

# THE DECOLONIZING WEALTH TOOLKIT



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## ABOUT THIS TOOLKIT

This toolkit for reflection and action was created for people of all backgrounds.

If you read the *Decolonizing Wealth* book first (highly recommended!), you'll find value in the exercises in this toolkit.

This toolkit was created by  
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Decolonizing Wealth Project

Please credit as above when referencing this toolkit.

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**"If we are going to heal,  
let it be glorious."**

- Beyoncé Knowles-Carter



# LAND ACKNOWLEDGEMENT

**First, we acknowledge the land to honor and show gratitude as a sign of respect and willingness to heal.**

As we talk about decolonization it is important to practice land acknowledgments as a way to help us begin a process of reconciling how the majority of our existence is a continual displacement of Indigenous Peoples.

Indigenous Peoples have always practiced the honoring of guests as-well-as their hosts when visiting other nations, communities, etc.

It's time we do the same.

Resources:

- Land Identification: [native-land.ca](https://native-land.ca)
- Land Acknowledgment Guide: [meztliprojects.org/guides](https://meztliprojects.org/guides)

# I AM ON

# LAND

## MITAKUYE OYASIN - ALL MY RELATIONS: A Lakota Prayer

I honor you in this circle of life with me today.

I am grateful for this opportunity to acknowledge you in this prayer...

To the Creator, for the ultimate gift of life, I thank you.

To the mineral nation that has built and maintained my bones and all foundations of life experience, I thank you.

To the plant nation that sustains my organs and body and gives me healing herbs for sickness, I thank you.

To the animal nation that feeds me from your own flesh and offers your loyal companionship in this walk of life, I thank you.

To the human nation that shares my path as a soul upon the sacred wheel of Earthly life, I thank you.

To the Spirit nation that guides me invisibly through the ups and downs of life and for carrying the torch of light through the Ages. I thank you.

To the Four Winds of Change and Growth, I thank you.

You are all my relations, my relatives, without whom I would not live. We are in the circle of life together, co-existing, co-dependent, co-creating our destiny.

One, not more important than the other. One nation evolving from the other and yet each dependent upon the one above and the one below.

All of us a part of the Great Mystery.

Thank you for this Life.

**All My Relations**, *Mitakuye Oyasin*, as the Lakota say—meaning, we are all related. We are all related, connected, not only to other humans but to all the other living things and inanimate things and the planet, and also the Creator.

The principle of All My Relations means that everyone is at home here.

**Everyone** has a responsibility in making things right. **Everyone** has a role in the process of healing, regardless of whether they caused or received more harm.

**All our suffering is mutual.**

**All our healing is mutual.**

**All our thriving is mutual.**

Edgar Villanueva



## A RESOURCE FOR HEALING

**In Indigenous cultures, we understand medicine as anything that can restore balance.** Indigenous communities do not wait until sickness presents itself to try to restore balance—rather, we are proactive in maintaining this balance. What if we were to use that same mentality to alleviate the imbalances and inequities of wealth in our country?

### **How can each of us use our money as medicine in this process?**

This toolkit is a resource for healing as we consider each of our responsibilities to move money equitably. Money, when used courageously and directed by an Indigenous worldview, can be the medicine we need to heal our wounds and restore balance.

### **How can each of us use our money as medicine in this process?**

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# MY PEOPLE

**My people are Native American. My tribe is Lumbee and the first question when meeting someone new is “who’s your people?”**

