

# ECONOMY & COMMUNITY DEVELOPMENT

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### TABLE OF CONTENTS



1.	INDIGENOUS ECONOMIES	3
2.	INDIGENOUS ECONOMIC PRINCIPLES	6
3.	VALUES AND PRINCIPLES IN PRACTICE	9
4.	ECONOMIC RE-IMAGINING	11
5.	PLAN/PROJECT RESILIENCE CHECKLIST	15
6.	ECONOMIC GOVERNANCE	17
7.	COLLECTIVE LAND CARE	20
8.	INDIGENOUS TRADE	22
9.	MAPPING OUR ECONOMIES	24
10	. BUSINESS MODELS	29
11.	FINANCING	32
12	. INDIGENOUS BUSINESS PLANNING	35
13	. COMMUNITY DEVELOPMENT STRATEGIES	41
14	. CONCLUSION	48
15	. APPENDIX	49

### **INDIGENOUS ECONOMIES**

When many people hear the word "economy," it brings to mind visions of Wall Street, factories, large international businesses, or even the local hotel or casino. We have become accustomed to people in suits discussing the "economy" in the media, on national and global levels, referencing policies and decisions that can feel foreign and removed from our daily lives, let alone our cultural and spiritual lives. This distancing of people from economic understandings and decision-making stands in the way of our inspired and empowered nationhood.

The "economy" simply means 'the way a people provide for themselves' – both the act of gathering resources and the social agreements about how resources are distributed. Every Indigenous Nation has a traditional economy, a way we gathered and distributed what we needed to live and thrive. These economies were connected to extensive trade routes across the continents, allowing exchange of the gifts of the land, knowledge, language, and culture.

These economies developed based on countless generations of learning from our homelands and each other, learning to care for the beings that give us life while ensuring their continuance. These economies also reflected an understanding that our homelands are living beings to be engaged with in good relationship in order to receive the blessings of abundance, and the central importance of *keeping good relations* and equitable resource distribution among community members. In order to *keep good relations*, our economies share the principles that.

- 1. We are determined to live within the boundaries of a homeland we belong to and are responsible to/for
- 2. We are all, individually and collectively responsible for the health of the land,
- 3. Reciprocity and generosity with the land and each other should be practiced, and
- 4. There needs to be a good system of accountability for leadership and adaptive decision making.

In our historical economies, harvesting leaders were given those positions through demonstration of their ability to care for the land. Leaders of resource distribution were given their role through demonstrated graciousness and honor, and there were systems of accountability if their behavior violated these values. Learning our historical economies and practices can be a good inspiration and guide as we rebuild our economies today.



#### FORCED DEPENDENCY & STATE ECONOMIES

"The head chief told us that there was not a family in that whole nation that had not a home of its own. There was not a pauper in that Nation, and the Nation did not owe a dollar. It built its own capitol... and it built its schools and its hospitals. Yet the defect of the system was apparent. They have got as far as they can go, because they own their land in common. ... under that there is no enterprise to make your home any better than that of your neighbors. There is no selfishness, which is at the root of civilization"

- Senator Henry Dawes

When settlers arrived and colonization began, our economic systems were targeted for disruption and destruction. Removing a peoples' means of providing for themselves is a way to suppress and control them. George Washington famously led the burning of Haudenosaunee seed houses. The United States encouraged the slaughter of buffalo to destroy the ability of the Plains Nations to provide for themselves. And in California, settlers methodically destroyed Oak trees that the people depended upon.



### A state of dependency was intentionally created, with the Nations having to look to their colonizers for survival assistance.

As a result of history, our economies are now modeled after the colonial economics of globalized capitalism, a system based on large scale resource extraction, privatization, and commodification of the beings that give us life.

*Capitalism* involves private ownership of the means of production and a model of continuous profit growth. It originated in Europe as a result of the internal colonialism that involved removal of people from their land and creating social division to create dependence, wage labor, and competition.

*Communism* is the communal ownership of the means of production. Under ideal communism, people would receive equal benefits of the work they do.

*Socialism* involves societal ownership of the means of production, and the power of workers to make decisions about and directly benefit from their work.

No country in the world operates under a "pure" form of any of these economic systems. Capitalism has accompanied colonialism to become the dominant global economic system. This has created immense wealth for a few families in a few countries, leaving a legacy of social and environmental degradation, militarization and violence.

Our Indigenous governments, seeking to recover from dependence, now sometimes engage in the same exploitative economic practices used to decimate our peoples, causing intense internal conflict and harm. We have also been encouraged to make ourselves attractive to capitalist investors. Collective land ownership and community decision-making processes are not attractive to investors and many Nations are left feeling like they have to set their cultural responsibilities and spiritual values aside as they pursue economic opportunities for their people.

In response to the devastation of colonial economics, there is a powerful international movement underway to create alternatives. As this work unfolds, it is vital to remember that economic systems are only as good as the values, responsibilities, and community agreements that govern them. Capitalism, communism, and socialism have all been abused by people who have had no mechanism to hold them accountable to the Earth and each other. These systems have also historically operated outside of an understanding of reciprocity with a living world, traditional teachings, or spiritual responsibilities, preventing them from being truly sustainable.

By developing our Indigenous economies, holding firm in our guiding principles and networking strongly with one another and values-aligned partners, we are working to slowly disentangle our communities and our regional allies from exploitative economic systems that are inherently unstable and destined to fail.



### INDIGENOUS ECONOMIC PRINCIPLES

Our Nations, while still in struggle, are places of visionary creative possibility. Turning to our communities, we can see the places where our traditional economies continue: in the small trade we conduct with each other, in potlatch, in traditional harvest, and the sharing of that harvest; in the trade of salmon for car repair, berries for new skirts. Our stories that hold teachings of how to live, our clan systems, and our responsibilities still continue, even if limited or diminished. How can these teachings, systems and responsibilities apply to economic development that will support our people in this world of cash and markets? We will need to be creative enough to think beyond the boundaries of what we have been told is possible, and study the success of our ancestors for inspiration.

A critical step is to hold our economic and development decision making deeply accountable to our Indigenous values. NDN Collective developed the following economic principles to guide our accountability:

#### **1. INDIGENOUS WAYS OF KNOWING**

We know that things are always changing, so we need to be innovative, adaptive, creative, and responsive to changes. The ultimate source of knowledge is the Creator and the Land and Water, and we encourage traditional and contemporary practices designed to emerge new knowledge from these sources. We also need to have our knowledge rooted in our teachings and the cumulative knowledge of our ancestors. Development work and decision making should include a balance of both of these elements.

#### 2. RECIPROCITY AND GENEROSITY



Honoring the gifts of life we are given by ensuring we also give back to the sources of life. We can ensure that the benefits of a project, business, or program are felt and received by many. Building too much excess resource without distributing is counter to the teachings of our cultures and the teachings of the Land.

#### **3. MIRRORING OF CREATION AND NATURAL PRINCIPLES**

The ultimate source of knowledge of how to cultivate healthy, harmonious relationships is the Land and Water. Healthy ecologies are diverse, have good energy flow, are circular/nonlinear, and feature an abundance of life and creativity at the edges, or where different ecologies come together. Diversity, ensuring energy and resource flow, circularity, and creation of areas where different ecologies, patterns, societies, ideas, intersect are just a few of the principles we can incorporate into our development projects and businesses.

#### 4. COOPERATION AND COLLABORATION > COMPETITION

Cooperation and building of collaborative partnerships works better than competition at creating ways of being and acting that regenerate life.

#### **5. BOUNDARIES AND CHECKS ON EXCESS**

Boundaries are important for respectful relationships that honor the participants in the relationship. In our work we need to analyze which boundaries and limitations are necessary to ensure the continuance of health. We are surrounded by a society that lives in excess and rewards individualism and greed. We need to honestly evaluate what we need to live and thrive, and continuously be aware of the pressures we may feel to take too much.

#### 6. ROOTED IN AND HONORING OF PLACE

Inherently, Indigenous regenerative economics recognizes our responsibility to care for the continuity of our homelands and our cultures that came from these lands. Our practices need to be designed to ensure the continued ability of our lands to give life.



#### 7. EQUITY AND JUSTICE

Our economic and investment decisions must be centered in the creation of equity and justice. Examples include:

- **Community Participation and Investment:** Deep participation from affected peoples and communities in the design of the system. Ensuring childcare and transportation so that participation is truly accessible.
- **Accountable Leadership:** There should be mechanisms in place to make sure that leaders are accountable to the community and land they affect and are in relationship with.
- Localized Decision-making: Decision making should be as local as possible so that the ones making decisions feel the impact of their decision making.

#### 8. RECOGNITION OF TIMELESSNESS AND RESPONSIBILITY TO OUR FUTURE

We understand that we are always connected to both our ancestors and descendants. Our planning, decision-making, and actions today should honor the legacy, struggle, and knowledge of our ancestors while working towards a healthy future for our descendants into perpetuity.

#### 9. INDIGENOUS SELF-DETERMINATION

The self-determination of Indigenous Peoples is the cornerstone of our purpose and existence. The people most impacted by systems of oppression must be the ones to lead their communities to equity, justice, and liberation. Economic practices should ensure the maintenance and increase of our land base, sovereignty and rights, as well as the autonomy and responsibility of individuals.

We can re-center these values and principles to self-determine the structure of our national economies, and only then seek economic partners, rather than focus our efforts on becoming attractive to outside investors who often resist collective land ownership, sovereignty, and community decision-making processes.



### VALUES AND PRINCIPLES IN PRACTICE

#### ECONOMIC RE-IMAGINING PRACTICE

This practice can be used to spark your own imagination, or can be used as prompts to work within community visioning spaces.

#### 1. Re-value and re-centralize our traditional practices

Harvest of our foods and materials, and the creation of products that come from our communities serve an economic and a culturally revitalizing purpose, connecting us to our ancestors and descendants, our teachings, and a creative ongoing relationship with our homelands. What traditional practices and harvests can be invested in/redeveloped to support our livelihoods? At what scale are these practices still sustainable/regenerative of life?



#### 2. Re-centralize the practical needs of the people

What do we need to survive and thrive? What don't we need to survive and thrive? How can we provide for these needs in as local a manner as possible? What products do we have to trade for? Are there other Indigenous people we can trade with? Local, bioregional businesses or co-operatives we can trade with? The more people directly experience the impacts of economic decision-making, the less likely folks will make decisions that are harmful to the land or their neighbor.

#### 3. Look to our lands with loving and relational creativity

What abundance does the land offer? What can the land create/regenerate? What can we give back to the land to cultivate the regeneration of life? These questions should underpin new economic development ideas.

#### 4. Look to our people with loving and relational creativity

What creative visions and skills do we have? What can we create/regenerate? What reciprocal relationships can be encouraged in our communities to allow our people to be supported in their work? These questions should also underpin new economic development ideas.

