



Desert Blooms: Nourishing Future Abundance Through Investment



OWEESTA CAPITAL ACCESS CONVENING

Creating a new capital fund for and by Native CDFIs

Be part of the conversation!



Sponsored by:

Kaiser Permanente
Fund at East Bay
Community Foundation



Tamalpais Trust
Fund of RSF
Social Finance





JUNE 12, 2024

- Welcome & Introductions 20 minutes
- Framing and context 10 minutes
- Getting YOUR input 50 minutes
- Summary & next steps 10 minutes





Lauren Grattan

Co-founder & Chief Community Officer

- Native Hawaiian
- Nonprofit fundraising and leadership
- Steering, Inclusive Capital Collective



Ted Piccolo

Senior Director, Indigenous Futures

- Member of Colville Confederated Tribes
- Founder, Northwest Native Development Fund
- Board, Opportunity Finance Network (OFN)



Who is in the room?

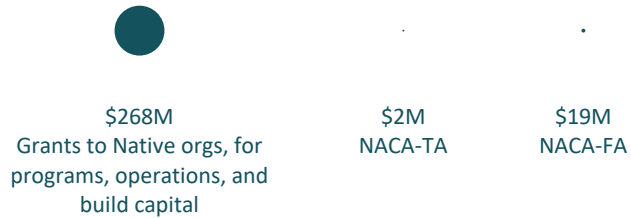
