

# Building Native Futures Fund

Native-Led Investment in Sovereignty,  
Infrastructure, and Resilience



## Overview

**The Building Native Futures Fund is a bold \$150 million movement grounded in the values of sovereignty, self-determination, and cultural sustainability.** This initiative is more than a fund—it's a powerful reclaiming of economic autonomy by Native Nations to build infrastructure for today and generations to come.

Through Oweesta Corporation, we are mobilizing philanthropic, public, and private capital to invest in Native-led clean energy projects, broadband expansion, housing development, and infrastructure development.

## Unlock the full power of Native economies

Together, we can shift the infrastructure landscape and community development projects governed by Indigenous leadership.

We work directly with Tribes and eligible Native-led applicants—including Native CDFIs, Native nonprofit organizations, and Tribal consortia—to advance projects across all stages of development. And while we support early-stage project planning, many high-impact infrastructure projects across Indian Country are already under development and urgently seeking capital to move forward. These include shovel-ready renewable energy systems, broadband buildouts, water and wastewater upgrades, and health and education facilities.

With Oweesta's \$156 million Solar for All award and our leading role in financing Indian Country's clean energy transition, we have launched a new website: [www.greensovereignty.org](http://www.greensovereignty.org)—to reflect and support the surge of Tribal infrastructure development nationwide. This digital hub showcases Native innovation, centralizes technical and financial resources, and connects funders, Tribal leaders, and developers working toward a sovereign, sustainable energy future.

**Join us in mobilizing mission-aligned capital to Indian Country—  
one project, one Nation, one generation at a time.**

By leveraging the power of mission-aligned investors, funders, and strategic partners, we can unlock the full potential of Native economies, dismantle systemic barriers, and position Tribal Nations at the forefront of the clean energy transition and sustainable development movement.

Now is the time to invest in a future that is just, sovereign, and sustainable. Join us in reshaping the economic and energy landscape—one that honors Indigenous leadership, uplifts Native communities, and builds lasting prosperity for generations to come.

## Fund Mission

Through the Building Native Futures Fund we will:

- Bridge the capital gap with direct financing to Native Nations and eligible Native-led applicants.
- Catalyze energy sovereignty and resilience in the face of climate change.
- Drive scalable, community-owned development that honors Indigenous values.
- Fuel economic independence and generational wealth-building in Native communities through strategic investment and asset creation.
- Empower Native CDFIs through partnership to expand infrastructure and renewable energy projects nationwide.
- Catalyze energy sovereignty and climate resilience.
- Drive scalable, community-owned development aligned with Indigenous values.

## Native Nations: Leading the Energy Future

Native communities across the United States are at a pivotal moment of transformation and resurgence.

**Approximately 14% of Native American households on tribal lands—ten times the national average—still lack access to electricity, affecting more than 50,000 individuals.** But this is not a story of deficit; it's a story of opportunity, leadership, and determination.

These persistent energy gaps are not due to a lack of vision or innovation—they exist because Native communities have been denied access to the flexible, patient capital needed to move bold, community-driven solutions from plan to reality. Yet Tribal Nations are not waiting. They are leading.

From solar microgrids and hydropower systems to broadband infrastructure and regenerative housing models, Native Nations are pioneering a new era of clean, resilient, and culturally grounded energy solutions. This is one of the most significant clean energy investment opportunities in the United States—and it is being shaped by the sovereignty, ingenuity, and long-term vision of Indigenous communities.

However, early-stage costs—permitting, engineering, environmental review—are consistently unfunded, creating bottlenecks that delay even the most viable and shovel-ready projects. According to Oweesta Corporation and U.S. Department of Energy data, Indian Country requires over **\$20 billion** to realize its renewable energy and infrastructure vision. The **Navajo Nation alone faces over \$400 million** in unmet electrification needs.

New public funding mechanisms—such as the Inflation Reduction Act, the Bipartisan Infrastructure Law, and expanded tax credit programs—are unlocking vital resources. But these sources rarely provide the flexible, front-end capital required to initiate development. That's where Oweesta and the Building Native Futures Fund come in: We fund from the beginning—from concept to completion—standing shoulder to shoulder with our Native partners.