#### 5. Understand the importance of boundaries and the falsity of "economic growth

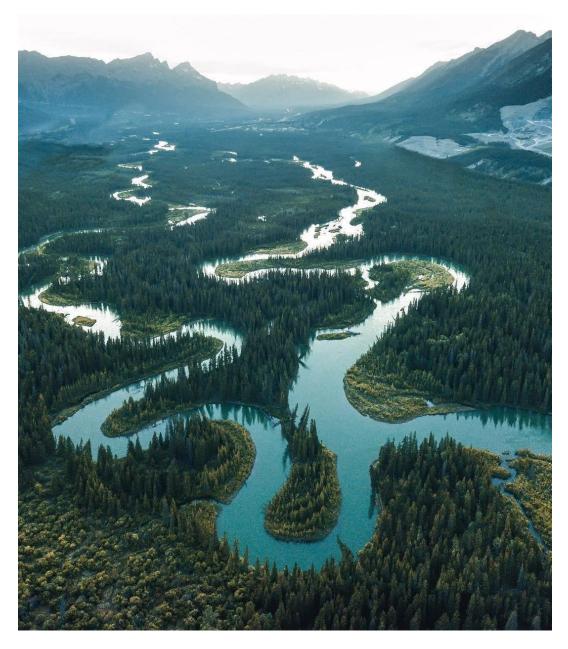
We all have traditional stories that encode the boundaries we need to live within in order to perpetuate life, and our traditional values of moderation. These are teachings to consider deeply.

### 6. Explore ways of making your teachings and spiritual values the core guiding principles of any economic idea

Explore ways of re-integrating traditional resource distribution practices, as well as governance and community accountability mechanisms. **Understand that re-integration of our practices will likely take some time, mistakes, and patience.** 

## 7. And, above all, remember that although we have to engage with markets and capitalism to a certain extent, we can do so on our own terms, without buying into destructive mentalities, products, markets, or services.

No one can do this work for us – we are the ones with the solutions to our challenges. We can also learn from and share ideas with other Indigenous peoples and Nations who are exploring ways of rebuilding our economies.



### ECONOMIC RE-IMAGINING



The devastation caused by colonial capitalism has sparked creative responses from many diverse people, who are working to develop different economic frameworks and practices. Several of these frameworks reflect Indigenous values and experiences and it can be helpful to be familiar with these frameworks to identify aligned partners in anti-capitalist economic system work.

One form of economic model is called the **'circular' economy**. A circular economy is based on recycling and reusing materials and energy to minimize waste and resource extraction. It aligns itself on the principles of regenerative development, designing materials, products, and processes to be able to be useful for an extended period of time, while reusing 'waste' for other purposes and benefits. This framework is often applied to only the design, materials, and processes of production, with social health being an outcome rather than a foundational principle.

Another model is the **'solidarity' economy**, a framework that intentionally addresses the need for systemic changes to redistribute power and resources to those who have been extracted from historically and today, centered on the values of co-operation, democratic leadership, justice, ecological regeneration, and community interdependence. This type of economy is often referred to also as the 'social' or 'social solidarity' economy. Solidarity economy workers often work on both personal transformation and power building, the creation of values-aligned economic institutions, as well as challenging dominant institutions that are founded on the extractive individual-centered economic values that has become the norm. Economic institutions and practices that are commonly part of solidarity economy initiatives include:

- Low income credit unions
- Cooperative banks
- Values-aligned supply and value chain development
- Housing cooperatives
- Community land trusts
- Food and other consumer cooperatives
- Worker and producer cooperatives
- Fair trade networks
- Community Supported Agriculture (CSA) programs
- Community gardens and farms
- Buyer Networks
- Barter Networks and timebanks
- Open source software
- Complementary currency use



Another approach to re-imagining economic frameworks that is emerging strongly is the **bioregional economy**, which is grounded in many of the principles of the first two. A bioregional economy organizes within bioregions; an area defined by distinct linked ecological systems or boundaries.

The bioregional economy organizes itself first within the bioregion, with an emphasis on localization of both resources and decision-making to combat the resource depletion, centralized political power, and poor decision making of the extractivist economy.

When the people making decisions are the ones impacted by the results of their decisions, it is more likely that social, economic, and ecological care and responsibility will result.

In this model, people directly and collectively participate in decisions about production priorities, resource distribution and use, through decision making councils and collectively determined constitutions. The bioregional organizations network with other bioregions for trade, policy, social needs and ecological care. Bioregionalism was developed as a potential pathway for all peoples to work towards returning to right relationship with the land and with each other Bioregionalism, in a range of cases, has served as the foundation for the development of place-based coalitions of solidarity (often including partnerships between Indigenous and non-Indigenous peoples or alliances of Indigenous nations) that want to transition out of globalized systems of extraction and violence.

#### **BIOREGIONAL FINANCING FACILITIES**

The **Biofi Project** is a non-profit project that has developed a framework and templates for 'Bioregional Financing Facilities' (BFFs) – a new category of place-based financial institutions designed to enable flows of resources from centralized pools of capital to grassroots, regenerative projects and initiatives in alignment with living systems principles and Indigenous wisdom. This framework and set of templates is available in the 2024 book, **Bioregional Financing Facilities: Reimagining Finance to Regenerate Our Planet**. BFFs aim to address three core challenges: 1) many regenerative projects are small-scale, grass-roots, and illegible to funders; 2) current financing approaches often perpetuate the extractive processes and power structures driving the metacrisis; and 3) capital is rarely deployed in alignment with a living systems approach that sees the Earth as a living, breathing, interconnected, and sacred organism.

The BioFi Project applies its framework and templates to support place-based 'bioregional organizing teams' (which are often Indigenous-led and include alliances of Indigenous nations working across large geographies), to design, create, capitalize and implement BFFs that address these challenges. BFFs have three objectives: to drive the decentralization of financial resource governance, to organize synergistic portfolios of projects, and to catalyze the transition to a bioregional economies with the investments they make. Each BFF organizes a portfolio of projects, programs, and enterprises that, together, catalyze systems change in its bioregion. They raise blended finance portfolios that can include public and private grants and impact investment capital and they facilitate matchmaking between capital sources and aligned projects.



The BioFi Project emphasizes that strong relationships and trust (often created through decades of organizing, centuries of anticolonial resistance, and millennia of unbroken stewardship practices) in the bioregion are foundational for a BFF to be successful.

The BioFi Project identifies bioregional organizing teams that are ready for larger pools of capital to enable radical cooperation to realize an ambitious vision for biocultural regeneration. Bioregional Hubs can serve as important place-based centers for knowledge sharing that can operate in concert with a BFF. While each BFF will determine its design based on its particular needs and capacities, the BioFi Project recommends four core templates that can build upon one another in succession.

The first phase involves the establishment of a Bioregional Trust and/or a Bioregional Venture Studio. The Trust would be designed to identify and grant fund catalytic community-led projects, programs, and enterprises and to facilitate the development of a shared strategy for systems change between them. The Trust can also facilitate the caretaking of commonly held resources and support bioregional organizing, mapping, and planning. The Bioregional Venture Studio's role is to facilitate incubate cohorts of entrepreneurs (of for-profit or non-profit entities) taking a whole systems approach by working together to shift a particular system in the bioregion. Phase 2 brings the Bioregional Investment Company and Bioregional Bank, creating investment pathways that are accountable to the people and the Earth and aim to generate returns in the following areas: inspiration, ecology, social, and financial/economic. The BioFi Project is currently hosting its first BioFi Cultivator learning and design journey to facilitate and support BFF development within partnered bioregions.

#### SCIENCE, INDIGENOUS KNOWLEDGE, AND BIOMIMICKING ECONOMIES

The scientific field of social-ecological resilience studies what characteristics make a 'system,' whether ecological or social, persist and be strong through time. 'Systems' can be farms, ecologies, community groups, governments, trading systems, water systems, etc... These characteristics often align well with our Indigenous teachings and values, and can inform how we design our economies. The following is a list of scientifically identified characteristics of resilient social-ecological systems, with examples of how they can be applied in economics:

- Gathering/cultivating resources, for the present and the potential they offer in the future
  - Sustaining our families, while ensuring the renewal and regeneration of resources.

#### • Strong diversity and intersections between elements

- Intergenerational involvement in planning, community-based research informing actions, inviting diverse people and ideas into processes, incorporating diverse ideas, actions, programs, projects, businesses into overall economic stability planning.
- 'Functional redundancy' or ensuring diverse means of meeting goals
  - Developing diverse means of securing water, food, financial resources, community safety, etc... Not putting all your eggs in one basket.
- Energy efficiency
  - Focus on achieving zero waste and recycling energy and materials. Aiming to localize production of necessities so energy spent in transportation is reduced.
- Incorporating newness, while retaining stability
  - Establishing processes and agreements to support creativity and innovation. Involving youth and diverse minds to inform plans and processes. Establish regular
- **Mosaic, networked forms** much like neurons in the brain, where 'nodes,' or centers of energy and activity, are connected to one another through energy/material/activity flow.
  - Re-establishing our strongly bioregional localized economies, networked with one another through trade routes.
- Strong connections across parts
  - Building networks of mutual care and benefit (good relationships) across communities, bioregions, individuals, and ecologies.
- Strong feedback loops
  - Making sure the impacts of decisions will be seen and felt by decision makers. Including all 'stakeholders' in feedback about programs, projects, businesses. Creating a (minimum) annual review to incorporate feedback and maintain a flexible culture able to incorporate feedback.
- Self-determination and agency
  - Ensure that the people involved are able to express creativity, idea sharing, and that economic plans support the self-determination and agency of communities themselves. 'Nothing about us without us.'
- Polycentric governance with broad participation
  - De-centralized governance structure, networked for effective information sharing. Clear invitations and ensured accessibility for community member involvement in governance and decision-making.



### PLAN/PROJECT RESILIENCE CHECKLIST

NDN Collective recognizes the helpfulness of social-ecological resilience science to uplift and underscore the value of our Indigenous values, teachings, and traditional economic principles. Adapted heavily from NDN Fund's Resilience Screen for loan relatives, the following checklist is designed to support the development of resilient, culturally aligned work.

#### **CLIMATE AND ECOLOGICAL CHANGE**

- Research the impact of climate projections. How can you create plans to respond/adapt to this potential?
- If your region experiences fires, floods, tornadoes, and other natural disasters, what is your response to this?
- What ecological beings (minerals, plants, animals, waters, etc...) and processes does your project/ initiative/business rely on? If they are impacted or change, what are your backup and adaptation strategies?

#### **GOVERNANCE AND COMMUNITY SUPPORT**

- Did the creation of this project or initiative include diverse community stakeholders including those who would be affected by the project/initiative?
- It is important to include the voices of all those who would be impacted by the project or initiative. Brainstorm a list of all those impacted BEFORE extensive investment is made into the project initiative and/or business development. Who would you impact through your operation?
- Does this project/initiative express the values of your community and culture?
- How will you protect your project/initiative/business from unpredictability related to community and political dynamics?

#### ENERGY EFFICIENCY/ECOLOGICAL CARE

- Are there diverse strategies used to provide needed processes/materials/energies?
- Are there diverse locations for information/materials storage?
- Are energy/materials (including peoples' energy) used efficiently? Are materials and energy recycled where possible?