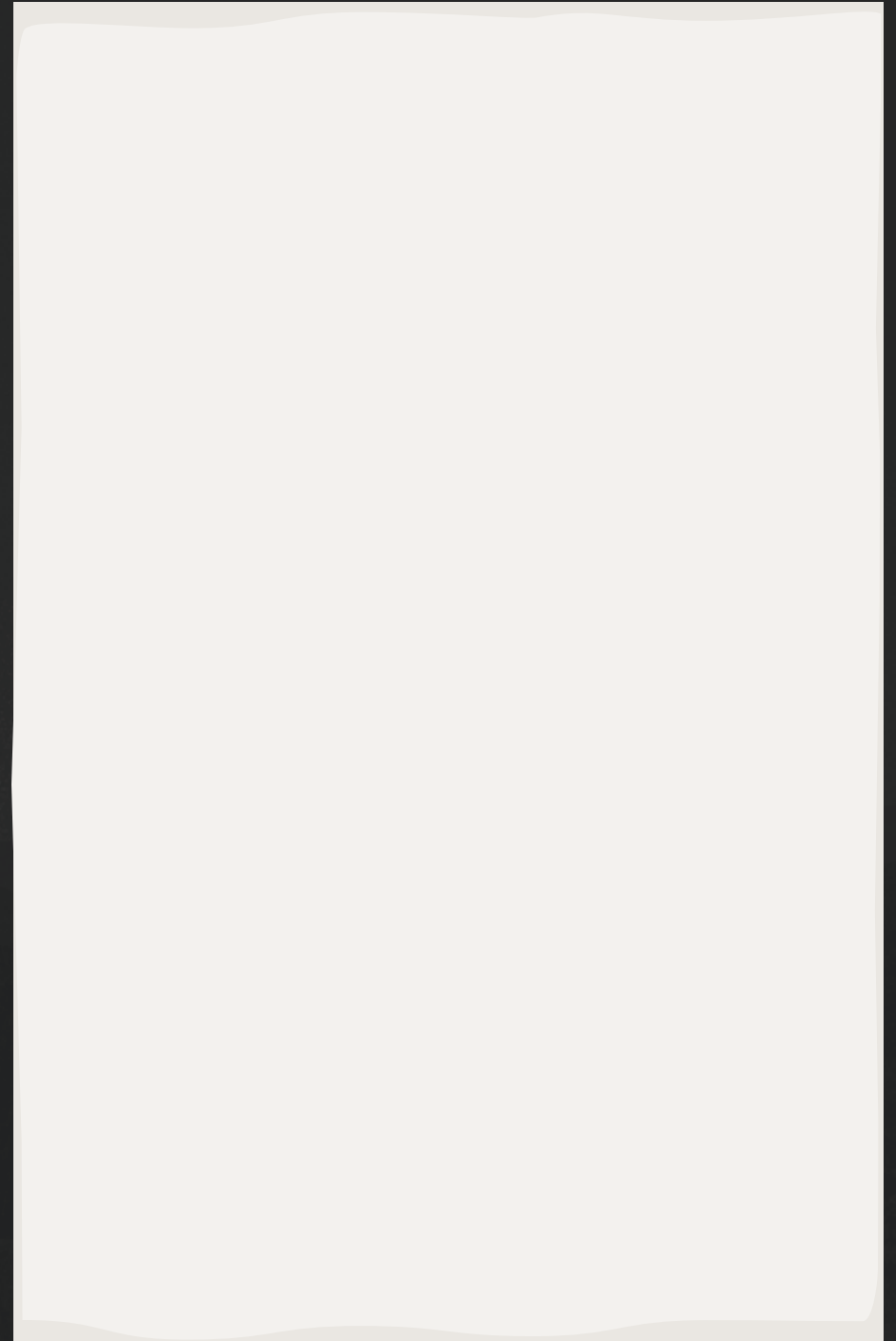
Who are your people? Draw them, add photos, or write their names in the circle below.

**My People are...**

**How have they been affected by colonialism, historically and today? Draw, add photos, or write in the square below.**

**How colonialism has affected my people...**

**How do you think the  
history of your people  
shapes your relationship  
to wealth?**





## MY MEDICINE BOX

In order for something or someone to serve as medicine, it only needs to be filled with or granted a kind of mystical or spiritual power.

Anyone can find and use medicine, just by allowing your intuition and feelings to determine whether something can serve as medicine.

**What's in your medicine box?**

**LISTEN FOR ITS SACRED POWER;  
DON'T FORCE IT.**



# MONEY IS LIKE WATER

Water can be a precious life-giving resource.

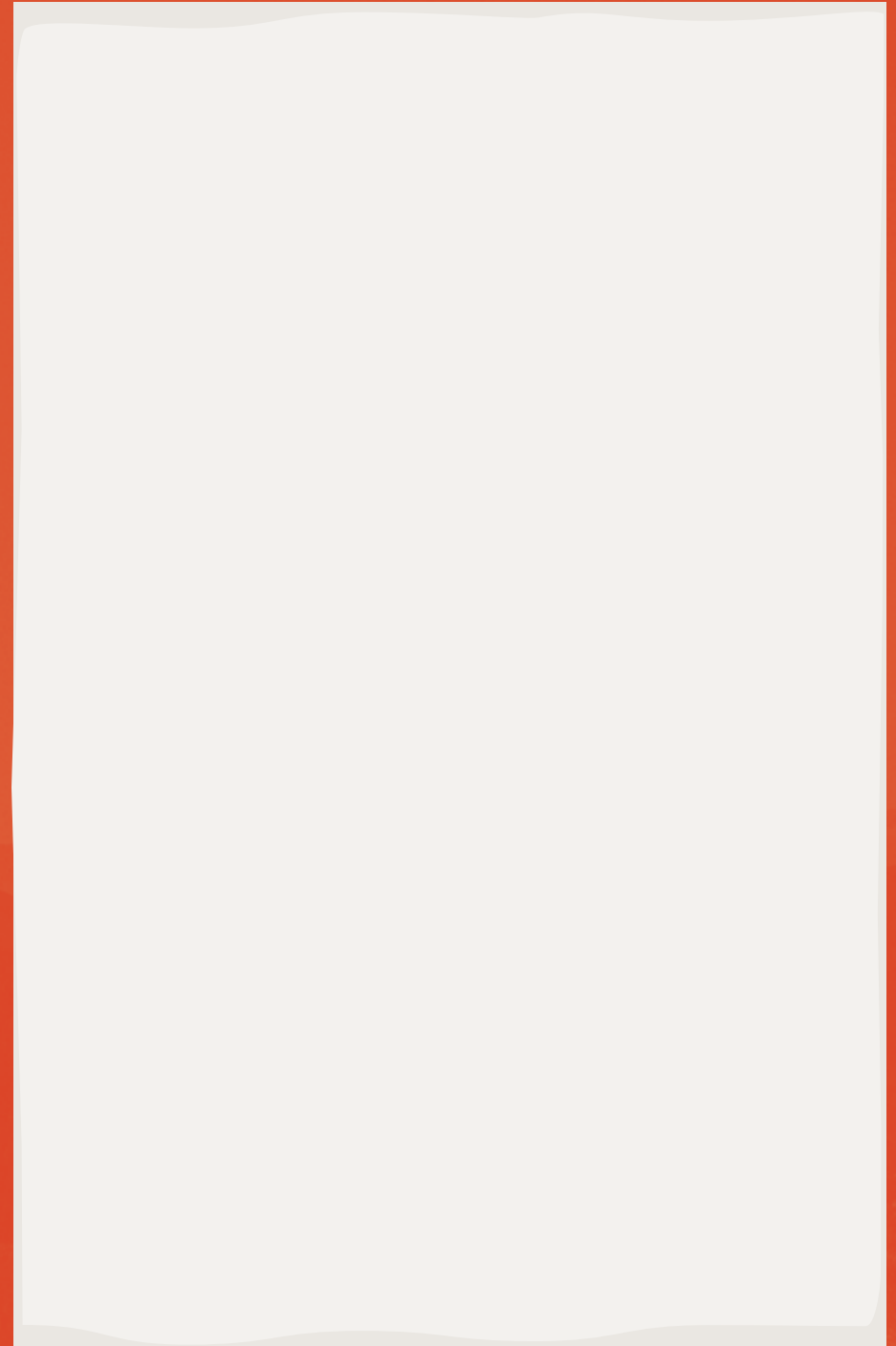
**List ways money can be  
a life-giving resource:**

