



# Welcome!



## **11<sup>th</sup>** Oweesta Native CDFI Capital Access Convening

**June 2-4, 2026 | Bangor, Maine**

*Investing in Relationships: Stronger Together*



June 2-4, 2026 • Bangor, Maine



# Special Thanks to This Year's Sponsors!



**WELLS FARGO**



# A Note From Our CEO

## Welcome to Our 11th Annual Native CDFI Capital Access Convening!

As we gather for the 11th Annual Native CDFI Capital Access Convening, we are honored to welcome you to Bangor, Maine, for three days of connection, learning, and collective growth.

This year's theme, *Investing in Relationships: Stronger Together*, reflects the foundation of our work. Relationships are at the heart of everything we do — relationships with our communities, our partners, our borrowers, and one another. They are what sustain us, strengthen us, and move our mission forward.

This convening is an opportunity to come together as a national movement to share knowledge, deepen partnerships, and explore innovative strategies that advance economic sovereignty in Native communities. Throughout our time together, we will engage in meaningful conversations, specialized trainings, and collaborative problem-solving around the opportunities and challenges ahead — from increasing access to capital and expanding housing initiatives to strengthening Native economies through innovation and community-driven solutions.

The work you do every day creates lasting impact for Native people and future generations. We hope this convening serves as a space to recharge your spirit, strengthen your network, and celebrate the power of what we can accomplish together.

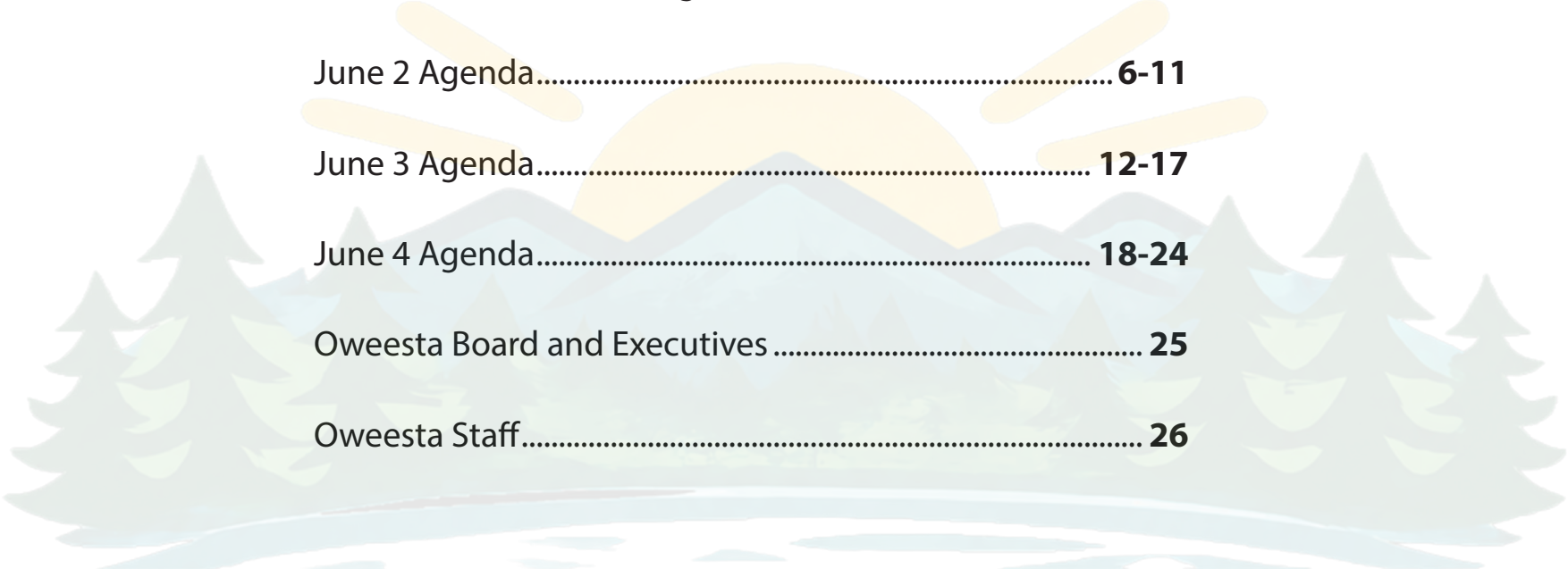
From all of us at Oweesta, thank you for being part of this gathering and for your continued leadership in building stronger, more resilient Native communities. We look forward to learning, growing, and investing in relationships alongside you — because together, we are stronger.

Chi miigwech,  
Chrystel



**Chrystel Cornelius**  
President & CEO  
(Ojibwe; Oneida)

# Table of Contents



Event FAQ..... **1**

Venue Floor Plan/WiFi Access/Hotel Shuttle Service..... **2**

Navigating Attendee Hub App..... **3-5**

June 1 Pre-Conference Agenda..... **6**

June 2 Agenda..... **6-11**

June 3 Agenda..... **12-17**

June 4 Agenda..... **18-24**

Oweesta Board and Executives ..... **25**

Oweesta Staff..... **26**

# Event FAQs

## Accessing Attendee Hub

### How do I find what I registered for?

When you enter the Attendee Hub App, on the home page, you will see 'Schedule.' Click and you will see all the sessions listed by day for the entire convening. There you can see which sessions you have registered for, as well as change your selections. In the header at the top of that page, you may also select 'My Schedule' to see only those sessions you are currently registered to attend.

Directions for downloading and accessing the Attendee Hub App can be found on page 3.

## Other

### Can I post about the event?

Yes! You can use the hashtags #NativeCDFIs and #OCAC26.

### Do you offer more events?

Yes, visit our [events calendar](#) or join our [mailing list](#) to stay current on our programming.

### Will the PowerPoints be available?

Yes, materials will be posted on Oweesta's website and shared with participants following the event.

## Quick Links

[About Oweesta](#)

[About the Event](#)

[Agenda](#)