One breath introductions

- Your name
- Affiliation
- (Just) one thing that keeps you awake at night

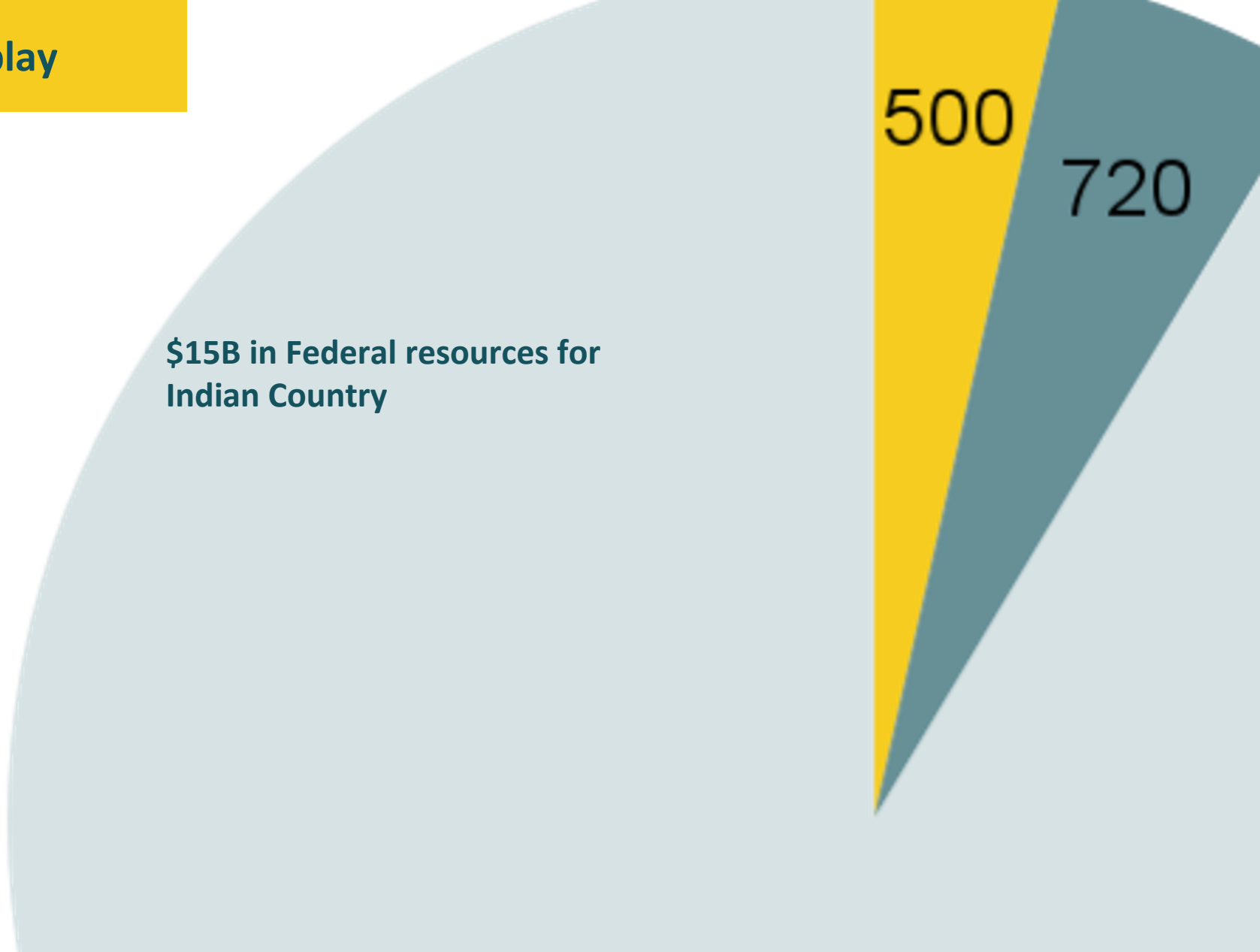
breathe in



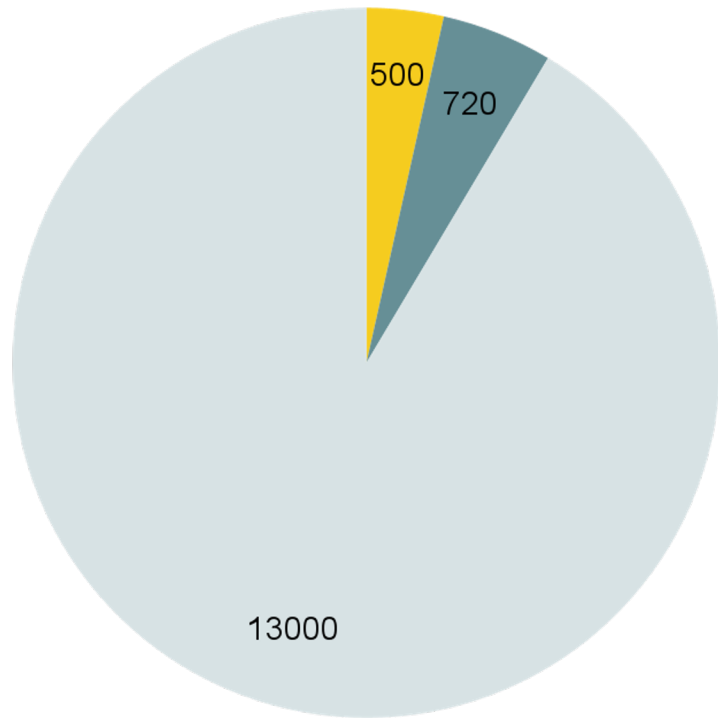
Framing the field of play



\$15B in Federal resources for Indian Country



Framing the field of play



- SSBCI
- GGRF
- BIL

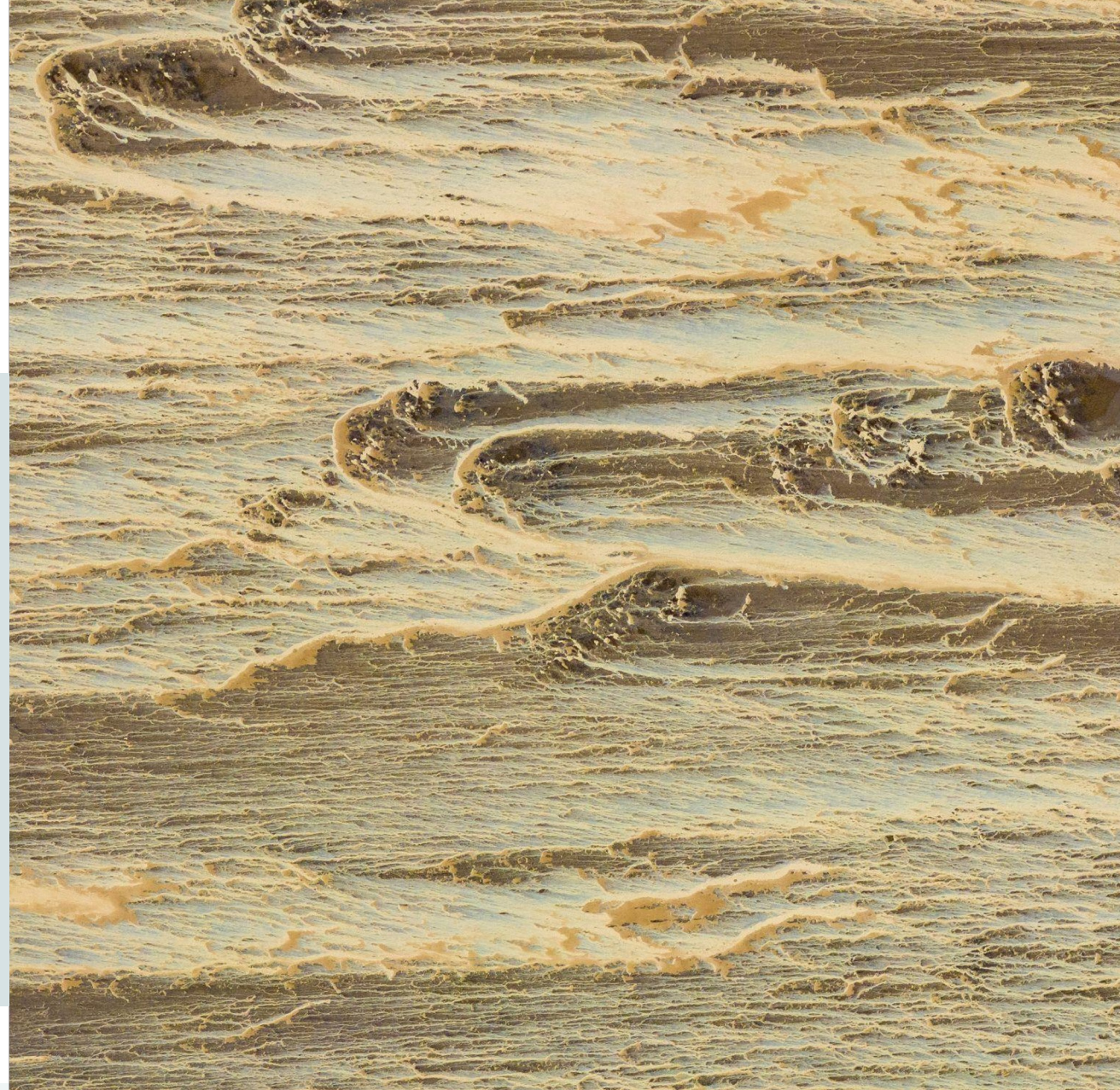
\$15B in Federal resources for Indian Country