**But what happens when water is dammed,  
when a water cannon is fired on protestors in  
subzero temperatures?**

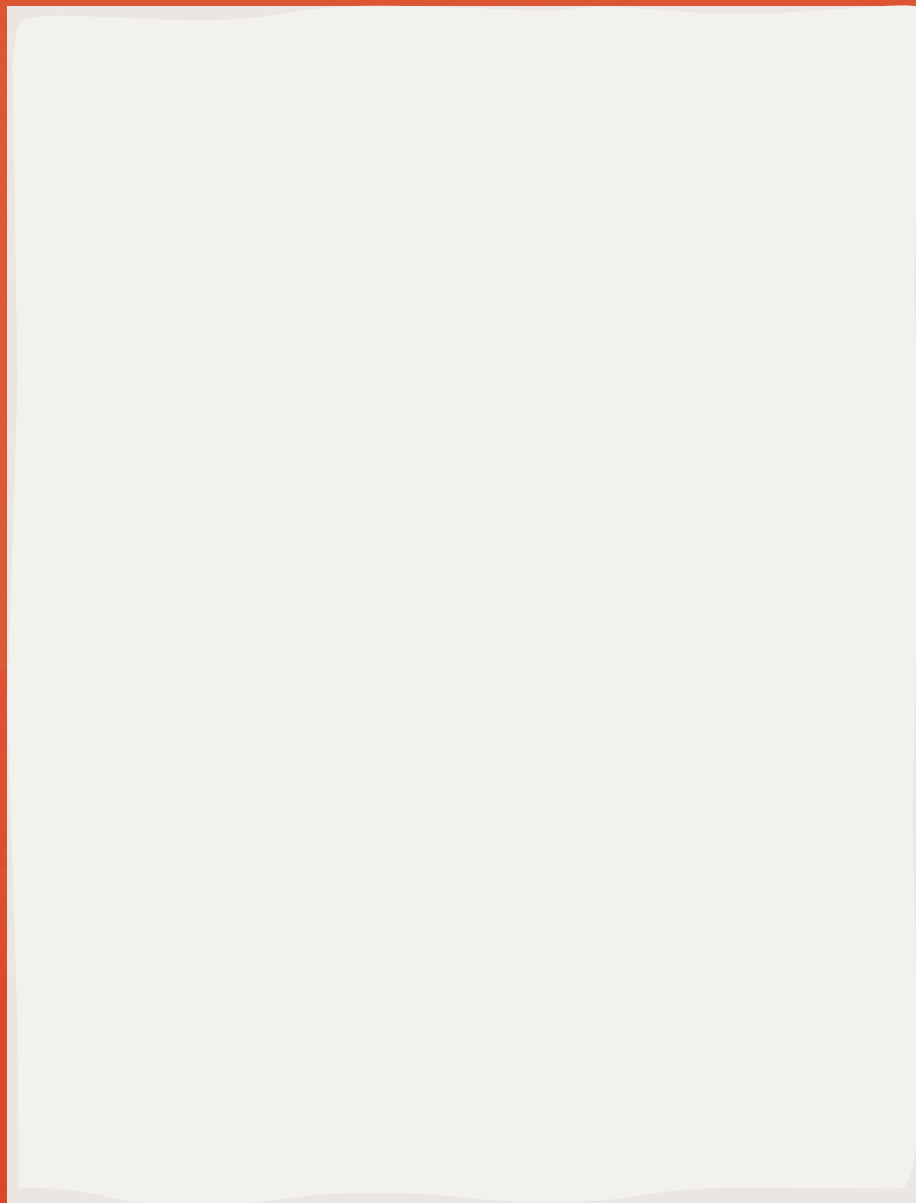
**List ways money can be used  
for harm:**

