

CAPITAL ACCESS CONVENING

2026

THE DESIGN—BUILD FRAMEWORK



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1000%

100%

of Native CDFIs reported increased demand last year

EVER. SINGLE. ONE.

690%

69%

say technology is a barrier to meeting that demand

MORE DEMAND

LESS CAPACITY

TODAY, WE BUILD A PLAN

NOT A CONCEPT.

Not a framework for Q4

DESIGN. BRIDGE. BUILD.

THE ORIGIN

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THE DESIGN-BUILD FRAMEWORK



I WAS AN AUDIO ENGINEER







ALASKA

A FAMILY.

THE COLLECTIONS DEPARTMENT OF A LOCAL CREDIT UNION...

NOT EXACTLY THE PLAN

MORTGAGE

I WAS GOOD AT IT!

TEN YEARS.



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An Alaska Native CDFI

**I DIDN'T KNOW
WHAT A CDFI WAS.**

“Sometimes the mission you were meant for is the
one you didn’t know existed”

IN AUDIO ENGINEERING —

SIGNAL.

NOISE.

SIGNAL.

What actually matters.

NOISE.

What's getting in the way.

THE PROBLEMS WERE THE SAME.

The tools were different.

WHY MODERNIZATION FAILS

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TRIED BEFORE?

DIDN'T WORK OUT?

**IT WASN'T
YOU.**

70%

of digital transformations fail.

- McKinsey & Company research 2018-2024



NOT THE TECHNOLOGY

THE APPROACH

THREE PATTERNS.

01. ALL BUILD, NO DESIGN

03 WHY MODERNIZATION FAILS – ALL BUILD, NO DESIGN

"IT'S TIME TO MODERNIZE"

03 WHY MODERNIZATION FAILS – ALL BUILD, NO DESIGN

RESEARCH THE TOOLS.

03 WHY MODERNIZATION FAILS – ALL BUILD, NO DESIGN

PICK THE SYSTEM.

03 WHY MODERNIZATION FAILS – ALL BUILD, NO DESIGN

IMPLEMENT.

03 WHY MODERNIZATION FAILS – ALL BUILD, NO DESIGN

EVERYONE HATES IT.

03 WHY MODERNIZATION FAILS – ALL BUILD, NO DESIGN

THEY BOUGHT A SOLUTION

before they understood the problem.

03 WHY MODERNIZATION FAILS – ALL BUILD, NO DESIGN

1999

03 WHY MODERNIZATION FAILS – ALL BUILD, NO DESIGN

HERSHEY FOODS.

A 4-year rollout compressed to 30 months

03 WHY MODERNIZATION FAILS – ALL BUILD, NO DESIGN

\$100,000,000
in lost orders.

03 WHY MODERNIZATION FAILS – ALL BUILD, NO DESIGN

**STOCK DROPPED 8%
ONE DAY**

03 WHY MODERNIZATION FAILS – ALL BUILD, NO DESIGN

THEY TRIED AGAIN.

03 WHY MODERNIZATION FAILS – ALL BUILD, NO DESIGN

PHASED.

03 WHY MODERNIZATION FAILS – ALL BUILD, NO DESIGN

PHASED. DESIGNED.

03 WHY MODERNIZATION FAILS – ALL BUILD, NO DESIGN

**PHASED. DESIGNED.
INTENTIONAL.**

03 WHY MODERNIZATION FAILS – ALL BUILD, NO DESIGN

**20% UNDER BUDGET.
AHEAD OF SCHEDULE.**

Same company. Same technology. Different approach.

02. ALL DESIGN, NO BUILD

**03 WHY MODERNIZATION FAILS –
ALL DESIGN, NO BUILD.**

**MEETINGS ABOUT
MEETINGS**

**03 WHY MODERNIZATION FAILS –
ALL DESIGN, NO BUILD.**

**TWO YEARS. NOTHING
MOVES.**

03 **WHY MODERNIZATION FAILS –
ALL DESIGN, NO BUILD.**

40%

03 WHY MODERNIZATION FAILS — ALL DESIGN, NO BUILD.

40%

of your strategy's value. Lost
In the gap between planning and doing.