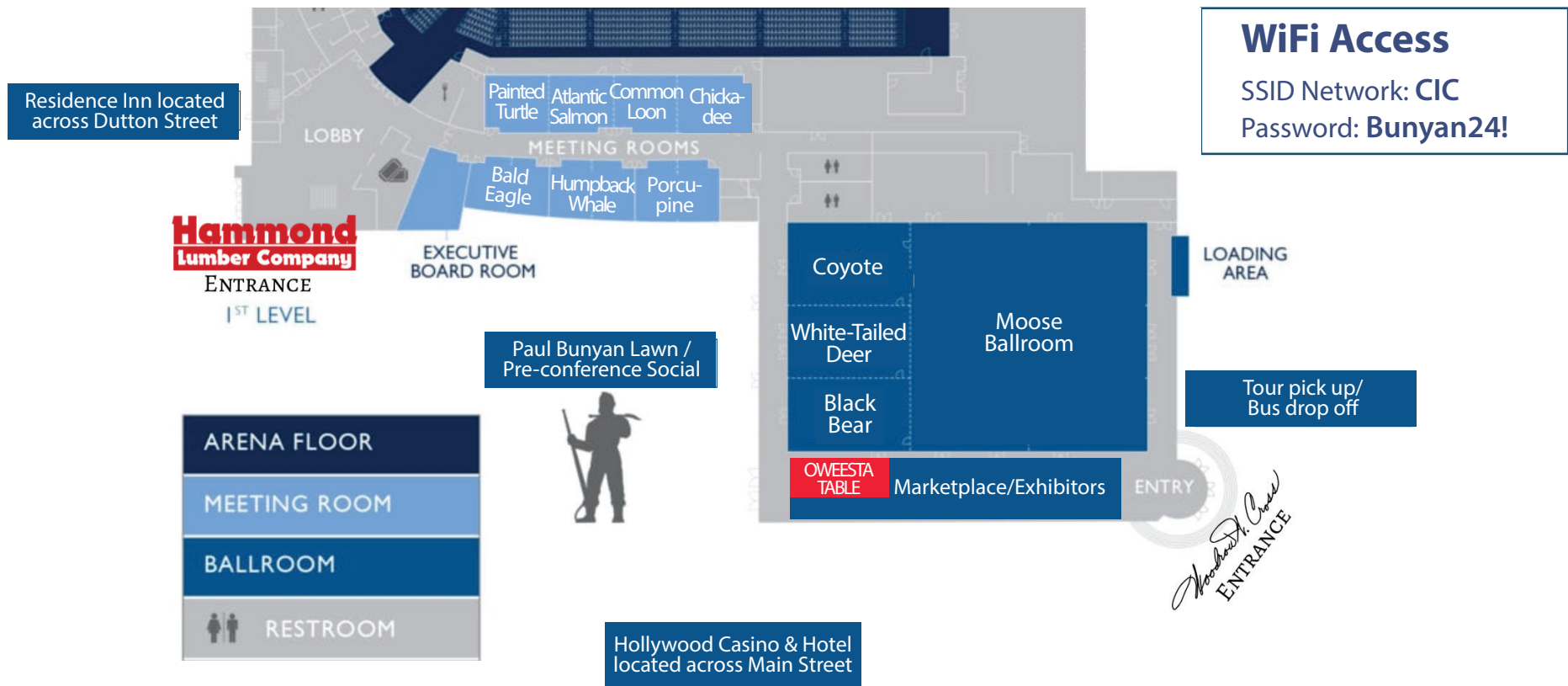
[Enter the Event Site](#)

[Speaker List](#)

## Additional Technical Support

If you find you need additional technical support, please reach out to our team on site.

# Cross Insurance Center Conference Floor Plan, Wifi & Hotel Shuttle Information



## WiFi Access

SSID Network: CIC

Password: Bunyan24!

## DAILY HOTEL SHUTTLE - Hampton Inn & Hilton Garden Inn Guests (June 2 through 4)

Shuttle service will be available between the Hampton Inn/Hilton Garden Inn (Mall Area Hotels) and the Cross Insurance Center during the following times:

### Morning Service

7:45 am – 10:00 am (starts at the hotel and makes loops)

### Afternoon Service

3:30 pm – 5:30 pm (starts at Cross and makes loops)

### Tuesday Night Native Awards Gala Service

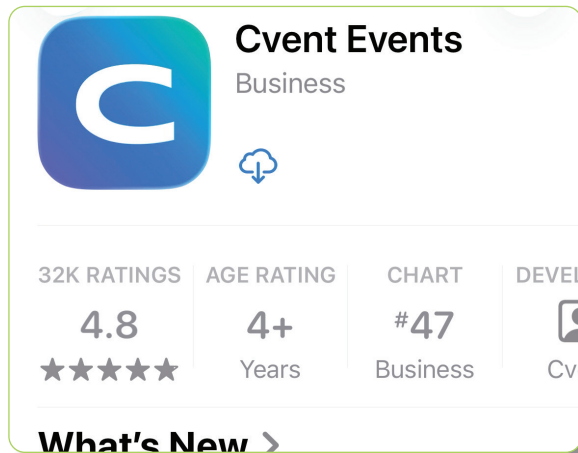
Service begins at 5:00 pm with continuous loops to the venue.  
Return shuttles begin at about 8:30 pm following the program.

### Wednesday Tour Drop Off Service

Tour buses will first drop attendees at the Hampton Inn and Hilton Garden Inn, then return to the Cross Insurance Center.

# Navigating Attendee Hub

Download the **Cvent Events app** from the QR Code, Google Play or the App Store. Then search for 11th Annual Native CDFI Capital Access Convening.

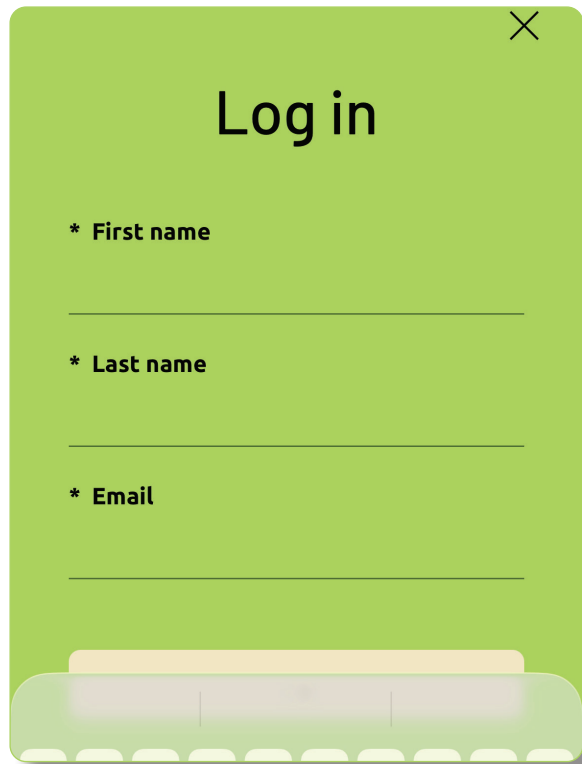


Choose download, shown on the right of the title. Once downloaded, click on the arrow to the right for access.



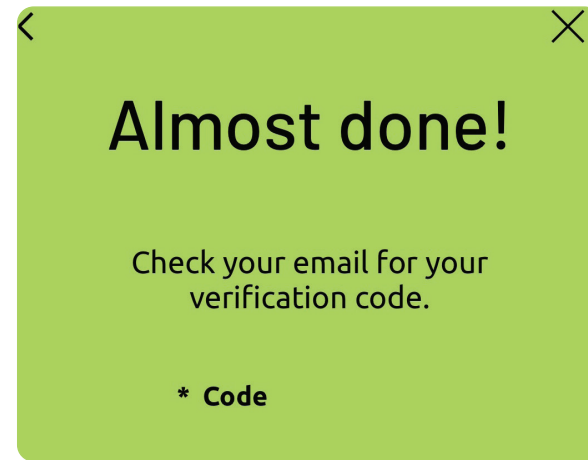
# Navigating Attendee Hub

From the **Log in** screen, type your name and email and click the black arrow in the white box.



