



**NATIVE CDFI NETWORK  
FINANCE TRACK  
PRIZE COMPETITION**

**COVER PAGE**

**Title:** *Native CDFI Network Energy Self-Sufficiency Finance Project for Tribal Communities*

**Competitor Name:**

Native CDFI Network (NCN)  
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**Organization:** The Native CDFI Network (NCN) is a non-profit technical assistance, capacity building, and advocacy organization that supports and creates opportunities for Native Community Development Financial Institutions (Native CDFIs) to overcome systemic barriers to investing in Native economies, communities, and infrastructure.

**Location of Primary Benefits:** NCN intends to work with its member Native CDFIs to target at least 3-5 tribal communities to participate in the initial pilot round of loans and other funding for clean energy, energy efficiency, and electrification projects on tribal lands. These communities include but are not limited to the Iowa Tribe of Kansas and Nebraska (zip code 66094-4028), the Yankton Sioux Tribe in South Dakota (zip code 57380-7165), and the Omaha Tribe of Nebraska (zip code 68039-3056). Each of these Tribes are considered rural, with reservation populations of less than 10,000.

**Short Description of Proposed Plan, Activities, and Use of Prize Funds:** The overall goal of the *Native CDFI Network Energy Self-Sufficiency Finance Project for Tribal Communities* project is to make energy finance available in overburdened and underserved tribal communities, whether to tribal member homeowners, tribal housing authorities, tribal governments, or tribal enterprises, to deploy clean energy, energy efficiency, and electrification projects that benefit tribal members and tribal communities.

NCN will use prize funds to: (1) Conduct a market assessment and outreach to Native CDFIs to gauge level of awareness, anticipated project demand, education and training requirements, and obstacles to capital deployment for clean energy projects; (2) Identify 3-5 Native CDFIs to partner on the design of at least three model energy finance loan products; (3) Design the model energy finance loan products, including standardized loan documents, core underwriting standards, and suggested terms; and (4) Pilot the model loan products with the initial 3- 5 pilot Native CDFIs.

**Video Pitch:** <https://youtu.be/k1hIOHkuM1Q>

## Project Members

Pete Upton, CEO, Native CDFI Network. Pete is the CEO of both Native CDFI Network and Native360 Loan Fund, a Native CDFI that serves the Ponca and Iowa Tribes in Iowa. Mr. Upton has been involved with the Native CDFI Network since it was a grassroots movement. From 2011-2012, he served on the steering committee that was instrumental in the Native CDFI Network's initial organizational development steps. In 2012, Mr. Upton became a founding board member and served as the Chairperson for the Peer Learning Committee. Mr. Upton understands the challenges of serving both rural and urban areas in various different jurisdictions. He values strong networks and cultivates partnerships to deliver technical assistance throughout a vast service area. Mr. Upton is a powerful advocate for equal access to capital.

Dr. Kristen Wagner, National Programs Director, Native CDFI Network. Dr. Wagner manages NCN-funded programs, NCN Membership Programs, and oversees the design and delivery of capacity-building supports to NCN members. Dr. Wagner built her 25-year career with a commitment to building more equitable economies in Native communities across the country and Indigenous communities globally.

Dr. Ian Record, Consultant, Native CDFI Network. Dr. Record advises and advances NCN's development and implementation of various NCN policy advocacy, policy research, and strategic communications initiatives. Dr. Record joined NCN after working for the past two decades with the National Congress of American Indians and the Native Nations Institute for Leadership, Management, and Policy at the University of Arizona.

Pilar Thomas, Attorney, Quarles & Brady LLP. Ms. Thomas is a partner in the firm's energy, environment and natural resources practice group, where her practice focuses on tribal energy and economic development, including project finance, energy leases and development agreements, and strategic legal advice to advance tribal clean energy project goals.

Other partners will include Native CDFIs, Tribes, and clean energy lenders and producers. All partners will be engaged as part of this project to develop best practices related to energy lending and tribal self-sufficiency.

## Summary

Because of NCN's role in supporting and promoting Native CDFIs, the Native CDFI Network is uniquely positioned to develop new energy finance and other credit programs that can be deployed across the 72 Native CDFI members coalition - and others that want to lend into tribal communities. The Native CDFI Network is a trusted partner for the Native CDFIs and funders who want to contribute to investments in clean energy projects on tribal lands. Native CDFI Network also has access to the leading consultants, energy finance firms and legal experts that are familiar with and do work in tribal energy for tribal communities.

The *Energizing World Communities Prize* would allow NCN to grow our own capacity building supports to help Native CDFIs and tribal partners to: 1) building capacity as an intermediary lender and develop programs to better serve our Native CDFI members, 2) expand deployment of clean energy, energy efficiency and electrification projects located in rural and remote tribal communities, 3) create jobs and reduce greenhouse gas emissions; and 4) achieve energy savings for tribal members, tribal governments, and enterprises.