# **BARRIERS**

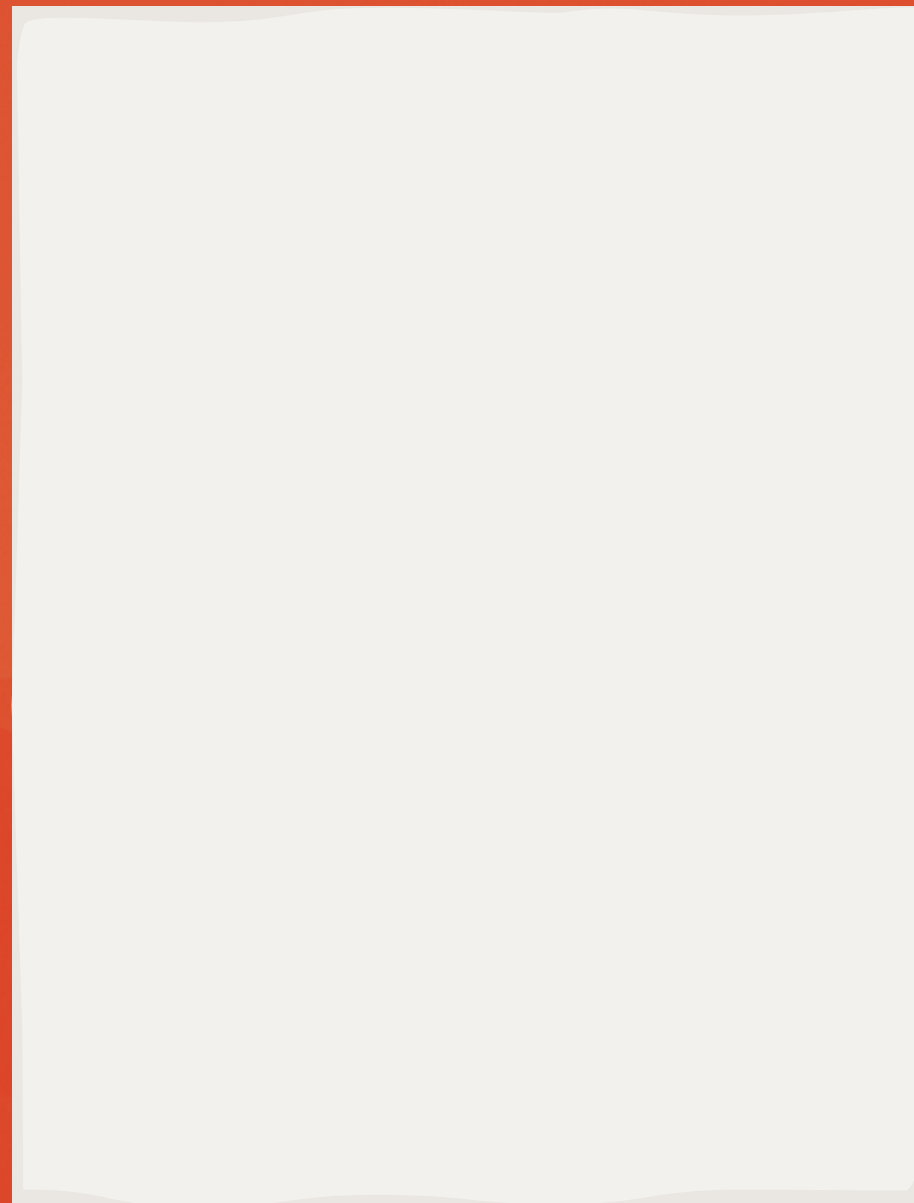
What are the barriers that make it difficult for communities of color to benefit from philanthropy and investment?



What barriers have you observed in your own work?