The screenshot shows a green mobile app interface for logging in. At the top right is a close button (X). The title "Log in" is centered. Below it are three input fields, each with a red asterisk and a label: "\* First name", "\* Last name", and "\* Email". Each field has a horizontal line for text entry. At the bottom, there is a white button with a black arrow pointing right, set against a light green background. The bottom of the screen shows a blurred mobile keyboard.

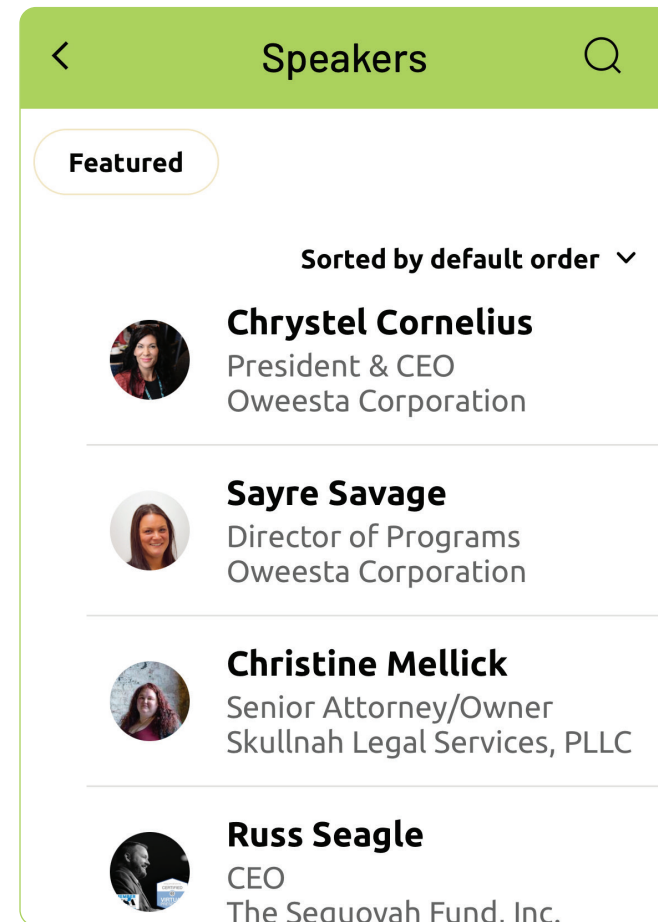
A **verification code** will be sent to the phone number and email you have associated with your registration. Enter the code, and you are in!



The screenshot shows a green mobile app interface with the title "Almost done!". At the top left is a back arrow (<) and at the top right is a close button (X). The text "Check your email for your verification code." is centered. Below it is a red asterisk and the label "\* Code".

# Navigating Attendee Hub

Now from the home page, you are able to see the schedule (all sessions and the sessions you are registered for), wifi information, floorplan, attendee list, list of sponsors, etc. New this year, you'll also have access to a game within the app and the chance to **win an iPad!**



# June 1 & 2 - Agenda at a Glance

## Pre-Conference - Monday, June 1

4:00 pm-6:00 pm  
6:00 pm-7:30 pm

Pre-Conference Early Check In  
Pre-Conference Social: Cookout, Connection, & Campfire Conversations

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## Day 1 - Tuesday, June 2 - (Daily Native Marketplace: Noon to 6 pm)

7:30 am

Check In Begins

8:00 am-9:00 am

Breakfast

8:30 am-10:00 am

Opening Plenary: Grounded in Wabanaki Homeland, Advancing Native Capital

10:15 am-11:15 am

### **BREAKOUT SESSION 1**

- Building Stronger Native-Serving Organizations: Financial Management, Capacity Building & Partnership Model
- From Complexity to Clarity: Redesigning Compensation, Careers, and Performance Framework
- Infrastructure Financing in Indian Country: Native CDFIs as Essential Partners
- Native Capital Weave Deal Room: Powering Strategic Partnerships
- Telling Our Native CDFI Story to PolicyMakers
- The Yellowbird Fellowship - Building Native Leadership

11:15 am-11:45 am

Community Connection Break

11:45 am-12:45 pm

### **BREAKOUT SESSION 2**

- Designing Data Collection for Growth
- From Access to Agency: Building Indigenous-Led Capital Pathways Through Angel Networks and Aligned Investment Models
- From Barriers to Breakthroughs: Native CDFIs and the Power of New Markets Tax Credits
- From Vision to Vault: Native Leaders Share How They Launched Their Credit Unions
- Growing the Native CDFI Movement
- Saving Cedar Falls & the Creation of a Resident-Owned Community: How Four Directions Worked with Funders to Preserve a Critical Affordable Housing Community
- The CDFI Intelligence Agency: Covert Helpers for Everyday CDFI Tasks

12:45 pm-2:15 pm

Lunch

2:15 pm-4:05 pm

Manatee Tank: Capital with Heart & Closing

5:30 pm - 8:00 pm

Native CDFI Awards Gala: Celebrating Leadership & Community

# June 2 - Breakout Sessions

## Breakout Session 1 (10:15 am-11:15 am)

### **Building Stronger Native-Serving Organizations: Financial Management, Capacity Building & Partnership Model** *Porcupine*

This session highlights the collaborative work of Oweesta Corporation and Wells Fargo to support two connected efforts underway in Navajo Nation that are strengthening access to financial education by investing directly in Native-serving organizations and the people who serve their communities. The first part of the session focuses on building a community of local practitioners—organizations and staff who are trained, supported, and connected to deliver culturally grounded financial education within their own communities. The second part highlights Native-led organizations receiving flexible grants to advance financial education in Diné and other Native communities. Grant recipients will share how they are using these resources to deepen programs, strengthen staffing, and respond directly to community needs.

### **From Complexity to Clarity: Redesigning Compensation, Careers, and Performance Framework** *Bald Eagle*

This session outlines Fahe's end-to-end redesign of its compensation and career framework—from diagnosing the drivers of turnover and inequity, to establishing job families, career levels, market-aligned pay grades, and a clear merit cycle. It covers how Fahe clarified its compensation philosophy, aligned pay with organizational values and talent strategy, and created consistent approaches to benchmarking, progression, and rewards—moving the organization from fragmented, role-specific decisions to a scalable, transparent system that supports retention, growth, and performance.

### **Infrastructure Financing in Indian Country: Native CDFIs as Essential Partners** *Coyote*

As infrastructure challenges in Native communities intensify in both scale and complexity, traditional financing and TA approaches prove increasingly insufficient. Deeply embedded within tribal communities, Native CDFIs bring unparalleled understanding of local needs and capacity constraints, along with the financial expertise to address the severe infrastructure deficits facing Indian Country. This session explores how Native CDFIs can strategically position themselves as vital infrastructure development partners through innovative capital deployment strategies. We'll examine the diverse funding ecosystem available for tribal infrastructure projects, with special emphasis on sophisticated financing tools like New Markets Tax Credits that leverage private investment to close significant funding gaps.