#### ENERGY EFFICIENCY/ECOLOGICAL CARE (CONT.)

- Does the project planning and structure begin small scale, use low tech if possible, and build in complexity as necessary?
- Does the project/initiative utilize ecological systems (rather than mechanical or technological) to achieve ends where possible?
- How and to what extent does the project impact ecological systems, on short, mid-term and long term scales?
- Does the project/initiative preserve or enhance the surrounding ecology?
- Is the project/initiative design inspired by the natural forms, patterns, and processes of Creation where relevant?

#### **CULTURAL & SOCIAL**

- Does the project involve multiple connections and relationships?
- Does the project or initiative give back to the people, earth, and community?
- Is there an active process in place to value and creatively respond to new knowledge and change?
- Does this project encourage connection to people and land?

#### HEALTH

- Does this project improve economic opportunity, housing, education, innovation, safety from crime, etc.)?
- Does this project improve food access, water access, green space, or physical activity, etc.?



### **ECONOMIC GOVERNANCE**

Providing for our needs while sustaining a thriving ecology is one important part of keeping good relations. With the natural world, we can ensure our decision making, supply/value chain development, and production processes are done in a way that honors and regenerates the land, operates within the finite nature of Earth's gifts, and that ensures energy and material re-use. Equally important - and more difficult - is doing so while keeping good relations in our human communities.

Colonial forces worked to degrade our connection with our lands, cultures, families and communities in order to extend power and control. Healing our disrupted relationships with one another and establishing culturally grounded accountable governance has to be central in economic planning and business development. Today, we are often in positions of making economic and community decisions outside of traditional governance structures, necessitating the re-development of good relational governance and protocol.

When creating new governance and decision making processes it can be helpful to begin with collectively deciding what it means to be a good relative to one another. This can be done across scale; team, department, organization or at a community wide level, and often is best done with the support of an external facilitator. **Being a good relative includes not only generosity and responsibility to one another, but establishing clear communication and healthy boundaries**. Once the definition of being a good relative is decided, the different planning, decision-making and communication processes can be determined based on the standard of how they align with being a good relative.

This kind of relational dialogue and learning takes time, but is a key to building a strong foundation that will allow the work to continue through time and transformations.



#### **GOVERNANCE QUESTIONS:**

- 1. What does it mean to be a good relative?
- 2. Understanding that good work is based on having trust; what are ways your team can build trust with one another?
- 3. What are your processes for caring for conflicts that may show up? See Conflict Care appendix.
- 4. How will our team and leadership be accountable to our community?
- 5. If changes need to be made, how will that change happen? Who should be involved, whose input needs to be gathered?

Bringing people together to make community decisions has always been a part of Indigenous governance, and that practice often still exists in those spaces where traditional governance was able to be protected, particularly in those communities who did not have the boarding school experience. For example in many communities across Mexico, Indigenous community decision making still occurs in 'asambleas,' or community assemblies, in which points are discussed, debated, and consensus is reached. This requires taking the time and having the patience to be with each other, in community commitment, but the outcome of having community consensus is incredibly powerful.

#### A WORD ON ACCOUNTABLE LEADERSHIP

Leadership has always been a critical part of our community life; providing care, communication, and guidance to ensure life's continuance for future generations. Some of our peoples had traditional leaders who remained in their leadership roles, some of our peoples had leaders who stepped forward when it was needed, and then stepped back. Indigenous leadership is diverse; we have had harvest leaders, conflict resolution leaders, spiritual leaders, leaders in times of crisis.

We have had single leaders, co-leadership, leaders who are the speakers and bringers of messages, guided by consensus councils. We have always recognized the importance of accountable leadership, and had systems of accountability and transformation in place, understanding that life changes and with that, so does leadership approaches and structures. We encourage study of our traditional leadership practices to inspire how we do this work today.



Fundamentally, regardless of leadership role and timing, *leaders are responsible for facilitation of good relationships*, to support the continuance of the healthy community. Leaders care for internal relationships within community members, relationships with homelands and sources of life, and relationships with external partners, and can be expressed in the context of the family, community, organization, business, or nation. Qualities that are important to develop as a leader include:

- Keeping a birds-eye view while understanding the importance of the details
- Ability to see gifts of others, and how they might serve the purpose/goals
- Ability to see other peoples' natures, and understand how they relate to both the purpose/goal AND each other in their own unique way.
- Ability to confidently and clearly communicate needs, boundaries, and expectations, in a warm and heartfelt manner, in service of the values-guided purpose.
- Ability to confidently facilitate a culture and protocol of collective learning and growth, in which needs, boundaries, and expectations can be discussed and shifted, while responsible to the values-guided purpose.
- Caring for conflict well
- Ability to accept critique and transformation with grace and confidence

These qualities are challenging to develop and hold in continuous practice. It can help to have a strong community of support, and spiritual and/or internal growth practices. In order to facilitate good relations externally, it is important to have a focus on internal growth and balance. Part of this work involves identifying the values that guide you, and the places in your heart and mind that need tending to and healing in order to function from a place of stability. It is also important to take the time to identify your purpose and role in relation to leadership, to support your alignment with your values.

#### QUESTIONS TO CONSIDER AS A LEADER:

- What are your core values?
- What does good leadership look like?
- How are or can the values you identified be expressed in good leadership?
- What kind of support do you need from others to keep yourself aligned, stable, and accountable to others and the Land?



### **COLLECTIVE LAND CARE**



As Indigenous peoples, our lands make us who we are. The land is our source of language, culture, life, and livelihood, and we have an inherent responsibility to care for our homelands.

Before colonial impacts, land tenure was based on relationship, reciprocal obligations and communal responsibility, with the decision makers in relation to land and life sources being the people who demonstrated particular ability to tend to the continuance of the health of those relatives.

The origin of private property as we understand it today lies in ancient Europe, where the Roman Empire colonized Indigenous Europeans. The Roman Empire was a key originator of the notion of "private property," a "dominion" approach to ownership, as well as written laws, legal systems, and militias to enforce this way of believing, and this way of relating to land was imposed upon Indigenous Europeans. In two primary waves, including in the 18th and 19th century eras of industrialization, European villagers were dispossessed of their land through the enclosure of the commons (common land with shared usage). This was done for the benefit of elites, forcing people into low-wage labor to survive. This practice was replicated in the colonial nation-states, and imposed to varying degrees on Indigenous communities. We still often have our commonly held lands, but due to this history, land tenure can be complex and conflicted.

### ADDRESSING COLLECTIVE LAND CARE AND TENURE IS KEY TO OUR RENEWED, EQUITABLE ECONOMIES.

We recognize the land as a living being, along with all of the plants, animals, elements, and spirits present. Our traditional understanding of land tenure cannot be diminished to the use of the word 'property.' Dr. Ron Trosper, Salish Kootenai economist, noted that for us, land is neither 'property' or simply 'open access.' Land tenure is ultimately held by all beings within the land, and our traditional governance was designed to foster good relations. He described the characteristics of Indigenous land tenure as including;

- The creation of relational goods for families, clans, and villages
- The inclusion of nonhumans in those relationships
- The requirement that those controlling land are accountable for using it well.
- The flexibility of land assignment when usufruct (someone can use another persons' land, but not own it) is the principle of individual or family control of land
- The prohibition on selling land and,
- The requirement that the net return from using land is shared among a defined group of people, animals, and plants.

Sometimes, we still retain our teachings around how to collectively care for the Land and ensure the continuance of our life sources, and these can be renewed. Often, these have been impacted by colonial trauma and need to be re-developed, or our land tenures have been degraded, disrupted, or denied by colonial powers. **Re-developing our collective land care and fighting for recognition of our land tenure are two key efforts to build our power and self-determined futures.** 



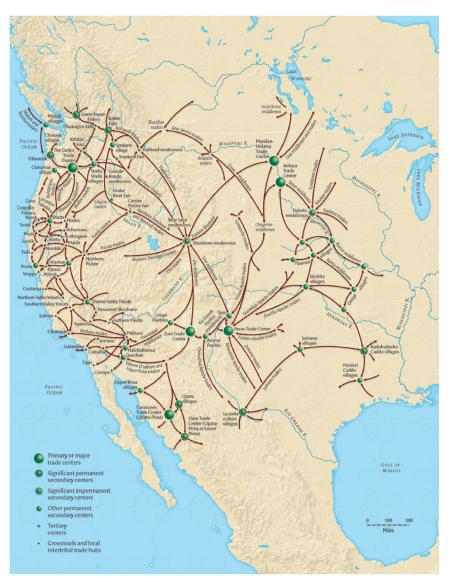
Research compiled by Dr. Trosper on best practices to incorporate into collective land care are deeply rooted into our relational economic understandings;

- Collective Choice; all people affected by the rules/guidance around common lands can participate in making and changing the guidance.
- Deep consultation and consensus before decision making
- Effective monitoring, in which the land and the engagement with the land is tended to by everyone.
- "Graduated sanctions," if there are violations of agreements. Persuasion was found to be more effective than punishments.
- Effective conflict resolution strategies (see Conflict Care, appendix)

He noted that when the collective resources gathered are shared, as in potlatches or other cultural distribution practices, the community sees the long-term benefits of better relations and more stability overall. Our traditional practices can lead the way, inspiring new economic policies and practices that support well connected relationships and the sharing of wealth; the re-occurring theme we see time and time again.

### **INDIGENOUS TRADE**

Our ancestors, while providing for most of their daily needs from local or bioregional sources, wove extensive trade networks across the continents. Most of our modern highways are paved over Indigenous trade routes, connecting trade hubs that would convene vibrant Indigenous Peoples for exchange of language, culture, teachings as well as trade seeds and goods. Many across our Indigenous Nations are working to rebuild the trade networks our ancestors maintained. There is work being done to map our trade routes, re-imagine and re-vision what we can create today, and uplift the trade that has never stopped and that we still are practicing. There has been a lot of work done to restore a practice that sustained and evolved Indigenous Peoples for thousands of years. Some of the ongoing work that has been taking place include h the creation of Indigenous trade hubs, community trade directories, bringing back designated trade plazas and locations that were used for thousands of years and nation to nation trade agreements and more.



Nicole Yanes, NDN Collective Director of Institutional Philanthropy and an Indigenous trade organizer and advocate, reflected on some of the challenges we face as we work to rebuild our networks internationally. She shared that we have unfortunately los a lot of the knowledge that has been had for centuries around the value of the different products traded; how much copper was traded for what quantity of corn, for example. Today, the value of different products is determined by a global market that lacks relationality. Leaving us with the challenge to gather that knowledge from the elders who still remember it and restore what has been lost. We will need, within our generation, to re-develop standards of trade valuation of our products with one another, and possibly how we can operate trade at a large scale without the use of nation-state currency, such as the dollar, or peso. If we do choose to utilize nation-state currency, how can we self-determine the trade value of our goods?

### She also underscored the importance of re-creating our own trading ports, trade governance, trade agreements and transportation methods.

Within the colonial U.S., federally recognized Tribes can establish Foreign Trade Zones, enabling nation-to-nation international trade that isn't impacted by the economic politics of the U.S., such as tariffs and politically designated regulations. Within colonial Canada, Tribes also have that right, and support under the Indigenous Peoples Economic and Trade Cooperation Arrangement, which supports Indigenous international trade between the nation-states of Canada, New Zealand, Chinese Taipei, and Australia.