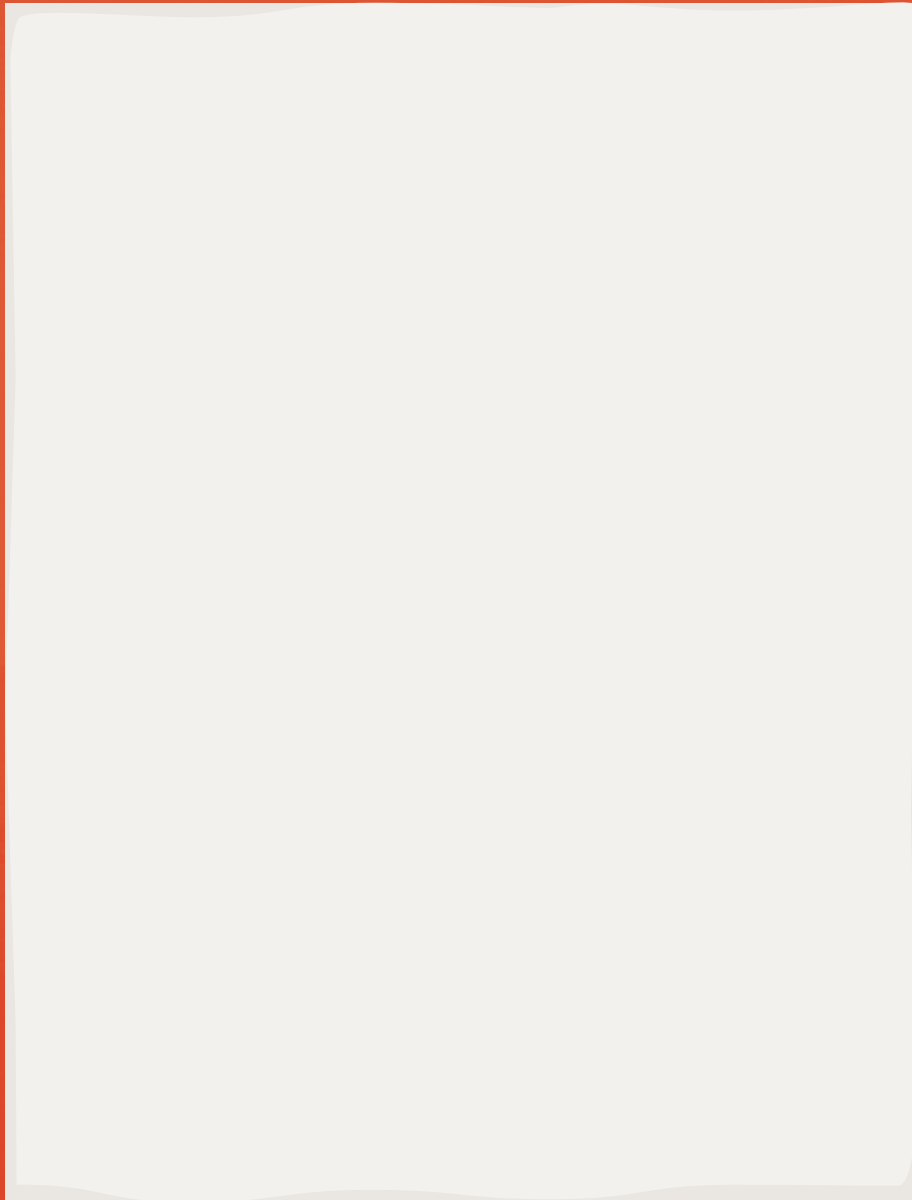


What are some of the ways you can change your practices?

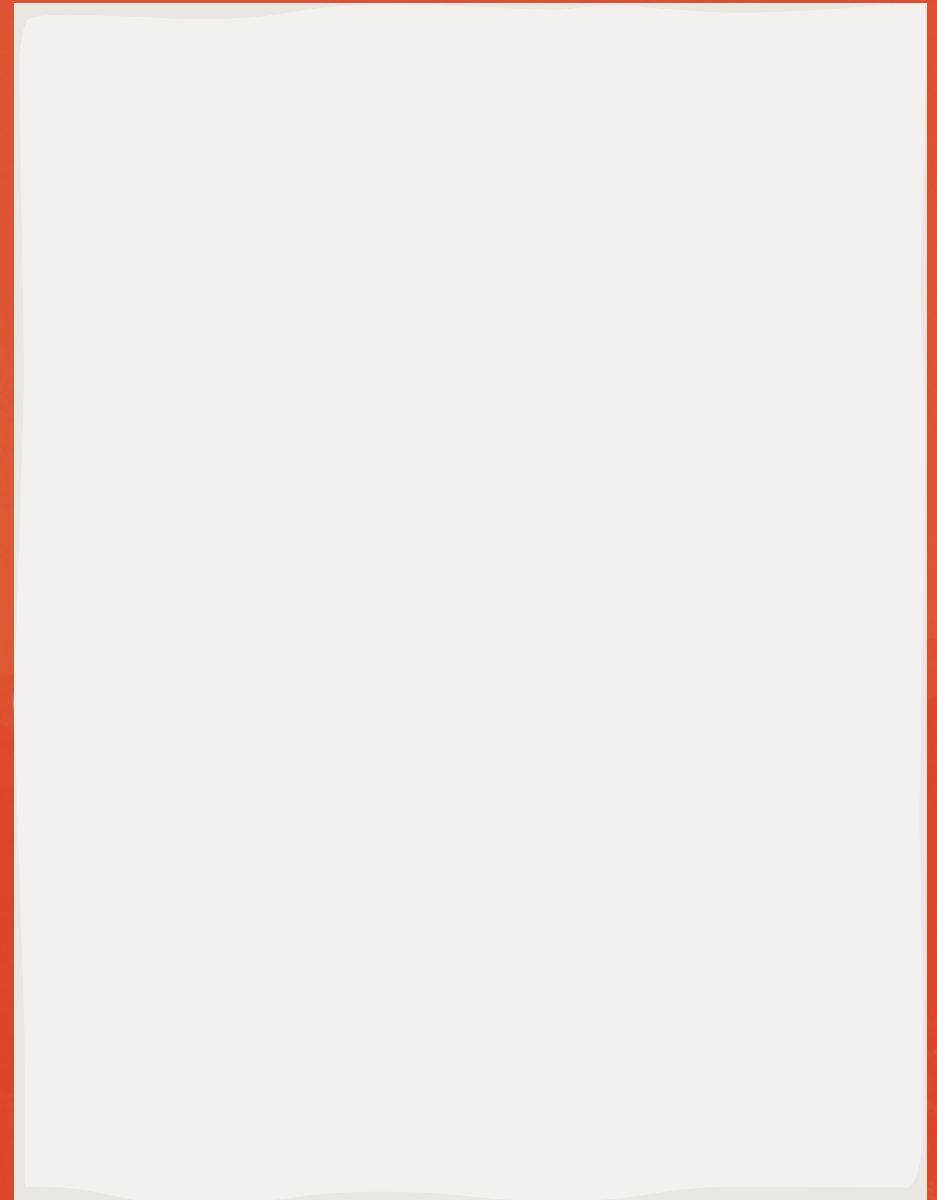




What are the specific barriers you envision needing to overcome personally?



What are the specific barriers you envision needing to overcome in your sector?