# June 2 - Breakout Sessions

## Breakout Session 1, cont'd (10:15 am-11:15 am)

### **Native Capital Weave Deal Room: Powering Strategic Partnerships**

#### ***Humpback Whale***

This session will highlight vetted Native projects seeking structured finance—from early stage development capital to bridge financing to full project finance. Oweesta and Mission Driven Finance will present investment ready opportunities to mission-aligned Native CDFIs and other Native led strategic partners. Discussions will center on sovereignty, sustainable returns, community wealth-building, and structured Native led capital weave financing solutions.

### **Telling our Native CDFI Story to Policymakers**

#### ***Chickadee***

This session will explore how Native organizations are telling their stories to national and state policymakers to advance their advocacy strategies. Hear about recent policy wins and unique approaches to engaging youth leaders. Panelists will share practical tools and engagement tactics that Native CDFIs can use to strengthen their voice with policymakers and partners.

### **The Yellowbird Fellowship - Building Native Leadership**

#### ***White-Tailed Deer***

The Yellowbird Fellowship was named in honor of Elouise Cobell (Yellowbird Woman), a visionary advocate for Native rights and financial justice. Cobell dedicated her life to improving conditions in Indian Country through innovation, leadership, and perseverance. The fellowship honors her legacy by cultivating the next generation of the Native CDFI workforce through a lending certificate program. This workshop will explore the creation and development of the Yellowbird Fellowship, including its partnerships, curriculum design, and early outcomes. Panelists will share lessons learned from launching the pilot cohort and highlight a Native-led, culturally grounded approach to leadership development and economic empowerment.

# June 2 - Breakout Sessions

## Breakout Session 2 (11:45 am-12:45 pm)

### **Designing Data Collection for Growth**

#### ***Black Bear***

CDFI Funders are looking for Key Performance Indicators and demonstrations of how dollars are spent, essentially proof that a CDFI is effective. This requires data collection and tracking of dollars, which can be a daunting and overwhelming task. This session will explore how Akiptan strategically built upon its Salesforce with custom grants management, staff time allocations, and lending. Now, Akiptan is able to access their data in real-time dashboard visuals. Before a meeting with a funder, we can pull up a dashboard to show how and where dollars were spent. Implementing new processes and increasing all-staff use of Salesforce takes thoughtful management. This effective end product is a direct result of Akiptan leadership team's work to streamline data entry and collection for staff by identifying pain points and preferences while taking on new workflows. Attendees will gain insight into leveraging Salesforce as a central database for CDFIs to streamline operations and enhance storytelling through data. Attendees will also learn from a quickly growing CDFI how to prioritize what data to collect through a lens of reporting/sharing impact.

### **From Access to Agency: Building Indigenous-Led Capital Pathways Through Angel Networks and Aligned Investment Models**

#### ***Humpback Whale***

Despite decades of work to expand access to capital in Indian Country, Native entrepreneurs continue to face persistent gaps—particularly at the pre-seed, seed, and early growth stages. While CDFIs, grants, and loan funds play a critical role, many Native-owned businesses fall into a “capital gap” where traditional debt is not yet appropriate, and equity capital is inaccessible, misaligned, or culturally extractive. This session explores how Indigenous-led capital intermediaries can move beyond access toward agency by building Native-owned investment infrastructure that reflects Indigenous values, timelines, and priorities. Drawing on the work of 1st Sovereign Capital (1SVC), this session presents a real-world case study of building a Native-centered capital platform that integrates an emerging evergreen impact fund and the 1st Seed Investor Network (1SIN)—a Native angel investor network designed to mobilize Indigenous capital and expand Native participation on both sides of the investment table. Participants will explore how early-stage investment tools—such as SAFEs, SPVs, and evergreen fund structures—can be adapted to support Native entrepreneurs while maintaining accountability, stewardship, and long-term community outcomes. The session also examines the often-overlooked role of Native investors in the ecosystem, and how engaging individuals, families, and Tribal-affiliated entities as investors can shift power, ownership, and wealth-building within Native economies. Rather than positioning angel investing or equity capital as a replacement for existing tools, this session emphasizes ecosystem alignment—how Indigenous-led investment vehicles can complement CDFIs, philanthropic capital, and Tribal economic development strategies. The conversation will address practical considerations including investor readiness, governance, trust-building, and balancing financial return with community impact. This session is designed for practitioners who are actively building or supporting capital pathways in Indian Country and are seeking grounded, implementable insights from Indigenous-led capital formation efforts.

# June 2 - Breakout Sessions

## Breakout Session 2, cont'd (11:45 am-12:45 pm)

### **From Barriers to Breakthroughs: Native CDFIs and the Power of New Markets Tax Credits**

#### ***Porcupine***

In the last round of the CDFI Fund's New Markets Tax Credit Allocation of \$10B dollars, Nine allocatees were selected that are committed to investing in NMTC Native areas totaling an estimated investment of \$236.4M. Of those nine, three are Native-led financial institutions including Oweesta (\$55M Allocation), Native American Bank (\$75M Allocation) and Chickasaw Nation Community Development Endeavor (\$75M Allocation) for a total of \$205M of NMTCs allocated to Native-led financial institutions. Learn how allocation of NMTCs to Native-Led financial institutions can be leveraged to empower strategic pathways for Native CDFI Growth in New Markets Tax Credits.

### **From Vision to Vault: Native Leaders Share How They Launched Their Credit Unions**

#### ***Chickadee***

This session is presented by the Native American Credit Union Coalition (NACUC), which works to elevate Native credit union leaders and support credit union development in Native communities. If you've ever wondered what it really takes to open a credit union in Indian Country, this panel pulls back the curtain. Starting a credit union in a Native community is powerful and incredibly challenging. In this session, three Native credit union leaders who have lived through the launch and early-stage operations of new credit unions share the real story behind the process: what sparked the idea, what the first steps actually looked like, and what they wish they had known before they started. Through candid discussion and real examples, the panel will explore essential early-stage considerations, from community engagement and regulatory preparation to staffing, technology, product development, and the intense demands of a credit union's first 18–24 months. Participants will gain grounded insight into what it truly takes to start a Native credit union and how to evaluate their own organization's readiness.

### **Growing the Native CDFI Movement**

#### ***Bald Eagle***

Many Native communities remain underserved by Native-led financial institutions, creating persistent gaps in access to capital, homeownership, entrepreneurship, and community development financing. This session will introduce NCN's regional strategy to support the growth of Native CDFIs and strengthen the broader Native CDFI ecosystem nationwide. The session will highlight the work of emerging Native CDFIs and how cohort-based training, peer learning, and technical assistance is helping Native CDFI leaders build community finance infrastructure for the communities they serve.

