

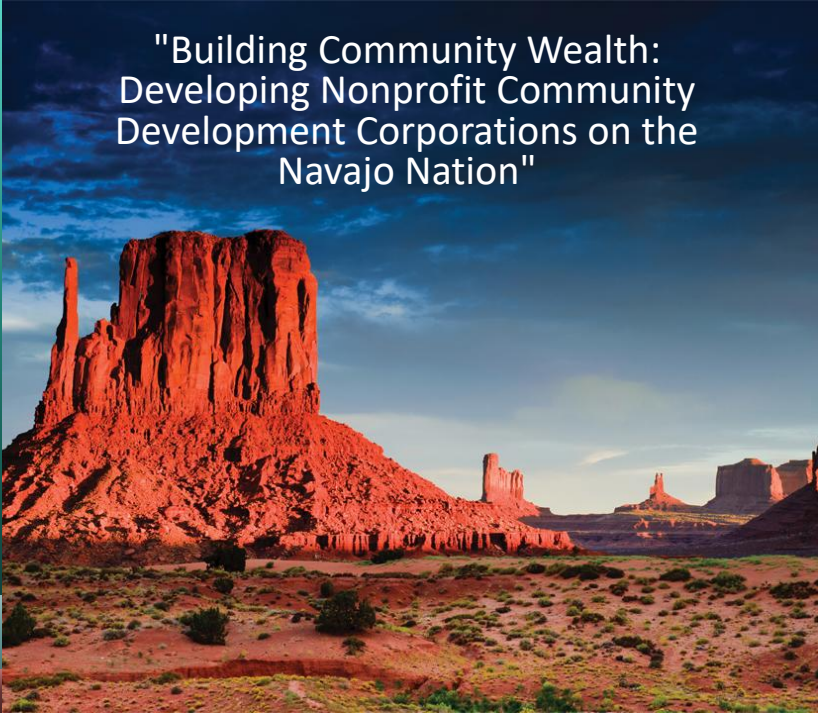


Diné/Native American Non-Profit Development Workshop

Diné Community
Development Corporation,
Inc.

June 09th, 2026

"Building Community Wealth: Developing Nonprofit Community Development Corporations on the Navajo Nation"



1



Tribal Community Development Corporation





DEFINITION OF A TRIBAL COMMUNITY DEVELOPMENT CORPORATION

ROOTED IN CULTURE. DRIVEN BY COMMUNITY. BUILT FOR GENERATIONS.





A Tribal Community Development Corporation (CDC) is a locally controlled, nonprofit organization created by and for a Tribal community to strengthen its social, cultural, and economic well-being through community-driven initiatives and sustainable development.



PURPOSE

To build strong, healthy, and self-reliant communities by creating opportunities, building capacity, and improving quality of life—today and for future generations.

KEY CHARACTERISTICS



LOCALLY CONTROLLED
Governed by community members who understand local needs and priorities.



COMMUNITY DRIVEN
Develops solutions based on community input, values, and traditions.



MISSION FOCUSED
Focuses on improving the economic, social, and cultural well-being of the community.



SUSTAINABLE
Builds long-term assets, creates jobs, and fosters financial stability.



MULTI-SECTOR APPROACH
Works in areas such as business development, housing, education, finance, infrastructure, and more.



BUILT ON PARTNERSHIPS
Collaborates with tribal entities, nonprofits, government, and the private sector.

TRIBAL CDCs ARE THE ENGINES OF SUSTAINABLE COMMUNITY DEVELOPMENT.



STRENGTHENING FAMILIES



BUILDING CAPACITY



CREATING OPPORTUNITIES



PRESERVING CULTURE



INVESTING IN OUR FUTURE GENERATIONS



One Nation.
One Community.
Stronger Together.
Better Tomorrow.

ROOTED IN DINÉ CULTURE. DRIVEN BY COMMUNITY. BUILDING A STRONGER FUTURE TOGETHER.

2

DCDC's
DINÉ COMMUNITY DEVELOPMENT CORPORATION
Rooted in Diné Values. Driven by Community. Building a Stronger Future.

OUR VISION
Vibrant, self-reliant Diné communities with strong economies, healthy families, and bright futures for generations to come.

OUR MISSION
To strengthen Diné communities by creating and managing programs that promote economic development, build local capacity, and improve quality of life—through innovation, partnerships, and the responsible stewardship of resources.

WHAT WE DO

- AGRI-BUSINESS: Supporting farming, ranching, and value-added food businesses to build local food systems and jobs.
- SMALL BUSINESS DEVELOPMENT: Helping entrepreneurs start, grow, and succeed through training, technical assistance, and access to capital.
- FINANCIAL LITERACY: Empowering youth, families, and adults with the tools and knowledge to build financial stability.
- COOPERATIVE DEVELOPMENT: Building locally owned cooperatives that keep revenue and decision-making in our communities.
- HOUSING & COMMUNITY PLANNING: Supporting affordable housing and smart community planning that reflects local needs and culture.
- REVOLVING LOAN FUND: Providing flexible financing to support startups, expansions, and community development projects.
- EMERGING OPPORTUNITIES: Leading the way with innovative projects like the Diné Data Center—creating technology infrastructure, jobs, and a digital future.

OUR VALUES

- STRONG COMMUNITIES
- THRIVING ECONOMIES
- HEALTHY FAMILIES
- BRIGHT FUTURES
- EMPOWER COMMUNITIES
- BUILD PARTNERSHIPS
- CREATE OPPORTUNITIES
- STEWARDSHIP RESOURCES
- DRIVE LASTING IMPACT
- INTEGRITY: We act with honesty, transparency, and accountability.
- RESPECT: We value every person and our community.
- COLLABORATION: We achieve more together.
- INNOVATION: We pursue creative solutions for today and tomorrow.
- SUSTAINABILITY: We plan for the well-being of future generations.

ONE ORGANIZATION. MANY SOLUTIONS. LASTING IMPACT. FOR THE DINÉ NATION. FOR TODAY. FOR TOMORROW.

3

WHY THE CDC MODEL WORKS IN TRIBAL COMMUNITIES
Rooted in Culture. Driven by Community. Focused on Self-Reliance.

THE CDC MODEL: A LOCALLY CONTROLLED, COMMUNITY-DRIVEN APPROACH

- 1. LOCALLY CONTROLLED**
Governed by local leaders who understand community priorities, culture, and values.
Local decisions. Local solutions.
- 2. BUILT ON TRUST & RELATIONSHIPS**
Strong relationships with chapters, organizations, families, and partners create a foundation for success.
Relationships create results.
- 3. BUILDS LOCAL CAPACITY**
Invests in people through training, mentorship, and leadership development.
Stronger people. Stronger communities.
- 4. CREATES ECONOMIC OPPORTUNITIES**
Supports businesses, cooperatives, agribusiness, lending, and entrepreneurship that keep dollars working in our communities.
Build local wealth. Create local jobs.
- 5. LEVERAGES PARTNERSHIPS**
Works with tribal entities, nonprofits, private sector, foundations, and government to bring more resources and opportunities home.
Partnerships multiply our impact.
- 6. FOCUSES ON LONG-TERM IMPACT**
Plans for the future with sustainable projects that strengthen our communities for generations.
Sustainability today. Prosperity tomorrow.

THE CDC MODEL WORKS BECAUSE IT'S ROOTED IN WHO WE ARE AND FOCUSED ON WHERE WE'RE GOING.

TOGETHER, WE BUILD A THRIVING DINÉ NATION FOR TODAY AND FOR SEVEN GENERATIONS.

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Why Diné Communities Need CDCs?

Community. Control. Capacity. Opportunity.
Building a stronger, self-reliant Navajo Nation—together.

DINÉ COMMUNITIES ARE STRONG. CDCs MAKE US STRONGER.

1. COMMUNITY CONTROL CDCs are locally-led and community-controlled. We decide our priorities, solutions, and future.	2. ECONOMIC OPPORTUNITIES CDCs create jobs, support local businesses, and keep dollars in our communities. We build wealth at home.	3. SUSTAINABLE DEVELOPMENT We plan and invest in projects that meet our needs today without sacrificing the needs of future generations.	4. STRONGER FAMILIES STRONGER COMMUNITIES CDCs invest in housing, youth, education, health, and services that help our families thrive. We uplift our people.	5. ACCESS TO RESOURCES CDCs help communities navigate funding, build partnerships, and leverage resources more effectively.	6. BUILDING OUR FUTURE CDCs develop local leadership, strengthen our capacity, and create a path to long-term self-reliance and sovereignty.
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THE CHALLENGES WE FACE

- 3 Limited local control over funding and programs
- 3 Out-migration and lack of local jobs
- 3 Aging infrastructure and housing shortages
- 3 Limited access to capital and technical assistance
- 3 Dependence on outside decision-makers

CDCs ARE THE SOLUTION

- ✓ Locally-driven solutions to local challenges
- ✓ Stronger organizations and skilled local leaders
- ✓ Strategic partnerships that bring value to our communities
- ✓ Diverse funding and financial sustainability
- ✓ Building a legacy of strength for generations to come

WE HAVE THE VISION. WE HAVE THE PEOPLE. WE HAVE THE POWER. LET'S BUILD OUR FUTURE—TOGETHER.

“HÓZHÓ NÍLÍGÍÍ”
Walk in beauty. Build in balance.

STRONG COMMUNITIES. BRIGHT FUTURES. DINÉ POWER. DINÉ PROSPERITY.

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STANDING ROCK COMMUNITY DEVELOPMENT CORPORATION

A Tribal Model for Community-Led Development
Building our future through community vision, strategic planning, and local leadership.

WHO WE ARE
Standing Rock CDC is a Native-led, non-profit organization established in 2016 to improve the quality of life for the Standing Rock Sioux Tribe through community-driven development.
Our strength is in our people. Our focus is our future.

WHY STANDING ROCK CDC WAS CREATED

- CREATE LOCAL CONTROL**
Create a locally controlled organization focused on the priorities and well-being of our people.
- BUILD LONG-TERM CAPACITY**
Build long-term economic and community development capacity to create lasting opportunities.
- ADDRESS COMMUNITY NEEDS**
Address housing, workforce, youth, and quality-of-life challenges in our community.
- LEVERAGE RESOURCES**
Leverage outside funding while maintaining local decision-making and community ownership.
- TURN VISION INTO ACTION**
Transform community vision into action through strategic planning, partnerships, and strong governance.

OUR COMMUNITY PLANNING PROCESS
We believe successful development begins with listening to the community.

