



INDIAN COUNTRY SNAPSHOT: Mountain|Plains Regional Native CDFI Coalition

In the early stages of the COVID-19 pandemic, nine Native CDFIs across North Dakota, South Dakota, Montana, and Wyoming formed the Mountain | Plains Regional Native CDFI Coalition to “leverage [their] collective knowledge, skills, assets, and partnerships to build equitable platforms that support thriving Native economies in the region.”¹ In 2022, the Coalition secured a landmark U.S. Economic Development Administration (EDA) investment to implement “a holistic, five-year strategy to reimagine and actualize capital systems that center relationship, reciprocity, and resilience.”² Based on their *anecdotal* experiences, Coalition members had identified “the shared challenge of hiring qualified individuals from our own communities”³ as a major obstacle to achieving this strategy, but to develop targeted solutions to overcome it, they needed a clear, *data*-informed picture of this complex human capacity challenge.⁴ Using EDA funding, the Coalition commissioned a workforce needs assessment so “innovative solutions to support the Indigenous Finance Industry workforce could be explored.”⁵ The assessment revealed that: (1) the CDFIs’ greatest staff training need areas were business counseling/planning/management, loan underwriting, data management/reporting, and grant writing; (2) the regionally available training programs were “generally not CDFI-specific”; (3) workforce wrap-around services such as childcare and housing were vital for attracting and retaining quality employees; and (4) to fully service their respective communities, Coalition members would need to grow their combined workforce by 46%.⁶ In response, the Coalition forged a three-pronged plan “to develop and hire from a regional pool of Native finance professionals”⁷, including creating a Native CDFI-customized curriculum, cultivating partnerships with area TCUs to co-develop a specialized certificate program, and offering existing and prospective Native CDFI employees a training course of its own.⁸ In just a few years, the Coalition “has made significant strides”⁹ in achieving its long-range strategy, onboarding more than 30 “quality and trained employees”¹⁰ across the nine original CDFIs plus the new CDFI they jointly created, and expanding its peer-to-peer learning network beyond executive directors to management-level staff, resulting “in leveraged capital that would not have been available individually.”¹¹

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RELATED RESOURCES

[Mountain | Plains Regional CDFI Coalition](#)

[U.S. Economic Development Administration: Mountain | Plains Regional Native CDFI Coalition](#)

[Mountain | Plains Regional CDFI Coalition: Overarching Coalition Narrative](#)

[Brookings Institution: Fortifying a robust Indigenous Finance Industry in the Mountain-Plains region through Native knowledge, institutions, and relationships](#)

[NACDC Financial Services, Inc.: Native CDFI Workforce and Professional Development Study: An assessment of resources and opportunities to support the Indigenous Finance Industry](#)

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- ¹ Mountain | Plains Regional Native CDFI Coalition, *Coalition Overarching Narrative (applicant submitted)*, U.S. Economic Development Administration, September 2022, p. 2 (https://www.eda.gov/sites/default/files/2022-09/Mountain_Plains_Regional_Native_CDFI_Coalition.pdf, accessed April 16, 2025). The Coalition’s combined service area covers 20 reservations, which “have some of the highest levels of persistent poverty nationally” (Robert Maxim, “Fortifying a robust Indigenous Finance Industry in the Mountain-Plains region through Native knowledge, institutions, and relationships,” Brookings Institution, May 21, 2024 (<https://www.brookings.edu/articles/fortifying-a-robust-indigenous-finance-industry-in-the-mountain-plains-region-through-native-knowledge-institutions-and-relationships/>, accessed April 16, 2025)).
- ² The Coalition received \$45 million as one of 21 awardees of the Administration’s Build Back Better Regional Challenge (Mountain | Plains Regional Native CDFI Coalition website (<https://www.mountainplainscoalition.org/>, accessed June 11, 2025)).
- ³ Angie Main, Executive Director, and Leona Antoine, Project Manager, NACDC Financial Services, Inc., Conversation with NCAI, March 27, 2025.
- ⁴ According to the Coalition, a “lack of data prevents tribes and community members from gaining a solid understanding of their baseline realities, which creates confusion and uncertainty in long-term economic planning efforts.” (*Coalition Overarching Narrative (applicant submitted)*, September 2022, p. 3).
- ⁵ NACDC Financial Services, Inc., *Native CDFI Workforce and Professional Development Study: An assessment of resources and opportunities to support the Indigenous Finance Industry*, Prepared by Sweetgrass Consulting, February 2024, p. 3 (<https://drive.google.com/file/d/18Z8-kpjOLiaFgufT7agd1W2VP4kQ28N/view>, accessed June 10, 2025).
- ⁶ Ibid., pp. 7, 11-12, 17-18. According to the assessment, “the average amount of FTE each organization would like is 10.89, or an increase of 46% from their current capacity. None of the CDFIs considered themselves to be fully resourced” (Ibid., pp. 11-12). For Native CDFI executive directors specifically, the most critical development and training needs were succession planning and growth and change management (Ibid., p. 14).
- ⁷ Main and Antoine, Conversation with NCAI, March 27, 2025; Maxim, “Fortifying a robust Indigenous Finance Industry in the Mountain-Plains region through Native knowledge, institutions, and relationships,” May 21, 2024.
- ⁸ NACDC Financial Services, Inc., *Native CDFI Workforce and Professional Development Study*, February 2024, p. 23; Maxim, “Fortifying a robust Indigenous Finance Industry in the Mountain-Plains region through Native knowledge, institutions, and relationships,” May 21, 2024.
- ⁹ U.S. Economic Development Administration, “Mountain | Plains Regional Native CDFI Coalition,” webpage (<https://www.eda.gov/funding/programs/american-rescue-plan/build-back-better/finalists/four-bands-community-fund>, accessed June 10, 2025).
- ¹⁰ NACDC Financial Services, Inc., *Native CDFI Workforce and Professional Development Study*, February 2024, p. 3; Maxim, “Fortifying a robust Indigenous Finance Industry in the Mountain-Plains region through Native knowledge, institutions, and relationships,” May 21, 2024.
- ¹¹ Mountain | Plains Regional Native CDFI Coalition, *Coalition Overarching Narrative (applicant submitted)*, September 2022, p. 6.