# June 2 - Breakout Sessions

## Breakout Session 2, cont'd (11:45 am-12:45 pm)

### **Saving Cedar Falls & the Creation of a Resident-Owned Community: How Four Directions Worked with Funders to Preserve a Critical Affordable Housing Community**

#### ***White-Tailed Deer***

Preservation of existing affordable housing such as manufactured housing communities or other housing is a critical housing priority and one that speaks directly to the challenges that Native communities, Native housing organizations face. How to raise capital and organize residents effectively and quickly as in the case of Cedar Falls so that the cooperative can buy out the existing owner and prevent displacement of 100+ families and residents? Four Directions, The Genesis Fund, the Cooperative Fund of the Northeast, Maine Housing and Bangor Savings Bank supported the residents at Cedar Falls to form their cooperative, assemble the financing, and make a successful offer and purchase of the park, all within a short time frame. In addition, these funders remain committed to working and supporting the resident association in its operations, expansion, and long-term success.

### **The CDFI Intelligence Agency: Covert Helpers for Everyday CDFI Tasks**

#### ***Coyote***

This introductory workshop gives you a practical, hands-on understanding of how AI agents can help streamline tasks, reduce administrative burden, improve accuracy, and free up staff time for mission-centered work. You will learn what AI agents are, how they function, and how they can be safely applied in day-to-day CDFI operations—including loan processing, reporting, client communication, data management, and internal workflows. No technical background is required, but some basic understanding of AI is helpful. The session focuses on real-world examples, guided demonstrations, and practical takeaways participants can apply immediately.

## Creating change, **together**

The causes that matter to you matter to us. At U.S. Bank, we partner with organizations that drive real change – because when we work together, we can make a difference that lasts.

» **U.S. BANK IS PROUD TO SUPPORT  
11th Oweesta Native CDFI Capital Access  
Convening**



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# June 3 - Agenda at a Glance

## Day 2 - Wednesday, June 3 - (Daily Native Marketplace: Noon to 6 pm)

7:30 am	Doors Open
8:00 am-9:00 am	Breakfast
8:30 am-9:00 am	Opening Plenary: Grounded & Moving Forward
9:15 am-10:15 am	<b>BREAKOUT SESSION 3</b> <ul style="list-style-type: none"><li>• Art, Language, and Partnership—Building Stronger Cherokee Economies</li><li>• Building a Small Dollar Loan Program</li><li>• Center for Indian Country Development (CICD) Research Updates</li><li>• Explore the Direct Investment Process for Your Native CDFI</li><li>• Housing Our Relatives: Holistic Strategies for Tribal Housing Finance</li><li>• Strength in Collaboration: Maine State CDFI Coalition Featuring CEI and Four Directions Development Corporation</li><li>• Strengthening Collaboration Between Native CDFIs and Large Banks</li></ul>
10:15 am-10:45 am	Community Connection Break
10:45 am-11:45 am	<b>BREAKOUT SESSION 4</b> <ul style="list-style-type: none"><li>• A Values-Driven CEDS for Wabanaki Communities: Culturally Centered Planning for Collective Economic Development</li><li>• Collaborative, Native-led Capital Access Solutions for Tribal Energy Developments</li><li>• Extending the CDFI Toolbox: The Rooted Relative Fund in Practice</li><li>• Funder &amp; Investor Roundtable: Advancing Integrated Capital to Native-Led CDFIs</li><li>• Making the Secondary Market Work Through Partnerships</li><li>• The Design-Build Framework: Modernizing Your CDFI Operations Without Losing Mission</li><li>• The Life Path of Data: From Raw Numbers to Effective Storytelling</li></ul>
11:45 am-1:00 pm	Lunch
12:00 pm-5:00 pm	Tour Option: nibezun: A Wabanaki Healing & Cultural Stewardship Experience
12:00 pm-6:30 pm	Tour Option: "As Far As One Can See:" Language, Story & Visibility at Tekakapimək
1:15 pm-5:00 pm	Tour Option: Land, Language, & Legacy: A Wabanaki-Centered Campus Experience
1:15 pm-5:00 pm	Tour Option: Niweskok: From the Stars to Seeds
1:30 pm-5:00 pm	Tour Option: No Tour–Tour: Wabanaki Voices, Storytelling & Cultural Connection

# June 3 - Breakout Sessions

## Breakout Session 3 (9:15 am-10:15 am)

### **Art, Language, and Partnership—Building Stronger Cherokee Economies**

#### ***Porcupine***

This panel explores how relationship-centered, culturally grounded approaches to economic development are strengthening the Cherokee economy of the Eastern Band of Cherokee Indians (EBCI). The session highlights how partnerships among a Native CDFI, cultural leadership programs, artists, and community members create economic opportunity while sustaining cultural integrity.

### **Building a Small Dollar Loan Program**

#### ***Humpback Whale***

This session will share how a small Native CDFI built and launched a Small Dollar Loan program with a small team and limited resources. You will learn tools, resources, and best practices on how to apply lessons learned, avoid common pitfalls, and adapt a small-dollar loan program to your community's needs.

### **Center for Indian Country Development (CICD) Research Updates**

#### ***Coyote***

In this session, the Center for Indian Country (CICD) at the Federal Reserve Bank of Minneapolis staff will share the results of our analysis of the performance of Nonprofit Native CDFI loan funds over the past decade (2013–2024). These findings may be used to better inform Native households, tribal governments, mainstream financial institutions, and regulatory entities as to the role of Native CDFIs.

### **Explore the Direct Investment Process for Your Native CDFI**

#### ***Chickadee***

Provide an introduction to direct investments, including what it is, what it looks like, what to expect, and how your organization manages them. This will also include an overview of the due diligence process, asset liability management, and reporting requirements. Learning Objectives: Introduction to Direct Investments; Direct Investments Process; and Managing Direct Investments

### **Housing Our Relatives: Holistic Strategies for Tribal Housing Finance**

#### ***White-Tailed Deer***

Learn about holistic strategies for Tribal housing finance developed at the Housing Our Relatives Summit, hosted by the National American Indian Housing Council, NeighborWorks America, and Oweesta on May 7-8, 2026, in Anchorage, AK. This session will provide best practices and resources for your organization to support all Tribal citizens, wherever they reside, by addressing the complete housing spectrum from homelessness to homeownership.

# June 3 - Breakout Sessions

## Breakout Session 3, cont'd (9:15 am-10:15 am)

### **Strength in Collaboration: Maine State CDFI Coalition Featuring CEI and Four Directions Development Corporation** *Bald Eagle*

Maine's Community Development Financial Institutions (CDFIs) play a critical role in expanding access to capital for underserved communities, and the Maine CDFI's are working collaboratively to maximize their collective impact. This session highlights the Maine State CDFI Coalition, a statewide alliance of mission-driven lenders, presented by Coastal Enterprises, Inc. (CEI) and Four Directions Development Corporation (FDDC). Together, these CDFIs illustrate how strategic partnerships can scale capital access and deployment, enhance technical assistance, and advance equitable economic development. Attendees will learn how the coalition leverages co-lending, shared resources, technical expertise, and coordinated advocacy to support rural, tribal, and underserved communities across Maine. CEI brings extensive experience in business development, lending, and rural economic growth, and policy advocacy, while FDDC contributes deep expertise serving Maine's Wabanaki tribes, tribal businesses, and community development projects. Other CDFI's in the coalition bring unique expertise in diverse areas such as coop financing and housing development. Together, they demonstrate how statewide collaboration amplifies impact while maintaining mission-aligned, culturally responsive approaches.