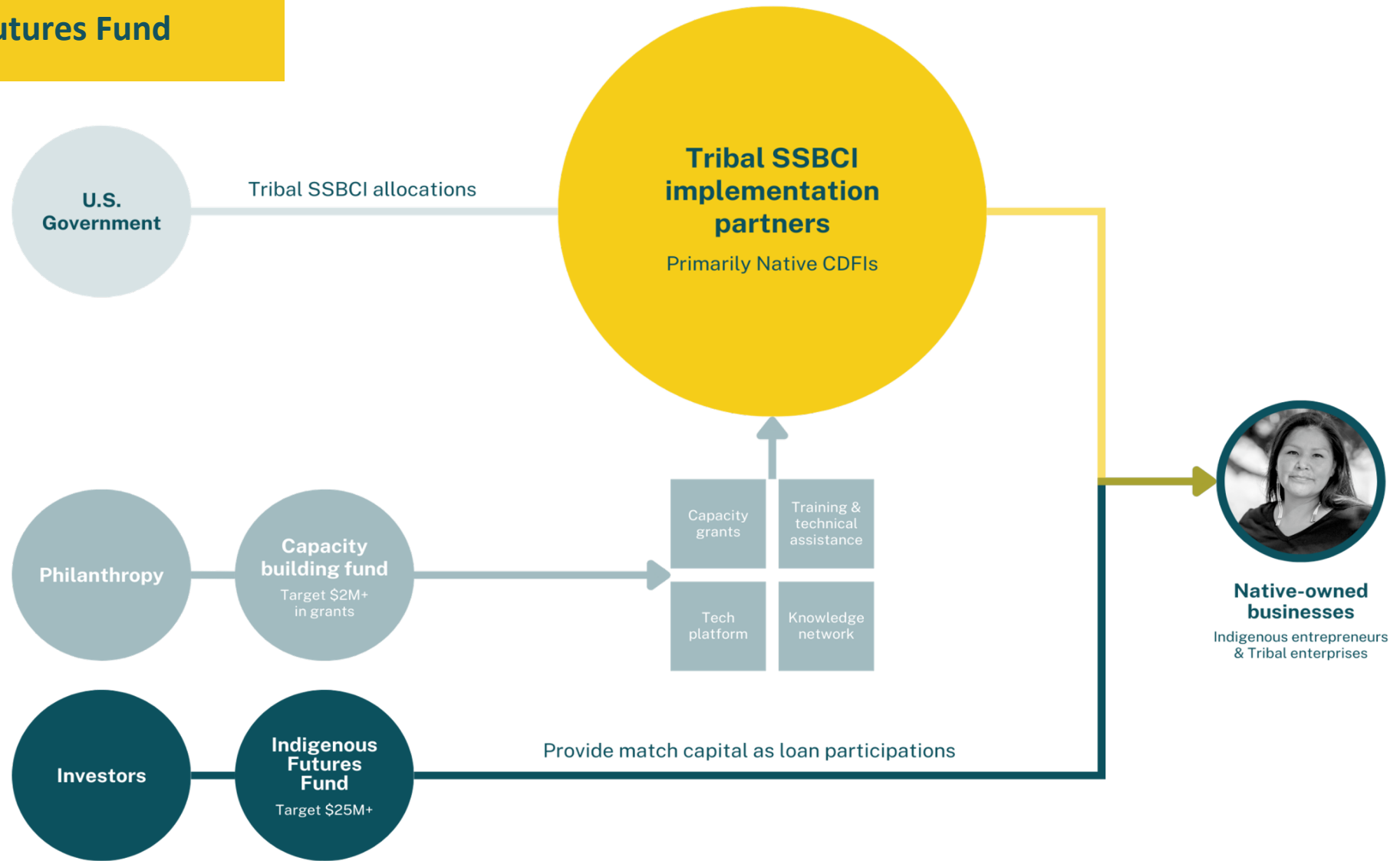
Planning for abundance, building for seasonal floods

How do we want to channel and absorb capital, not let it all run off?

- Imagine looking around your community and thinking, “Yes, this is the life we were meant for!”
- What do you see when you look around? Smell? Hear?
- What businesses or organizations may have contributed to this most excellent day?
- How would you and your work have contributed?
- What would need to be true to realize this vision?



