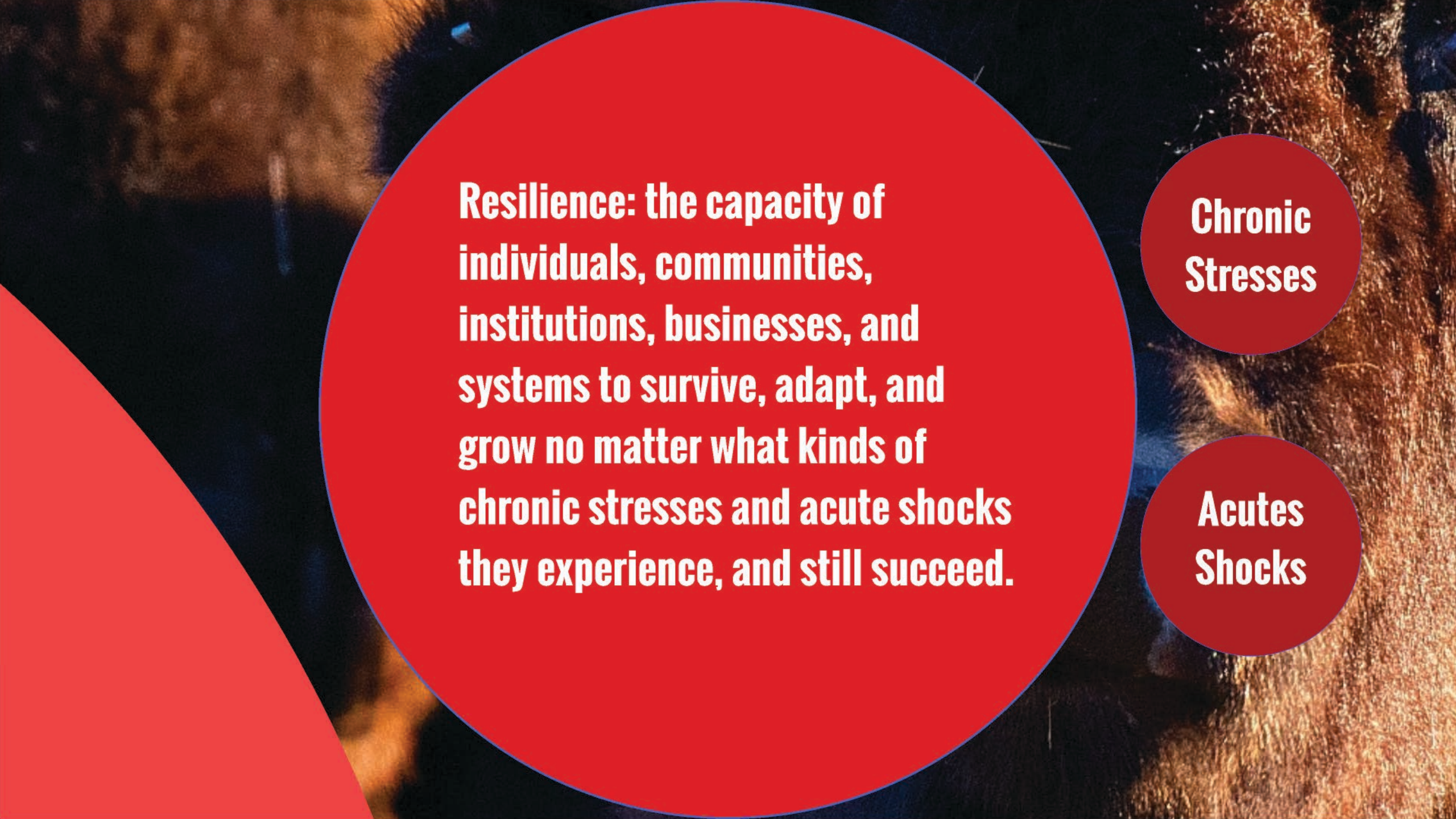
Examples

- 
- Access to Financing
 - Aging Infrastructure
 - Air Quality
 - Climate Change
 - Corruption
 - Coastal Flooding
 - Economic Inequality
 - Energy Insecurity
 - Food Insecurity
 - Inadequate Health Systems
 - Lack of Affordable Housing
 - Poverty
 - Racism
 - Unemployment



Chronic stresses: are slow moving impacts that weaken the fabric of a community on a day-to-day or cyclical basis.