03. MISSING THE BRIDGE

03 WHY MODERNIZATION FAILS – MISSING THE BRIDGE

**YOU AUTOMATE THE
PROCESS. IT'S FASTER.**

03 WHY MODERNIZATION FAILS – MISSING THE BRIDGE

**DID IT REMOVE
SOMETHING THAT
MATTERED?**

03 WHY MODERNIZATION FAILS – MISSING THE BRIDGE

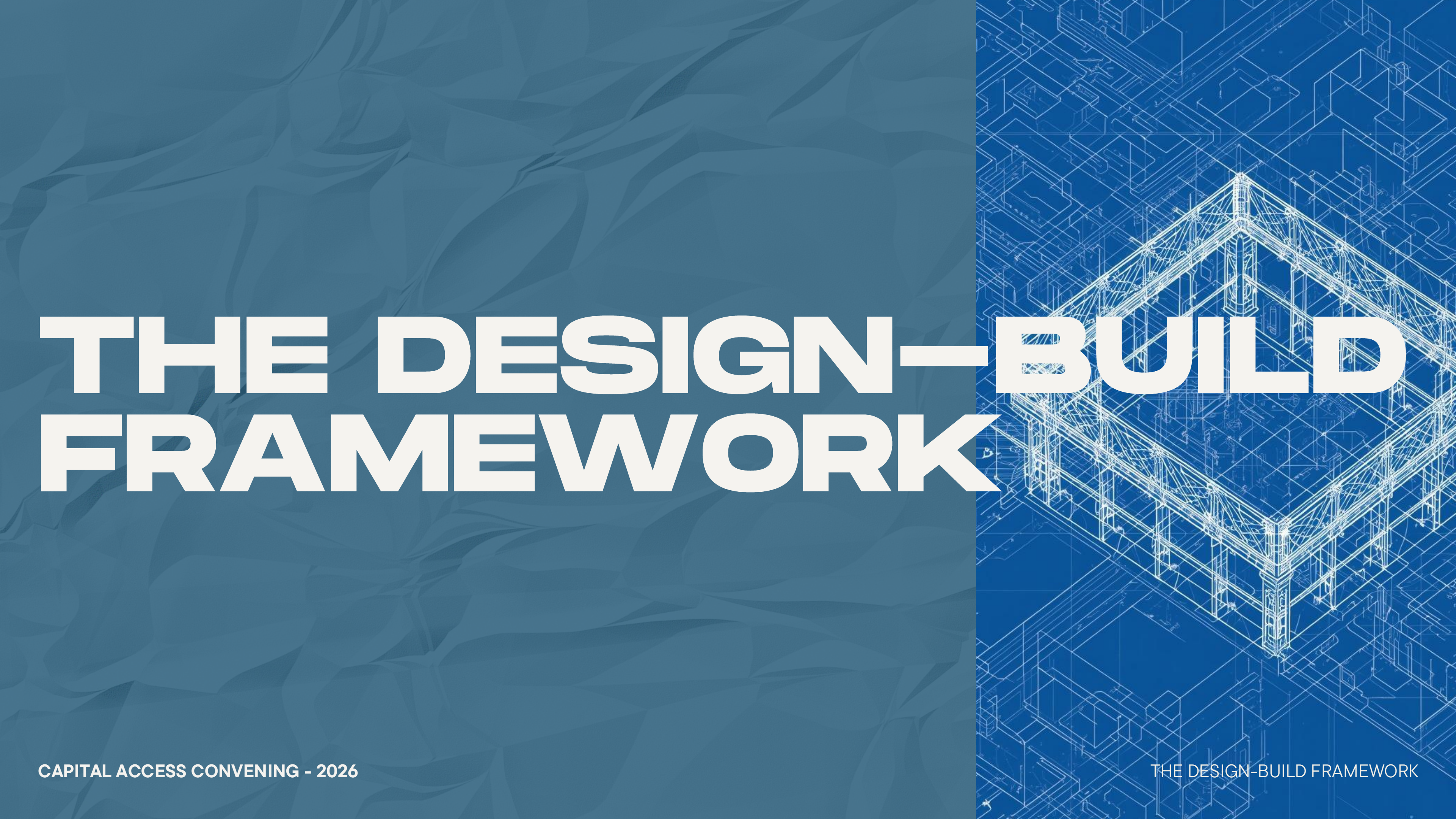
*“Trust does not live in the clean processes. It
lives in the messy ones”*