### **Strengthening Collaboration Between Native CDFIs and Large Banks** *Black Bear*

Join this discussion on deepening partnerships between Native CDFIs and large financial institutions, covering topics such as CRA, New Markets Tax Credits, patient capital products, and Tribal Banking. This conversation will explore both the opportunities and systemic challenges shaping these partnerships and highlight ways Native CDFIs and mainstream financial institutions can collaborate to expand access to capital and strengthen economic opportunity in Native communities.



### **What is the Indigenous Futures Fund?**

A capital-weaving fund built with Native CDFIs to move more dollars into Native-led deals.

Scan for info and updates:



[missiondrivenfinance.com](https://missiondrivenfinance.com)

# June 3 - Breakout Sessions

## Breakout Session 4 (10:45 am-11:45 am)

### **A Values-Driven CEDS for Wabanaki Communities: Culturally Centered Planning for Collective Economic Development** *Humpback Whale*

Comprehensive Economic Development Strategies (CEDS) are often treated as technical compliance documents rather than as living frameworks that reflect community values and sovereignty. This presentation highlights a Wabanaki-led approach to CEDS development that centers cultural knowledge, community authority, and relational facilitation as the foundation for economic planning. Led by Four Directions Development Corporation (FDDC), a Native Certified Development Financial Institution serving the Maliseet, Mi'kmaq, Passamaquoddy, and Penobscot Nations, this project uses culturally centered facilitation to ensure the CEDS is directly informed by Wabanaki citizens' and leaders' priorities. The process moves beyond conventional economic indicators to address equity, workforce development, environmental stewardship, and cultural continuity as inseparable elements of economic prosperity. The presentation will explore how a shared, intertribal CEDS can serve as a unifying blueprint for coordinated investment, job creation, and tribally owned enterprises—while respecting each Nation's sovereignty and distinct governance structures.

### **Collaborative, Native-led Capital Access Solutions for Tribal Energy Developments** *Bald Eagle*

This panel will present case studies detailing how Tribal Nations are overcoming energy project funding shortfalls by forging new partnerships to secure affordable, culturally aligned financing for stalled projects. The session will highlight innovative solutions developed by Native Community Development Financial Institutions (CDFIs) and other Tribal financing partners working together to create capital access for this underserved market, ensuring Tribe-led projects can move to completion to serve Tribal communities.

Challenge: Federal funding for Tribal energy projects, initially launched with significant support, has been undermined by funding clawbacks, leaving many Tribal projects stranded. Solution: Tribal utilities, Tribal socioeconomic development organizations, and Tribal councils are proactively seeking new financing partnerships with Native CDFIs, philanthropic lenders, impact investors, and Native-led financing initiatives to develop customized financing solutions to keep energy projects and programs on track. This session will provide step-by-step guidance from lenders and Tribal energy leaders on how recent loans were woven together to support Tribal energy opportunities.

# June 3 - Breakout Sessions

## Breakout Session 4, cont'd (10:45 am-11:45 am)

### **Extending the CDFI Toolbox: The Rooted Relative Fund in Practice**

#### ***White-Tailed Deer***

We invite participants to join us in this session to receive an update on the RRF program and to engage in dialogue aimed at identifying opportunities to partner and collaborate with Native CDFIs. How the RRF Works: To institutionalize this work, RCAC created a single-member Limited Liability Company (LLC) called the Rooted Equity Fund that complements and extends the work of RCAC's CDFI. The Rooted Relative Fund is the flagship program of the Rooted Equity Fund, and it allows RCAC to make affordable, flexible loans to projects that fall outside of the reach of RCAC's CDFI. The Rooted Relative Fund relies on partnerships with deeply rooted community organizations, called Community Lending Catalysts (CLC), who build lasting relationships with Indigenous entrepreneurs who need capital to operate or scale their business. The CLCs evaluate and approve loan applications, provide wraparound business supports, and work with RCAC to ensure the success of the business and successful loan repayment. Finally, the Rooted Equity Fund holds Rooted Relative Fund loans on the LLC's balance sheet to ensure that the CDFI and RCAC are protected from any potential compliance and risk rating repercussions. This session will bring this model to life by sharing insights on the program's design, illustrating impact to date, explaining lessons learned along the way, and reserving ample time for questions and discussion.

### **Funder & Investor Roundtable: Advancing Integrated Capital to Native-Led CDFIs**

***(This is a closed door session for funder and investor registrants.)***

#### ***Chickadee***

This facilitated roundtable is open exclusively to funder and investor participants and is designed as an off-the-record, working conversation — not a presentation. Together, we will examine how to move integrated capital — grants paired with low- or no-interest investment capital — to Native-led CDFIs and intermediaries in ways that are responsive, coordinated, and aligned with community realities. Native-led financial institutions are advancing housing, small business, climate resilience, food systems, and community ownership across indigenous communities. Yet capital structures often remain fragmented, overly burdensome, or misaligned with what partners are asking for. This session will focus on: Structural barriers within philanthropic and investment institutions; What “ease,” responsiveness, and trust look like in practice; Coordinated grant + debt strategies that reduce friction; and Collective approaches to increasing capital flow at scale.

## Breakout Session 4, cont'd (10:45 am-11:45 am)

### **Making the Secondary Market Work Through Partnerships**

#### ***Coyote***

Accessing the secondary market remains one of the most significant structural barriers for Native CDFIs and other mission-driven lenders serving borrowers with nonconforming or flexible loan products. Without secondary market access, capital is constrained, portfolio growth is limited, and product flexibility is harder to sustain. This session highlights a groundbreaking partnership between Cook Inlet Lending Center, FAHE, and Freddie Mac that created a viable pathway for participation in the secondary market through Freddie Mac's HeritageOne® product. This is not just a partnership story, it's a case study in how intentional collaboration can unlock capital pathways that have historically excluded Native communities.

### **The Design-Build Framework: Modernizing Your CDFI Operations Without Losing Mission**

#### ***Porcupine***

Native CDFIs across Indian Country reported increased demand. Most are running operations that weren't built to meet it. This is a working session — not a lecture. In 60 minutes, you will map a real friction point from your own operation, design a solution using cross-industry thinking, run it through a mission alignment checkpoint, and leave with one concrete next step written in your own words. The Design-Build Framework is a two-phase methodology developed and proven at Cook Inlet Lending Center, an Alaska Native CDFI in Anchorage. It is built around the question every Native CDFI modernization effort must answer: how do you modernize without losing what makes you a CDFI? DESIGN PHASE; THE BRIDGE; BUILD PHASE; and Proof of Concept. Key Takeaways: A friction point map of your own operation; A designed solution to your most important operational bottleneck; The five technology evaluation questions used at Cook Inlet Lending Center; and One concrete next step, written in your own words, specific enough to execute right away.