Examples



Resilience: the capacity of individuals, communities, institutions, businesses, and systems to survive, adapt, and grow no matter what kinds of chronic stresses and acute shocks they experience, and still succeed.

Chronic Stresses


Acute Shocks



Acute shocks: are sudden, sharp events that weaken the fabric of a community or system.

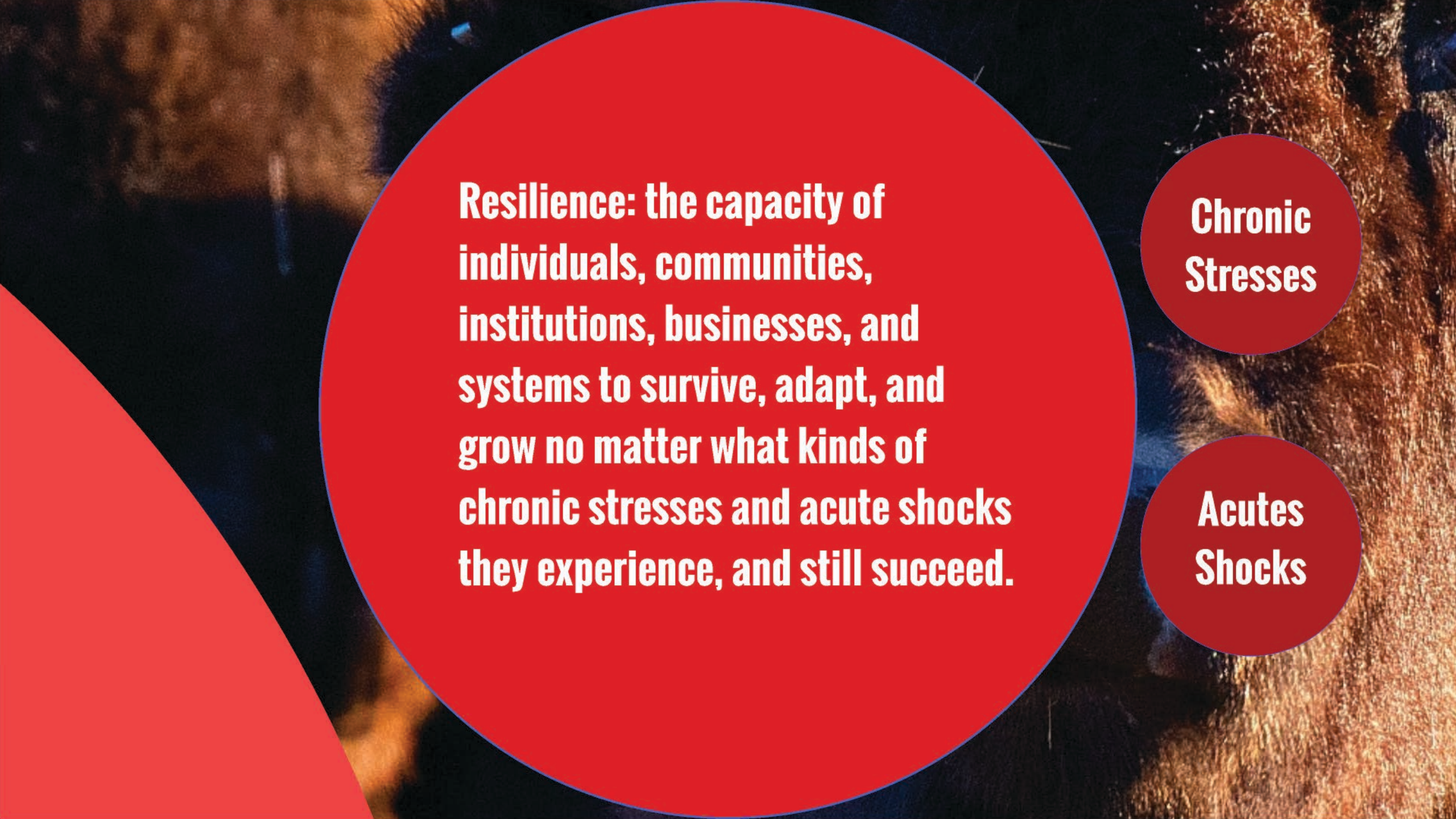
Examples:

- 
- Blizzard
 - Budget Cuts (federal threat of cuts)
 - Cyber Attack
 - Disease Outbreak
 - Drought
 - Dusts/Sandstorm
 - Earthquake
 - Extreme Cold
 - Extreme Heat/Hotter Temperatures
 - Financial/Economic Crisis
 - Fire
 - Flooding
 - Hazardous Materials Accident
 - Hurricane/Typhoon/Cyclone
 - Infrastructure Failure
 - Nuclear Incident
 - Power Outage/Blackouts (planned and accidental)
 - Rainfall Flooding
 - Riot/Civil Unrest
 - Severe Storms



Acute shocks: are sudden, sharp events that weaken the fabric of a community or system.

Examples:



Resilience: the capacity of individuals, communities, institutions, businesses, and systems to survive, adapt, and grow no matter what kinds of chronic stresses and acute shocks they experience, and still succeed.

Chronic Stresses

Acute Shocks

Resilient Finance Model

A financial model, practices and processes that are able to withstand and adapt to various economic, social, and environmental challenges and shocks. It involves building financial structures and mechanisms that are flexible, sustainable, and responsive to changing circumstances.

What is Resilience?

Origin Story of the 3 D's

3 D's of Due Diligence

Our Mission:

Build the collective power of Indigenous Peoples, communities and Nations to exercise our inherent right to self-determination, while fostering a world that is built on a foundation of justice and equity for all people and the planet.

DEFEND

DEVELOP

DECOLONIZE



DEFEND:

We must continue to defend our people, communities, and nations against negative resource extraction that poisons our people, pollutes our water, destroys our land, contributes to climate change and violates our human rights. Doing this through organizing our communities, making our voice heard, and utilizing a wide variety of tactics is imperative in shifting the political and financial systems that are impacting our communities.

Our Mission:

Build the collective power of Indigenous Peoples, communities and Nations to exercise our inherent right to self-determination, while fostering a world that is built on a foundation of justice and equity for all people and the planet.

DEFEND

DEVELOP

DECOLONIZE



DEVELOP:

We must continue to develop Indigenous communities in a regenerative and sustainable manner based on our values and connection to land, culture and identity. We need to meet the needs of the present generation without compromising the ability of future generations to meet their own needs. We are doing this through regenerative community development, renewable energy investments and social enterprise development.

Our Mission:

Build the collective power of Indigenous Peoples, communities and Nations to exercise our inherent right to self-determination, while fostering a world that is built on a foundation of justice and equity for all people and the planet.

DEFEND

DEVELOP

DECOLONIZE

A close-up photograph of a horse's head, showing its eye and mane, with a red circular overlay containing text. The background is dark, and the horse's fur is illuminated, showing texture and color. A yellow tag with the number '27' is visible in the upper left corner.

DECOLONIZE:

We must continue to decolonize our minds, communities, and sovereign nations. The decolonization of our communities, people and systems is directly related to our ability to prosper. Through the revitalization of our Indigenous ceremonies, culture, languages and life ways we will continue to strengthen our identity, and break free from the oppressive systems that disconnect us from achieving the healing growth and connection to spirit that is integral for us as Indigenous people.

Our Mission:

Build the collective power of Indigenous Peoples, communities and Nations to exercise our inherent right to self-determination, while fostering a world that is built on a foundation of justice and equity for all people and the planet.

DEFEND

DEVELOP

DECOLONIZE

Resilient Finance Model

A financial model, practices and processes that are able to withstand and adapt to various economic, social, and environmental challenges and shocks. It involves building financial structures and mechanisms that are flexible, sustainable, and responsive to changing circumstances.

What is Resilience?