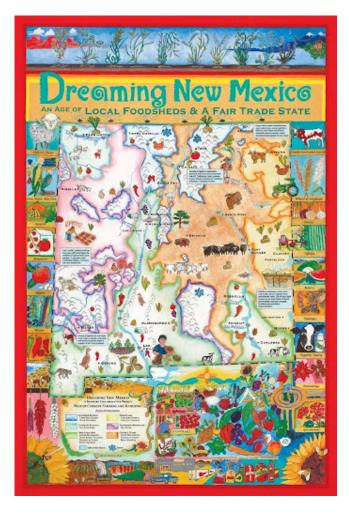
Nicole additionally emphasized that conservation of biodiversity also relies on trade. Our Indigenous communities are well known for stewarding 80% of the worlds' remaining biodiversity, due to our care of the land and our traditional foods. Through using our traditional foods, hunting, gathering, growing, harvesting, trading, and using our traditional goods we steward the reciprocal relationship with our lands and foods allowing them to continue. them, they will disappear. If farmers are being forced to grow what the capitalist economy demands, then less and less of our beautiful diverse traditional foods will be grown and survive to feed our descendants. Trade restrictions, the confiscation of foods and seeds across the borders, and the violation of rights to land must be resisted and alternative and creative methods of trade that can liberate our communities from colonial governmental control must be developed. Indigenous Peoples are sovereign nations whose rights to trade internationally with one another continues to be violated, these rights must be upheld.

### **MAPPING OUR ECONOMIES**

All of the small community work happening across our Nations focused on developing localized and autonomous economies across bioregional, family and community scale are important.

The process of mapping is critical. We can map how ancestral international trade was done, where our trade hubs were located and why, in order to learn from and be inspired by history. We can map what our current economy is, (how our communities currently obtain our needs), to more clearly and strategically understand what needs to change in order to re-align our people with our homelands and equitable trade again. We can also map the sources of life and livelihood within our bioregions, and use that information to guide our economic decisions, partnership creation, and localization strategies.

A prime example of mapping as a tool for change is the Dreaming New Mexico project. A group of organizers and researchers, led by Peter Warshall, worked to create a vision and map it based on a full review of the food and energy economies in New Mexico. They began with an explicit desire to "step back and consider the limits we have placed on our sense of possibility. What is it that we really desire? What would satisfy our sense of success?"



Coming to the visioning table with a clear mind that acknowledges the limitations of the colonial capitalist systems we currently operate within is key to opening up the creative thinking needed to re-imagine our economies. Using their food system work as an example, they asked "What is our dream relationship to food and the food system? After many, many community meetings, surveys, and other knowledge gathering practices across diverse economic, cultural, and ecological communities, the collective dream for New Mexico was articulated as: "A future food system that imports food using fair trade, exports healthy foods to help farmer and rancher incomes, giving preference to local sustenance. Preserves long-term agrarian life by protecting arable lands, water, and intergenerational sales of farms, supported by new government policies, rules, laws and payments that help transform the food system, create new jobs, sustain profits, and ensure equitable working conditions at every step of the value chain."

Based on the power and clarity of this dream, the organizers began to research and map the ecologies, foodsheds, value chains, and policy/political barriers and benefits that impact the food system, ending up with a strong report that became a recipe to follow to achieve this dream for New Mexico.

One of the strongest tools available for us as we strategize our economic transformation possibilities includes the mapping of our value chains. Supply chain mapping centers on the individual people and processes needed to get from origin to product. Value chains also trace resources and products from their origin to their use, but map all of the activities and can include all of the relationships involved in that lifecycle. An example of a seed to table food value chain is;

- Inputs: seeds, fertilizers, machinery, irrigation, energy
- Production: sorting, grading, packaging, logistics, energy, materials
- **Processing & Distribution:** manufacturers, preparers, packaging, branding, energy, logistics
- Marketing: farmers markets, CSA, local shelf space, grocery stores, food services
- **Consuming:** home, restaurants, institutions, events strategies (see Conflict Care, appendix)

These chains can be evaluated for how closely they align with our Indigenous economic principles and values, noting what parts of this system are challenges to our thriving bioregional Indigenous ways of life and which parts are beneficial. Which parts of this system are imports that might have local substitutes? What non-local governance/policy/financial systems impact the parts of the value chain that can be re-created locally, brought under local control and ethical practice?

Because much of our economic practices today are impacted by the large globalized capitalist economy, many barriers may exist that make smaller scale, locally-responsive production challenging. Some responses to these challenges include:

- Building partnerships across businesses to share equipment, machinery, or transportation infrastructure
- Partnering across businesses to finance and build the physical components of a localized value-chain infrastructure, such as food hubs, allowing cooperative aggregation and distribution facilities that allow small producers to join forces for access to markets.
- Reconfiguring the value chain for more efficiency and recycling. What re-use of wastes is possible? Energy waste, transportation waste, waste product re-use can all be considered.
- Creating a buyers network to advance fair negotiated pricing and price security for local growers, sorters, and packagers, to be able to develop year round supply contracts with reliable products.

- Engage with universities and nonprofits to conduct helpful research and support the development of policies, health certifications, and processes that accommodate smaller bioregional production.
- Build trade across Tribes and bioregions that are values aligned.



Organic Valley Cooperative is an example of a now-national-scale creative resistance response to the pressure on small family farms to assimilate into large agribusiness that harms people, animals, and the land. Organic Valley was founded in the 1980s by a group of small dairy farmers in Wisconsin who wanted viable options . Grounded in their values of caring for each other and the land, they worked together to build a thriving cooperative of farms, each who is accountable to the land and communities they are a part of. They work to support the entire value chain, even offering an <u>Organic Logistics</u> service that supports farmers with shared transportation, reducing waste, meeting market demand, and more; all aligned with the values of supporting care and accountability to local land and people.

#### COLECTIVO INDIGENAS 3D By Alvaro Mena

The Colectivo Indígenas 3D is an initiative representing 30 different Indigenous Peoples in Mexico. It is an ecosystem with the mission of being an organizational infrastructure to support the Indigenous movement in Mexico, strengthening the capacities for self-determination and the exercise of Indigenous autonomy.

One of its core purposes is Economic Autonomy, addressing the most pressing problems that Indigenous peoples experience when engaging in trade; lack of marketing spaces, abusive intermediaries and the dismantling of marketing chains.

Our people produce art, textiles, food, wooden utensils, stone, skins and many useful things for community use and trade. In Indígenas 3D we are firm in our advocacy that the creative work of our peoples should not be called craftsmanship, minimizing their talent, but rather art, recognizing our capacity for creation.

Now, the capitalist system has been responsible for dismantling the entire marketing chain that until 50 years ago worked very well for the people. It is no coincidence that before, our communities could live in better conditions with their own production, and that now that is more difficult. This is because Indigenous peoples' supply chains have been intentionally broken.

This has allowed an open field for intermediaries, who have the means of transportation to reach the Indigenous communities, buy the products or art at very low prices and then sell them in the cities at three times the price at which they acquired them, reproducing the system of exploitation over and over again.

To address this issue, we developed an anti-capitalist market strategy based on the principles of resource distribution and fair payments. Our strategy consists of four stages: 1.Creation of the Raíz de la Tierra Indigenous store in the heart of Mexico City as a vindication of indigenous territory, through a call it was invited to create the Indigenous Marketing Network, which currently has 22 artists or producers who sell their products in Raíz de la Tierra. The next stages will be training in financial, administrative and decolonization of the trauma of money.

Later we will move towards the creation of savings banks that will evolve into cooperative banks. We are rebuilding Indigenous supply chains to be able to consolidate the export of Indigenous products directed to other Indigenous territories, and regain control of our financial future to consolidate our Self-Determination.

#### SMOKEHOUSE COLLECTIVE

The Smokehouse Collective is an Indigenous Food Hub that supports the sovereignty, health and wealth of Alaska Native peoples through empowering food security and climate justice, while revitalizing cultural practices of reciprocal trade; critical in this time of transformation. Grounded in Indigenous governance and values, they harvest, process, and distribute salmon from Bristol Bay to climate-impacted communities across Alaska. They are working to mobilize regional and statewide partnerships to establish a widespread network of trade through collaboration with local airlines, volunteer donations, and portable deep freezer technology. The Smokehouse Collective also provides space, access and infrastructure for communities experiencing scarcity to practice fish camp, teach traditional ways, and spend time with salmon relatives; and build collaborations to revitalize traditional trade networks; creating a healing gathering space to support the building of climate resilience, community, and powerful contemporary and regenerative trade networks.



Just in the past two years, the Smokehouse Collective has traded or shared 4500 lbs of salmon in the region, have purchased land for the development of the Smokehouse Collective place-based work, purchased a fish processing plant and fishing vessel, and have hosted numerous community gatherings. Ruth Miller, co-Director, shared that what has been giving her inspiration is how, even in their first year, the work has clearly demonstrated the power that comes from simply bringing people together around salmon. At a fish camp hosted with partners earlier this year, community members were dynamically sharing knowledge and ideas around climate adaptation, smoking techniques, knowledge of different fish species, and exploring the meaning of building relationships with new sources of life, and building collaborative skills as changes occur. Ruth reflected that this experience at camp was empowering and comforting in a time of discomfort, fear and scarcity. She and co-Director Deenaalee Hodgson recognized that the coming together around the Salmon, traditional practices and trade naturally created the space of relationship building and knowledge weaving that is key to building our thriving futures together.

The Smokehouse Collective is looking forward to connecting their work to other food hubs and food banks across Alaska, and invites partnership, stating that "It's up to us to support each other!" They also are looking to network with other Indigenous food hubs across the continents, and join the movement for the re-establishment of intertribal trade.



#### FOSSIL FUEL FREE TRANSPORTATION CONSIDERATIONS



Re-developing fossil fuel free transportation for trade is a critical issue of our lifetimes, one that is increasingly urgent. While groups of innovators are working on developing efficient technologies to attempt to break the fossil fuel addiction, relying on the potential development of new technologies, when the development of these technologies is dependent upon financial investment from capitalist marketplaces that are subject to political fickleness is not a strong, stable place to be. It is important to understand the power of our ancestral technologies. Our trade was conducted across a vast geographical expanse based on waterways, and via horse transportation. There are communities discussing what it would mean to re-develop these practices, and beginning preparations to support the viability of these transportation options once more.

Additionally, industry is starting to turn to anaerobic digestion and methane production techniques for fossil fuel free transportation. 'Renewable natural gas' is produced by anaerobic digestion of animal manure, from sewage plants, landfills, and more. It can be used as a direct substitute for fossil natural gas, including running natural gas powered transportation fleets. We forsee this technology supporting our linked tribal bioregional economies.