Dozens of Tribal-led projects are already underway and actively seeking investment. Oweesta's **Green Sovereignty** platform ([www.greensovereignty.org](http://www.greensovereignty.org)) stands as a living testament to this vision—showcasing shovel-ready Native energy projects, uplifting Tribal solutions, and connecting communities to the technical and financial resources they need to lead the clean energy transition on their own terms.

Momentum is accelerating. Tribal Nations are leading ambitious infrastructure efforts—from solar and energy storage systems to broadband expansion and remote home electrification. Still, the financing gaps persist. Feasibility studies, engineering, permitting, and predevelopment work often fall outside the scope of federal grants and traditional lending—stalling otherwise ready-to-launch projects.

**The financial need is clear:** At least **\$20 billion** in targeted investment is necessary to fully realize clean energy deployment across the more than **574 federally recognized Tribes**, Alaska Native communities, and Native Hawaiian populations—many of whom are working to build resilient infrastructure in some of the most rural and climate-vulnerable parts of the country.

**The opportunity is equally clear:** With the right investment at the right stage, we can unlock a generation of clean energy projects that provide affordable, reliable power—and reinforce Tribal sovereignty, economic self-determination, and environmental stewardship.

Strategic, early-stage capital is the catalyst. Native Nations are the leaders.

**Capital Stack:** Grants, Program-Related Investments (PRIs), mission-aligned equity, and debt.



## Fund Overview

The Fund deploys capital across three focus areas:

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### \$70 MILLION FOCUSED ON RENEWABLE ENERGY

Bridge Financing for Clean Energy Projects

- Loan Type: Construction Loan (Senior or Subordinated based on project risk)
  - Loan Amount: \$250,000 to \$10 million
  - Interest Rate: TBD based on project risk and cash flow
  - Term: 18 – 36 months
  - Borrower: Native Nations, Native CDFIs, and Native-led nonprofit entities
  - Repayment: One-time, post-reimbursement
  - Credit Enhancements: Tribal/CDFI guarantees, escrow reserves, federal grants
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### \$70 MILLION FOCUSED ON ENERGY, BROADBAND, WATER, WASTEWATER SYSTEMS

Direct Project Lending for Indian Country Infrastructure

- Loan Type: Term Loan
  - Loan Amount: \$250,000 - \$10 million
  - Interest Rate: TBD based on project risk and cash flow
  - Term: 5–15 years
  - Repayment: Monthly or quarterly
  - Grace Period: Up to 36 months
  - Collateral: Project assets, Tribal guarantees
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### \$10 MILLION FOCUSED ON CDFI LENDING CAPACITY

Equity Fund with Regranting

- Grants: \$100,000–\$250,000
  - Recipients: Native CDFIs and Native-led financial intermediaries
  - Purpose: Support participation in bridge and direct lending for infrastructure
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## Underwriting Approach

Oweesta applies a rigorous and standardized underwriting framework aligned with industry best practices and federal compliance requirements. Our approach includes a robust review of financial viability, risk profile, repayment capacity, sponsor strength, collateral coverage, and regulatory adherence. Key components include:

- Feasibility studies and financial projections
- Project sponsor and team qualifications
- Debt service coverage analysis
- Assessment of capital stack and matching funds
- Evaluation of collateral, including land tenure and security position
- Legal compliance, including limited waivers of sovereign immunity where applicable
- Project-readiness indicators such as permits, site control, and engineering progress

Whether evaluating early-stage proposals or shovel-ready developments, our diligence process ensures sound risk management and fund integrity.

## Use of Funds and Development Strategy

Oweesta works in direct partnership with Tribes and eligible Native-led applicants at every stage—from idea generation to ribbon cutting. Our capital is designed to meet communities where they are and grow with them:

- Fund design, permitting, feasibility, and third-party due diligence
- Support pre-development and gap funding for tax credits and federal awards
- Finance soft and hard costs of construction, including community, health, and education facilities
- Strengthen Tribal utility and infrastructure systems (energy, water, broadband)
- Provide operational capital for Tribal enterprises and expansion

In addition to long-term strategic development, we prioritize projects that are shovel-ready and urgently seeking funding. These include critical infrastructure initiatives across Indian Country that are stalled due to a lack of flexible capital.