Origin Story of the 3 D's

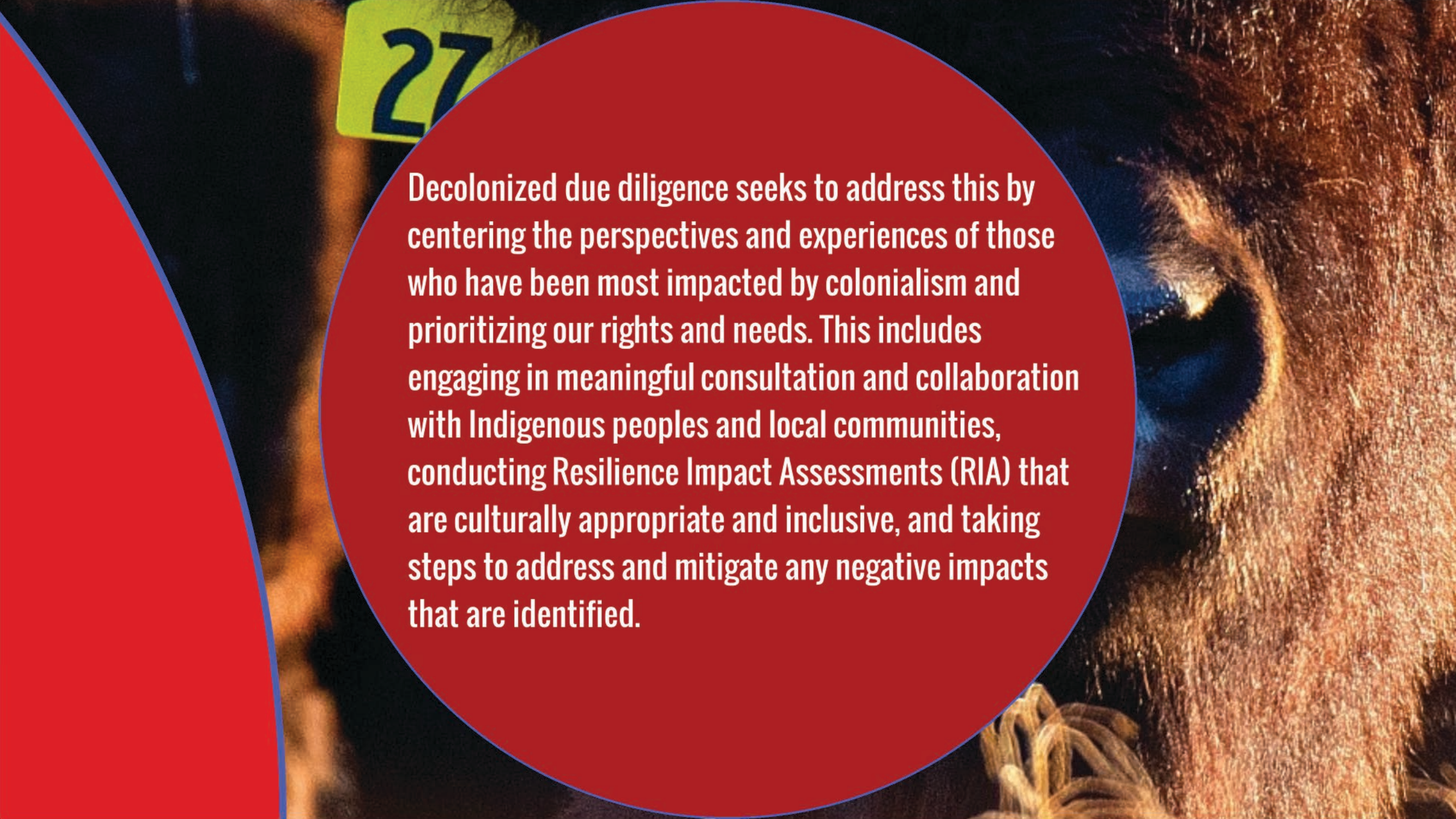
3 D's of Due Diligence

Why the 3 D's of Due Diligence?