COMMUNITY ENGAGEMENT → NEEDS ASSESSMENTS → STRATEGIC PLANNING → LEADERSHIP DEVELOPMENT → PARTNERSHIPS & RESOURCES

Community members help identify priorities, guide investments, and shape the future of our organization.

KEY LESSONS FOR NAVAJO COMMUNITIES

- START WITH A VISION**
Communities must first define what success looks like.
- DEVELOP A STRATEGIC PLAN**
Projects should support long-term goals rather than short-term funding opportunities.
- BUILD LOCAL CAPACITY**
Invest in leadership, governance, and organizational development.
- FOCUS ON SUSTAINABILITY**
Plan for the long term and build systems that will last.
- THINK GENERATIONALLY**
Strong institutions create opportunities for future generations.

OUR COMMUNITY PRIORITIES

- HOUSING DEVELOPMENT**
Building safe, affordable, energy-efficient homes for our families.
- ECONOMIC DEVELOPMENT**
Supporting local businesses, entrepreneurs, and job creation to build a strong economy.
- YOUTH LEADERSHIP & EDUCATION**
Investing in our youth through mentorship, education, and leadership opportunities.
- FOOD SOVEREIGNTY**
Strengthening traditional food systems and supporting local agriculture.
- WORKFORCE DEVELOPMENT**
Building skills, training, and pathways to good jobs for our people.
- COMMUNITY FACILITIES**
Developing infrastructure and facilities that improve our quality of life.
- CULTURAL PRESERVATION**
Honoring our traditions, language, and identity for future generations.

CDCC CONNECTION
Like Standing Rock CDC, Diné Community Development Corporation uses strategic planning, community engagement, and local leadership to advance agricultural development, cooperative development, financial literacy, workforce development, revolving loan funds, and emerging economic opportunities across the Navajo Nation.

OUR VISION
Thriving communities where our people lead and our culture thrives.

COMMUNITY VISION → STRATEGIC PLANNING → COMMUNITY INVESTMENT → COMMUNITY WEALTH
Today's decisions shape tomorrow's legacy.

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Legal Formation on the Navajo Nation

STEP 1: TRIBAL COMMUNITY VISION

Rooted in Culture. Driven by Community. Building a Stronger Future.



MISSION

To empower our people by developing sustainable programs, strengthening local capacity, and creating economic opportunities that improve the quality of life for current and future generations.





VISION

Healthy, thriving Navajo communities with strong economies, cultural pride, and opportunities for all.





STRATEGIC PRIORITIES

- Affordable Housing for Our People
- Agribusiness & Food Sovereignty
- Workforce Development & Education
- Small Business & Entrepreneurship
- Strong Partnerships & Sustainable Resources
- Infrastructure & Technology for the Future

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Legal Formation on the Navajo Nation

STEP 2: INCORPORATION

Establishing a Strong Legal Foundation for Your CDC

1 NAVAJO NATION INCORPORATION PROCESS



Incorporate under the laws of the Navajo Nation to operate within the Nation with recognition and good standing.

- Obtain and complete the Navajo Nation Business Entity Application
- Submit Articles of Incorporation to the Navajo Nation Business Regulatory & Tax Commission (NNBRTC)
- Pay required fees
- Receive Certificate of Incorporation from the Navajo Nation
- Maintain compliance and annual reporting with NNBRTC



2 ARIZONA / NEW MEXICO INCORPORATION CONSIDERATIONS



Consider state incorporation if your work, funding, or partnerships extend beyond the Navajo Nation boundaries.

- File with Arizona Corporation Commission or New Mexico Secretary of State
- Comply with state nonprofit corporation requirements
- Register for state tax exemptions (if applicable)
- Maintain dual compliance if operating across state and Navajo Nation jurisdictions
- Ensure alignment with tribal sovereignty and community priorities



3 IRS EIN



An Employer Identification Number (EIN) is needed for banking, hiring staff, and applying for funding.

- Apply online for free at IRS.gov
- Use your legal entity name as it appears on your Articles of Incorporation
- Receive EIN confirmation immediately online
- Keep EIN documentation for your records
- Required for 501(c)(3) application and all funding opportunities



Incorporation is more than paperwork—it's the foundation for your mission, your credibility, and your ability to build lasting community impact.

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Legal Formation on the Navajo Nation



NAVAJO NATION NONPROFIT INCORPORATION CHECKLIST

ROOTED IN DINÉ VALUES. DRIVEN BY COMMUNITY. BUILDING A STRONGER FUTURE TOGETHER.



Building strong, sustainable organizations for strong, healthy Navajo communities.

1	Reserve Organization Name	☒	7	Conflict of Interest Policy	☒
2	Prepare Articles of Incorporation	☒	8	Organizational Meeting	☒
3	Initial Board Resolution	☒	9	Apply for 501(c)(3) Status (IRS Form 1023 or 1023-EZ)	☒
4	File with Navajo Nation Business Regulatory Department	☒	10	State Registration (Optional, depending on activities)	☒
5	EIN Obtain EIN (IRS Form SS-4)	☒	11	Develop Policies and Procedures	☒
6	Develop Bylaws	☒			



STRONG FOUNDATIONS.
LASTING IMPACT.

Following these steps helps ensure your Tribal nonprofit is legally established, well-governed, and positioned for long-term success in serving our people and strengthening our communities.

ONE NATION. ONE COMMUNITY. ONE FUTURE.



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Legal Formation on the Navajo Nation



FEDERAL GRANT READINESS: GRANTS.GOV & SAM.GOV

GET REGISTERED. GET READY. GET FUNDING.

Required Steps Before Applying for Federal Grants



TECHNICAL ASSISTANCE FOR FEDERAL CONTRACTING & PROCUREMENT

GRANTS.GOV

FIND. APPLY. SUCCEED.

Grants.gov is the official federal portal to find and apply for federal grant opportunities.

- Search thousands of federal funding opportunities
- Download grant applications and guidelines
- Submit applications electronically
- Track your application status



REQUIREMENTS TO USE GRANTS.GOV:

- Unique Entity Identifier (UEI)
- Active SAM.gov Registration
- Grants.gov Account
- Authorized Organization Representative (AOR)

Visit www.grants.gov
Your gateway to federal grant opportunities.

SAM.GOV

REGISTER. MAINTAIN. STAY ELIGIBLE.

SAM.gov (System for Award Management) is the federal government's official registration database. Most federal grants require an active SAM registration.

- Register your organization in SAM.gov
- Obtain a Unique Entity Identifier (UEI)
- Provide accurate entity information
- Maintain an active registration
- Renew registration every 365 days



IMPORTANT:
You must have an active SAM registration before submitting applications through Grants.gov.

WHY SAM REGISTRATION MATTERS



Required for most federal grants and contracts



Renew every 365 days to remain active



Ensures accurate and validated entity information



Keep your organization eligible

Get started at www.sam.gov
No charge to register or maintain your entity registration.

TECHNICAL ASSISTANCE FOR FEDERAL CONTRACTING & PROCUREMENT

NATIONAL CENTER FOR AMERICAN INDIAN ENTERPRISE DEVELOPMENT
APEX ACCELERATOR PROGRAM

Helping Native-owned businesses, nonprofits, and tribal entities succeed in government contracting and funding opportunities.

SERVICES INCLUDE:

- SAM.gov Registration Assistance
- UEI Registration Guidance
- Grants.gov Navigation
- Government Contracting Readiness
- Federal Procurement Opportunities
- Proposal Development Assistance
- Small Business Certifications
- Federal Market Research
- One-on-One Technical Assistance
- Workshops & Training

FEATURED SUMMIT PRESENTER



Ms. Mabel Tsosie
APEX Accelerator / Navajo Nation

Ms. Tsosie will provide an overview of the APEX Accelerator Program and the many nonprofit and business services available to attendees, including:

- Federal procurement opportunities
- Government contracting readiness
- SAM.gov registration assistance
- Resources for nonprofits and small businesses
- Technical assistance services available to Navajo Nation organizations



2026 NAVAJO NATION ECONOMIC SUMMIT

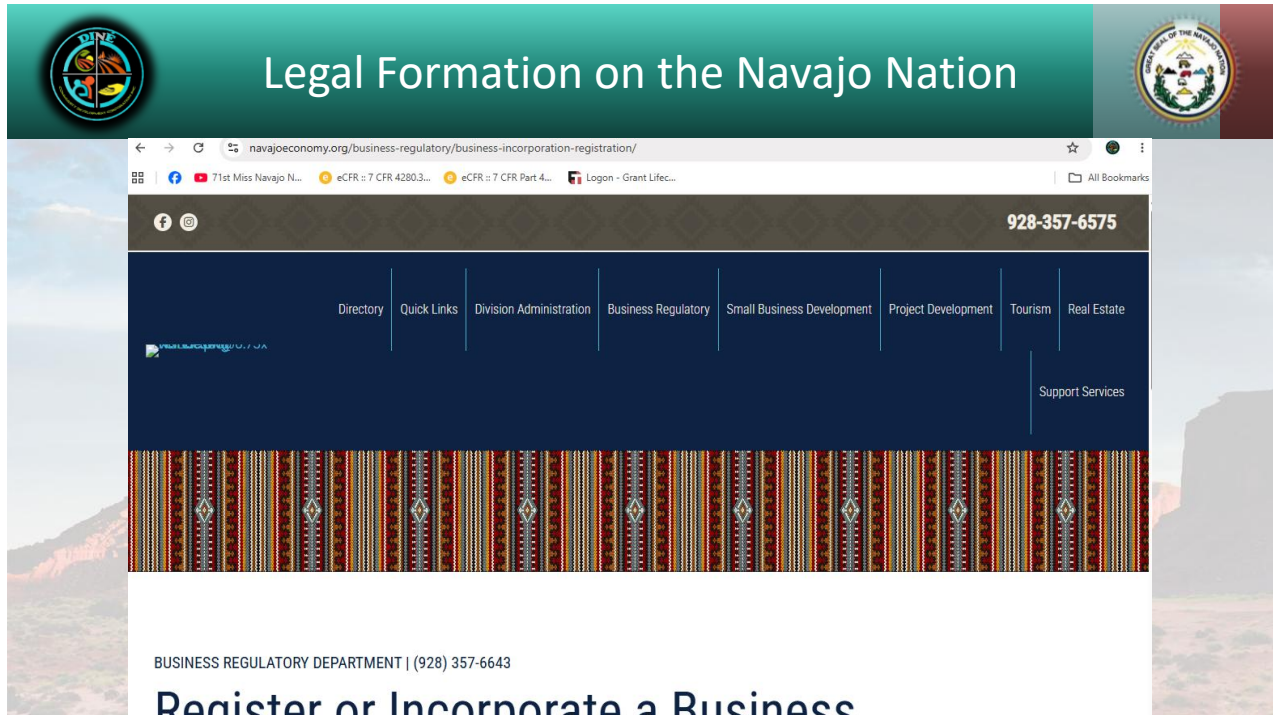
Building Community Wealth Through Strong Nonprofits,
Cooperative Development and Economic Self-Sufficiency