### **BUSINESS MODELS**

There are many different business models that work well with our value systems. A few examples include:

#### COOPERATIVES

Cooperatives are businesses that are governed under seven principles:

- Voluntary and open membership
- Education, training, and information

- Democratic member control
- Cooperation among cooperatives
- Member economic participation
- Concern for community.
- Autonomy and independence

There are **worker co-ops**, in which the workers are the owners and operators of the business, **consumer co-ops**, where the people who are the consumers are also the owners, and **purchasing co-ops**, in which different groups or families come together to enhance their purchasing resources and power. Globally recognized values that cooperatives organize around include action values of self-help and responsibility, democracy, equality, equity, and solidarity and the ethical values of honesty, openness, social responsibility, and caring for others. Cooperative business structures are inherently equitable to their members, and are locally invested. Profits of the business tend to stay circulating within the community, and it is easier to have a close connection between the decisions of the collective business owners and the impacts of those decisions.

The Minnesota Indigenous Business Alliance (MIBA) has published a toolkit for Tribal cooperative development, and there are examples across our Nations of Indigenous peoples organizing purchaser, worker, and consumer cooperatives. One agricultural cooperative highlighted by MIBA was the Muskoday Organic Farmers' Cooperative, whose legacy of work led to 100% employment in the Muskoday community!



There are fishing and hunting cooperatives, housing and childcare cooperatives, and utility cooperatives. One of the most well known fishing cooperatives is River Select, out of Agassiz, BC. The members are 8 First Nation fish producers, with a shared value for sustainable and culturally appropriate fishing. The co-op centralizes distribution for the fisheries, which creates efficiency and adds value to their operations, and they have found that marketing as a single brand helps the 8 separate fisheries enter markets that would be difficult to reach alone.

#### SOCIAL ENTERPRISE

A social enterprise is a business; whether a sole proprietorship, partnership, LLC, or other, designed to serve social and environmental objectives as its central purpose, while also generating a profit. Profits are usually used to fund social programs. Social enterprises also focus on benefiting economically disadvantaged communities through the impacts of their business or their hiring practices. Funding for a social enterprise is often obtained by selling services and products that themselves are beneficial for communities, such as solar panels, water purification systems, and other impactful products. When the business thrives, another feature of social enterprise is the donation of goods or services for each purchase made. There are networks of impact investors that work to support social enterprises.

- Have a clear social and/or environmental mission set out in their governing documents
- Generate the majority of their income through trade
- Reinvest the majority of their profits
- Be autonomous of the government
- Be majority controlled in the interests of the social mission
- Be accountable and transparent

#### **BENEFIT CORPORATIONS**

Benefit corporations, also known as B-corps, are for-profit entities created with the purpose of providing a general public benefit, who have undergone a certification process. The B-corp movement is organized by the **B-Lab** organization, a nonprofit that provides guidance, certification, and support. B-corporations are required to submit an annual benefit report outlining the impact of their activities, and their directors are allowed to place community and environmental considerations above financial gain in their decision making. There is a strong emphasis on being legally accountable to all stakeholders, not only shareholders, as in standard capitalist corporations.

#### INFORMAL AND TRADE ECONOMY EXPANSION

There is often a strong informal trade economy operating in Indigenous communities. It is common for us to know who in our communities are skilled at what: who does welding, who has a good fishery, who is a consistent hunter, or seamstress, auto mechanic, tax accountant, or medicine maker. It can be helpful to outreach into the community to create a Tribal Directory to expand the reach of our informal trade networks, allowing us to know who to call that may be outside of our immediately known networks who is interested in participating in a trade economy.



#### INDIGENOUS GOVERNMENT-AFFILIATED BUSINESS MODELS

Each of the following business structures can also function as a social enterprise, cooperative, or B-corporation.

#### **TRIBAL MUNICIPAL ENTERPRISES**

Tribal municipalities can reduce the reliance on utility companies that may not be connected at all to the community or accountable to the land. Telecommunications and utility services are common tribally-operated enterprises. The revenue they generate is locally retained.

#### **TRIBAL GOVERNMENT-MANAGED BUSINESSES**

Many tribes conduct business through an economic development arm of the tribe. This is often referred to as in unincorporated instrumentality of the tribe. The business operation is typically overseen by a business committee or a separate board, but they do not have a separate legal structure. Therefore, the same privileges and immunities of the tribe can apply to agreements entered into by the Tribe. These businesses are exempt from taxes.

#### SECTION 17 CORPORATIONS (COLONIAL UNITED STATES ONLY)

Tribes can also apply to the Secretary of the Interior for a corporate charter, under Section 17 of the Indian Reorganization Act (IRA). This is done to support the development of Tribal businesses, while also segregating Tribal business assets and liabilities from the assets and liability of the Tribal government, and separating the business decision making from the Tribal government. Section 17 corporations have the same tax status as the tribe and are not subject to federal income taxes for income derived from on or off reservation activities.

#### **TRIBALLY CHARTERED CORPORATIONS**

Some Tribes have created laws that govern the formation of Tribally chartered for- profit corporations. These laws authorize the formation of business entities owned by the tribe.

There is a need within many Indigenous governments to create clear support, policies, infrastructure, and incubator programs for Indigenous entrepreneurs.



DEFEND. DEVELOP. DECOLONIZE

### FINANCING



Because of the disruption of our traditional economies and systems of community care, we require financing for our business and community development work. The financial wealth that is currently being hoarded was built on the extraction from and exploitation of the land and people. It can be powerful healing work to access that financial wealth and re-invest it back into the land and people. The need to engage in some of the practices of capitalism can be done with a clear mind, applied with unwavering commitment to our values, and with a clear strategy to use the re-matriation of wealth to build and rebuild our economies, trade, and communities outside of capitalist structures and exploitive, inequitable resource distribution.

Financing typically comes in two forms:

- 1. **Debt**, in which the money is borrowed and then owed
- **2.** Equity, in which investors provide funding and then own part of the business

Both of these are risky so, again, finding financing in forms that are offered with good connectivity and relational engagement, (and preferably from people/funds/organizations that are personally linked to your community or bioregion), can be key.

New Market Tax Credits are a US-based opportunity that supports individual and corporate investors to receive a tax credit against their federal income tax in exchange for making equity investments in specialized financial intermediaries, Community Development Financial Institutions. This can be used for a wide range of community and economic development projects, typically largerinvestment projects.

There may also be opportunities to find grant funding to do start-up business development, as well. Financing options that lend themselves well to to our community interests are:

#### **IMPACT INVESTMENT**

Impact investments are financial investments made into companies, organizations, funds, and individuals with the goal of creating positive societal and economic outcomes as well as financial returns. Impact investors can invest in everything from regenerative development infrastructure, education, social enterprise business development, and more. Impact investors can be identified through research, attendance at special interest meetings and events, and investor conferences.

#### COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS

Community Development Financial Institutions (CDFIs), usually non-profit organizations, provide access to loans, financial products and services, financial education, and technical assistance. For example, most Native CDFIs provide start-up small business loans and the corresponding small business training necessary for new businesses to survive.



#### **CREDIT UNIONS**

A credit union is a cooperative, nonprofit, memberowned financial institution. Unlike banks, which are owned by shareholders and must distribute profits to their owners, credit unions are owned by their members, who are also their customers. Credit unions offer the same services and insurance to members but have a different community relationship than standard banks.

Credit unions have an overall mission of improving the financial well-being of their members and serving their communities. As a nonprofit, credit unions will often be able to provide better rates to their members, and have an emphasis on both building good relationships and serving the local community. This tends to translate into good customer service, credit extension to small businesses and borrowers in need, emergency loans, and a focus on equity and local community service.

#### BUILDING FINANCIAL PARTNERSHIPS

Raising funds for community work and economy building is a challenge, and building good partnerships is vital. Finding partners who believe in and are invested in the success of the work, business/es, programs, or plan is often the difference between thriving and not. In order to find aligned funding partners, it is key to start building from local relations and local interests, so that the foundational web of relationality is strong, before seeking external partners.

- Who, in your local and regional community, might have interest in the success of the work?
- Who is doing work that is similar, or could possibly be complementary?
- How could resources be shared or leveraged to amplify the impact across partners?

Once local partnerships and alliances have been formed, then external partners who may be interested in your topic, such as renewable energy, fisheries, land protection, housing, agriculture, textiles, etc...can be researched and invited to engage.

Of course, sometimes external interest generates local interest, so there are always exceptions, but generally speaking, building your local community foundation is key to lasting work.



#### **DIVERSITY IN FINANCING**

It is important to pursue creative and diverse ways of financing the work, including inviting in different minds to expand the creative waters. You can put together grants, loans, matching equity grants, credit union loans, partnership funding, and more, working across financial entities, organizations, and interest groups to support the long-term success of the work. Impact investors also are able to utilize a blended value approach, measuring their Return on Investment in ecological protection, social benefit, or economic benefits to your community, as well as work with you to develop a flexible, longer-term approach to receiving their returns, rather than the typical annual profit expectation.

#### INDIGENOUS FINANCE

One approach to healing the harmful use of financial resources has been the movement to ensure Indigenous people are building our own financial tools, entities, and investment strategies. We have a powerful Indigenous CDFI network, we have philanthropic organizations, and are building networks of Indigenous impact investors. These groups work to re-matriate wealth according to our Indigenous values. These entities can also provide financing for our anti-capitalist economic development strategies. It is not a simple area of work, requiring continuous evaluation of boundaries, purpose, and values to remain rooted in building worlds outside of colonial exploitation, while navigating our current economic world.

The <u>Rematriating Economies Apprenticeship</u> is a powerful effort to bring more Indigenous leaders into the financing world, supporting the participants to build skills necessary to hold this powerful and challenging work, while remaining strong in their values, cultures, and community rootedness. They work to bring more Indigenous women into positions of power, leadership and decision making in finance leadership, understanding that wealth holders often do not have relational experience within our communities and that many of our people experience bias and discrimination when working to access financing.





### INDIGENOUS BUSINESS PLANNING

#### **GOOD BUSINESS, GOOD RELATIONS**

Starting a business that will thrive takes thoughtful planning and good relationship building. Our people have always taken the careful time to plan and build strategy to achieve our needs and visions. Living conscientiously with our homelands and supporting the Earths' abundance requires attentive care to timing, changes in the ecology, and care of relationships. We needed to know when and how to burn, what to do to encourage basket plants and wild fruits to grow, how and when to gather and prepare construction supplies, when to rest and when to work hard in keeping with the seasons. These things could not be done without giving them the right amount of dedicated time, patience, and communication.

Your business plan should demonstrate the kind of vision, purpose, and clear thinking that is going into the development of your business. It is a trust-building document that can support your organization and attract solid partners, and it is important to give it good time, research, and care.

#### FROM SCARCITY & STRUGGLE TO STRATEGIC PLANNING



The settler colonial mindset and practices have attempted to sever or degrade our sources of strength in order to extend power and control. Our connection with our land and sources of life, as well as our connection to one another as community and family are some of our most powerful sources of strength, and all have been targets of intentional disruption.

All of this has led to generations of scarcity and division. Many of us have kept that scarcity mindset, characterized by the rushed struggle to get what you need to survive. This intense, rushed hustle serves us well when we need it; it is helpful during emergencies and crises and helps us be of aid to family and community. This way of being can also stand in our way when we need to slow down, breathe, and build strategy and a strong foundation of stability for future generations.

