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10TH ANNUAL
Native CDFI Capital Access Convening



NDN Fund's Braided Capital Investments in Indigenous Economies

May 15, 2025

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Session Overview

- Self-Introductions with brief background on program/project/business – All Panelists
- NDN Fund's Indigenized Lending Framework – Kim Pate
- NDN Collective's Braided Capital Approach – Davis Price
- Tocabe Indigenous Marketplace – Ben Jacobs
- Aloha Aina Poi Company | Kumano I Ke Ala – Kaina Makua
- Q & A – Kim
- Wrap Up – Davis



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Self-Introductions with brief background on program/project/business

- Kim Pate, Managing Director, NDN Fund
- Davis Price, Director, NDN Collective Climate Justice Initiative
- Ben Jacobs, Co-Founder, Tocabe: An American Indian Eatery and Tocabe Indigenous Marketplace
- Kaina Makua, Co-Founder Aloha Aina Poi Company | Kumano I Ke Ala



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NDN Fund's Indigenized Lending Framework - Kim

- Pre-development, startup, bridge, and expansion loans
- Grants and power-building resources (braided capital, more on this later)
- Large-scale, Indigenous-led and community-based projects and businesses
- 6 core areas:
 - *Landback*
 - *Renewable Energy*
 - *Community Development & Housing*
 - *Infrastructure*
 - *Social Enterprise*
 - *Regenerative agriculture*



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NDN Fund's Indigenized Lending Framework - Kim

- Two loan pools: Relief & Resilience (up to \$500,000), Social Enterprise & Economic Development for Indigenous Growth (\$500,000 - \$2M)
- Developed a decolonized process called the 3 D's of Due Diligence: NDN Fund's Defend, Develop, and Decolonize Resilient Financing Model.
- Model takes the 5 C's of Credit and decolonizes it into the 5 R's of Resilient Finance - Reputation, Resources, Reach, Reciprocity, and Relationship, which helps us determine the investment potential of Indigenous businesses and large-scale projects.
- Utilizes the Res-CDFI (Carsey Institute, UNH) inspired, Resilient Impact Evaluation from eligibility to loan repayment.



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NDN Fund's Impact to Date - Kim

- \$13,625,000 in loan capital raised
- \$10,455,000 loans deployed
- 14 loans across all 6 of our core areas
- \$670,000 in power building resources provided
- \$20,145,723 million in additional capital leveraged
- 815 jobs created
- 174 Indigenous Peoples engaged in environmental stewardship
- 12 businesses able to stay in operation
- \$31,000,000 in business assets
- 6 succession plans developed
- 7 safe and affordable housing units built
- 83 emerging social entrepreneurs trained and hired by Indigenous social enterprises
- 5 projects or businesses resulted in land returning to Indigenous ownership
- 1,072 Indigenous Peoples impacted by funded projects and businesses



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NDN Collective's Braided Capital Approach - Davis

- NDN's approach and systemic change approach – Defend, Develop, Decolonize
- Significance of grantmaking, framed with capital braided strategy focused on economic empowerment models
- Facts: 1500 grantees – Over \$100M rematriated
 - How do we move Climate Justice work forward while under assault?
 - Producing economies of scale from traditional food systems to contemporary, sustainable resilient food systems that economically empower
 - Approach that is resistant to political changes



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Tocabe Indigenous Marketplace

- National food systems infrastructure
- Time and the benefits of patient capital to support ecosystem infrastructure for long term sustainability to support this long process of change movement in the food system change and resilience as an economic driver
- This work extends beyond a 5 year approach and how all these food businesses are tied together and cannot work in silos
- What has been accomplished and how Tocabe is addressing future resilience
- Seed to soul extension of farm to table to live in relationship to food
- Reminder that land is food
- The interconnectedness of food and culture

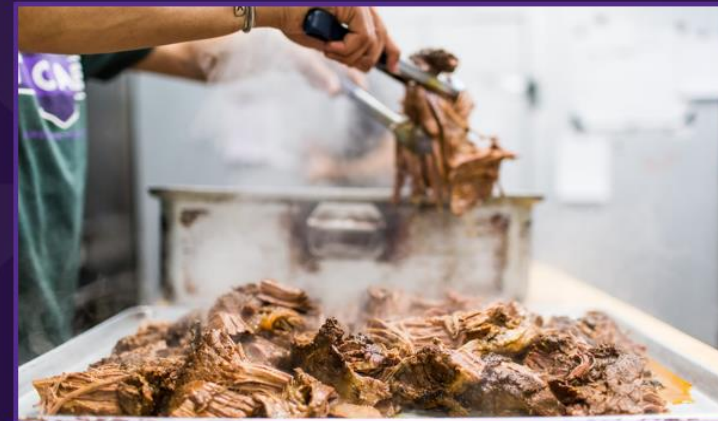


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Kumano I Ke Ala

- The movement at the intersection of education and workforce development:
 - Prioritizes work ethic from an 'Āina-Based approach, in education, building youth skills grounded in respect for nature, values and Hawaiian culture
 - Sets kids up to be food producers who are contributing to the regenerative economic development
- Food systems approach centers our pilina (relationship) with the land
 - Kalo is the centerpiece of the traditional Hawaiian food system, and re-centering it brings healing by rekindling relationship with land, this is a cultural return of land



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Q & A - Kim



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Wrap Up - Davis



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