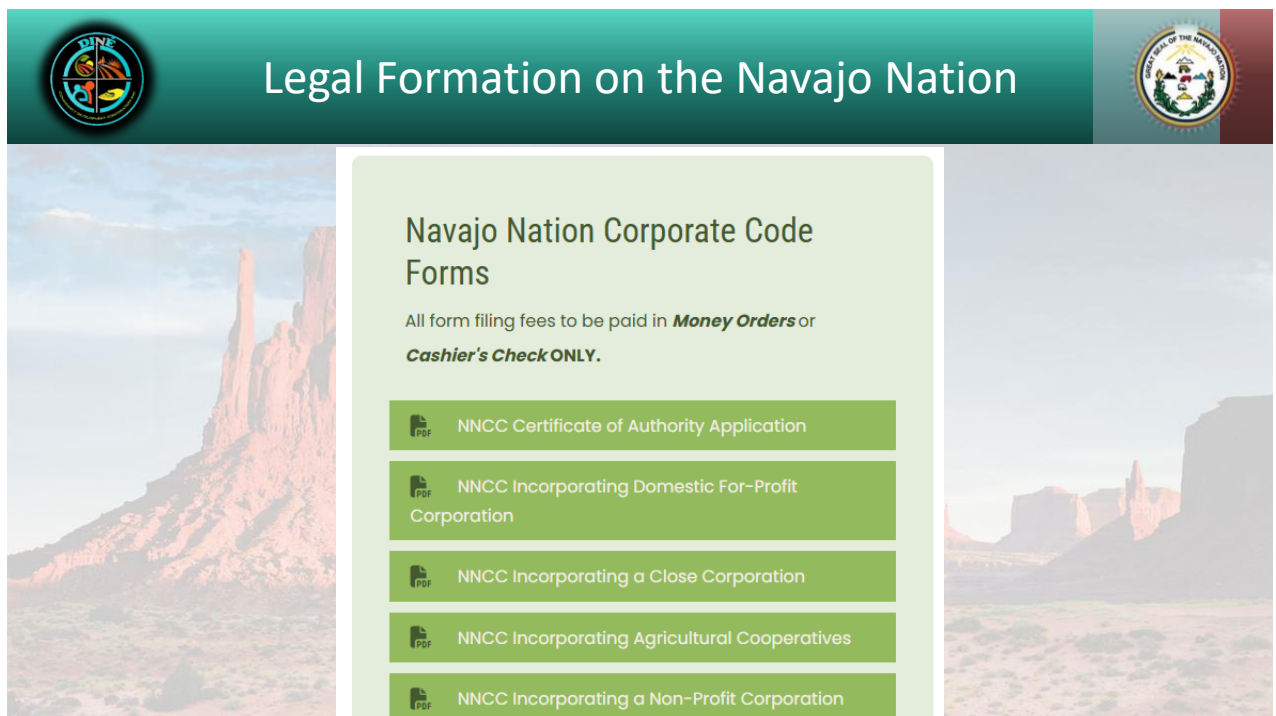
Strong Organizations.
Strong Communities.
Stronger Navajo Nation.

"Preparation today opens doors to opportunity tomorrow."

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How to Incorporate a Non-Profit CDC Organization on the Navajo Nation





Navajo Nation Business Regulatory Dept
Division of Economic Development
Post Office Box 663
Window Rock, AZ 86515
Website: www.navajobusiness.com

☎ (928) 871-7365
☎ 871-6714
Fax: (928) 871-7381

NAVAJO NATION CORPORATION CODE

INFORMATION ON INCORPORATING A NONPROFIT CORPORATION (NNCC, CHAPTER 19)

A Corporation is formed on the Navajo Nation by filing Articles of Incorporation in **DUPLICATE ORIGINALS**, with this office, together with the appropriate filing fee. The following information may be of assistance to you.



YOU SHOULD NOT RELY SOLELY ON THIS INFORMATION SHEET. YOU SHOULD CONSULT LEGAL COUNSEL. SPECIAL REQUIREMENTS MAY APPLY TO THE TYPE OF CORPORATION YOU WISH TO ORGANIZE. FORMING A CORPORATION WILL HAVE SIGNIFICANT LEGAL AND TAX CONSEQUENCES FOR YOU, WHICH SHOULD BE CAREFULLY CONSIDERED. THE INFORMATION PROVIDED HERE DOES NOT COVER THE COMPLEX LEGAL CONSEQUENCES OF OPERATING YOUR BUSINESS AS A CORPORATION. ONLY AFTER CONSULTATION WITH A KNOWLEDGEABLE ATTORNEY, ADVOCATE AND/OR ACCOUNTANT, WILL YOU BE ABLE TO DETERMINE IF A CORPORATION IS APPROPRIATE FOR YOU.

Upon filing of the Articles of Incorporation that must be in compliance with all applicable Navajo Nation laws, the Department will issue a Certificate of Incorporation.

- The Articles of Incorporation of a nonprofit corporation **must** include the information contained in the sample Articles of Incorporation on the next page.
- The Articles of Incorporation may include other provisions so long as they are consistent with the Corporation Code and other laws.
- Duplicate originals** must be filed - one typed original and one photocopy will suffice, so long as both contain original signatures.
- In addition to the duplicate Articles of Incorporation, a filing fee of **\$10.00** by money order or business check payable to the **Navajo Nation Business Regulatory Department** must be remitted with the Articles.

Other types of corporations allowed under the code (domestic profit corporations, foreign corporations, close corporations, and agricultural cooperatives) have different requirements. Separate information sheets are available for these types of corporations.

THIS INFORMATION SHEET IS SUPERSEDED BY THE CORPORATION CODE AND ANY APPROVED IMPLEMENTING REGULATIONS, TO THE EXTENT THEY ARE INCONSISTENT HEREWITH. AGAIN, IT IS ESSENTIAL THAT YOU CONSULT LEGAL COUNSEL.

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How to Incorporate a Non-Profit CDC Organization on the Navajo Nation



The following format is generally used for Articles of Incorporation. The information in brackets indicates what should be included in each Article. The Articles need not appear in the order in which they appear here. The Articles should be drafted in complete sentences, for example:

ARTICLE I

The name of the Corporation is XYZ Corporation.

The Corporation Code sections referred to in this form contain relevant information in each of the Articles of Incorporation.

ARTICLES OF INCORPORATION
OF

The undersigned natural person(s), acting as incorporator(s) of a corporation under the Navajo Nation Corporation Code, hereby adopt(s) the following Articles of Incorporation for such corporation.

ARTICLE I

[Name of corporation. (Sections 3323(a)(1); 3105.)]
[Federal Employer ID Number FEIN]

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How to Incorporate a Non-Profit CDC Organization on the Navajo Nation



ARTICLE III

[The purpose or purposes for which the corporation is organized, which may be stated to include conducting any or all lawful affairs for which corporation may be incorporated of nonprofit organizations. (Section 3323(a)(3))]

ARTICLE IV

[A brief statement of the character of affairs which the corporation initially intends to actually conduct in the Navajo Nation. Such statement shall not limit the character of affairs which the corporation ultimately conducts. (Section 3323(a)(4))]

ARTICLE V

[The name and address of its initial **Registered Agent**. (Section 3323(a)(5)). By regulation, the address must be an exact street address, or if none is available, a map must be included.]

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How to Incorporate a Non-Profit CDC Organization on the Navajo Nation





WHAT IS A REGISTERED AGENT?

A Registered Agent is the individual or entity designated to receive official legal and government documents on behalf of a corporation.

KEY RESPONSIBILITIES



RECEIVE OFFICIAL DOCUMENTS
Accept service of process, legal notices, tax documents, and other official correspondence from the Navajo Nation and other government entities.



RELIABLE POINT OF CONTACT
Serves as a consistent and reliable contact for legal and regulatory matters during normal business hours.



PHYSICAL ADDRESS REQUIRED
Must maintain a physical street address within the Navajo Nation. (A P.O. Box is not acceptable.)
If no street address is available, a map must be provided showing the exact location.



MAINTAIN AVAILABILITY
Must be available during normal business hours to receive documents on behalf of the corporation.

REQUIREMENTS UNDER NAVAJO NATION CORPORATION CODE



Articles of Incorporation must include the name and address of the initial Registered Agent. (Section 3323(a)(5))
Upon acceptance, the Registered Agent consents in writing to serve in that capacity until removed or until a resignation is submitted in accordance with the Navajo Nation Corporation Code.



ADDRESS REQUIREMENT

- The address must be an exact street address within the Navajo Nation.
- If there is no street address, a map must be included showing the exact location.



WHY IT MATTERS
The Registered Agent ensures your corporation remains in good standing by receiving important legal and government documents in a timely manner.



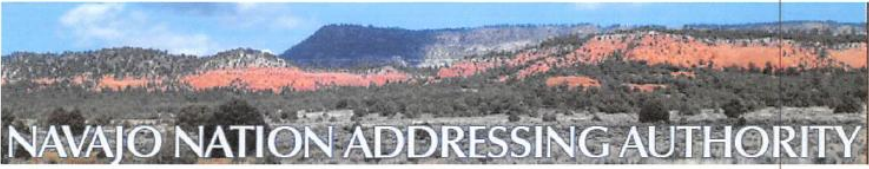
IMPORTANT
Failure to maintain a Registered Agent or to keep the Agent's address current may result in legal penalties or administrative dissolution of your corporation.

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How to Incorporate a Non-Profit Organization on the Navajo Nation





~ To: Navajo Nation public & PAV Requesting Party ~

----- PAV Request Application Form ----- OR online: [fill out form at: https://nnaa.nndcd.org](https://nnaa.nndcd.org)
- fill out application ----- or you have the option of going online
- don't leave any blank lines
- if it does not apply to you, write "N/A" on the line
- send in application with your photo ID
- send in application with your CIB
- send in application with a utility bill of the house that you live in ; the mailing address on that bill (regardless if it has your name on it or not) should match the mailing address that you included on the application ; if it does not match than give us something else that has your name on it with your current mailing address such as insurance or IHS appointment slip or cell phone bill, or voter registration, etc.