– Katrina Brahy, Maps Credit Union

AUTOMATED SYSTEMS FAIL AT EDGE CASES

EDGE CASES ARE WHERE TRUST IS BUILT.

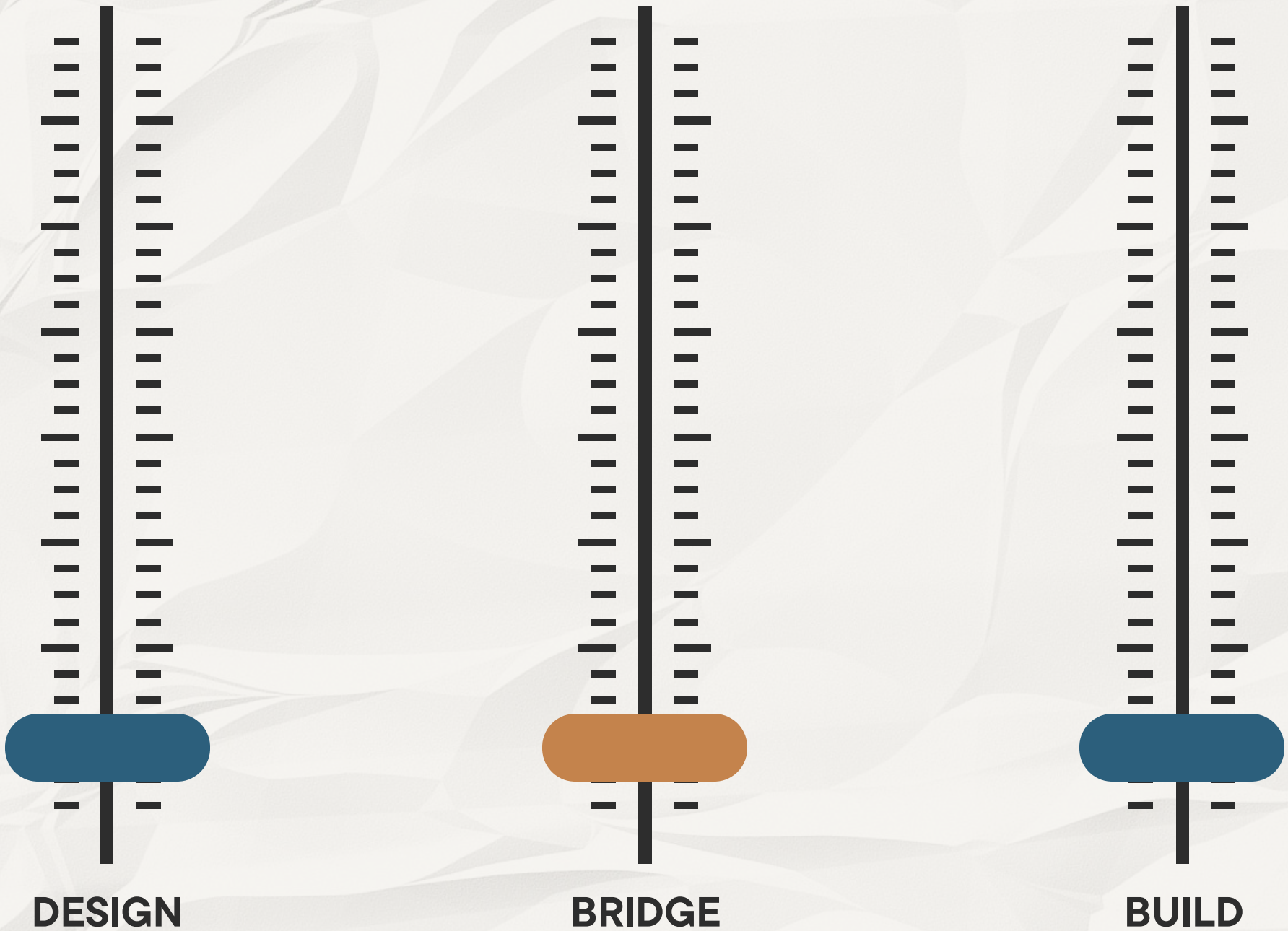
Native CDFIs serve the edge cases. That's the whole mission.