**WHEN FUNDERS  
LISTEN IN COLOR  
EVERYONE WILL  
FLOURISH**

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## **TOWARDS DECOLONIZATION**

Decolonization is the process of undoing colonization. The Afro-Caribbean philosopher and revolutionary Frantz Fanon described decolonization using the famous line from the Bible: “The last shall be first and the first last.” Taken literally, decolonization means that the land that was stolen is returned, and sovereignty over not only the land and its resources but also over social structures and traditions is granted back to those from whom it was all stolen.

Yet decolonization defined like this tends to get stuck and make no headway at all. The truth is, there is no future that does not include the settlers occupying Indigenous lands. Today, in the twenty-first century, Indigenous lives and settler lives—families and businesses—are intertwined. This is simply the pragmatic reality of today’s world. What we can focus on with decolonization is stopping the cycles of abuse and healing ourselves of trauma. In this way we expand our possibilities for the future.

# **what does decolonizing wealth look like?**

Colonized  
Approach

**Divide**

**Control**

**Exploit**



Decolonized  
Approach

**Connect**

**Relate**

**Belong**



# **DECOLONIZING WEALTH MEANS**

Redressing the legacy of colonization

- ☐ racism
- ☐ slavery
- ☐ other forms of oppression
- ☐ resulting traumas

## **CLOSING THE RACE WEALTH GAP**

**POVERTY IS THE  
PRODUCT OF PUBLIC  
POLICY AND THEFT,  
FACILITATED BY  
WHITE SUPREMACY.**

@villanuevaedgar

**IN SOCIETY AT LARGE,  
decolonizing wealth means:**

**Pursuing truth about the history of colonization** in this country, and pursuing healing and reconciliation

**Rejecting the consolidation of power** that accompanies wealth

**Grappling with the ways that white supremacy has harmed** all of us, no matter where we are placed in the racial hierarchy

Shifting our collective mindset from individual wealth to **community wealth**; cultivating and understanding that wealth is for all of us

**IN YOUR OWN LIFE,  
decolonizing wealth means:**

**Rejecting the racial hierarchy** and healing from internalized racism; for Indigenous, Black, and other people of color, it means overcoming internalized oppression; for white people it means overcoming internalized superiority

**Overcoming fear and scarcity mindsets** that leads to separation and anxiety

**Calling yourself and others into relationship**, rather than calling people out

**IN YOUR WORK WITH MONEY,  
decolonizing wealth means:**

**Acknowledging the history of your institution** and how colonization, slavery, and other forms of oppression facilitated the accumulation of the wealth that you protect, grow, and distribute

**Naming and redistributing the power** you have acquired by your proximity to wealth

Transforming competition, compartmentalization, and bureaucracy in our organizational culture and structures facilitated by white dominant culture

**Engaging in the Seven Steps to Healing** in order to build authentic relationships that can facilitate repair for communities that continue to be burdened by the legacy of colonization, slavery, and other forms of oppression and contribute to collective healing for everyone

**Money should be a tool of love,**

- to facilitate relationships,
- to help us thrive,

rather than to hurt and divide us.

If it's used for

- sacred,
- life-giving,
- restorative purposes,

**it can be medicine.**



# DECOLONIZING BEGINS WITH EMBRACING AN INDIGENOUS WORLDVIEW

While there are many Indigenous communities, each with their unique characteristics and histories, many elements of Indigenous worldviews are shared.

**An Indigenous worldview holds great promise for transforming our relationship to money and wealth.**

You can adopt this worldview without being an Indigenous person and without engaging in cultural appropriation.

## WESTERN WORLDVIEWS

<b>Scientific, skeptical.</b> Requiring proof as a basis of belief.
<b>There is only one truth,</b> based on science or Western-style law.
<b>Compartmentalized society,</b> becoming more so.
The land and its resources should be available for <b>development and extraction</b> for the benefit of humans.
<b>Time is usually linearly structured</b> and future orientated. The framework of months, years, and days reinforces the linear structure.
<b>Feeling comfortable</b> is related to how successful you feel you have been in achieving your goals.
Human beings are <b>most important</b> in the world.
Amassing wealth is for <b>personal gain</b> .

### BASIS OF BELIEF

### TRUTH

### RELATEDNESS

### LAND

### TIME

### COMFORT

### HUMANS

### WEALTH

## INDIGENOUS WORLDVIEWS

<b>Spiritually oriented society.</b> System based on belief and spiritual world.
<b>There can be many truths;</b> truths are dependent upon individual experiences.
<b>Society operates in a state of relatedness.</b> Everything and everyone is related. There is real belief that people, objects and the environment are all connected. Law, kinship and spirituality reinforce this connectedness. Identity comes from connections.
<b>The land is sacred</b> and usually given by a creator or supreme being.
<b>Time is non-linear</b> and cyclical in nature. Time is measured in cyclical events. The seasons are central to this cyclical concept.
Feeling comfortable is measured by the <b>quality of your relationships</b> with people.
Human beings are <b>not the most important beings</b> in the world.
Amassing wealth is important <b>for the good of the community</b> .