Transitioning from operating from this place of survival to a planful, strategic foundation building approach can feel challenging, unnerving and risky, particularly if there is still a level of financial scarcity you are functioning within. Our work today involves the deep healing of our disrupted connections, and healing the baseline nervous system dysregulation that colonial violence and generational poverty creates. It is not easy, and it takes a deep courage that is a different type of courage than the one many of us are used to stepping into.

There are many wonderful organizations that support the development of Indigenous entrepreneurs. In colonial Canada, there is the <u>Fireweed Fellowship</u> and <u>Entreprenorth</u>, both culturally rooted Indigenous comprehensive business accelerator programs with different approaches. Within the US, <u>Spruce Root</u> offers lending, culturally based business development support that focuses on the health of people and land, as well as a new offering, Resilience Circles, that take a holistic approach to supporting the regional Indigenous regenerative economy, incorporating wellness into skill building, networking, and financial access support.

NDN Collective works with the psycho-educational organization, the Trauma of Money<sup>™</sup> Institute, to support healing the impact of the colonial economy on our people. In their research, they discovered that being in scarcity or the belief of potential scarcity (generational scarcity) mirrors a trauma response in the brain. Healing from this impact, generationally, requires a broad approach unlike what is standardly offered through financial consultants or typical counseling. The Trauma of Money offers a remarkable certification program for financial and mental health professionals, as well as individuals in trauma-sensitive approaches to money, exploring the impacts of colonialism, the psychology of money trauma, narrative shifting, and intergenerational healing practices, tools, and strategies.

The founder, Chantel Chapman, has released a book, <u>The Trauma of</u> <u>Money: Mapping Compassionate Pathways to Healing Financial</u> <u>Trauma and Disempowering Shame</u>, sharing the frameworks, tools, and approaches of Trauma of Money. We have seen this course powerfully impact participants, and encourage others to learn about their work!



TRAUMA OF MONEY

#### **PURPOSE AND VISION**

Articulating your purpose and vision is personal, but the messaging from this exercise is one of the most important elements of your business plan. Purpose gives meaning and inspiration to our lives. It can also give you direction and energy to keep going when faced with challenges and obstacles, keeping your spirit aligned when things become difficult. Having a strong sense of purpose can also guide your decision-making; like the 'mission statement' of a public service organization, your purpose can be the measure of whether to pursue an action or decision. Purpose can be dynamic and change according to your life journey, so periodic re-alignment with your personal sense of purpose is also important. Alignment with purpose often shows up when we are doing the things we truly love, that we are passionate about, and are an expression of our personal gifts.

#### **PURPOSE JOURNAL ACTIVITY**

Give yourself four full minutes to write on each of the following three questions. Taking the full amount of time on each question allows you to move from the 'first things that come to mind' and dig a little deeper into your analysis.

- What gives you joy?
- What gifts do you bring?
- What gives your life meaning?

Use the learnings from these questions to craft a personal statement of purpose for yourself.

Is the purpose of your business aligned with your personal statement of purpose? How?

### VISION

Your vision is what you see in the future if your business is successful. The vision statement of your business plan includes:

- What you plan to create within the next few years?
  - A vision of what will be created, if you are successful
  - A few critical activities or points to know
- What positive impact your business will have on the community/world?

You can use these points to help you draft a vision statement. Remember that your vision statement should be compelling, clear to understand, and credible. When you go to a lending institution, startup meeting, or partnership meeting, you should be able to deliver this statement comfortably and naturally. It can be helpful to practice speaking this vision statement with a friend that you can trust to give you honest feedback, who you feel comfortable accepting feedback from. Ask your friend to give you feedback around the following points:

- Presence: do you believe I am fully present, sharing purpose and passion?
- Clarity: do you get a clear picture not of just activities, but what will be qualitatively different in the world? Could you give a 1 minute summary to someone else?
- Credibility: do you believe I can pull it off? Does the statement inspire the understanding that I have the strength and competence to achieve this vision?



# NUTS & BOLTS OF YOUR BUSINESS PLAN

The following is a brief description of the parts of a typical business plan. We encourage reaching out to your local Indigenous Community Development Financial Institution or small business development support organization for tailored support.

# **1. EXECUTIVE SUMMARY**

The Executive Summary is a short description of what your business is and why it will be successful. Include your vision statement, your product or service, and basic information about your company's leadership team, employees, and location. You should also include basic financial information and high-level growth plans if you plan to ask for financing.

# 2. COMPANY DESCRIPTION

Use your company description to provide detailed information about your company. Go into detail about the problems your business solves. Be specific, and list out the community members, organizations, or businesses your company plans to serve. Explain the advantages that will make your business a success. Are there experts on your team? Have you found the perfect location? Your company description is the place to share your strengths, values, relationships, and the impact you hope to have.

# **3. MARKET ANALYSIS**

The market analysis is where to show that you have a good understanding of what other, similar businesses are doing, and how they are doing it. Research will show you what other businesses are doing and what their strengths are.

In your market research, look for common trends and themes. What do other businesses who are similar to yours do that makes them successful (or not)? Can your business do it better, and if so, how?

Also in the market analysis, describe who your products or services are for. Is there a need demonstrated for your products and services? The federal Small Business.



Administration outlines the following questions to address in your market analysis:

- Demand: Is there a desire for your product or service?
- Market size: How many people would be interested in your offering?
- Economic indicators: What is the income range and employment rate of your community?
- Location: Where do your customers live and where can your business reach?
- Market saturation: How many similar options are already available to community members?
- Pricing: What do potential customers pay for these alternatives?

# It is also important in this section to cite your sources.



# 4. ORGANIZATION AND MANAGEMENT

Great ideas don't mean much without good relationships, organizing, communication, and accountable leadership. In this section of the business plan, describe the human aspect of how your business is structured, how leadership will make decisions, communication strategies, and approaches to incorporate feedback and change. This is also where you should describe the legal structure of your business. State whether you have or intend to incorporate your business as a C, S, or B corporation, form a general or limited partnership, or if you're a sole proprietor or limited liability company (LLC).

You can use an organizational chart to visually show the different roles people have within your company. Describe how each person's unique experience will contribute to the success of your business. Consider including resumes and bios of key members of your team.

#### **5. SERVICE OR PRODUCT LINE**

In this section, describe what you sell or what service you offer. Explain how it benefits your customers and community, and what the product lifecycle looks like. Share your plans for intellectual property, like copyright or patent filings. If you're doing research and development for your service or product, explain it in detail.

# **6. MARKETING AND SALES**

Describe how you'll attract and retain customers, and describe how a sale will happen. You'll refer to this section later when you make financial projections, so make sure to thoroughly describe your marketing and sales strategies.

#### 7. FUNDING REQUESTS

Describe your funding needs. Your goal is to clearly explain how much funding you'll need over the next period of time (often 3-5 years) and what you'll use it for. It is important here to think about the amount of funding you will need to have a thriving, successful business. This is not the time to think about 'making do with less.' In this stage, those that ask for what they need to thrive are the ones who will potentially receive it. The monies available for investment were built from the exploitation of Indigenous lands and resources, and investing it in your good business is a powerful way to rematriate that wealth back to the people and community. You are requesting the investment that anyone would need to support a viable and powerful startup business.

Specify whether you want debt or equity, the terms you'd like applied to this financing, and the length of time your request will cover. We recommend working with your local CDFI or business development institution to receive tailored advice. Give a detailed description of how you'll use your funds. Specify if you need funds to buy equipment or materials, pay salaries, or cover specific bills until revenue increases. Always include a description of your future strategic financial plans, like paying off debt or selling your business.

#### 8. FINANCIAL PROJECTIONS

And, finally, financial projections help assure partners that your business is well thought through, with strong potential stability and financial success. You will likely be able to receive support creating these financial projections from business development institutions, and there are electronic calculation products available. A financial projection is a forecast of how much revenue you expect to generate and what your expenses will be, broken down month by month. Your financial projection describes:

- What does the financial future of your business look like?
- How much cash will flow in and out of your business?
- Where will that cash come from and how will you use it?

If your business is already established, your projections will include income statements, balance sheets, and cash flow statements for the last three to five years. If you have other collateral you could put against a loan, make sure to list it now.

If your business is a startup, you can write financial projections based on research. Your projections will include:

- Startup Costs
- Sales Forecasts
- Operating Expenses
- Cash flow statement
- Balance Sheet
- Break-even Analysis
- Financial Ratios

#### 9. APPENDIX

Use your appendix to provide supporting documents or other materials that were specially requested. Common items to include are credit histories, resumes, product pictures, letters of reference, licenses, permits, patents, legal documents, and other contracts.

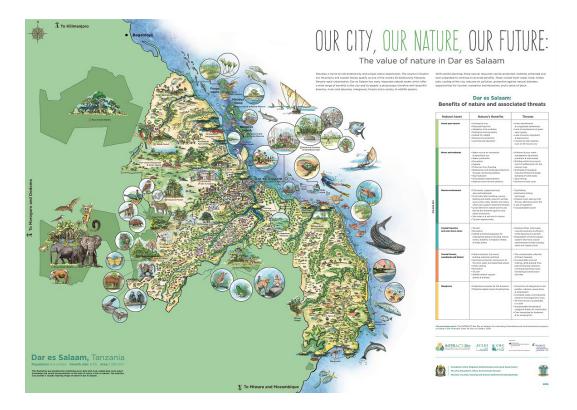
# COMMUNITY DEVELOPMENT STRATEGIES



Community development and economic planning are two aspects of a similar effort. Economic planning focuses on how to support the community to have enough material resources to thrive. Community development focuses on how to support the community to have all of what we need to thrive; health care, housing, food, energy, water, transportation, communications infrastructure, community care networks, and more. Ideally, they would overlap well and be done with spiritual responsibility to all our relatives at the core.

# **COMMUNITY MAPPING**

Just as value chain mapping can be a critical tool to support economic planning, community mapping can support thoughtful development strategies. A comprehensive community map for planning has layers that correspond to each community need. For example, one map layer can be 'housing,' and show current housing, illustrate needs, local stories, histories, and values, identify local construction materials, resources, skills, labor, the result of any community housing design meeting research, and more. The natural ecology, important places, and layers of nonhuman life, water flows, and energy flows are another important map layer, as are the political and social landscapes. Visual representation of the current state of the community, potential resources to fuel change, and mapping the change and visions the community wishes to see is a powerful tool to both support strategy and communicate to the community and partners.



## ROOTED IN COMMUNITY: THE CULTURE OF BUILDING OUR NATIONS

Nick Tilsen, NDN Collective founder and CEO, was interviewed about what he has seen underpin the strongest successful Indigenous community development efforts. He shared the following characteristics;

- 1. Deeply rooted organizers. This work takes a long time, so the power of the organizing team is connected to the strength of their relationships with the local land, people, and community as a whole, and whether they are committed to the long term effort.
- **2.** Intergenerational work. Young people are part of the leadership and development of the work, rather than simply being 'served' by the work.
- **3.** Humility and strength in relationship-building. Oftentimes those who are working for good change are faced with negative talk and lateral violence, which is par for the course, but we look for those leaders, community members and organizers who don't shy away from relationship building and relationship repair.
- **4.** Networked relationships. Long lasting work is networked and relational. Are they networked with others doing similar work? Who is involved? Do they actively pursue partnerships? How is the community engaged and brought into the work?
- 5. Generosity. Do they have a culture of lifting up other people's work?
- 6. Rooted in culture and spirituality. How does the culture/spirituality connect to the work?
- **7.** Presence of artists. Artists and storytellers can carry the power of change, and open up visions that would not be present otherwise.
- 8. Understanding of the political aspects of the work. All community development is political, particularly within our Indigenous communities. Our self-determination, our re-developed communities, our networks of intertribal trade, care, and support, all are clear expressions of power, resilience, and presence, which has political impact and meaning. We can carry that strength into our relationships with external political entities at city, county, state, and federal levels as we engage for the benefit of our people and Mother Earth. Additionally, internal political relationships are important to understand and work with to build effective partnerships, boundaries, and hold relations well.