- Traditional, westernized due diligence has systematically been created to exclude Indigenous and people of color.
- The conventional/dominant rules around lending have consistently utilized the 5 C's of Credit Model - Credit, Collateral, Capital, Capacity, and Conditions which are about protecting the interests of the lender NOT the interests of the borrower or the community.
- Ultimately, the goal of decolonized due diligence is to create more equitable and sustainable business practices that are grounded in respect for our people, our movements, and Unci Maka (Mother Earth).

**The
Importance of
the 3 D's**

**How do
we do
this?**



Decolonized due diligence seeks to address this by centering the perspectives and experiences of those who have been most impacted by colonialism and prioritizing our rights and needs. This includes engaging in meaningful consultation and collaboration with Indigenous peoples and local communities, conducting Resilience Impact Assessments (RIA) that are culturally appropriate and inclusive, and taking steps to address and mitigate any negative impacts that are identified.

Why the 3 D's of Due Diligence?

- Traditional, westernized due diligence has systematically been created to exclude Indigenous and people of color.
- The conventional/dominant rules around lending have consistently utilized the 5 C's of Credit Model - Credit, Collateral, Capital, Capacity, and Conditions which are about protecting the interests of the lender NOT the interests of the borrower or the community.
- Ultimately, the goal of decolonized due diligence is to create more equitable and sustainable business practices that are grounded in respect for our people, our movements, and Unci Maka (Mother Earth).

**The
Importance of
the 3 D's**

**How do
we do
this?**



Braided Capital Opportunities Weaving in Power Building

By deploying not only debt capital, some projects may receive grant capital and also power building (technical assistance) with strong relationship management throughout the life of the loan.

This is the key to continuing to have zero defaults in our loan portfolio.

Why the 3 D's of Due Diligence?

- Traditional, westernized due diligence has systematically been created to exclude Indigenous and people of color.
- The conventional/dominant rules around lending have consistently utilized the 5 C's of Credit Model - Credit, Collateral, Capital, Capacity, and Conditions which are about protecting the interests of the lender NOT the interests of the borrower or the community.
- Ultimately, the goal of decolonized due diligence is to create more equitable and sustainable business practices that are grounded in respect for our people, our movements, and Unci Maka (Mother Earth).

**The
Importance of
the 3 D's**

**How do
we do
this?**

Resilient Finance Model

A financial model, practices and processes that are able to withstand and adapt to various economic, social, and environmental challenges and shocks. It involves building financial structures and mechanisms that are flexible, sustainable, and responsive to changing circumstances.

What is Resilience?

Origin Story of the 3 D's

3 D's of Due Diligence

3 D's of Due Diligence: Defend, Develop, Decolonize



Reputation

Replaces Character – a look at your credit history, demonstrated responsibility and the integrity of your actions.

Colonized 5 C's - typically pull credit, run a background check, sanctions list check, looking for good payment behavior.

**Our
Approach:
Reputation**

Our Approach: Reputation

- Standing of a business or individual within the Tribal community, including customers, community members and leaders, and existing investors.
- Built on a variety of factors, including the quality of products or services, customer service, financial performance, Tribal social responsibility, and adherence to ethical and legal standards.
- This may involve reviewing the business's financial statements, regulatory filings, news articles, and social media activity, as well as conducting interviews with key stakeholders.

Reputation

Replaces Character – a look at your credit history, demonstrated responsibility and the integrity of your actions.

Colonized 5 C's - typically pull credit, run a background check, sanctions list check, looking for good payment behavior.

**Our
Approach:
Reputation**



3 D's of Due Diligence: Defend, Develop, Decolonize



Reach

Replaces Capital – Capital can come from a variety of sources including equity, debt, and retained earnings.

Colonized 5 C's - mix of equity, debt, and retained earnings that a business uses to finance its operations can have significant implications for its risk profile, profitability, and overall financial stability.

**Our
Approach:
Reach**

Our Approach: Reach

Indigenous folx do not have access to intergenerational wealth nor access to banking tools and education in or near their communities that make it easy to leverage credit, compound interest, and continue to build wealth in a cycle that allows them to “make their money work” for them.

This is why Braided Capital Access is so important to NDN. We cannot provide equity, but can bring debt capital, potential grant capital and power building to the table.