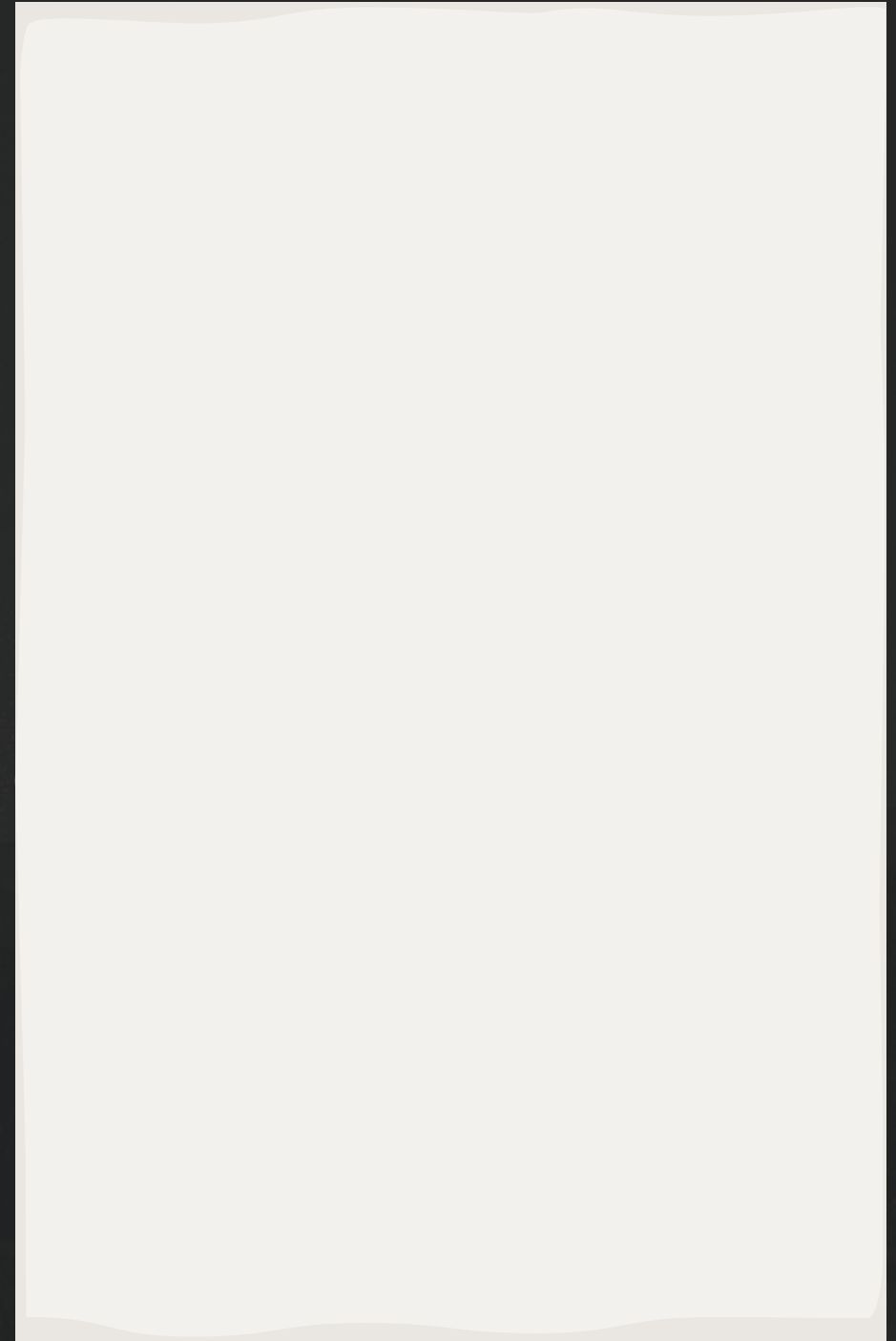
Many thanks to our colleagues at Indigenous Corporate Training, Inc.  
for permission to share their work, reflected in the chart above.

[DOWNLOAD PDF](#)

**An Indigenous worldview holds great promise for transforming our relationship to money and wealth.**

You can adopt this worldview without being an Indigenous person and without engaging in cultural appropriation.

Describe some ways to apply an Indigenous worldview in your work.



In the Indigenous worldview, many kinds of things can be medicine:

- a place,
- a word,
- a stone,
- an animal,
- a natural phenomenon,
- a dream,
- a life event like a coffee date with a friend,
- or even something that seems bad in the moment like the loss of a job...

Have you ever looked back at your life and thought,

“that was the best thing that could have ever happened to me?”

