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THE CULTURE CAPITALIST

It would be easy enough for Chandra Hampson (MBA 2000) to go mainstream, fully homogenize into the “white man’s world” that her great grandfather, as a boy, came to know at the sharp end of a brutal “civilization” campaign.

She could cloak herself in the fair skin and blond hair she inherited from her non-Native father. She could capitalize on degrees from Stanford and the UW, leverage experience at Wells Fargo, and profit from a market so apart from her experience. She could divest herself of her Native American heritage and carve out a comfortable life and career in the modern American “melting pot.”

Except that she couldn’t. And she can’t. And, anyway, she doesn’t want to.

“There’s a bit of misperception among some non-Natives that it’s something you *get* to be, versus something you just are,” says Hampson, whose lineage includes a commingling of Winnebago (Nebraska) and Chippewa (White Earth) tribes. “You don’t really get to choose. Of course, whenever aspects of your childhood environment are fraught with economic and social problems, you do want to run in the other direction sometimes. I have certainly tried, for periods of my life, to focus on the non-Native side of who I am for a while. But it doesn’t really work that way.”

Instead, Hampson has embraced her own American Indian identity. And now she is devoting her professional life to developing the economic, social and cultural life of tribal communities that have long been beset by hard times. She’s treasurer of the philanthropic Potlatch Fund and a board member of Ten Thousand Villages Seattle, a fair trade organization. And as director of the Indian Country Initiative at ShoreBank Enterprise Cascadia, she invests in tribal businesses and community projects that most conventional lending institutions will not even consider.

“It sounds really cheesy to say, ‘I have a mission,’ ” she says. “But I do have a mission.”

A history of activism

Though born at Stanford, where her parents were students, Hampson was raised on and around the Winnebago Reservation in Nebraska and the Confederated Tribes of the Umatilla Reservation in northeastern Oregon, among her mother’s sprawling, close-knit family.

Her pedigree of tribal activism reaches back several generations. Her father, the “outsider” of the clan, has been intimately involved in tribal life since marrying her mother; he currently directs the Oregon Native American Business Enterprise Network. Her grandmother, a professor of Native American studies, protested the official government policy of Indian tribe termination. And her great grandfather, a champion of education, was one of the most influential Native Americans of the early 20th century. A member of the generation sent away to government boarding schools to be assimilated into the American mainstream—often by barbarous force—Henry Roe Cloud instead leveraged his opportunities and formidable intellect to become the first Native to graduate from Yale, to found seminal Indian schools and to become a major force in reforming the federal government’s relationship with tribal communities.

Long on inspiration, Hampson spent her own early adult years on something of a professional walkabout. After graduating from Stanford with a degree in fine art, she joined a San Jose organization that was trying to build community among the urban Indian population. Feeling ineffective, she led an executive health care education program at UC-San Diego for a while. Frustrated by bureaucracy, she helped a local entrepreneur launch an architectural salvage business. Feeling inadequate, she

directed a small family foundation in San Diego. That year left her feeling irrelevant, but also awed. Despite Hampson's cautious urging against it, the benefactors of this foundation had a penchant for handing out modest pots of money to unproven community activists, based solely on gut instinct.

"They were right, and I was wrong," she admits. "I thought they were just giving money to people who didn't have any experience. They did have experience, just not in any official capacity. They simply knew what their community needed and what it took to make a substantial impact."

"That was my first peek at what a small amount of money, in the right hands, could do."

An economic solution

During these wandering years, Hampson's thoughts eventually returned home. She came to the conclusion that there must be some middle way, some hybrid of business and non-profit that could affect more positive change in tribal communities. So she went to the Foster School of Business to find it or, failing that, invent it.

Early involvement with the student group Net Impact exposed her to organizations like Calvert and ShoreBank that were using financial instruments to better people's lives. "I found that really intriguing when I thought about what I knew to be the situation in Indian country," she says.

She first approached the UW Business and Economic Development Center (BEDC) just as it was beginning to expand the scope of its core mission—cultivating minority owned small businesses—beyond Seattle. She found a willing partner in the BEDC, and became central to its developing relationships with several tribal communities in rural Washington. She even organized a regional focus group for

the US Treasury Department on Native American Lending.

And she studied hard. Much was at stake.

Going to the Wells

Graduating at the climax of the high-tech boom, Hampson spurned the offers from sexy start-ups that seduced so many of her classmates, instead accepting a position in—yawn—commercial banking at Wells Fargo. "None of my friends wanted to talk about it; nobody wanted to network with me," she recalls. "They all thought I was insane or at least really boring."