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How to Incorporate a Non-Profit CDC Organization on the Navajo Nation





The Navajo Nation **DR. BUU NYGREN** **PRESIDENT**
Yideeskáadi Nitsáhákees **RICHELLE MONTOYA** **VICE PRESIDENT**

Division of Community Development
NN Addressing Authority; PO Box 1904; Window Rock, AZ. 86515; (928) 871-6093/7157; Fax: (928) 871-7189

Physical Address Notice Certification

Date: January 3, 2024

This is to certify that the E9-1-1 Rural Address of Lorenzo J. Begay
Mailing Address: P.O. Box 2171, Chinle, AZ. 86503
in Apache County is **Unaddressed Area (Navajo Nation)**
Location Description: 3.80 miles SW of JCT County Rd 439 & Indian Route 4, Tselani, AZ.

Regarding County Offices in New Mexico, Arizona, and Utah:
Please note that NNAA does not have access to county government databases; therefore, reference location is given based on requesting party's verified documents. Due to high volume of requests, this document will serve as Physical Address Notification that is being issued to Navajo Nation Chapter residents. This certificate is issued upon the request of the above-mentioned resident for whatever purpose this document may serve. Resident is currently registered with Tselani/Cottonwood Chapter service area.

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How to Incorporate a Non-Profit CDC Organization on the Navajo Nation



ARTICLE VI

[The number of directors constituting the initial board of directors and the names and addresses of the persons who are to serve as directors until the first annual election of directors or until their successors are elected and qualified. (Section 3323(a)(6));.

ARTICLE VII

[The name and address of each incorporator. (Section 3323(a)(7))]

ARTICLE VIII

[Any other provisions consistent with the law which the incorporators elect to set forth. (Section 3323(a)(8))]

ARTICLE IX

[A provision stating that the corporation will agree to abide by all criminal, civil and regulatory laws of the Navajo Nation. (Sections 3332, 3107(a)(10)).]

(Incorporator)

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How to Incorporate a Non-Profit CDC Organization on the Navajo Nation



STATE OF _____)

COUNTY OF _____)

The foregoing instrument was acknowledged before me this _____ day of _____, _____.

(Notary Public)

My Commission Expires: _____



DCDC provides FREE notary services.

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How to Incorporate a Non-Profit CDC Organization on the Navajo Nation



AMENDED ARTICLES OF INCORPORATION OF DINÉ COMMUNITY DEVELOPMENT CORPORATION

The undersigned natural person(s), acting as incorporator(s) of a corporation under the Navajo Nation Corporation Code, hereby adopt(s) the following Articles of Incorporation for such corporation.

ARTICLE I.

The name of the Corporation is "Diné Community Development Corporation, Inc."

ARTICLE II.

The period of its duration of said Corporation shall be perpetual.

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How to Incorporate a Non-Profit CDC Organization on the Navajo Nation



ARTICLE III.

The corporation is organized exclusively for charitable, religious, educational, and scientific purposes under 501 (c) (3) of the Internal Revenue Code, or corresponding section of any future federal tax code, to supplement and enhance educational opportunities, youth development, and community infrastructure efforts for Native American communities.

ARTICLE IV.

The mission of the Corporation is to promote economic self-sufficiency, cultural awareness, and to provide technical, educational and financial resources necessary for economic, business, and community development in Native American communities.

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How to Incorporate a Non-Profit CDC Organization on the Navajo Nation



(A.) The object and purpose for which the said Corporation is formed shall be to promote the spiritually, identity, unity, and physical and mental health of all Native people by providing quality programs and information to support personal, family and community growth.

(B.) Notwithstanding any other provision of these Articles, the corporation shall not carry on any other activities not permitted to be carried on (1) by a corporation exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code or (2) by a corporation contributions to which are deductible under 501(c)(3) of said Code, or the corresponding provisions of any future statute of the United States.

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How to Incorporate a Non-Profit CDC Organization on the Navajo Nation



ARTICLE V.

In the event of the dissolution of the corporation, its assets shall be disposed of and distributed exclusively to such organization(s) organized and operated for charitable purposes under section 501 (c) (3) of the Internal Revenue Code as the Board of Directors shall designate. Any such assets not so disposed of shall be disposed of by the Navajo Nation Tribal Court exclusively for such purposes or to such organization(s) as the Tribal Court shall determine.

ARTICLE VI.

Provisions for the regulation of the internal affairs of the corporation shall be set forth in the By-Laws, adopted by the Board of Directors and as amended from time to time in conformity with these Articles.

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How to Incorporate a Non-Profit CDC Organization on the Navajo Nation



ARTICLE VII.

The location of the Registered Office in Arizona (Navajo Nation) is: Tselani Professional Business Consulting Services, LLC; 3 Miles SE on Apache County 439, Chinle, AZ 86503; and the Registered Agent of the corporation at such address is Mr. Quintin Mariano.

ARTICLE VIII.

The number of directors constituting the initial Board of Directors and the names and addresses of the persons who are to serve as director until the first annual election of directors or until their successors are selected and qualified.

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How to Incorporate a Non-Profit CDC Organization on the Navajo Nation



1. Ms. Gloria Castro, P.O. Box 2801, Phoenix, AZ 85002
2. Mr. Henry Chee Dodge, 5225 S. 40th Place, Phoenix, AZ, 85040-3909
3. Ms. Luzene Hill, 2881, Faraday Court, Decatur, GA 30033
4. Ms. Cynthia Branch, 2219 Ridgeway, Richton Park, IL 60471
5. Mr. Roland J. Todacheenie, P.O. Box 788, Ganado, AZ 86505

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How to Incorporate a Non-Profit CDC Organization on the Navajo Nation

ARTICLE XI.

The name of the incorporator is Mr. Lorenzo Begay, PhD and his address is: P.O. Box 2254, Chinle, AZ 86503.

ARTICLE X.

The corporation will agree to abide by all criminal, civil and regulatory laws of the Navajo Nation.

(Incorporator)

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How to Incorporate a Non-Profit CDC Organization on the Navajo Nation

Acknowledgement of the Registered Agent

I, Mr. Quintin Mariano, having been designated to act as Registered Agent, hereby consent to act in the capacity until removed or until a resignation is submitted in accordance with the Navajo Nation Corporate Code.

(Signature of Registered Agent)

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How to Incorporate a Non-Profit CDC Organization on the Navajo Nation



**3 Miles SE on Apache County 439
Chinle, AZ 86503**

(Address of Registered Agent)

**P.O. Box 2171
Chinle, AZ 86503**

(Mailing Address of Registered Agent)

STATE of _____)
COUNTY of _____)

The foregoing instrument was acknowledged by _____, Registered Agent for the Diné Community Development Corporation, before me this
6th day of February, 2018

(Notary Public)

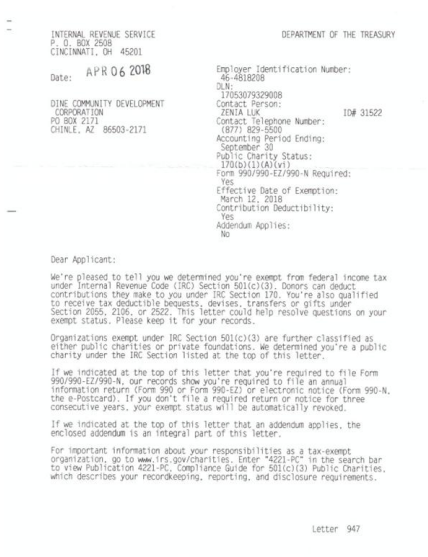
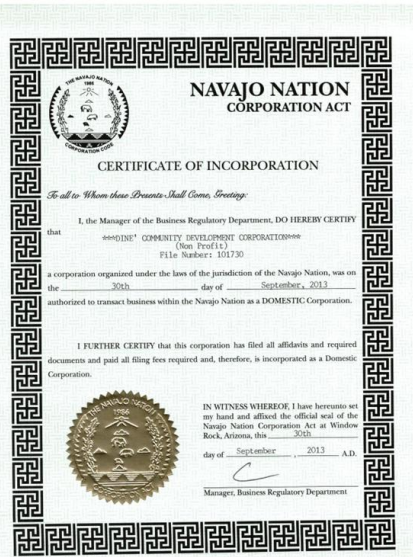
My Commission Expires: _____

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How to Incorporate a Non-Profit CDC Organization on the Navajo Nation





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Legal Formation on the Navajo Nation





STEP 3: IRS 501(c)(3)

Establishing Your Tax-Exempt Status as a Public Charity

NAVAJO NATION INCORPORATION & SOVEREIGN IMMUNITY

 Incorporating with the Navajo Nation provides the protection of sovereign immunity. This means your organization is considered an instrumentality of the Navajo Nation.

 **DOES NOT REQUIRE INCORPORATION WITH AZ OR NM**

Navajo Nation incorporation with our sovereign immunity does not require incorporation with Arizona or New Mexico.

OPTIONAL: Incorporation with the State of Arizona or New Mexico is optional and may be considered for specific purposes such as state contracts, banking, or broader operational activities outside the Navajo Nation.

PUBLIC CHARITY STRUCTURE

 A 501(c)(3) public charity is a tax-exempt nonprofit organized and operated for charitable, educational, religious, scientific, or similar purposes that benefit the public.

KEY BENEFITS

- ✓ Tax-exempt status under federal law
- ✓ Ability to receive tax-deductible donations
- ✓ Eligible for grants and public funding
- ✓ Enhances credibility and community trust
- ✓ Supports long-term sustainability and community impact

PUBLIC SUPPORT TEST

Our organization must be organized and operated for the benefit of the public, not a private individual or family, and meet IRS public support or public benefit requirements.

APPLICATION REQUIREMENTS

 **IRS FORM TO FILE: Form 1023**
(Application for Recognition of Exemption Under Section 501(c)(3) of the Internal Revenue Code)

REQUIREMENTS INCLUDE:

- ✓ Completed Form 1023 and all required schedules
- ✓ Articles of Incorporation
- ✓ Bylaws and any amendments
- ✓ Detailed description of programs and activities
- ✓ Financial projections and budgets
- ✓ List of Board of Directors and key officers
- ✓ Conflict of Interest Policy
- ✓ User Fee (as of 2024): \$600 (can be higher for larger organizations)

 **TIP:** Ensure your mission, programs, and documents clearly demonstrate that you operate exclusively for charitable and public purposes.



A 501(c)(3) status opens doors to funding, partnerships, and resources that help build community wealth and strengthen our future.



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Legal Formation on the Navajo Nation





IRS FORM 1023-EZ

ELIGIBILITY AT A GLANCE

A faster option for smaller nonprofits—if you qualify.

WHO QUALIFIES FOR FORM 1023-EZ?

Your organization generally qualifies if it meets ALL of the basic requirements below.