### **The Life Path of Data: From Raw Numbers to Effective Storytelling**

#### ***Black Bear***

This session will walk participants through the life path of data, from collection to archiving, focusing on the intersection of data and storytelling. Presenters will explain the benefits of data tracking for Native CDFIs and provide practical applications for utilizing data. The session will examine three examples of effective storytelling as a basis for studying data systems design, including methods for storing, organizing, and extracting data. Participants will have the opportunity to learn how raw data is transformed into polished information that supports community engagement, organizational growth, operational efficiencies, as well as capitalization strategies.

# June 4 - Agenda at a Glance

## Day 3 - Thursday, June 4 - (Daily Native Marketplace: Noon to 6 pm)

7:30 am	Check In Begins
8:00 am-9:00 am	Breakfast
8:30 am-9:45 am	Opening Plenary: From Capital to Community: Minneapolis' American Indian Cultural Corridor as an Economic Engine
9:45 am-11:00 am	Weaving Networks: Cultural Connection in Practice
11:00 am-11:30 am	Community Connection Break
11:30 am-12:30 pm	<b>BREAKOUT SESSION 5</b> <ul style="list-style-type: none"><li>• Building Diverse Philanthropy Relationships for Tribal Community Well-Being</li><li>• Coaching for Impact: Strengthening Housing, Small Business, and Workforce Pathways in Native Communities</li><li>• Underwriting for Energy Sovereignty: Credit, Compliance &amp; Community Wealth-building Through Tribal Clean Energy Projects</li><li>• Factory-Built Housing as a Tribal Housing Solution: Building Your Community's Ecosystem</li><li>• Funding What Works: How Funders Can Strengthen Community Development in Rural and Native Places</li><li>• Reimagining Secondary Markets: Indigenous Finance and Access to Capital</li><li>• Strengthening Talent and Continuity in Native CDFIs</li></ul>
12:30 pm-2:15 pm	Lunch
2:15 pm-3:15 pm	<b>BREAKOUT SESSION 6</b> <ul style="list-style-type: none"><li>• A Native-Led Secondary Market: How the Native Impact Fund Expands Liquidity, Strengthens CDFIs, and Builds Shared Power</li><li>• Before Money, There Was Wealth</li><li>• Building the Pathway: CRA Partnerships in Tribal Markets</li><li>• Encumbering Trust Assets: It's Easier Than You Think</li><li>• Flexible Equity Investment Strategies</li><li>• O.M.Gen Z: Young Professionals in the Workplace</li><li>• Supporting Wabanaki Artisans Through Integrated Business Development and Grant Funding</li></ul>
3:15 pm-3:45 pm	Community Connection Break
3:45 pm-5:00 pm	Closing Plenary: What's Next for Native CDFI Capital

# June 4 - Agenda at a Glance

## Breakout Session 5 (11:30 am-12:30 pm)

### **Building Diverse Philanthropy Relationships for Tribal Community Well-Being**

#### ***Humpback Whale***

Tribal governments and communities are rightfully unique in the American system. Therefore, fostering community well-being and opportunities requires a unique, holistic approach. Philanthropy, often leveraged with federal programs, has begun to heal long-standing community needs. For example, CDFIs have been critical for addressing the housing crisis in Indian Country and creating opportunity through business loans. However, creating community well-being requires diverse philanthropic programs, intermediaries, and resources to build sustainable, healthy communities. The panel will discuss the importance of building diverse philanthropy relationships and Native partnerships necessary for community development and sustainability.

### **Coaching for Impact: Strengthening Housing, Small Business, and Workforce Pathways in Native Communities**

#### ***Porcupine***

Oweesta in partnership with Wells Fargo, has expanded the Building Native Communities suite of culturally grounded financial coaching programs to strengthen the foundations of Native economic sovereignty. This session will share how integrated coaching and capability frameworks can directly support three core pillars of community development: Native housing readiness, small business development, and workforce stability. Participants will explore how coaching tools such as goal setting, credit building strategies, and financial management exercises are being used across Native CDFIs and tribal programs to build stronger first-time homebuyer pipelines, increase small business loan preparedness, improve debt management, and support long term workforce participation. Presenters will highlight examples from the expansion of Oweesta's financial coaching curricula, demonstrating how deeper one-on-one financial capability work strengthens organizational outcomes and enhances community-wide economic resilience.

### **Underwriting for Energy Sovereignty: Credit, Compliance & Community Wealth-building Through Tribal Clean Energy Projects**

#### ***Chickadee***

Native CDFIs are increasingly being asked to underwrite and finance clean energy projects that look very different from traditional small business or housing loans—often requiring new credit frameworks, partner ecosystems, and compliance readiness. This session is a practical, lender-focused discussion on the fundamentals of energy projects in Tribal communities, with an emphasis on what it takes to move from “interest” to bankable transactions. We look forward to sharing our experience and approaches to assessing project fundamentals and execution risk, navigating contractor/vendor reliability, and structuring transactions around modern funding realities.

# June 4 - Breakout Sessions

## Breakout Session 5, cont'd (11:30 am-12:30 pm)

### **Factory-Built Housing as a Tribal Housing Solution: Building Your Community's Ecosystem**

#### ***Bald Eagle***

Is factory-built housing the right tool for your community? This hands-on session cuts through the noise to give Native CDFI leaders and tribal housing professionals a practical, grounded look at manufactured housing — what it takes, who's involved, and how to know if your community is ready. You'll leave with more than information. Through guided discussion and a real-world ecosystem mapping exercise, you'll walk away with a framework you can put to work immediately. In this session, you will: Map the key players in a tribal manufactured housing ecosystem and understand how they work together; Explore concrete advantages factory-built housing may offer over conventional construction for your specific housing goals; Use a practical readiness framework to honestly assess where your community stands — and what next steps make sense.

### **Funding What Works: How Funders Can Strengthen Community Development in Rural and Native Places**

#### ***White-Tailed Deer***

Funders committed to rural and Native community development often seek to support community-led work while operating within policy and institutional constraints that shape capital deployment. Panelists will discuss four high-impact funding practices and explore why they matter in Native and rural communities, how they build reach and trust, and how funders are advancing long-term outcomes. Importantly, this session is not about funding Partners for Rural Transformation or highlighting funders who have invested in Partners for Rural Transformation in the past. It's about learning how funders and practitioners can strategize together to uplift rural and Native Communities.

### **Reimagining Secondary Markets: Indigenous Finance and Access to Capital**

#### ***Black Bear***

Indigenizing finance is a journey. It requires reimagining how Indigenous values and culture can drive capital flow for both lending as well as investing. As balance sheets deepen, Native CDFIs have an opportunity to apply this same caliber of innovation and Indigenuity to secondary markets. The Mountain | Plains Regional Native CDFI Coalition in partnership with ScaleLink, is piloting accessing secondary markets designed to center trust, reciprocity, and Indigenous decision-making. Attendees will gain practical tools, including guidance from Scale Link's publicly available product analysis framework, which helps CDFIs assess whether guarantee programs, capital access programs, originate-to-sell models, or specialized lending programs align with their mission and community needs. Ultimately, this session links capital liquidity to systems change. Secondary markets become both mechanisms for cash flow and opportunities to model Indigenous leadership, strengthen borrower trust, and reshape the financial system on Indigenous terms. Through comparing traditional secondary markets to Indigenous-aligned models, attendees will leave with concrete strategies for building liquidity that honors relationships, advances sovereignty, and supports long-term regional resilience. After a year of federal attacks on the CDFI Fund and the growth within Native markets, new sources to grow and leverage equity may be needed. Given this potential political instability over the next three years, selling loans on a secondary market could prove to be an important as well as timely industry development.