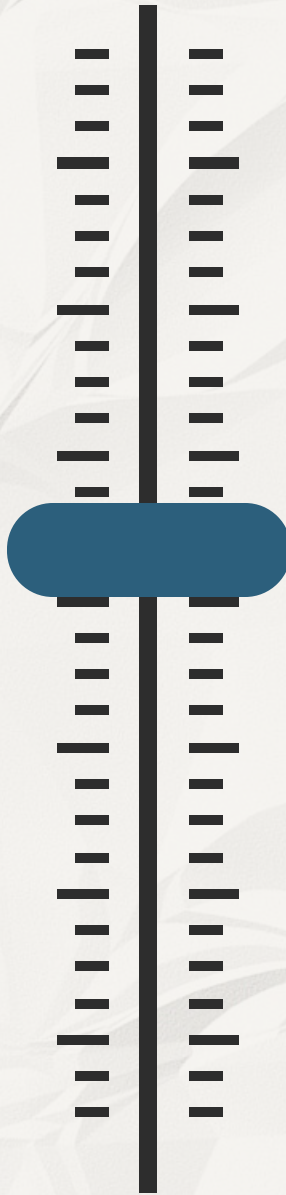
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TWO PHASES. ONE BRIDGE.

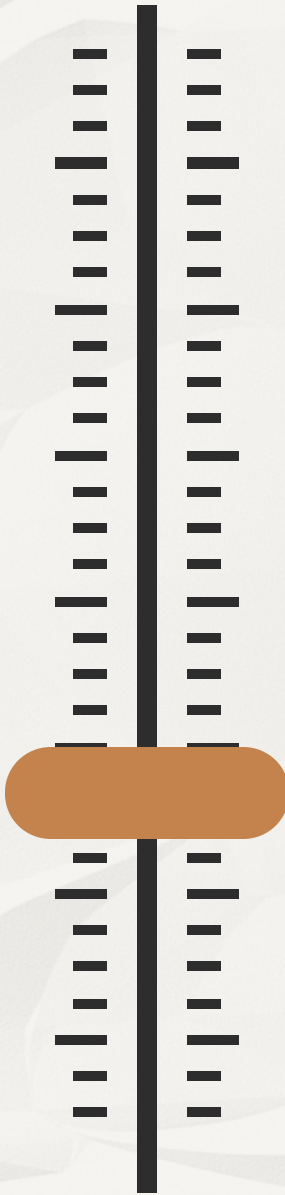
04 THE DESIGN-BUILD FRAMEWORK



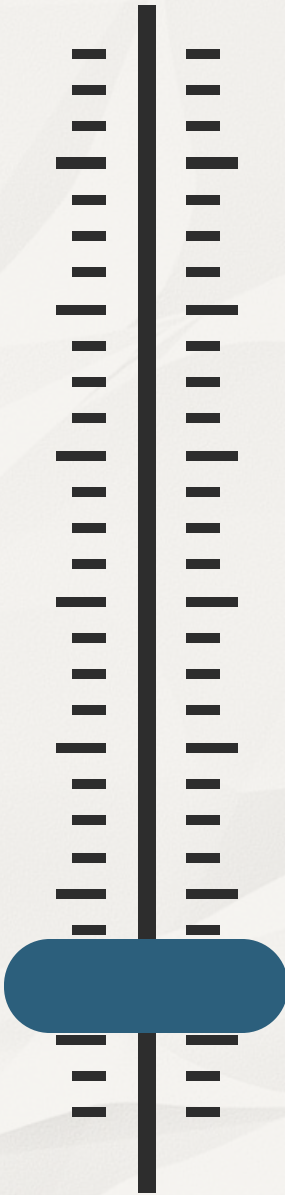
04 THE DESIGN-BUILD FRAMEWORK



DESIGN