When building a team, it is also important to have diverse minds and gifts at the table.

The organizers, who are able to catalyze the people to come together.

The artists and storytellers, who can keep the spirit and vision strong

The communicators, who can share the work effectively

The facilitators, who support network building, interpersonal communication, and documentation

The technically skilled, who hold the expertise to enact the visions.

The helpers, who can move between spaces and offer support to needed tasks

The elders, who can guide and align the work.

The youth, who can push minds forward and dream in different, new ways.

### PIKANGIKUM LEADING THE WAY: THE WHITEFEATHER FOREST INITIATIVE

In 1996, elders of Pikangikum First Nation in what is now known as Ontario, Canada, made the decision to create the Whitefeather Forest Initiative to map a detailed plan for maintaining their homelands, and strategize a path towards economic renewal for the youth based in traditional care of the land. Initially working through the Nation's economic development office, they ended up establishing their own entity, the Whitefeather Forest Management Authority. They created Keeping the Land in 2006, their strategic planning document to guide further development. After years of research, knowledge emergence, mapping, visiting other Indigenous Nations doing similar work, and careful planning they established a forest management plan in 2012, a Dedicated Protected Areas management plan in 2014, and are currently deploying their forestry initiatives, which include sustainable commercial forestry, non-timber forest products, and ecological tourism. To ensure the passing down of knowledge, they worked with Confederation College to create a curriculum and Forest Ecosystem Management diploma integrating western scientific and customary stewardship knowledge. They expressed the core of their principles in their Stewardship Vision, stating;

"The resource stewardship tradition of Pikangikum is based on respect. We are to respect the way the Creator made all living ones on our land and the freedom they have been given to exist on the land so they can flourish. They must continue to be free to roam over the land as the Creator made them. If we harvest our resources in the ways taught to us by our ancestors, they give themselves to us for our survival and livelihood. If we were to stop harvesting our resources, they would begin to disappear. This is why Pikangikum Elders say we must continue our traditions of hunting, fishing and gathering in accordance with our customs that have been handed down to us. This is our resource stewardship tradition."



To learn more, visit their website at www.whitefeatherforest.ca

#### BLUE LAKE RANCHERIA'S 2030 ZERO CARBON STRATEGY

The Blue Lake Rancheria Tribe has committed to becoming a zero-carbon community by 2030, taking a "lifeline sector" approach. Lifeline sectors include energy, water, food, communication, and transportation. They have built amazing local, regional, state, national, and public/private partnerships, and have ensured that their planning and policy include both mitigation and adaptation in their decision making. Between 2006-2012, they completed community wide energy efficiency upgrades, including a 17% reduction in the energy use at their hotel, and had built a solar ready fuel station and convenience store. They opened a Tribal Utility Authority in 2013, beginning developing distributed energy resources. They also began adding electric vehicles to their government vehicle fleet. In 2014, electric vehicle charging infrastructure was Installed and they built a recycled vegetable oil biodiesel manufacturing plant, producing fuel from the waste oil from Tribal and hotel kitchens by 2015. That year, they also launched a community microgrid project, installing 0.5MW solar PV with 1MWh battery storage that powers a 6-building campus – government offices, economic enterprises, lifeline sector infrastructure, also providing emergency power to a certified American Red Cross shelter. The microgrid was completed in 2017, and the Tribe achieved ~\$200,000 annual energy savings, and increased employment by 10% with new clean energy and technology jobs! By 2018, the Tribe's goal of 40% carbon emission reductions is achieved and a second low-carbon, facility microgrid at the Play Station 777 fuel station and convenience store is launched, using the "solar ready" canopy and other infrastructure that was built in 2006. This project is a 60kW solar PV, 169kWh battery storage, with advanced building controls; islanding controls, and a replicable "resilience package" for small commercial buildings. This project is a 60kW solar PV, 169kWh battery storage, with advanced building controls; islanding controls, and a replicable "resilience package" for small commercial buildings. In 2019, they have added 1 MWh battery storage to the community microgrid, continue ongoing energy efficiency upgrades, add more solar power to community microgrid, and launched the T'am Resilience Campus!



The T'am Resilience Campus will use the Blue Lake Rancheria's onsite electrical microgrids as "learning laboratories," to become a multifunctional venue that deploys programs to support regional resilience strategies. Their areas of focus include disaster preparedness, truly clean energy, light manufacturing, and sustainable food production. They will offer trainings, have a Strategic Partner Network to bring together experts in their areas of focus, a conference venue, and are preparing to open a resilience business incubator, retail store, and cafe! They are also opening a Makerspace, a state-of-the-art, well-equipped workroom for creating, training, testing, prototyping, and product development, and the Spark!Lab, a partnership with the Smithsonian, which is a Science, Technology, Engineering, Arts, and Math (STEAM) education space for younger students – a place where they can be creative and experience the hands-on process of invention.



# NDN COLLECTIVES' COMMUNITY DEVELOPMENT MODEL

NDN Collective was designed to be a **movement infrastructure** development organization, to engage in frontline organizing, build community development capacity and projects, and re-matriate wealth through grantmaking and lending at systemically impacting levels. We believe it is important to retain our frontline organizing roots to keep us grounded in the complexity of on-the-ground realities that keep us growing, learning, and changing.

We take an ecosystem approach to building community wealth, knowing that it takes building power and capacity from individual, Nation, and intertribal scale to create the change we seek. We recognize that nonprofits do not represent the 'movement,' but that they can be impactful temporary tools to organize and resource our work. Our community and economic development focus is on creating a circular economy, grounded in shared governance, and building community wealth to impact our political positionality as well as achieve equity and justice. For example, our purchase of land for development within the Rapid City area has transformed our political positionality to a landowner and community development agent rather than being only perceived as a political resistance organization. A lead interest of ours is how to build up the power of Indigenous peoples, Nations and organizations across Turtle Island so that we can change the entire political power structure of the landscape we function within.

An important consideration for Indigenous organizations is how do we best use the resources that are invested into us to achieve our mission? As Nick Tilsen said, **"How do we create ecosystem and community wealth building infrastructure into the DNA of how we do this work without perpetuating capitalist models?"** We understand that grant funding is fickle, that federal funds are from colonial sources. How do we invest in our communities and build infrastructure in our organizations to have self-determined stability outside of these sources of income? We have a few different approaches to manage this need for stability, as well as allow NDN Collective to serve its mission in diverse, flexible ways.

#### KEY STRATEGY: DIVERSE, MUTUALLY BENEFICIAL ORGANIZATIONAL STRUCTURES

Our approach is to hold a variety of different, linked organizational structures. We have a grantmaking foundation and a business investment fund operating as a 501 c-3, a political action 501 c-4, and a for-profit LLC holdings company that are all connected under the same mission to build Indigenous power to benefit the equity of all people and Mother Earth.

NDN Collective's 501 c-3 has a Land and Power Building Fund, to support the building of Indigenous power through Land Back and culturally responsible community development. 50% of donations we receive for this Fund go to grants for communities across Turtle Island that are doing deep, systemic power building community development work, over the long term. The other 50% goes to our place-based investments in the Paha Sapa, the homeland of our organization. Thus far, these investments include the Oceti Sakowin Community Academy, a Lakota language and cultural immersion school, townhouses for affordable housing, and the HeSapa Retreat Center.

Thus far, these investments include the Oceti Sakowin Community Academy, a Lakota language and cultural immersion school, townhouses for affordable housing, and the HeSapa Retreat Center. These lands and buildings are held by the social enterprise NDN Holdings, our for-profit LLC. **Nonprofits can own for-profit companies**. NDN Holdings is owned by the NDN Collective 501 c-3. NDN Holdings is the holder of our assets, which isolates the legal risk to them from our nonprofit activities; some of which are risky political actions. Grant funding is strictly for non-profit activities, but can go towards a social enterprise. When NDN Collective uses grant funding to purchase lands for social community wealth building benefits, we utilize **asset transfer agreements** rather than gifting or granting, to NDN Holdings.

NDN Holdings, although not having a board itself, is still accountable to the NDN Collective 501c-3's board. They also have the freedom to do independent community wealth building acquisitions. For example, they have obtained loans from Native American Bank to pursue further developments, based on the assets of the buildings and land obtained through asset transfer agreements, originally obtained through mission-based grantmaking. The financial accountability to the original mission remains clear because the purpose of the investment was for community benefit along the entire transfer and use.

Another application of this strategy is the use of a connected LLC/Holding company to hold the office building or spaces that are utilized by your non-profit. For example, NDN Collective did a commercial lease agreement between NDN Collective and NDN Holdings, for market rate rent. The signed lease can be used as an income guarantee for the LLC. On the 501 c-3 side, rent is always a grant-eligible nonprofit expense. As Nick stated, "why would we be paying rent on stolen land? We are doing infrastructure development to reclaim stolen lands, to build community wealth, build this neighborhood, and build political power at the same time!"

Another example of using nested development and economic practices to create sustainability is NDN Collective's development of the He Sapa Retreat Center. The Retreat Center is operated under its own LLC, entirely owned by NDN Holdings. When NDN Collective, the 501 c-3, (or anyone else) pays for retreat center use, the majority goes to paying back the bank loan for the purchase, a portion goes into an operation and maintenance fund, and the remaining portion is counted as profit. These developments and businesses all employ people, and all serve the benefit of building community wealth and stability. The final tool we use is the development of an **endowment**. While we believe that financial resources should not be hoarded, we recognize that while we are in this in-between era of re-building our cultural communities and economies, we need to utilize some of the tools of capitalism to speed up our ability to extract our economies out of this system. We are building an endowment to enable the continuance of our grantmaking and investments into anti-capitalist community developments across Turtle Island regardless of the willingness of philanthropy to invest in our work, and enable our community development efforts; the school, future housing, and businesses, to be maintained well, with dignity and care. And, when we are no longer needed, our endowment is designed to be sunsetted, disbursing the wealth to our communities.

This type of diverse strategy, deeply accountable to our values and people, enables us to be free from political control, dependency on funders that are not values-aligned, and the mentality of scarcity that has diminished our ability to creatively build our futures. We are sharing our strategies with the hope that our learnings can build the pool of creative ideas available to support our peoples.



# CONCLUSION



With creative determination and relationship building, we can model the systemic transformation of trade and economy from one based on the exploitation of our ecological and human relations, towards one based on care, reciprocity, and the regeneration of life. This work is already happening, across our Nations.

