

NDN COLLECTIVE

**FREQUENTLY  
ASKED  
QUESTIONS**

**COLLECTIVE  
ABUNDANCE  
FUND**

# FREQUENTLY ASKED QUESTIONS

## WHO IS ELIGIBLE TO APPLY FOR THE COLLECTIVE ABUNDANCE FUND?

Applicants **must** meet the following criteria in order to apply:

- An Indigenous person to Turtle Island (US, Mexico, Canada) which includes related Island Nations (including American Samoa, Guam, the Northern Mariana Islands, Borikén/ Puerto Rico, the U.S. Virgin Islands). NDN Collective honors the definition of Indigenous from the UN Declaration on The Rights of Indigenous peoples; and
- 18 years of age or older; and
- who reside within the tri-state area of Minnesota, North Dakota, or South Dakota.

You Are Not Eligible to Apply for any NDN grant program that is directed to an individual, such as the Collective Abundance Fund, Radical Imagination, or Changemaker Fellowship if you are currently an NDN Collective:

- Employee
- Member of Board of Directors
- Contractor/Consultant
- Advisory Board/Committee Member
- Immediate blood, adopted family or spouses/domestic partner of an NDN Collective employee or Board of Directors. This includes parents, children, and siblings.

## WHEN WILL NDN COLLECTIVE START DISPERSING FUNDS?

The Collective Abundance Fund grant portal is scheduled to open Tuesday, May 9, 2023. Grant Applications are expected to be due on Tuesday, July 11, 2023, with grant awards made in early October 2023. Please watch the NDN Collective website for current information: [ndnco.cc/ColAb](https://ndnco.cc/ColAb)

## HOW MUCH MONEY COULD I RECEIVE?

Grantees will receive flexible cash awards of \$25,000 or \$50,000 to invest in and support their self-determined wealth building activities.

# FREQUENTLY ASKED QUESTIONS

## WHAT ARE THE TAX AND BENEFITS IMPLICATIONS FOR RECEIVING A GRANT?

NDN is making Collective Abundance Fund awards for the charitable purpose of building family and generational wealth from an Indigenous perspective and to begin to address the wealth gap among Native families. NDN is under no obligation to make any award, and it will receive no services in return for making any award.

NDN intends for the Collective Abundance Fund awards to be a gift. A payment intended to be a gift is generally not taxable to the individual receiving it, but that is not always the case. NDN cannot advise any recipient on their tax liability with respect to their award, nor can it advise on whether an award will impact a recipient's eligibility for benefit programs.

*We encourage applicants to seek full understanding of potential impacts of a cash award for their individual and family households.* This includes understanding and assessing the potential impact of receiving a grant on their current and future eligibility of public county or tribal assistance programs and services individuals and families may receive. In addition, grantees are strongly encouraged to consult with their tax advisors.

## WHAT ACTIVITIES CAN THE GRANT SUPPORT?

Grants will support a one-year (12-month) plan for achieving a wealth building goal(s). The following goals and activities are expected to be supported to reflect the aspirations identified by the community (*The Community Voices Report can be found here at [ndnco.cc/ColAb](http://ndnco.cc/ColAb)*)

- Homeownership or Household Stability (down payment, home repair, home rehabilitation, home addition, multi-generational housing development)
- Education or Skill Building (tuition, fees, books, supplies)
- Financial Planning (financial courses, training, financial advisement)
- Health and Wellness (activities supporting mental, physical and spiritual well-being)
- Business Development (capital investments, equipment, supplies)
- Food Security (sustainable family food systems, such as gardens and greenhouses, land purchase, infrastructure investments, livestock, food processing/production equipment and supplies, hunting/fishing)
- Cultural Traditions: Language, Cultural Knowledge, Healing Practices, Art (cultural mentors, apprenticeships, supplies, equipment)

Other areas that may be considered in supporting a Reliable livelihood: Providing for you and your family in dependable ways to secure the necessities of life: food, water, shelter, education, healthcare, ceremony, and community. (reliable childcare, technology, debt relief, reliable transportation).

# FREQUENTLY ASKED QUESTIONS

## ARE THERE ACTIVITIES THAT WILL NOT BE SUPPORTED?

Yes, the following areas will not be supported:

- Activities that are *extractive* in nature or that may cause harm to people or Mother Earth will not be supported.
- The Collective Abundance Fund is not intended to provide support for family *emergencies or crises* and is not a rapid response grant.

## IF I DON'T GET AWARDED, CAN I APPLY AGAIN NEXT YEAR?

Yes, Applicants who are not awarded a grant may reapply in subsequent years. Awarded grantees may not reapply in following years.

## WILL THERE BE ANY REQUIREMENTS WITH THE GRANT AWARD?

Yes, awarded grantees will be required to participate in a Grantee Orientation in addition to virtual Learning and Power Building sessions that will provide training, resources, and opportunities to share and learn from, furthering the collective Indigenous wealth and power building movement. Grantees will also be expected to submit a report on the impact of their wealth building activities, and how they were accountable to their wealth building plans. This will include reporting and documentation of grant expenditures, demonstrating the use of grant funds and sharing insights and lessons learned during the project.