— **that was medicine.**



**MONEY, USED AS  
MEDICINE, CAN  
HELP US  
DECOLONIZE.**

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# 7 STEPS TO HEALING

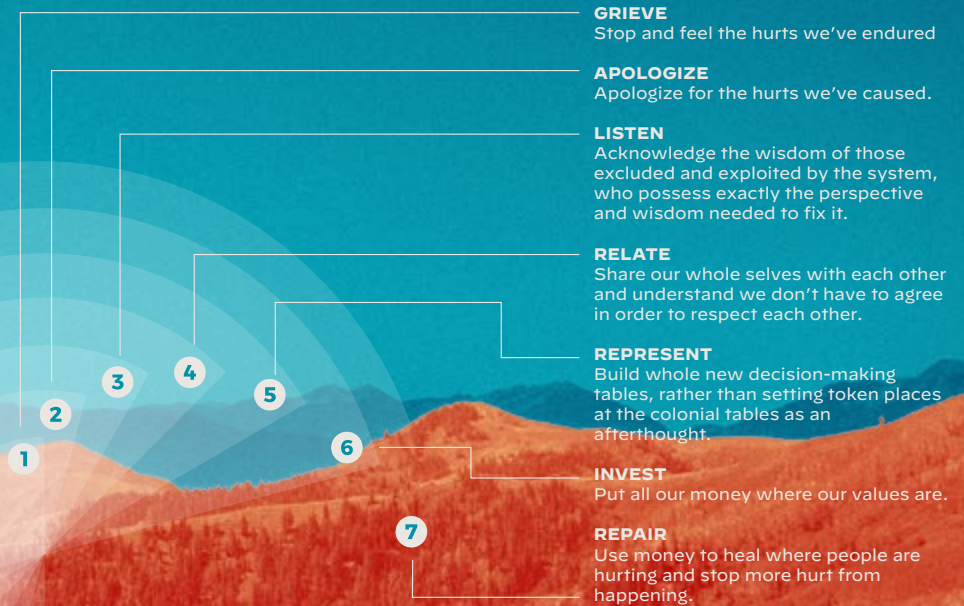
We as humans have given money its value of exchange, so we also have the power to change how we utilize it.

These steps are a means to both heal, and translate this healing into action.

**PATIENCE AND GRIT ARE  
REQUIRED AT EACH STEP.**

Certain steps may need to be revisited, and the entire process may need to be repeated.

These steps aren't necessarily linear.



[DOWNLOAD PDF](#)

Use money to heal where people are hurting  
and stop more hurt from happening.

**What are some ways  
to activate the healing  
process in your own  
relationship with wealth?**

# MY COMMITMENTS TO HEALING

Steps to using **money as medicine** at home, in community, or at work:

**1 – GRIEVE**

**2 – APOLOGIZE**

**3 – LISTEN**

**4 – RELATE**

**5 – REPRESENT**

**6 – INVEST**

**7 – REPAIR**



# GLOSSARY

## **COLONIZER VIRUS**

What remains in society, culture, and institutions after the conquest phase of colonization is done, compelling tactics of division, control, and exploitation. Nowhere is the virus more present than in how we deal with wealth.

## **GLOBAL BLEACHING**

The side effect of colonizers traveling the earth to consolidate wealth: a staggering reduction in the number of religions, languages, species, cultures, social systems, media channels, political systems, etc. The result is a more bland and boring world that is less innovative and less resilient.

## **IVORY TOWERS**

Institutions that maintain the white supremacist culture and operate according to the colonizer mantra of divide, control, exploit.

## **LISTENING IN COLOR**

The combination of listening openly without controlling the parameters of what can be said; listening with empathy and allowing the experiences of the speaker to permeate; and listening for what is being said beyond the words spoken.

## **LOANS-TO-GIFTS SPECTRUM**

The collection of institutions that control access to wealth, from banks to investment firms to foundations, collectively also called funders.

## **MEDICINE MONEY**

Resources and wealth used intentionally to heal divides and restore balance to the earth.

## **ORPHANS**

A compassionate term for non-Indigenous people of all backgrounds, indicating the severing from their ancestral territories and their ancient ways (with thanks to Stephen Jenkinson).

## **SHINY NEW PENNY SYNDROME**

An aspect of internalized oppression when a new person of color threatens the existing token person of color's position of power.



## **READY FOR MORE? JOIN LIBERATED CAPITAL: A DECOLONIZING WEALTH FUND.**

Liberated Capital aims to support initiatives working for transformative social change that are led by Indigenous, Black and other people of color. Rooted in relationships of mutuality and equity, Liberated Capital gives through a reparations model that trusts and supports the leadership of those most impacted by historical and systemic racism and colonization. We welcome support from individuals at all levels of giving who are committed to collectively healing the wounds of colonialism and white supremacy by using money as medicine to shape an equitable future.

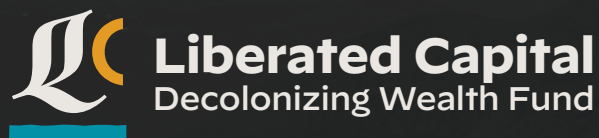


**Liberated Capital**  
**Decolonizing Wealth Fund**

# Become a part of our movement to support movement-building and racial justice work through one of our giving circles:

## Liberated Capital

- Join a multi-racial community of not only giving, but also learning and exchange.
- Participate in special events! We facilitate member-specific programming that provides opportunities for connecting community partners with circle members and to develop a deeper understanding of the social justice issues they are supporting.
- Know where your money is going. You'll know about which organizations are being funded and the type of change and impact they are having in their communities.



## Indigenous Circle of Giving

- An Indigenous-only space that supports connection with other Native professionals and community leaders.
- Participate in consensus building and grant decision-making opportunities to support Native American communities.
- Participate in Giving Circle events (member-only meetings, learning exchanges).
- Become an active financial supporter for Native American-led organizations working at the community level.
- Help create something new! This is a national giving circle exclusively for Native American professionals and community members that will put into practice our Indigenous values of reciprocity. This is the first national giving circle of its kind - for Natives, by Natives.

Ready to join or need more info? Reach out to us at [info@decolonizingwealth.com](mailto:info@decolonizingwealth.com)



# Thank You!

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Decolonizing Wealth Project / @decolonizingwealth

[decolonizingwealth.com](http://decolonizingwealth.com)



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Wealth Project**