Our solution: Indigenous Futures Fund



Qeci'yew'yew' || Mahalo

Appendix



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9th Annual Native CDFI



Capital Access Convening

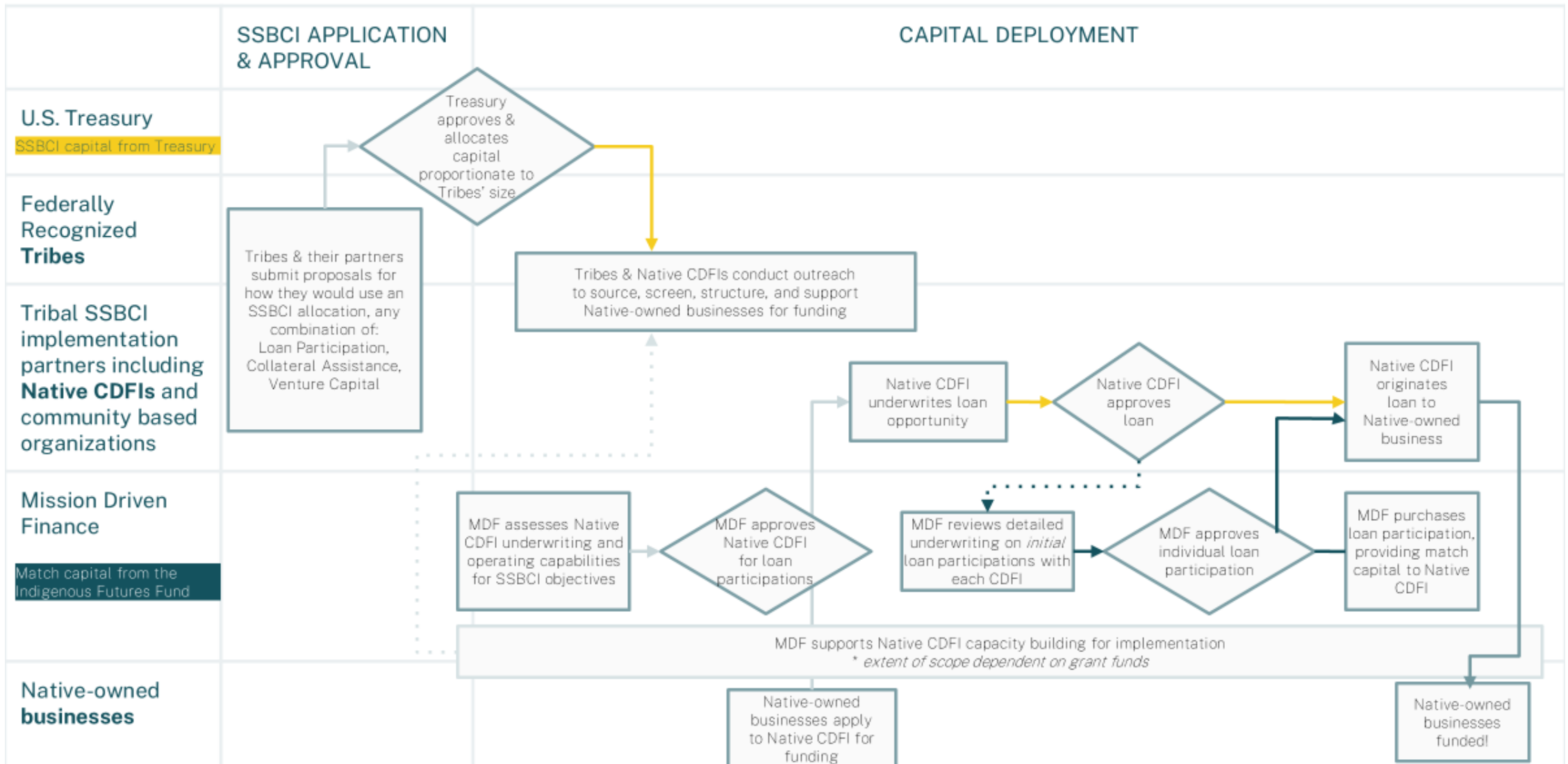


Intended impacts	What this means
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- | | |
|---|---|
| ①  Ownership/leadership | Representation by members of Indigenous populations |
| ②  Workforce | Intentional quality jobs and/or path to equity ownership opportunities |
| ③  Community | Underlying investments intended to benefit Indian Country, related to food, climate, health, education, or housing |
| ④  Community finance | Strengthening a growing Native finance sector and ensuring Indigenous community finance lasts for seven generations |
| ⑤  Unlocking public-private capital | Federal funding + third-party dollars mobilized as a result of investments |