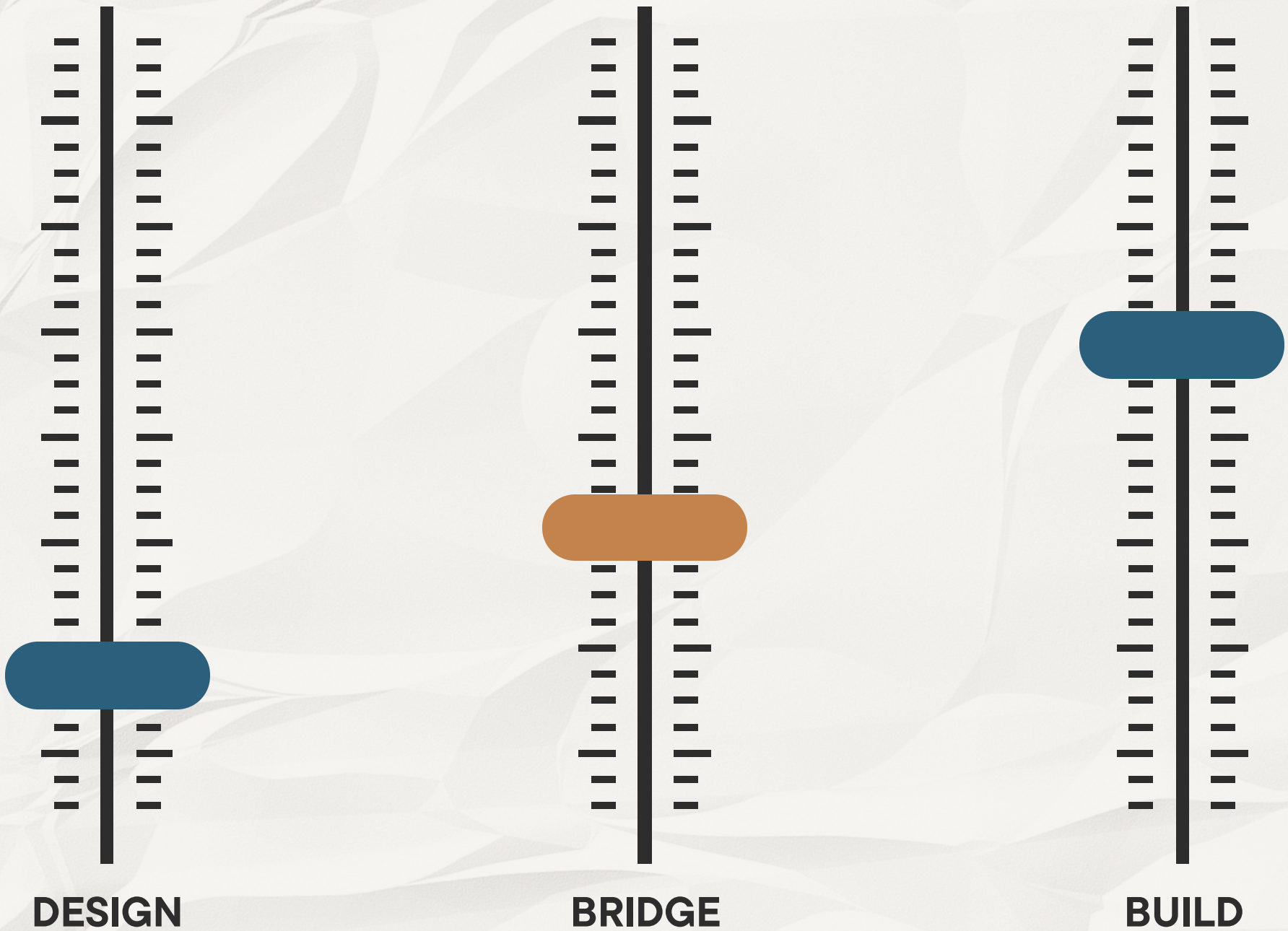


BRIDGE

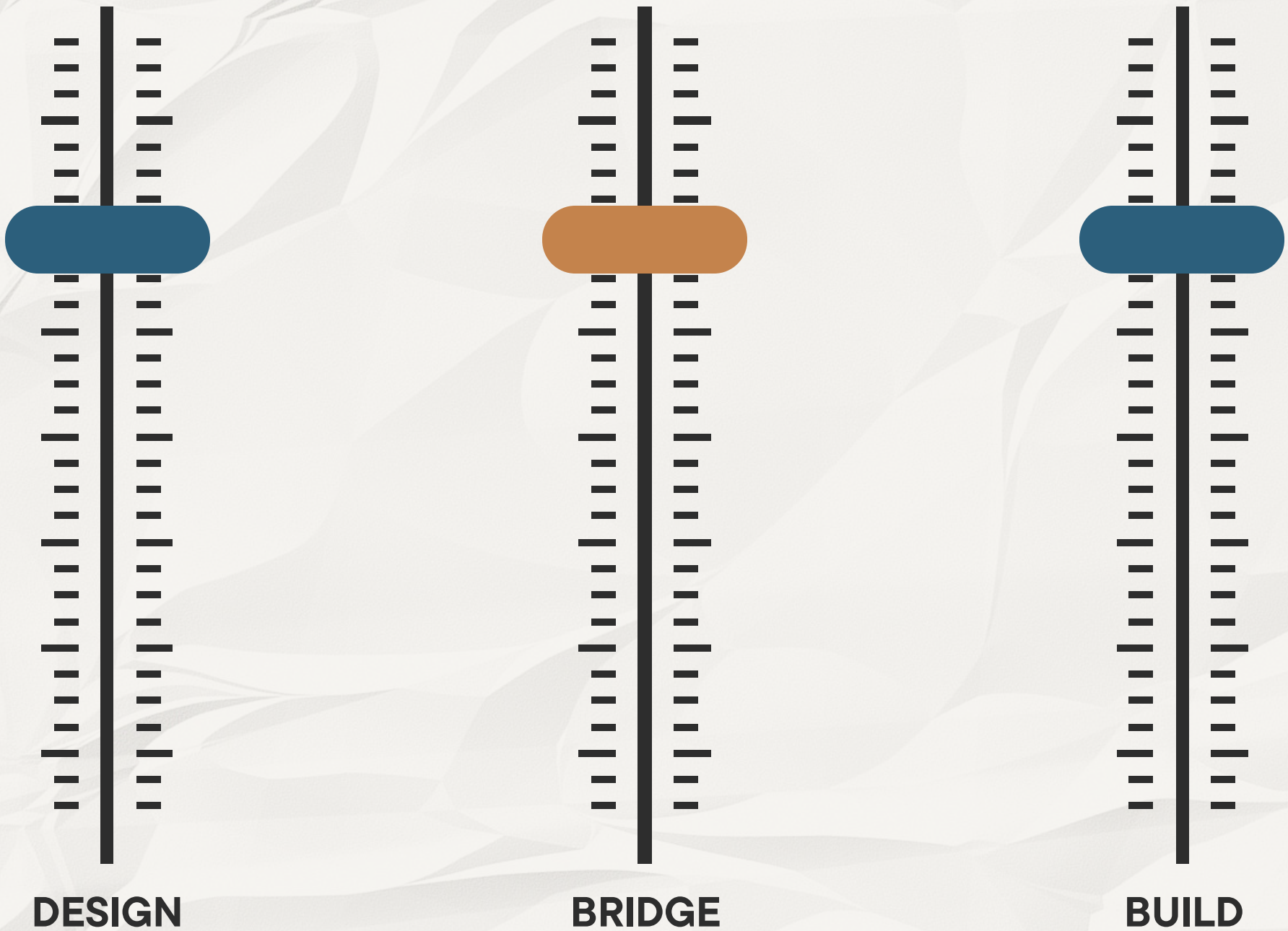


BUILD

04 THE DESIGN-BUILD FRAMEWORK



04 THE DESIGN-BUILD FRAMEWORK



04 THE DESIGN-BUILD FRAMEWORK

DESIGN

DESIGN

Map friction. Look outside your industry. Design the ideal experience – for borrowers/clients and for staff.

04 THE DESIGN-BUILD FRAMEWORK

BUILD

BUILD

Phased. Never big-bang. Train the team. Measure. Iterate

Phase 1: internal only. **Phase 2:** borrower-facing. **Phase 3:** optimize

THE BRIDGE

THE BRIDGE

Does this serve our charter and community? Does this strengthen or weaken the relationship with the people we exist to serve?

DESIGN. BRIDGE. BUILD.

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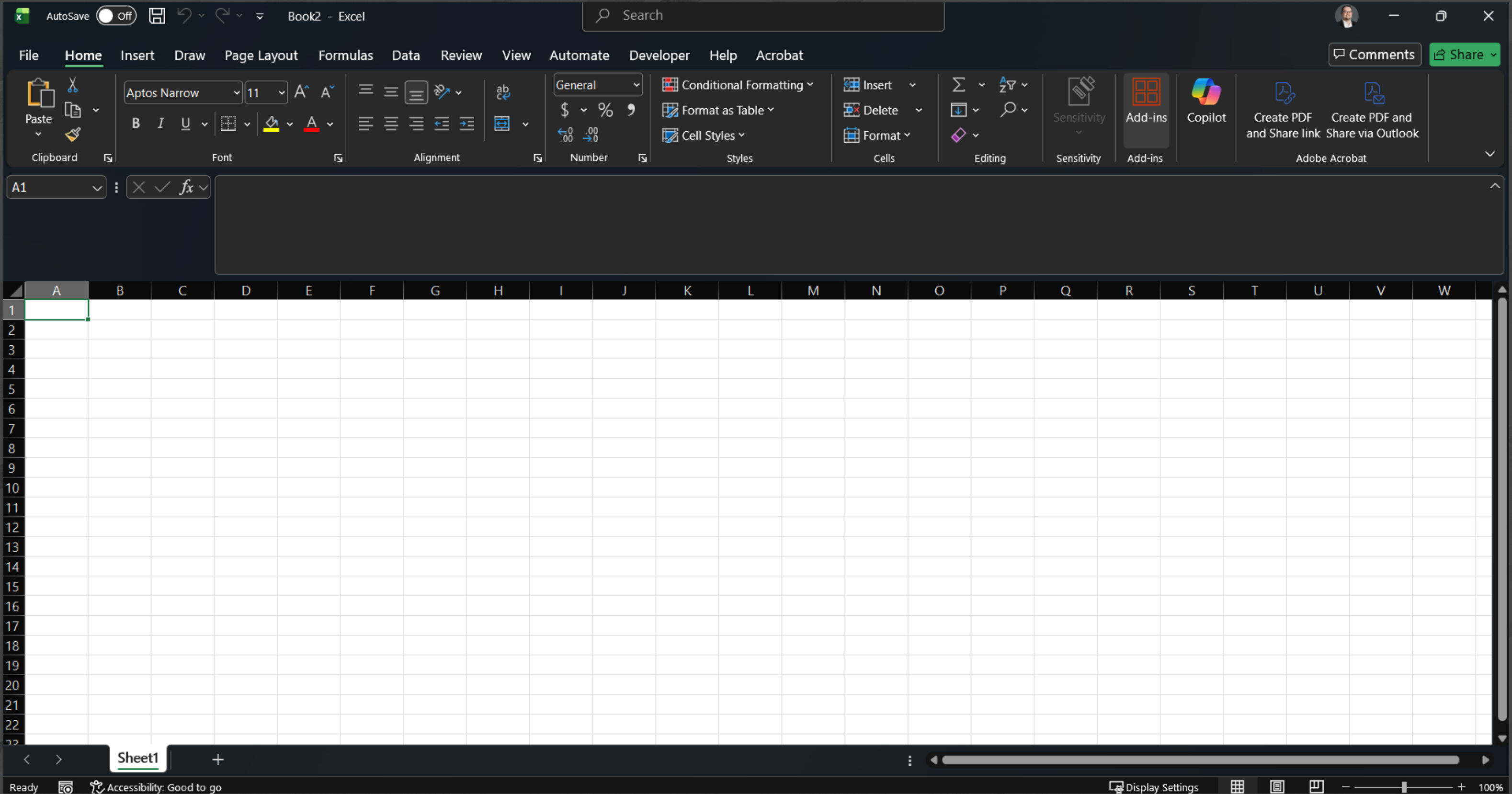
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BEFORE