## WHAT WILL THE APPLICATION QUESTIONS INCLUDE?

The Collective Abundance Fund Application will include questions related to the individual and family's wealth building plan, goal(s) and proposed activities. Plans and goals must align with the Indigenous wealth definition:

*Indigenous wealth is a quality of life and mindset that encircles family and community well-being and the care of relationships (self, family, extended family, community, land, environment), and a spirit of generosity. Money is a tool to support basic needs (safety, food, shelter, education) and bring financial security and self-determination so that one can live a "good life," abundant in social and cultural sharing.*

- Applicants will be expected to describe their resource plan and how the grant and other resources align with the proposed activities. Applicants will be expected to share their planned strategies for success and mitigating challenges.
- Applicants will be expected to share household income, family size, and current family conditions.
- Applicants will also be required to provide reference or support letters that attest to the applicant's reputation and commitment to wellness.

# FREQUENTLY ASKED QUESTIONS

## WHY DO APPLICANTS NEED TO SHARE HOUSEHOLD INCOME?

During the planning and community engagement process, the collective voices identified the need to support individuals and families across a spectrum of income levels. We want to ensure equitable distribution across income levels. We also want to support individuals and families who have a need for this resource and not necessarily those with sufficient incomes to realize their wealth building goals.

## I HAVE POOR CREDIT, WILL I STILL BE ELIGIBLE TO RECEIVE FUNDS?

We recognize that the current capitalist system has created a disadvantage for Indigenous, Black, and people of color. Racial wealth gaps are evident in the data, including lower household incomes, home ownership, and education attainment for Indigenous Peoples. These barriers and lack of opportunities contribute to subsequent factors, including poor credit ratings, and even no credit rating for individuals. We will work diligently to ensure broad eligibility, including our relatives with poor credit scores.

## CAN ORGANIZATIONS RECEIVE FUNDS?

No. This fund is designed specifically to support individuals and families to reduce the wealth gap and provide wealth building opportunities for our relatives. However, we will seek opportunities to collectively work together with community partners who are committed to addressing wealth disparities and increase collective abundance across our Native communities.

## WILL THERE BE ANY GUIDANCE OR ADVICE GIVEN FOR PEOPLE WHO HAVE LITTLE TO NO EXPERIENCE IN THIS TYPE OF REQUEST?

Absolutely. Outreach and information sharing, including how to apply to the fund, webinars, and technical support will be provided prior to and during the grant application period. Additionally, applicants may seek support from a *Navigator* - a relative or other trusted community advisor to assist in navigating the application process, including logging into the application portal on behalf of the applicant. Navigators may also be a program staff member from a Indigenous-led Community Development Financial Institution, a Tribal College or University, a Native-led Nonprofit, or a Tribe to assist the applicant in completing the application process. Applicants should select trusted advisors as their Navigator due to confidentiality and personal information shared in the application.

# FREQUENTLY ASKED QUESTIONS

## WHAT IS THE PURPOSE AND ROLE OF A NAVIGATOR?

NDN Collective is committed to radical accessibility for Indigenous individuals and families to apply to the Collective Abundance Fund program opportunity. While the application does not include unnecessary or burdensome application processes, we recognize that applicants may have limited access to the internet, computers, or are new to application processes. For this reason, NDN is leaning into the existing networks and community hubs across the tri-state area to support individuals with applications.

## IS THERE AN INCENTIVE FOR NAVIGATORS TO SUPPORT INDIVIDUALS?

We embrace the spirit of being a good relative. Navigators who support individuals with navigating the grant portal, assisting with the grant application, and submittal process that leads to a successful grant award will be eligible for \$500. Payment and a subsequent 1099 will go directly to the individual Navigator or to the organization of an employed Navigator working on behalf of Indigenous-led CDFI, Tribal College or University, Native Nonprofit, or Tribe. Both the Navigator and Applicant will be expected to sign an agreement to the relationship and that the Navigator agrees to not having personal influence, control or direct access to any grant funds if awarded. We imagine that the Collective Abundance Fund opportunity furthers the work of community organizations with the potential for individuals to advance their educational, business, homeownership, and other wealth building goals through this potential influx of financial resources.

## CAN NAVIGATORS SUPPORT MORE THAN ONE GRANT APPLICANT?

Yes. Navigators are able to support more than one individual with grant applications. Note, a 1099 will be issued to Navigators or to the entity (for those working on behalf of an organization).

## HOW CAN THE NAVIGATOR BE PREPARED TO SUPPORT INDIVIDUAL APPLICANTS?

It would be important for potential Navigators to be familiar with the Collective Abundance Fund program and the application process, including:

- [\*Webinar - Part 1: Program & Application Overview\*](#)
- [\*Webinar - Part 2: Application Support & Stepping into Abundance\*](#)
- [\*Webinar - Part 3: Navigator Support\*](#)
- [\*Collective Abundance Fund Application Questions\*](#)

# FREQUENTLY ASKED QUESTIONS

## GET IN TOUCH WITH US

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