We are busy renewing traditional agriculture and revitalizing old trade routes. We are growing our reservation-wide networks, supporting one another with skills, products, and services. We are imagining new businesses based on regenerating the health of the land, and we are building infrastructure that reflects our responsibilities to Creation and our connection to our families.

We see the power that will be built when we are ready to reach from Indigenous nation to Indigenous nation, and lead these visions and economic transformation strategies with allies in our bioregions. We live in a time of transition, creativity, and change, and the future looks beautifully Indigenous!



# **APPENDIX OF RESOURCES**

# INDIGENOUS ECONOMIC FRAMEWORKS

Indigenomics Institute https://indigenomicsinstitute.com

Research and thought leader organization also offering strategic development services.

Indigenous Economics; Sustaining Peoples and their Lands Dr. Ron Trosper's detailed economic analysis in an academically oriented book

#### NON-INDIGENOUS REGENERATIVE ECONOMY THOUGHT LEADERS

Democracy Collaborative Community Wealth Building thought and research leader https://democracycollaborative.org

New Economy Coalition Advocate for Solidarity Economies https://neweconomy.net/solidarity-economy/

The Capital Institute https://capitalinstitute.org/finance-for-a-regenerative-world/

Business Alliance for Local Living Economies http://www.livingeconomies.org

Trauma of Money Institute https://www.thetraumaofmoney.com/ Trauma of Money Book

#### MAPPING AND STRATEGY

Dreaming New Mexico https://dreamingnewmexico.bioneers.org

BioFi Project, Bioregional Mapping Guide https://www.biofi.earth/biofi-tools-guides

Department of Bioregion Indigenous Bioregional Mapping https://deptofbioregion.org/bioregional-mapping/indigenous-mapping/



#### **COOPERATIVE DEVELOPMENT**

Minnesota Indigenous Business Alliance Cooperative Development Resource https://www.mniba.org/programs/cooperative-development.html

Cooperative Development Institute <a href="https://cdi.coop/resource-center/">https://cdi.coop/resource-center/</a>

Start.coop Online clearinghouse for cooperative resources, including financing https://www.start.coop/resources

#### FOSSIL FUEL FREE TRANSPORTATION

Alternative Fuels Data Center Renewable Natural Gas Information https://afdc.energy.gov/fuels/natural-gas-renewable

Environmental Protection Administration Renewable Natural Gas Information https://www.epa.gov/Imop/renewable-natural-gas

Alternative Fuels Data Center: Transportation Planning for Efficiency https://afdc.energy.gov/conserve/system\_efficiency.html

Recycled Vegetable Oil Biodiesel Information https://www.rit.edu/affiliate/nysp2i/sites/rit.edu.affiliate.nysp2i/files/biodiesel\_workshop presentation\_2012-10-05.pdf

Blue Lake Rancheria Transportation Program https://bluelakerancheria-nsn.gov/initiatives/transportation/

Pauma Tribe biodiesel program http://paumatribe.com/files/pgfbrochure072110-1.pdf

#### **US INDIGENOUS BUSINESS AND ENTREPRENEURSHIP**

Changelabs Navajo/Hopi based entrepreneurship catalyst https://www.nativestartup.org/about

Indigenous Business directory http://nativebusiness.directory

#### **US INDIGENOUS BUSINESS AND ENTREPRENEURSHIP (CONT.)**

Tribal Business Structure Handbook https://www.irs.gov/pub/irs-tege/tribal\_business\_structure\_handbook.pdf

Native American Foreign Trade Zones Primer <u>https://www.bia.gov/sites/default/files/dup/assets/as-ia/ieed/ieed/pdf/Primer%20on%20Native%20</u> <u>American%20FTZ%20508%20Compliant%202.6.18.pdf</u>

ONABEN www.onaben.org

Minnesota Indian Business Alliance www.mniba.org

Oregon Native American Business and Entrepreneurial Network www.onaben.org

North Dakota Indian Business Alliance www.ndiba.com

Wisconsin Indian Business Alliance https://wibanative.org

South Dakota Indian Business Alliance www.sdibaonline.org

Indian Business Alliance Buy Native Campaigns https://www.amiba.net/buy-indian/

Tribal Business Structure Handbook https://www.irs.gov/pub/irs-tege/tribal\_business\_structure\_handbook.pdf

#### **US-FOCUSED FINANCING**

Rematriating Economies Apprenticeship An apprenticeship opportunity to bring Indigenous women into finance leadership <u>https://www.rematriatingeconomies.com</u>

NDN Fund Culturally rooted, relational capital for renewable energy, and resilient community development <u>www.ndncollective.org/loans</u>

### **US-FOCUSED FINANCING (CONT.)**

Skoden Ventures https://skodenventures.com/

Indigenous Futures Fund https://www.missiondrivenfinance.com/invest/missing-middle/indigenous-futures-fund/

Travois New Markets Tax Credit specialist <u>https://travois.com/what-we-do/economic-development/</u>

List of Native Financial Institutions: https://www.minneapolisfed.org/indiancountry/resources/mapping-native-banks

#### US INDIGENOUS COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS

Northwest Area Foundation 'About CDFIs' Information https://www.nwaf.org/portfolio/nativecdfi-2/

CDFI Development Support http://cdfi.org/about-cdfis/cdfi-fund

List of Native Financial Institutions: https://www.minneapolisfed.org/indiancountry/resources/mapping-native-banks

Oweesta Corporation www.oweesta.org

Spruce Root Indigenous Alaska CDFI with business coaching, capital, and regenerative development partnerships <u>www.spruceroot.org</u>

#### **FEDERAL RESOURCES**

Economic Development Research and National Technical Assistance https://www.grants.gov/web/grants/view-opportunity.html?oppId=305782

Rural Business Development Grants https://www.rd.usda.gov/programs-services/rural-business-development-grants

Rural Community Development Initiative Grants https://www.rd.usda.gov/programs-services/rural-community-development-initiative-grants

# **CANADA-BASED RESOURCES**

#### **INDIGENOUS ENTREPRENEURSHIP AND BUSINESS**

Entreprenorth Sustainable Indigenous business development mentorship and support <u>www.entreprenorth.ca</u>

Fireweed Fellowship <u>https://www.fireweedfellowship.com/</u> Indigenous Entrepreneurship Accelerator, Canada

Indigenous Peoples Economic and Trade Cooperation Arrangement <u>https://www.international.gc.ca/trade-commerce/indigenous\_peoples-peuples\_autochtones/ipetca\_</u> <u>overview-acecpa\_apercu.aspx?lang=eng</u>

Canadian Council for Indigenous Business <a href="https://www.ccab.com/">https://www.ccab.com/</a>

Canadian Indigenous Business Directories <u>http://ahki.ca/indigenous-business-directories/</u> <u>https://www.bcibic.ca/resource-directory/</u> <u>http://indigenousbusiness.directory/directory/</u>

Cooperatives First, a business cooperative development support organization https://cooperativesfirst.com

List of Indigenous Cooperatives in Canada <a href="http://cooperativesfirst.com/isl/uploads/2016/10/CoopsInAboriginalCommunities2012\_FINAL\_lowrez">http://cooperativesfirst.com/isl/uploads/2016/10/CoopsInAboriginalCommunities2012\_FINAL\_lowrez</a>. pdf

Local People, Local Solutions: A Guide to First Nations Cooperative Development in Saskatchewan <a href="http://www.sask.coop/images/learn\_more/docs/SFNEDN\_SCA\_FN\_Coop\_Guide\_2015.pdf">http://www.sask.coop/images/learn\_more/docs/SFNEDN\_SCA\_FN\_Coop\_Guide\_2015.pdf</a>

Aki Energy <u>www.akienergy.com</u> Indigenous community consulting and development organization

#### CANADA-BASED FINANCING

Raven Capital Partners <u>https://ravencapitalpartners.ca</u> Social investment and economic development capacity building

## **CANADA-BASED FINANCING (CONT.)**

List of Province by Province funding opportunities https://fcm.ca/en/resources/cedi/first-nation-municipal-funding-resources

National Aboriginal Capital Corporations Association https://nacca.ca/indigenous-financial-institutions/

# **RECURSOS EN MÉXICO**

#### **DESARROLLO COMUNITARIO**

Promoción de la investigación en humanidades, ciencia, tecnología e innovación. https://conacyt.mx/convocatorias/

Subvenciones para el desarrollo de empresas rurales https://www.gob.mx/inaes

Fondo de apoyo a los Pueblos Indígenas <u>https://www.ifad.org/es/ipaf#:~:text=El%20Fondo%20de%20Apoyo%20a,pueblos%20</u> <u>ind%C3%ADgenas%20y%20sus%20organizaciones</u>

Red MesoAmeriKaab (Red MAK) https://red-mak.wixsite.com/red-mak

Programa de Infraestructura Indígena https://www.gob.mx/inpi/acciones-y-programas/programa-para-el-bienestar-integral-de-los-pueblosindigenas-probipi

Financiamiento a proyectos de alimentación y desarrollo comunitario. https://www.wkkf.org/es/grantseekers

Alianza Milpa https://alianzamilpa.org

FND Financiera Nacional de Desarrollo Agropecuario, Rural, Forestal y Pesquero. https://www.gob.mx/fnd

FILAC (Fondo para el Desarrollo de los Pueblos Indígenas Latino America y el Caribe) https://www.filac.org

SERAPAZ (Servicios y Asesorías para la Paz) Construcción de paz y estrategia para la defensa del territorio. https://serapaz.org.mx

#### **DESARROLLO COMUNITARIO**

Crédito a la palabra para pequeños productores https://www.gob.mx/bienestar/acciones-y-programas/creditos-a-la-palabra-241368

Información cartográfica para la defensa del territorio <u>https://cartocritica.giscloud.com</u>

Programa de ayuda directa de la Embajada de Australia en México https://mexico.embassy.gov.au/mctycastellano/cooperation.html

Fondo Canadá Para iniciativas Locales - México https://www.international.gc.ca/world-monde/funding-financement/cfli-fcil/2022/mexico-mexique. aspx?lang=eng

Fondo Guardianes de la Tierra https://www.culturalsurvival.org/koef/es

#### LEGAL

Educación y Ciudadanía A. C. (fortalecimiento organizativo) https://educiac.org.mx/

Appleseed México ofrece asesoría legal gratuita a organizaciones de la sociedad civil https://appleseedmexico.org

Fortalecimiento Institucional de organizaciones sociales <a href="https://www.cemefi.org/">https://www.cemefi.org/</a>

Programa de Acciones Culturales, Multilingües y Comunitarias https://www.cultura.gob.mx/gobmx/convocatorias/detalle/3407/pacmyc-2022

# **ECONOMÍAS SOLIDARIAS**

RIPESS (Red Intercontinental de Economía Solidaria Latinoamérica y Caribe) https://ripesslac.org/

La cooperacha (información sobre economía solidaria) https://lacoperacha.org.mx/

Fundación Tortilla https://fundaciontortilla.org/

ALCONA (Alianza Cooperativista Nacional) https://educacionalcona.com/

DEFEND. DEVELOP. DECOLONIZE