But there was a method to Hampson's machination, beyond a hedge against the impending bust-up of the dot-com bubble: She joined Wells to learn lending. Her intent, expressed from the beginning, was to build an ironclad foundation that she could eventually extend to improve the economic and social conditions of tribal communities.

Her opportunity came well ahead of expectation. After she completed training and cut her teeth on mainstream commercial banking, Wells added a dedicated lending arm to its existing Native American Banking Services in 2004. Hampson stepped right in.

Historically, institutional lending to tribes has been all about gaming, undeniably a critical economic engine in many communities. As sovereign nations that uneasily coexist within a complicated, patriarchal relationship with the federal government, tribes must provide themselves infrastructure, roads, health care, education, law enforcement, social services, utilities—"basic services that we take for granted in other American communities," Hampson says. "Gaming income reverts directly to the tribe to pay for these basic services, all of which are, on average, 30 years behind any other non-tribal community."

Her charge was to diversify lending to enterprises beyond gaming that might flourish within tribal communities. This proved to be a difficult transition for Wells, as it would any risk-averse lending institution. "They saw cash flow coming in from gaming operations and wanted to tie everything directly to that," she says. "It would be as if you lived in a state where everything, from economic development to social service financing, had to be tied to the lottery."

The middle way

Hampson's time at Wells Fargo was invaluable. But after six plus years, she decided that it was time to approach the economic challenges from an entirely different angle. "Wells was a great experience and I have deep respect for so many bankers who really care about getting financing to people and businesses that are keeping their communities vital," she says. "But I knew that eventually I wanted to be in an environment that allowed more flexibility to meet tribal needs more directly."

She found it early this year in ShoreBank Enterprise Cascadia, a non-profit financial institution dedicated to the development of economically distressed communities in the Pacific Northwest. As senior Indian Country lender, Hampson now has both the resources and discretion to invest in tribal people and organizations that she believes can provide a positive impact on their communities.

"My approach is completely different," she explains. "Working with tribes in environments where there is a lack of economy, lack of a market, lack of basic infrastructure—what I do has more in common with international microfinance than conventional commercial banking."

The low-interest loan amounts are modest-to-puny by commercial lending standards. But the impact can be enor-

mous. With the latitude to extend loans to comparatively risky applicants—paying some heed to gut instinct—ShoreBank Enterprise Cascadia has recently financed a tribal wellness center, housing and an RV park, all providing much-needed capital or community resources. She plans to finance Native people working to reclaim or retain tribal lands, or revive traditional industries such as fishing.

"I never pretend that I'm doing this only because it's the right thing to do," Hampson admits. "But it is great to be working for an organization that shares my philosophy of the triple bottom line: working for the greater social, economic and environmental good. I do believe that there are times when the right thing to do is not about profit."

Expanding the mission

Expecting her first child at the end of the year, Hampson admits to being a long way from the "old, wise person" that she hopes to be someday. But a professional mission requires some forward looking. There's still much to accomplish in her current position. But somewhere down the road, Hampson envisions a project that would marry her birth-right investment in Native economies and cultures with her passion for culinary traditions cultivated by her mother and a high school exchange in Italy. A "first foods" institute would support tribes in their efforts to protect Native foods and preserve ancestral methods of harvest and gathering.

"I've always had this really positive, sparkling vision of the marketplace," Hampson says. "I love to go to the farmers' market, which typifies this. All of these people and colors intermingle. Money and products exchange hands completely free of any of the negative connotations of the commercial market. To me, that's always been where it's at. The dreams I have for this foods institute are all in support of the positive aspects of the marketplace that make people's lives richer and tie together communities."

For now, she will continue working toward that same end at ShoreBank, leveraging all of her financial training, cultural understanding and heightened instinct to apply economic solutions to the challenges of tribal communities. She takes additional heart in knowing she is not alone.

"I'm so encouraged that there are a lot of people in my generation, young Native people who have gotten really amazing education and work experience and are bringing it back to Indian country," she says. "And now that there are some nominal resources—thanks in large part to gaming—we are trying to move these communities forward. And as these young people become older and start to get into leadership positions in their tribes, I think there's going to be a real shift. We all have these visions of communities that are prosperous and culturally thriving."

"It's an exciting time to be doing what I'm doing."

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