Projected gross receipts of \$50,000 or less annually during the next three years.



Total assets of \$250,000 or less.



Organized as a corporation, unincorporated association, or trust.



Has an appropriate charitable purpose under IRC §501(c)(3).



Has Articles of Incorporation containing the required IRS dissolution and charitable purpose clauses.



ORGANIZATIONS NOT ELIGIBLE FOR FORM 1023-EZ

You generally CANNOT use Form 1023-EZ if you are:

- ✗ A church, school, college, or university.
- ✗ A hospital or medical research organization.
- ✗ A supporting organization under IRC §509(a)(3).
- ✗ A private operating foundation.
- ✗ A cooperative hospital service organization.
- ✗ A credit counseling organization.
- ✗ Formed under the laws of a foreign country.
- ✗ An organization with gross receipts expected to exceed \$50,000 annually.
- ✗ An organization with assets exceeding \$250,000.

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Legal Formation on the Navajo Nation





DCDC
Diné Community Development Corporation

DCDC EXAMPLE

DCDC would **NOT** qualify for Form 1023-EZ because:

- Annual grant revenue exceeds \$50,000.
- Assets likely exceed EZ thresholds.
- Operations are much more complex than the typical small startup nonprofit.

DCDC appropriately used the full IRS Form 1023.



PRESENTER TIP

“ While Form 1023-EZ may be less expensive and faster, organizations planning to pursue significant federal funding, housing development, revolving loan funds, or large-scale community development projects should strongly consider filing the full IRS Form 1023. The additional detail often strengthens organizational credibility with federal agencies, foundations, lenders, and other funding partners. ”



WHICH FORM IS RIGHT FOR YOUR ORGANIZATION?

ORGANIZATION TYPE	RECOMMENDED FORM	WHY?
 Small startup with limited activities	Form 1023-EZ	Meets EZ size and asset limits; simpler and lower cost.
 Community Development Corporation (CDC) seeking federal grants	Full Form 1023	More comprehensive; builds credibility with funders.
 Housing CDC	Full Form 1023	Typical housing projects exceed EZ thresholds.
 Agribusiness Development Organization	Full Form 1023	Programs and funding needs are usually complex.
 Loan Fund / CDFI Aspirant	Full Form 1023	Lenders and investors expect full Form 1023.
 Multi-program Community Development Organization	Full Form 1023	EZ is not designed for multi-program operations.

STRONG ORGANIZATIONS BUILD STRONG COMMUNITIES.
Choose the right foundation for lasting impact.



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Legal Formation on the Navajo Nation





STEP 4:
GOVERNANCE DOCUMENTS
Strong Governance. Clear Direction. Community Trust.

Governance documents create the foundation for your organization's legitimacy, guide decision-making, strengthen accountability, and build trust with funders, partners, and the communities you serve.



ARTICLES OF INCORPORATION

The Articles of Incorporation is the legal document that creates your nonprofit corporation.

KEY ELEMENTS

- Organization name
- Purpose and charitable mission
- Registered agent and address
- Member or director structure
- Dissolution clause (required by IRS)
- Incorporator(s) signature

File with the Navajo Nation Business Registry (NNBRTC) to establish your corporation under Navajo Nation law.



BYLAWS

Bylaws are the internal rules that guide how your organization is governed and how business is conducted.

KEY ELEMENTS

- Purpose and mission
- Board of Directors: roles, election, terms
- Officers: roles and responsibilities
- Meetings: notice, quorum, voting
- Committees and their duties
- Amendment process

Bylaws ensure clarity, consistency, and strong leadership for long-term success.



CONFLICT OF INTEREST POLICY

This policy helps protect your organization's integrity by ensuring decisions are made in the best interest of the mission and community.

KEY PROVISIONS

- Disclosure of actual or potential conflicts
- Procedures for addressing conflicts
- Recusal from voting or decision-making
- Documentation and recordkeeping
- Annual review and acknowledgement

Promotes transparency, accountability, and public trust in all we do.

Good governance is more than paperwork— it is a commitment to our people, our mission, and our future.



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Diné Community Development Corporation

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Building an Effective Board of Directors



5. BUILDING AN EFFECTIVE BOARD OF DIRECTORS

Strong Leadership. Collective Wisdom. Lasting Impact.

A strong board provides leadership, accountability, and strategic guidance to advance our mission and strengthen our communities.



BOARD RECRUITMENT

Recruit individuals who are committed to our mission and reflect the values, diversity, and communities we serve.

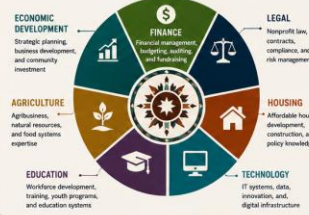
LOOK FOR:

- Passion for the mission and community
- Integrity and strong leadership
- Willingness to contribute time and expertise
- Strategic thinking and problem solving
- Ability to advocate and open doors
- Commitment to good governance and fiduciary responsibility



SKILLS-BASED RECRUITMENT

Build a well-rounded board by recruiting members with complementary skills and experience.



ECONOMIC DEVELOPMENT
Strategic planning, business development, and community investment

FINANCE
Financial management, budgeting, auditing, and fundraising

LEGAL
Nonprofits law, contracts, compliance, and risk management

HOUSING
Affordable housing, development, construction, and policy knowledge

TECHNOLOGY
IT systems, data, innovation, and digital infrastructure

EDUCATION
Workforce development, training, youth programs, and education systems

AGRICULTURE
Agribusiness, natural resources, and food systems expertise



WHY IT MATTERS

- Stronger decisions and better outcomes
- Improved accountability and transparency
- Broader perspectives and innovative solutions
- Increased credibility with funders and partners
- Stronger capacity for sustainable growth
- Greater impact for our people and future generations



REMEMBER

A strong board is not just a requirement—it is a vital asset that helps turn vision into action and builds a stronger future for our communities.



OUR COMMITMENT

We are committed to building a board that leads with integrity, honors our values, and advances our mission.

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Building an Effective Board of Directors



5. BUILDING AN EFFECTIVE BOARD OF DIRECTORS

Strong Leadership. Collective Wisdom. Lasting Impact.

Diversity on the board strengthens governance, brings broader perspectives, and ensures we are making decisions that reflect and benefit our communities.



AGENCY REPRESENTATION

Include representation from key tribal, federal, state, and local agencies and programs.

- Strengthens partnerships and coordination
- Improves access to resources and funding
- Brings valuable policy and program insight
- Ensures alignment with community priorities

Examples: NN Departments, BIA, USDA, HUD, IHS, SBA, State & Local Partners



AGE DIVERSITY

Engage a range of ages to blend experience, wisdom, and new ideas.

- Honors elders and traditional knowledge
- Invites youth voice and future focus
- Builds mentorship and leadership pipeline
- Creates a dynamic, forward-thinking board

Include youth, young adults, mid-career professionals, and elders.



PROFESSIONAL DIVERSITY

Recruit members with a wide range of skills, expertise, and backgrounds.

- Strengthens governance and decision-making
- Supports strategic planning and innovation
- Addresses complex challenges effectively
- Enhances credibility with funders and partners

Seek diversity across industries, sectors, and professional disciplines.



GENDER DIVERSITY

Ensure meaningful participation of all genders in leadership and decision-making.

- Promotes equity and inclusion
- Brings different perspectives and experiences
- Strengthens community trust and credibility
- Reflects the diversity of the people we serve

Aim for balanced and inclusive representation of women, men, and non-binary members.



BOARD DIVERSITY: A BALANCED APPROACH



REMEMBER
A diverse board is not just about numbers—it's about inclusion, respect, and ensuring every voice contributes to our shared vision and the future of our communities.



A STRONG BOARD BUILDS A STRONGER FUTURE

Diverse voices. Shared purpose. Lasting legacy.



INCLUSION COLLABORATION STEWARDSHIP SUSTAINABILITY GENERATIONS

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Building an Effective Board of Directors



5. BUILDING AN EFFECTIVE BOARD OF DIRECTORS

Strong Leadership. Collective Wisdom. Lasting Impact.

BOARD RESPONSIBILITIES: LEADING WITH PURPOSE AND ACCOUNTABILITY

Board members are stewards of the mission and guardians of the public trust. Together, we provide direction, oversight, and resources to advance our organization's impact.

1. GOVERNANCE



- Ensure strong leadership and sound governance practices.
- Establish and uphold bylaws, policies, and ethical standards
- Approve mission, vision, and organizational values
- Ensure legal compliance and good governance
- Recruit, support, and evaluate the CEO/Executive Director
- Ensure board effectiveness and continuous improvement

We set the direction and create the conditions for success.

2. FIDUCIARY OVERSIGHT



- Safeguard resources through prudent oversight and financial stewardship.
- Approve and monitor budgets
- Review financial statements and reports
- Ensure effective internal controls and risk management
- Oversee audits and ensure financial transparency
- Protect assets and ensure responsible use of funds

We protect resources and ensure accountability to those we serve.

3. STRATEGIC PLANNING



- Guide long-term vision and ensure alignment with community needs.
- Participate in setting strategic goals and priorities
- Assess community needs and emerging opportunities
- Monitor progress and impact toward goals
- Ensure programs and initiatives are mission-driven
- Adapt strategies to achieve sustainable impact

We plan for the future and guide the organization with purpose.

4. FUNDRAISING



- Provide resources and relationships to advance the mission.
- Champion the mission in the community
- Identify and cultivate donors and partners
- Support grant writing and funding opportunities
- Make a personal contribution according to ability
- Open doors and build strong community relationships

We build relationships and resources to fuel our mission.



ONE MISSION. ONE TEAM. STRONGER TOGETHER.
Effective boards don't just oversee—they lead, serve, and create lasting change.



LEADERSHIP WITH INTEGRITY



STEWARDSHIP WITH CARE



STRATEGY WITH PURPOSE



IMPACT THAT LASTS

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Organization Development



6. ORGANIZATIONAL DEVELOPMENT

Strong Systems. Clear Policies. Lasting Impact.

Well-developed policies create consistency, ensure compliance, reduce risk, and support our mission and the communities we serve.

KEY POLICIES: BUILDING A STRONG FOUNDATION FOR GOOD GOVERNANCE

PERSONNEL POLICIES



- Recruitment & hiring practices
- Job descriptions and classification
- Compensation & benefits
- Performance evaluation
- Employee conduct and discipline

Promote fairness, consistency, and a positive workplace culture.

PROCUREMENT POLICIES



- Ensure goods and services are obtained ethically and competitively
- Define approval levels and authority
- Document and maintain procurement records
- Support local and tribal-owned businesses

Ensure value, transparency, and responsible use of resources.