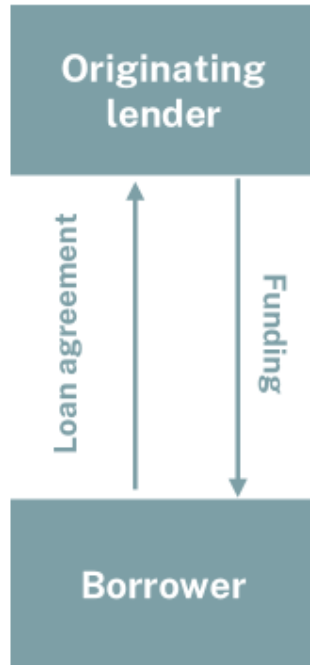
Unpacking Tribal SSBCI



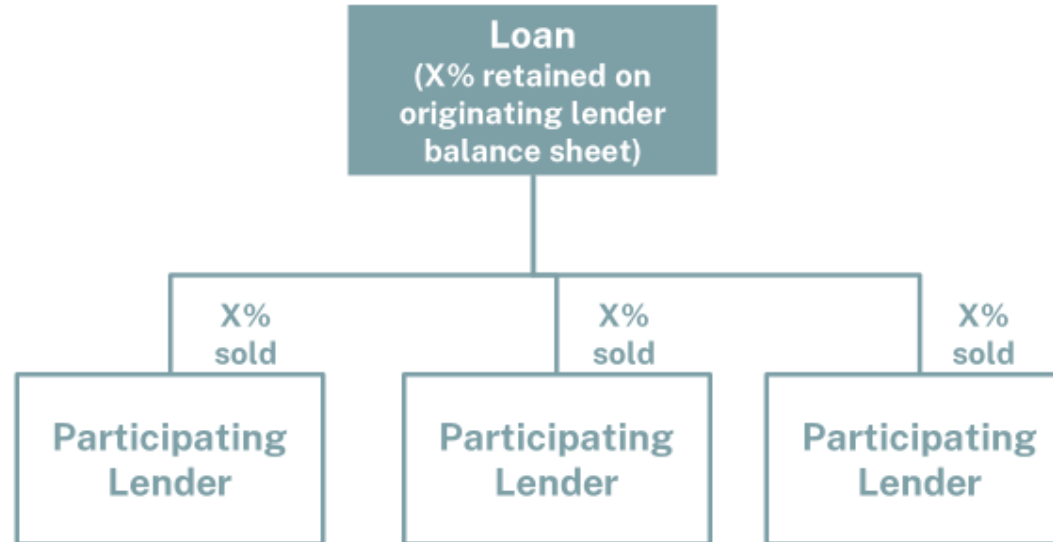
Overview of loan participations



1 Originating lender provides loan to a borrower



2 Originating lender sells a portion of the loan to other lenders and retains the balance on its balance sheet.



Ongoing

Originating lender continues to service the loan and manage the borrower relationship, remitting pro-rata payments to the participating lenders on an ongoing basis (when received).



Benefits of loan participations



BOOST LIQUIDITY

Increases funds available to deploy into community, creating greater impact with available balance sheet capital.

UNLOCK PUBLIC FUNDING & INCOME

Loan participations can be used as private match capital to unlock public funding that requires a private match (e.g. SSBCI and GGRF programs). Unlocking these public funding sources provides an additional source of income to originating lender

MANAGE RISK

Reduces risk exposure to individual loans on the balance sheet by selling a portion of the exposure to a participating lender

MAINTAIN BORROWER RELATIONSHIPS

Originating lender continues to retain the borrower relationship with participating lenders acting as passive partners in the underlying loans



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BMO



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9th Annual Native CDFI



Capital Access Convening