# June 4 - Breakout Sessions

## Breakout Session 5, cont'd (11:30 am-12:30 pm)

### **Strengthening Talent and Continuity in Native CDFIs**

#### ***Coyote***

Many Native CDFIs operate with small teams, flat organizational structures, and limited formal advancement pathways. In these environments, traditional succession planning models often feel unrealistic or misaligned with day-to-day realities. At the same time, organizations depend heavily on a small number of deeply experienced staff whose knowledge, relationships, and decision-making history are critical to mission success. This practitioner-focused session reframes succession planning as an ongoing, people-centered practice rather than a formal document or one-time exercise. Participants will explore how to identify “deeply valued” employees, intentionally expand their roles to build leadership capacity, and create practical systems for mentorship and knowledge transfer—without diminishing the contributions of long-tenured staff or forcing artificial hierarchies.

# June 4 - Breakout Sessions

## Breakout Session 6 (2:15 pm-3:15 pm)

### **A Native-Led Secondary Market: How the Native Impact Fund Expands Liquidity, Strengthens CDFIs, and Builds Shared Power**

#### ***Coyote***

Native CDFIs face a persistent structural challenge: demand for homeownership capital is growing across Indian Country, yet lending capacity is constrained by limited liquidity and balance sheets that cannot turn over fast enough to meet community needs. While Native CDFIs have built strong origination and servicing systems, most operate without access to a functional secondary market designed for their realities. As a result, valuable capital becomes trapped in long-term mortgages instead of being recycled back into new loans, new homeowners, and new revenue. This session will introduce participants to the full model: how the loan purchase works, how servicing is structured, how reserves are managed, and what operational readiness is required for participation. A key innovation of the NIF model is that CDFIs can participate in two complementary roles: as sellers of loans and as investors in the Fund.

### **Before Money, There Was Wealth**

#### ***White-Tailed Deer***

What Native Hawaiian Economies Teach Us About Value, Responsibility, and Abundance.

### **Building the Pathway: CRA Partnerships in Tribal Markets**

#### ***Black Bear***

Banks often want to support Native communities through Community Reinvestment Act (CRA) activities but are unsure how to engage effectively with Native CDFIs or navigate the practical realities of Tribal markets. At the same time, Native CDFIs are seeking stronger relationships with financial institutions that can provide capital, investment, and services to expand their impact. This session will explore how Native CDFIs and banks can build clearer pathways for collaboration that align with CRA requirements while supporting community priorities. Panelists will share practical insights on how banks can engage through CRA-aligned lending, investments, and services, and how Native CDFIs can position partnership opportunities in ways that fit within bank structures and regulatory frameworks.

# June 4 - Breakout Sessions

## Breakout Session 6, cont'd (2:15 pm-3:15 pm)

### **Encumbering Trust Assets: It's Easier Than You Think**

#### ***Chickadee***

Collateralizing trust assets is critical to increasing access to capital in Indian Country. Yet Native CDFIs and their investors are understandably cautious about utilizing these assets. There remains a perception that encumbering and foreclosing on trust assets is overly complex, creating hesitation around using them as collateral. This presentation aims to increase comfort and clarity around the process of successfully attaching to trust assets. It will provide practitioners with a practical overview of how trust assets can be encumbered, while also demonstrating to investors and funders that mortgaging trust assets is no more cumbersome than utilizing federally backed programs such as USDA Rural Development or HUD/FHA.

### **Flexible Equity Investment Strategies**

#### ***Humpback Whale***

This interactive session draws on new research from Four Bands Community Fund's long-term equity injection model, which examined 227 equity investments alongside loan data, business outcomes, staff insights, and funder perspectives. The session will highlight what is working, where challenges arise, and how Four Bands developed a practical "risk and readiness" decision tool designed to bring more clarity and consistency to equity deployment without losing the flexibility that Native CDFIs value. Participants will be invited into conversation to share how their organizations use flexible capital, discuss alignment or tension with the findings, and explore together how frameworks like the proposed decision tool could be adapted in different community contexts.

### **O.M.Gen Z: Young Professionals in the Workplace**

#### ***Bald Eagle***

Gen Z is entering adulthood and the workforce in noticeable ways. This past year, they grew to become the second largest share of the global workforce and are expected to only grow over the coming decade. With them, they are bringing new values, new timelines, and working presences that haven't been seen before. This unprecedented entry into their professional lives is necessitating innovative conversations on recruitment and retention strategies, values and brand identity, and how organizations adjust to an intergenerational workforce that is seemingly miles apart. Through this courageous conversation, attendees will explore where young talent's values align, the challenges expected in confronting traditional approaches, and how CDFIs can foster productive and profitable environments where generations can thrive alongside each other. Attendees will leave with ideas to strengthen recruitment pipelines, boost retention, and build innovative teams that honor and enact cultural values of intergenerational success.

# June 4 - Breakout Sessions

## Breakout Session 6, cont'd (2:15 pm-3:15 pm)

### **Supporting Wabanaki Artisans Through Integrated Business Development and Grant Funding**

#### ***Porcupine***

Wabanaki artisans are cultural bearers, entrepreneurs, and contributors to local and regional economies. Yet many face barriers to capital, business planning support, and market access that limit their ability to sustain and grow their work. This presentation examines the Artisan Grant Fund Program led by Four Directions Development Corporation (FDDC)—a program designed to strengthen artisan businesses while honoring and preserving Wabanaki culture. In 2025, the program awarded \$26,000 in grants to 13 Wabanaki artisans, with demand more than doubling from the previous year. Applications increased from 24 in 2024 to 50 in 2025, underscoring both unmet need and strong community trust in the program. Through a business-plan-style application, hands-on staff support, and continued access to business advising, the program paired flexible capital with capacity building to support sustainable artisan enterprises. This session will share program design, outcomes, and lessons learned, offering a replicable model for culturally responsive arts funding that integrates business development, accessibility, and community-driven grantmaking.

# Oweesta Board of Directors & Executive Staff

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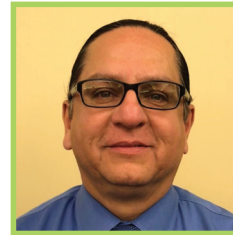
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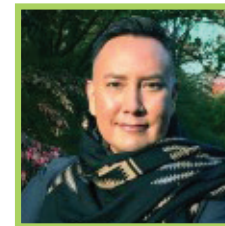
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*Thank You for Joining Us!*

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