FINANCIAL MANAGEMENT POLICIES



- Budget development and approval
- Financial reporting and analysis
- Internal controls and segregation of duties
- Cash management and disbursements
- Audit and compliance

Safeguard assets, ensure accuracy, and maintain financial integrity.

TRAVEL POLICIES



- Define travel authorization and approval
- Reimbursement rates and guidelines
- Per diem and expense limits
- Required documentation and receipts
- Safety and traveler responsibilities

Ensure travel is necessary, cost-effective, and properly documented.

RECORDS RETENTION POLICY



- Define how long records are kept
- Identify record types and retention schedules
- Secure storage and confidentiality
- Proper disposal when retention period ends

Protect information, ensure compliance, and support accountability.

CONFLICT OF INTEREST POLICY



- Require annual disclosure statements
- Identify and manage potential conflicts
- Prohibit self-dealing and misuse of position
- Ensure decisions are in the best interest of the organization

Uphold integrity, transparency, and public trust.



STRONG POLICIES = STRONG ORGANIZATIONS



Reduce Risk & Ensure Compliance



Improve Efficiency & Consistency



Strengthen Accountability



Build Trust with Funders & Partners



Support Sustainable Growth & Impact

CLEAR POLICIES GUIDE OUR ACTIONS. STRONG SYSTEMS PROTECT OUR MISSION. TOGETHER, WE BUILD A LEGACY OF EXCELLENCE FOR FUTURE GENERATIONS.

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Diné Community Development Corporation

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Organization Development



6. ORGANIZATIONAL DEVELOPMENT

Strong People. Strong Systems. Stronger Communities.

A well-designed staffing structure clarifies roles, strengthens accountability, and supports our mission and vision.

STAFFING STRUCTURE EXAMPLE

Building a capable team to advance our mission and create lasting impact.



BOARD OF DIRECTORS
Provides governance, oversight, and strategic guidance.



EXECUTIVE DIRECTOR
Provides overall leadership, sets strategy, and ensures mission implementation.



PROGRAM DIRECTOR
Oversees programs and ensures effective service delivery.

- Program planning
- Grant management
- Program evaluation
- Community partnerships



FINANCE & ADMINISTRATION
Manages financial health and organizational operations.

- Accounting & reporting
- Budget management
- HR & payroll
- Compliance & risk management



BUSINESS DEVELOPMENT
Builds partnerships and identifies opportunities for growth.

- Grant writing
- Fundraising
- Strategic partnerships
- Market & opportunity research



PROJECT COORDINATORS
Implement projects and ensure timelines, quality, and results.

- Project planning
- Day-to-day oversight
- Reporting & documentation
- Community engagement



SUPPORT STAFF (AS NEEDED)
Provide essential administrative and operational support.

- Office management
- Communications
- Data management
- Events & logistics

WHY A STRONG STRUCTURE MATTERS

- Clarifies roles and responsibilities
- Improves accountability and performance
- Enhances efficiency and communication
- Builds capacity for growth
- Strengthens impact in our communities

Well-organized today.
Stronger tomorrow.
Better together.

STAFFING BEST PRACTICES

- Hire the right people with the right skills
- Invest in training and professional development
- Foster a culture of respect, teamwork, and inclusion
- Provide clear expectations and regular feedback
- Review structure regularly to meet organizational needs
- Compensate fairly and competitively

OUR STRUCTURE SUPPORTS OUR MISSION.

When our people understand their roles and work together with a shared purpose, we create lasting change and stronger communities.



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Funding Your DCD



7. FUNDING YOUR CDC

FEDERAL SOURCES

Federal partnerships. Community impact.
Resources for strong, sustainable communities.

Federal agencies invest in local solutions that build healthy, vibrant, and resilient communities.



USDA
U.S. DEPARTMENT OF AGRICULTURE

Invests in rural communities, infrastructure, business development, and food systems.

Supports:

- Rural Business Development
- Community Facilities
- Water & Wastewater
- Cooperative Services
- Rural Housing

Examples:

- Rural Development Grants & Loans
- Community Facilities Programs



HUD
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Strengthens communities through affordable housing, community development, and economic opportunity.

Supports:

- Community Development Block Grants (CDBG)
- Affordable Housing
- Homeless Assistance
- Housing Counseling
- Economic Opportunity

Examples:

- CDBG Programs
- HOME Investment Partnerships



EDA
U.S. ECONOMIC DEVELOPMENT ADMINISTRATION

Promotes economic growth and resilience in communities and regions.

Supports:

- Public Works & Infrastructure
- Economic Adjustment
- Planning & Technical Assistance
- Business Development
- Workforce Development

Examples:

- Public Works Grants
- Economic Adjustment Assistance



EPA
U.S. ENVIRONMENTAL PROTECTION AGENCY

Protects human health and the environment; supports clean water, clean air, and sustainable communities.

Supports:

- Water Infrastructure
- Brownfields & Cleanup
- Air Quality
- Solid Waste & Recycling
- Environmental Education

Examples:

- Water Infrastructure Finance and Innovation Act (WIFIA)
- Brownfields Grants



HHS
U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES

Improves health and well-being through programs that support individuals, families, and communities.

Supports:

- Community Health
- Behavioral Health
- Public Health Infrastructure
- Social Services
- Early Childhood Development

Examples:

- Community Health Centers
- Social Services Block Grant (SSBG)



DOI
U.S. DEPARTMENT OF THE INTERIOR

Stewards America's lands and resources; invests in Tribal and community projects.

Supports:

- Tribal & Community Programs
- Infrastructure
- Natural Resource Management
- Recreation & Tourism
- Historic Preservation

Examples:

- Community Development Assistance Program
- Tribal Partnerships

STRONG PARTNERSHIPS. STRONGER COMMUNITIES.

CDC's can leverage federal resources to create jobs, build infrastructure, improve housing, protect the environment, and support long-term prosperity.

Work with your regional offices, grant specialists, and partners to find the right opportunities for your community.

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Diné Community Development Corporation

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Funding Your DCD



7. FUNDING YOUR CDC

Diverse funding. Strong partnerships.
Sustainable communities.



A. TRIBAL SOURCES

Strengthening our communities from within.



NAVAJO NATION

- Grants and appropriations from Navajo Nation departments and programs
- Capital improvement and infrastructure funding
- Economic development initiatives and support



CHAPTERS

- Chapter Community Service Funds (10% of revenues)
- Local priority projects and community needs
- Strong partnerships for local impact



TRIBAL ENTERPRISES

- Sponsorships and donations
- Joint ventures and business partnerships
- In-kind support and capacity building



Our resources. Our decisions. Our future.
Tribal sources reflect our sovereignty and commitment to building strong communities.



B. PRIVATE SOURCES

Partnering for greater impact and opportunity.



NATIVE AMERICAN AGRICULTURE FUND

- Supports Native-led agriculture and food systems
- Grants, technical assistance, and training
- Investing in sustainable rural economies



FIRST NATIONS DEVELOPMENT INSTITUTE

- Strengthens asset ownership and community control
- Grants, training, and capacity building
- Supporting Native community development



OWEESTA

- Native CDFI supporting economic empowerment
- Lending, financial education, and technical assistance
- Capital for Native businesses and communities



FOUNDATIONS

- Private and family foundations
- Program grants, capacity building, and innovation
- Long-term partners in community transformation



Diverse funding strengthens our CDC.
Multiple partners. Shared vision. Stronger communities.



DIVERSE FUNDING = STRONGER IMPACT

Combining tribal and private resources helps our CDC build, grow, and create lasting change.



LOCAL CONTROL



ECONOMIC GROWTH



COMMUNITY WELL-BEING



SUSTAINABLE FUTURE

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Funding Your DCD



7. FUNDING YOUR CDC

Diverse revenue. Sustainable impact.
Earned income strengthens our independence and multiplies our community impact.



EARNED INCOME: BUILDING SUSTAINABILITY FROM OUR STRENGTHS

By offering valuable services and financial solutions, our CDC generates income that supports our mission, creates jobs, and builds long-term community wealth.



TECHNICAL ASSISTANCE CONTRACTS

Provide expert support to organizations, agencies, and tribal programs.

- Community assessments
- Program development
- Policy and capacity building
- Training and facilitation

Our knowledge. Their success. Our community wins.



PLANNING SERVICES

Help plan today for a stronger, more resilient tomorrow.

- Community & economic development plans
- Housing & infrastructure planning
- Strategic planning
- Environmental & cultural resource planning

Thoughtful planning. Stronger communities. Sustainable futures.



GRANT WRITING

Securing resources to bring our community priorities to life.

- Grant research & identification
- Proposal writing
- Budget development
- Reporting & compliance
- Grant management

More funding. More projects. More impact.



REVOLVING LOAN FUNDS

Fueling local businesses and entrepreneurs with capital that keeps circulating in our community.

- Affordable business loans
- Start-up & expansion capital
- Equipment financing
- Flexible terms, local decisions
- Stronger local economy

Local capital. Local control. Lasting impact.



NAVAJO CDFI NATIVE CDFI

Community Development Financial Institutions owned and controlled by Native communities.

- Culturally grounded lending
- Financial education
- Building credit & capacity
- Wealth building
- Keeping dollars in Native communities

Native-led. Community-driven. Building wealth. Honoring our values.



NCBA CONTRACT: LEVELING THE PLAYING FIELD

Through our NCBA contract, our CDC helps nonprofit and Native-owned businesses compete with for-profit companies for federal, tribal, and private sector procurement opportunities.



Access to opportunities

that build capacity and create jobs



Support with

bids, compliance, and contracts



Stronger nonprofit

organizations, stronger communities



We compete.

We win. Our communities thrive.



EARNED INCOME. STRONGER COMMUNITIES.

Using our strengths today to build lasting prosperity for tomorrow.



COMMUNITY CONTROL



FINANCIAL SUSTAINABILITY



LOCAL IMPACT



GENERATIONS STRONG

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Diné Community Development Corporation

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Funding Your DCD





7. FUNDING YOUR CDC: GRANTS & FISCAL SPONSORSHIP

More Options. More Opportunities. Greater Impact.

"Financial resources help build strong organizations that create lasting benefits for our communities."
— DCDC Mission

FISCAL SPONSORSHIP: AN ADDITIONAL OPTION TO OBTAINING GRANTS

Fiscal sponsorship allows emerging organizations and community groups to receive grants and tax-deductible donations under the IRS 501(c)(3) status of an established nonprofit.

DCDC AS YOUR FISCAL SPONSOR

Diné Community Development Corporation (DCDC) has served as a trusted fiscal sponsor for various chapters, nonprofit organizations, and the Diné Agriculture Cooperative to secure federal grants and strengthen programs that benefit our Navajo communities.