Reach

Replaces Capital – Capital can come from a variety of sources including equity, debt, and retained earnings.

Colonized 5 C's - mix of equity, debt, and retained earnings that a business uses to finance its operations can have significant implications for its risk profile, profitability, and overall financial stability.

**Our
Approach:
Reach**

3 D's of Due Diligence: Defend, Develop, Decolonize



Resources

Replaces Capacity – how a borrower plans to repay the loan.

Colonized 5 C's - determined by assessing the borrower's or institution's ability to generate sufficient cash flow to cover its financial obligations. This involves analyzing factors such as revenue, expenses, profitability, and liquidity.

**Our Approach:
Resources**

Our Approach: Resources

- Resources means that when equity is lacking, a structure that supports that reality is needed.
- Bringing as many resources to the table as possible
- Flexible repayment terms leaning into + cash flow
- Financial resources
- Material resources
- Human resources
- Include intellectual property, brand recognition, and relationships with customers and suppliers.



Resources

Replaces Capacity – how a borrower plans to repay the loan.

Colonized 5 C's - determined by assessing the borrower's or institution's ability to generate sufficient cash flow to cover its financial obligations. This involves analyzing factors such as revenue, expenses, profitability, and liquidity.

**Our Approach:
Resources**

3 D's of Due Diligence: Defend, Develop, Decolonize



27

Resiliency

Replaces Condition – wide range of factors, such as economic trends, regulatory environments, political stability, market demand, and competitive forces.

Colonized 5 C's - these factors can impact the ability of a business or individual to generate revenue, manage costs, and meet financial obligations.

**Our
Approach:
Resiliency**

Our Approach: Resiliency

- Utilizing RIA Tool: Process, Outcomes, System Impacts
- Level/Intensity of power building needed to remove roadblocks
- Strong relationship management

27

Resiliency

Replaces Condition – wide range of factors, such as economic trends, regulatory environments, political stability, market demand, and competitive forces.

Colonized 5 C's - these factors can impact the ability of a business or individual to generate revenue, manage costs, and meet financial obligations.

**Our
Approach:
Resiliency**

3 D's of Due Diligence: Defend, Develop, Decolonize





Reciprocity

Replaces Collateral – refers to an asset or property that is pledged as security for a loan or other financial obligation.

Colonized 5 C's - If the borrower is unable to repay the loan or fulfill their financial obligation, the lender or creditor may have the right to seize the collateral and sell it to recover their money.

**Our Approach:
Reciprocity**

Our Approach: Reciprocity

- Reciprocity is the practice of lending capital to qualified loan relatives for mutual benefit understanding that not everyone has secondary collateral to pledge. Equitable access to capital.
- Builds relationships, create opportunities, and drives mutual success.
- Leveraging strengths and resources to achieve greater financial and strategic outcomes.



Reciprocity

Replaces Collateral – refers to an asset or property that is pledged as security for a loan or other financial obligation.

Colonized 5 C's - If the borrower is unable to repay the loan or fulfill their financial obligation, the lender or creditor may have the right to seize the collateral and sell it to recover their money.

**Our Approach:
Reciprocity**

3 D's of Due Diligence: Defend, Develop, Decolonize





Relationship

Replaces Community – investing in businesses or projects that have a positive impact on the community, such as regenerative ag, renewable energy, community development, social enterprise and sustainable infrastructure.

Colonized 5 C's - does not use community as an underwriting criteria.

**Our Approach:
Relationship**



Our Approach: Relationship

- Relationship is key component in relationship based lending. Developing underwriting criteria that reflect core community values.
- Capital is a tool. Relationships are sacred.
- Trust, transparency, and open communication
- By building and maintaining strong relationships with our loan relatives, we can understand their needs and goals, provide high-quality service and support, and achieve mutual success.



Relationship

Replaces Community – investing in businesses or projects that have a positive impact on the community, such as regenerative ag, renewable energy, community development, social enterprise and sustainable infrastructure.

Colonized 5 C's - does not use community as an underwriting criteria.

**Our Approach:
Relationship**

3 D's of Due Diligence: Defend, Develop, Decolonize