05 COOK INLET LENDING CENTER



6

6

DPA Loans funded. 5 Broker loans.

1000%

1000%

of Native CDFIs reported increased demand last year
-Federal Reserve of Minneapolis

THE DESIGN PHASE.

WHERE DOES OUR PROCESS FEEL HARD?

WHERE DO WE FEEL STUCK?

*Not “what tool do we need.” Not “where can we plug-n’-
play some new technology”*

CROSS—INDUSTRY THINKING.

78%

of breakthrough innovations come from
the intersection of different fields

- Frans Johansson - The Medici Effect



A HOSPITAL REDUCED SURGERY ERRORS

by studying a NASCAR pit crew.

THE SESSION FILE IS KEY

Every track. Every setting. All in one place.

THE BRIDGE CHECK.

**DOES THIS SERVE THE
PEOPLE WE EXIST TO
SERVE?**

If the answer is “less” or “I’m not sure” – redesign before you build

THE BUILD PHASE.

THREE MONTHS.

Dual systems. Never forced anyone to abandon what they
knew overnight.

**THEN THE IMPACT
HAPPENED.**

6 → 22

DPA Loans per year.

\$247K ➡ \$1.26M

DPA Progam Loan Volume

5 → 22

Broker loans per year

\$1.15M → \$5.4M

Broker lending volume.

ZERO

tribal partnerships lost.

FOUR PEOPLE

in Anchorage, AK

DESIGN. BRIDGE. BUILD.

NOW IT'S YOUR TURN.

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THE DESIGN-BUILD FRAMEWORK

MAP YOUR FRICTION POINTS.

Identify 3-5 moments where your operation feels hard, slow, or broken. Write moments - not diagnoses.

DESIGN YOUR SOLUTION.

Cross-industry thinking. Ideal experience. The Bridge Check

YOUR ONE NEXT STEP

One concrete action. Written down. Ready to execute.

QUESTIONS?

06 WHAT YOU BUILT

- ✓ A friction point map of your operation
- ✓ A cross-industry designed solution
- ✓ A phased implementation plan
- ✓ A technology selection framework
- ✓ A mission alignment checkpoint tool

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