WHY PARTNER WITH DCDC?

ACCESS TO FUNDING

Leverage DCDC's 501(c)(3) status to apply for federal grants, foundation grants, and other funding opportunities.

COMPLIANCE & ACCOUNTABILITY

DCDC ensures proper financial management, reporting, and compliance with grant requirements and federal regulations.

ADMINISTRATIVE SUPPORT

We provide back-office support including grant management, accounting, and reporting so you can focus on your mission.

CAPACITY BUILDING

Gain access to training, technical assistance, and resources to strengthen your organization and grow your impact.

COMMUNITY IMPACT

Together, we build stronger programs, create jobs, support sustainable development, and uplift Navajo communities.

WHAT IS FISCAL SPONSORSHIP?

A fiscal sponsor is a legally established nonprofit organization that agrees to receive funds on behalf of another project, program, or organization. The fiscal sponsor manages the funds, ensures compliance with the grant requirements, and provides financial oversight while the sponsored project focuses on its mission and activities.

WE HAVE PARTNERED WITH:

- Navajo Nation Chapters
- Emerging Nonprofit Organizations
- Diné Agriculture Cooperative
- Community-Based Projects & Initiatives

HOW FISCAL SPONSORSHIP WORKS

1. **Initial Consultation**
We discuss your project or program goals and funding needs.
2. **Partnership Agreement**
We develop a fiscal sponsorship agreement outlining roles, responsibilities, and compliance.
3. **Grant Application**
DCDC applies for the grant using its 501(c)(3) status on behalf of your project or organization.
4. **Funds Received**
DCDC receives the grant funds and establishes separate accounting for your project.
5. **Project Implementation**
You implement the project while DCDC provides oversight and ensures compliance.
6. **Reporting & Accountability**
DCDC handles financial reporting to the funder while you report on program outcomes.

READY TO EXPLORE FISCAL SPONSORSHIP?

Contact DCDC to learn how we can partner together to turn your vision into funded results for the Diné people.

ELIGIBLE USES FOR FISCAL SPONSORSHIP

Youth Programs

Agriculture & Food Sovereignty

Education & Training

Community Development

Health & Wellness

Culture & Preservation

Economic Development

2026 NAVAJO NATION ECONOMIC SUMMIT
Building Community Wealth Through Strong Nonprofits,
Cooperative Development, and Economic Self-Sufficiency

Strong Organizations. Strong Communities. Stronger Navajo Nation.

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Community Wealth Building Tools





8. COMMUNITY WEALTH BUILDING TOOLS

DCDC CASE STUDY: BUILDING A STRONGER, SELF-RELIANT DINÉ NATION

DCDC advances community-driven solutions that create jobs, strengthen businesses, and build lasting wealth for the Diné people.

1. DINÉ REVOLVING LOAN FUND

Providing accessible capital to Diné entrepreneurs and small businesses.

- Start-up & expansion loans
- Flexible terms
- Local control, local impact
- Building business & generational wealth

2. COOPERATIVE DEVELOPMENT

Strengthening cooperative models to increase local ownership and community benefits.

- Business planning & technical assistance
- Governance & capacity building
- Market access & shared services
- Thriving together

3. AGRIBUSINESS PROGRAMS

Supporting Diné agriculture and food systems from production to market.

- Producer support & training
- Value added & food processing
- Local food systems
- Sustainable & regenerative practices

4. YOUTH FINANCIAL LITERACY

Empowering Diné youth with the knowledge and skills to build a strong financial future.

- Financial education workshops
- Savings & budgeting skills
- Entrepreneurship mindset
- Investing in our next generation

5. WORKFORCE DEVELOPMENT

Preparing Diné people for quality jobs and long-term careers in key industries.

- Job training & certifications
- Career pathways
- Employer partnerships
- Building a skilled Diné workforce

6. EMERGING OPPORTUNITIES

Identifying and advancing innovative opportunities for future generations.

- Innovation & strategy
- Feasibility & market research
- Partnership development
- Creating new pathways to prosperity

7. DINÉ DATA CENTER PROJECT

Building digital infrastructure to support data sovereignty, jobs, and economic growth.

- Data sovereignty & security
- Local jobs & tech careers
- Cloud services for Diné Nation
- Foundation for digital economy

8. BROADBAND

Expanding high-speed internet access to connect Diné communities and unlock opportunity.

- Rural broadband expansion
- Digital inclusion
- Education, healthcare, business access
- Connecting our Nation

9. ENERGY RESILIENCE

Investing in clean, reliable energy to build sustainable and resilient communities.

- Solar & renewable energy projects
- Energy efficiency
- Lower costs, cleaner future
- Energy independence

10. TRIBAL ENTREPRENEURSHIP

Cultivating and accelerating Diné-owned businesses and innovators.

- Mentorship & coaching
- Access to capital
- Business incubation
- Creating legacy & local wealth

OUR MISSION. OUR TOOLS. OUR FUTURE.

Through these tools and initiatives, DCDC is building a diversified, sustainable economy that strengthens families, honors our values, and ensures a thriving future for the Diné Nation.



STRONGER COMMUNITIES



ECONOMIC GROWTH



WEALTH BUILDING



SUSTAINABLE FUTURE



FUTURE GENERATIONS

LOCAL SOLUTIONS. LASTING IMPACT. DINÉ POWER.

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Lessons Learned



9. LESSONS LEARNED

Our experience. Your success.
Practical lessons from the journey to help strengthen and sustain Native communities.

There is no one-size-fits-all path. These lessons can help guide your road to impact and prosperity.

1 START WITH GOVERNANCE

- Strong governance builds trust, credibility, and long-term success.
- Recruit the right board and define roles.
- Establish clear policies and accountability.

Strong governance is the foundation of everything.

2 BUILD SYSTEMS BEFORE GROWTH

- Invest time in systems, policies, and infrastructure.
- Good systems reduce risk and improve performance.
- Scalable systems support sustainable growth.

Systems today prevent problems tomorrow.

3 DIVERSIFY FUNDING

- Don't rely on one source of funding.
- Blend federal, tribal, private, and earned income.
- Diverse funding = stability and flexibility.

Financial diversity creates strength and freedom.

4 INVEST IN STAFF

- Your team is your greatest asset.
- Prioritize training, development, and retention.
- Empowered staff drive mission success.

Invest in people. They build the mission.

5 DEVELOP COMMUNITY PARTNERSHIPS

- Partnerships expand resources and impact.
- Listen, collaborate, and build trust.
- Stronger together—for our communities.

Partnerships multiply our impact.

6 FOCUS ON SUSTAINABILITY, NOT JUST GRANTS

- Grants can start the work—sustainability finishes it.
- Build businesses, assets, and community wealth.
- Leave a legacy, not dependence.

Sustainability builds legacy and sovereignty.



OUR JOURNEY. YOUR JOURNEY. OUR FUTURE.

We learn. We adapt. We grow. Together, we build stronger, self-reliant Native communities.

"The greatest lesson is this: we are the solution and our communities are our greatest strength."

REMEMBER:

- Start with Purpose
- Plan with Intention
- Act with Commitment
- Sustain for Generations



LESSONS FROM THE PAST. | SOLUTIONS FOR TODAY. | PROSPERITY FOR TOMORROW.

Diné Strength. Community Power. Lasting Impact.

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10. Call to Action



10. CALL TO ACTION

WHAT CAN YOUR COMMUNITY DO IN THE NEXT 90 DAYS?
Small steps today. Stronger future tomorrow.

01 FORM A PLANNING COMMITTEE

Bring together committed individuals who reflect your community.

02 CONDUCT COMMUNITY NEEDS ASSESSMENT

Listen, gather data, and identify priorities and opportunities that matter most.

03 IDENTIFY POTENTIAL BOARD MEMBERS

Seek diverse, skilled, and dedicated leaders who share your vision and values.

04 DEVELOP MISSION AND VISION

Define your purpose, your future, and the impact you want to create together.

05 BEGIN INCORPORATION PROCESS

Take the legal steps to establish your organization and build a strong foundation.



You have the knowledge. You have the people. You have the power. Take the first steps. Your community's future starts now.

STRONG COMMUNITIES START WITH BOLD ACTION.

Lead with culture. Build with purpose. Grow with unity.

INVEST IN YOUR COMMUNITY TODAY.

Create jobs. Build businesses. Strengthen families.

BUILD WEALTH. CREATE OPPORTUNITY.

Local solutions. Local leadership. Lasting impact.

OUR FUTURE IS IN OUR HANDS.

Our decisions. Our direction. Our destiny.

TOGETHER, WE CAN ACHIEVE MORE.

Stronger together. Better tomorrow. For generations.

ONE COMMUNITY. | ONE VISION. | MANY POSSIBILITIES. | ENDLESS IMPACT.

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11. Navajo Nation Business Regulatory



NAVAJO NATION ANNUAL REPORT REQUIREMENT FOR NONPROFIT CORPORATIONS

Pursuant to Navajo Nation Corporation Code, Article X, Sections 3175, 3179, and Subchapter 4, Section 3418.

**NAVAJO NATION
BUSINESS REGULATORY DEPARTMENT**
Division of Economic Development
P.O. Box 663, Window Rock, AZ 86515
(928) 871-7365 | (928) 871-6714
Fax: (928) 871-7381
Website: www.navajobusiness.com



WHAT IS THE ANNUAL REPORT?

All Navajo Nation nonprofit corporations must file an Annual Report with the Business Regulatory Department each year to remain in good standing.



REPORTING REQUIREMENT

The Annual Report must be filed every year within the first four (4) months of your corporation's fiscal year end.



FILING FEE

A non-refundable fee of \$25.00 must accompany your Annual Report.
Make payable to:
Navajo Nation Business Regulatory Department



WHERE TO FILE

Navajo Nation Business Regulatory Department
Division of Economic Development
P.O. Box 663
Window Rock, AZ 86515



STAY IN GOOD STANDING

Filing your Annual Report on time helps your nonprofit remain in compliance and eligible for grants, contracts, and other opportunities.



WHAT INFORMATION IS REQUIRED?

The Annual Report form must be completed in full and includes:

- **CORPORATION INFORMATION**
Corporation name, FEIN, principal address, registered agent, and fiscal year end.
- **BUSINESS ACTIVITIES**
Brief statement of the character of business in which the corporation is actually engaged in Navajo Indian Country.
- **OFFICERS AND DIRECTORS**
Names, addresses, and dates of office for all officers and directors.
- **FINANCIAL STATEMENT**
Complete balance sheet showing assets, liabilities, and capital.
- **SIGNATURE**
Report must be signed by an authorized corporate officer.