## Impact Reporting

We measure what matters to our communities—not just to investors. Our impact reporting is grounded in clear environmental, economic, and social metrics.

### Environmental Impact

- Greenhouse Gas (GHG) Emissions Reduction: Measured for CO<sub>2</sub>, CH<sub>4</sub>, and N<sub>2</sub>O using EPA's AVERT tool or equivalent models
- GHG Reduction Efficiency: Tons of GHG reduced per dollar invested
- Renewable Energy Capacity: New solar, wind, or geothermal systems installed across Indian Country
- Resilience Outcomes: Improved grid independence and power reliability in Tribal areas

## Economic Impact

- Capital Deployed: Funds invested into Native community infrastructure
- Private Capital Leveraged: Ratio of private to public co-investments
- Financial Performance: Internal Rate of Return (IRR), Net Present Value (NPV), and loan repayment tracking
- Job Creation: Local employment generated, particularly for Native workers
- Supply Chain Growth: Increase in procurement from Native-owned businesses

## Social Impact

- Demographic Reach: Projects in disadvantaged and rural Tribal communities
- Energy Cost Savings: Measured pre- and post-project utility costs
- Community Infrastructure: Improved access to healthcare, education, broadband, and essential services
- Wealth Building: Ownership of energy assets by Tribal entities
- Workforce Development: Training and upskilling of Tribal citizens through project implementation

Our reports combine these quantitative indicators with community narratives, providing funders and partners with a holistic view of progress.

## Investor Participation Model

Oweesta invites mission-aligned investors to join the **Building Native Futures Fund** through a structured, low-risk fixed-income investment vehicle. This opportunity supports our clean energy and infrastructure lending products while delivering meaningful social, environmental, and economic impact across Indian Country.

**Investment Term Options:** 5 to 15 years. Capital can be deployed in short-term bridge loans or long-term infrastructure lending, depending on investor preference and liquidity profile. Oweesta requests a 24-month draw period for investments.

**Target Rate of Return:** TBD based on term length and loan product alignment

**Capital Use:** Investor funds will be used to: - Bridge financing gaps for direct-pay tax credit projects - Provide patient capital for water, broadband, and energy infrastructure - Expand access to construction and predevelopment loans for Tribal entities and Native-led nonprofits

**Structure and Security:** Loans issued to Native borrowers will be collateralized and underwritten according to Oweesta's strict lending criteria - Oweesta will service and manage loans, monitor repayment, and maintain investor reporting - Impact metrics and risk management updates will be shared with investors biannually.

## Why Invest in Native-Led Clean Energy?

- Supports climate action by directly reducing greenhouse gas emissions
- Advances energy sovereignty—Tribes owning and managing their own energy systems
- Funds shovel-ready infrastructure projects with measurable community outcomes

## High-Need, High-Upside Market

- 14% of Native households lack electricity—10 times the national average
- Over \$20 billion in documented infrastructure need across Indian Country
- Native communities are positioned to lead transformative clean energy projects

## Strong Financial and Risk Profile

- Oweesta has a 25-year track record with zero investor defaults
- Portfolio diversified by geography and sector (energy, water, broadband, housing)
- Investors receive biannual financial and impact reporting with risk oversight

## Alignment with ESG and Justice Goals

- Supports historically underfunded communities
- Advances energy justice, economic inclusion, and environmental equity
- Builds community infrastructure grounded in Indigenous values and leadership

## Catalyzes Systems-Level Change

- Unlocks access to federal and state funding through early-stage capital
- Supports technical assistance, capacity-building, and workforce development
- Strengthens Tribal capacity for long-term, community-owned energy systems

## Unique and Timely Investment Vehicle

- Few funds offer direct participation in Tribal infrastructure lending
- Combines philanthropic and market-aligned capital in a unified strategy
- Designed by Native leaders, in partnership with Native CDFIs and Tribal entities

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**To explore this opportunity, Oweesta welcomes inquiries and is available to structure investments tailored to institutional or individual goals.**

### CONTACT

**Chrystel Cornelius, President & CEO**

[Chrystel@oweesta.org](mailto:Chrystel@oweesta.org)