AGRICULTURAL COOPERATIVES (If applicable)

In addition to the above, cooperatives must include:

- Name of the association
- Principal place of business
- General statement of business operations during the fiscal year
- Amount of capital stock paid up
- Number of members and amount of membership fees received
- Total expenses of operation (if non-stock association)
- Amount of indebtedness/liability and balance sheets





IMPORTANT

Failure to file the Annual Report and pay the filing fee may result in late fees, penalties, suspension, or administrative dissolution of your corporation.



QUESTIONS?

Contact the Business Regulatory Department at (928) 871-7365 or visit www.navajobusiness.com



TIPS FOR A SMOOTH FILING

- Review the form carefully and answer all questions.
- Ensure financials are complete and accurate.
- Sign and date the report before submitting.
- Keep a copy of your completed report for your records.



**STRONG NONPROFITS.
STRONG COMMUNITIES.
STRONGER NAVAJO NATION.**



For forms and more information, visit www.navajobusiness.com or contact the Navajo Nation Business Regulatory Department.

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11. Navajo Nation Business Regulatory



CERTIFICATE OF GOOD STANDING REQUEST & BENEFITS

Evidence that your nonprofit corporation is in compliance with Navajo Nation requirements and in good legal standing.





HOW TO REQUEST A CERTIFICATE OF GOOD STANDING

- **1. FILE ANNUAL REPORT**
Ensure your organization has filed its current Annual Report with the Navajo Nation Business Regulatory Department and payment (if applicable).
- **2. SUBMIT REQUEST**
Submit a written request for a Certificate of Good Standing to the Navajo Nation Business Regulatory Department.
- **3. INCLUDE YOUR INFORMATION**
Include your organization's name, file number (if known), purpose of request, and contact information.
- **4. RECEIVE YOUR CERTIFICATE**
Once verified, the Department will issue your Certificate of Good Standing.



IMPORTANT:

Your organization must be current on all required filings and fees to be eligible for a Certificate of Good Standing.



KEEP YOUR ORGANIZATION ELIGIBLE.

File your Annual Report on time and keep your records current to maintain your Good Standing and open doors to opportunities.



ADVANTAGES OF HAVING A CERTIFICATE OF GOOD STANDING

**ELIGIBILITY FOR GRANTS & FUNDING**

**BUILDS TRUST & CREDIBILITY**

**REQUIRED FOR CONTRACTS & PARTNERSHIPS**

**MAINTAINS GOOD STANDING WITH THE NAVAJO NATION**

**SUPPORTS NONPROFIT SUSTAINABILITY**



✓ Many grantors require proof of good standing, including:

- Navajo Agricultural Products Industry (NAAP) Grants
- USDA Grants and Programs



✓ Demonstrates your organization is legally recognized and in compliance with Navajo Nation laws.



✓ Often required for contracts, business agreements, and collaborations with agencies and institutions.



✓ Keeps your nonprofit in active status and in compliance with reporting requirements.



✓ Helps ensure your organization remains eligible for future opportunities and resources.



QUESTIONS? CONTACT US.

Navajo Nation Business Regulatory Department
(928) 871-7365 | www.navajobusiness.com



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12. Navajo Nation Tax Commission Office



NAVAJO NATION TAX COMMISSION OFFICE

ANNUAL FORM REQUIREMENTS

FOR NONPROFIT ORGANIZATIONS

All organizations, including nonprofits, that own an interest in a lease or conduct business activity within the Navajo Nation must register and file required annual forms.

NAVAJO NATION TAX COMMISSION OFFICE

www.tax.navajo-mnn.gov

(928) 871-7251

P.O. Box 4880
Window Rock, AZ 86515

1. REGISTRATION (Required One-Time or When Information Changes)

FORM 100 – DESIGNATION OF INDIVIDUAL

Register your organization with the Navajo Tax Commission Office.

- Identifies your organization and authorized representative
- Provides business and contact information
- Must be updated when information changes

2. ANNUAL DECLARATION OF INTEREST IN LEASE (Required Annually)

FORM 200 – DECLARATION OF INTEREST IN LEASE

File for each lease, permit, or interest your organization owns or operates under.

- Due by April 1 each year (May 15 for Business Site Leases)
- Required even if no activity occurred during the year
- File a separate Form 200 for each lease or interest
- Report any changes (sold, transferred, expired, etc.)

Form	Purpose	Who Must File	Due Date	Filing Frequency	Notes
FORM 100 Designation of Individual	Registers organization with the Navajo Tax Commission Office	All nonprofits conducting business activity or owning an interest in a lease	At the time of registration or when information changes	One-time registration Update as needed	Must designate an authorized representative for your organization.
FORM 200 Declaration of Interest in Lease	Declares ownership or interest in any lease, permit, or operating agreement	All nonprofits with any lease, permit, or interest on Navajo Nation land	April 1 each year (May 15 for Business Site Leases)	Annually File a separate form for each lease/interest	Required even if no activity occurred during the year. Report changes as required.



IMPORTANT REMINDERS

- Late filing may result in penalties, suspension, or other enforcement actions.
- Keep your records current and retain copies of all filed forms and supporting documents.



NONPROFITS ARE ENCOURAGED TO

- File on time
- Keep contact information up to date
- Contact the Tax Commission Office with any questions



NEED HELP?

Visit www.tax.navajo-mnn.gov or contact the Navajo Nation Tax Commission Office at (928) 871-7251.

COMPLIANCE TODAY. PARTNERSHIP TOMORROW. STRENGTHENING NAVAJO NATION TOGETHER.

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13. Audit



THE BENEFITS OF HAVING AN AUDIT

FOR YOUR NONPROFIT ORGANIZATION

Audits are not required for nonprofits by law, but they provide powerful benefits that strengthen your organization and your community.

"An audit is more than a requirement—it's a commitment to accountability, transparency, and responsible stewardship."

★ KEY BENEFITS OF AN AUDIT



BUILDS TRUST & CREDIBILITY

An independent audit demonstrates to donors, partners, members, and the community that your organization is transparent and accountable.



ENSURES FINANCIAL ACCURACY

Audits help identify errors, strengthen internal controls, and improve the reliability of your financial information.



SUPPORTS BETTER DECISIONS

Reliable financial reports give your Board and management the information needed to make sound, informed decisions.



ENHANCES ORGANIZATIONAL ACCOUNTABILITY

An audit promotes strong governance and ensures resources are used efficiently and for their intended mission.



DEMONSTRATES COMMITMENT TO TRANSPARENCY

Shows your organization's dedication to openness and ethical stewardship of public and donor funds.



PREPARES YOU FOR GROWTH

Strong financial systems and audited statements help your organization scale, attract investment, and expand programs.

🤝 OPENS DOORS TO FUNDING OPPORTUNITIES

Many grantmakers, lenders, and funding agencies require an audit report as part of their application process.

GRANTS THAT OFTEN REQUIRE AN AUDIT INCLUDE:



NAAF (Native American Agriculture Fund)

Requires an audit to demonstrate financial stability, organizational capacity, and responsible management of funds.



USDA Grants & Programs

Many USDA grant programs require audited financial statements to ensure compliance with federal regulations and responsible use of funds.



AN AUDIT IS AN INVESTMENT IN YOUR MISSION.

It strengthens your organization today and creates opportunities for a stronger, sustainable future.

STRONG FINANCIALS. STRONGER TRUST. STRONGER COMMUNITIES.

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14. Resources

**DCDC RESOURCES
AVAILABLE FOR DOWNLOAD
AT DINECDC.ORG**

Visit www.DineCDC.org → Resources → Downloads

Diné Community Development Corporation (DCDC) provides FREE practical tools, guides, and resources to build strong, sustainable nonprofit organizations, cooperatives, and agribusinesses on the Navajo Nation.

**Knowledge. Tools. Resources. Capacity. Community.
Building a Stronger Navajo Nation Together.**

**ESSENTIAL RESOURCES FOR NONPROFIT CDCs, AGRICULTURAL COOPERATIVES,
AND AGRIBUSINESSES ON THE NAVAJO NATION**

- 1 Diné/Native American Non-Profit Toolkit**
A comprehensive guide for starting, managing, and strengthening nonprofit organizations. Includes funding sources, certification requirements, board training, recordkeeping, and essential resources. Essential for building strong, compliant, and sustainable nonprofit CDCs.
- 2 Navajo Agribusiness Entrepreneurs Resource Guide**
A directory of markets, financing, government programs, business assistance, and agriculture-specific resources for Navajo farmers, ranchers, and agribusiness owners. Essential for navigating opportunities and growing agribusiness ventures.
- 3 DCDC Agricultural Business Plan Writing Guide**
Step-by-step instructions and templates to develop a strong agricultural business plan for loans, grants, and investment. Essential for planning, funding, and sustaining agriculture businesses.
- 4 Cooperative Development Resource Guide**
Guidance on forming and managing cooperatives, governance, funding, marketing, and building strong member-owned enterprises. Essential for building successful and sustainable agricultural cooperatives.
- 5 Financial Literacy & Entrepreneurship Curriculum**
Lesson plans and tools designed to build financial skills, entrepreneurship, and economic empowerment in youth and community members. Essential for financial empowerment and community development.
- 6 Diné Data Center Project Overview**
Overview of the Diné Data Center Project—advancing digital infrastructure, cloud services, broadband, and economic diversification opportunities. Essential for modern infrastructure and future economic development.

HOW THESE RESOURCES BENEFIT YOU

- Build Capacity**
Strengthen knowledge and organizational effectiveness.
- Access Opportunities**
Identify funding, programs, and technical assistance resources.
- Promote Sustainability**
Develop strong plans, systems, and strategies for long-term success.
- Create Community Wealth**
Support local businesses, cooperatives, and tribal economic growth.
- Empower Future Generations**
Equip youth and community members with the tools to succeed.

DOWNLOAD. LEARN. IMPLEMENT. GROW.

Visit www.DineCDC.org Resources → Downloads

**Stronger Organizations.
Stronger Communities.
Stronger Navajo Nation.**

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**Diné/Native American
Non-Profit
Development
Workshop**

Diné Community
Development Corporation,
Inc.

June 09th, 2026

USDA

**"Building Community Wealth: Developing Nonprofit
Community Development Corporations on the Navajo
Nation"**

Thank You for Your Participation.

**ANY
QUESTIONS?**

Mr. Lorenzo J. Begay, PhD/Executive Director
**Ms. LaVerne Begay-Todachine, MAOM/Project
Director**

480.980.0211 or info@DineCDC.org
www.DineCDC.org

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