



GROW GROW GROW



Letter From Russ



Dear Stakeholders,

This was a reflective year for Sequoyah Fund. We have added key members to our team, incorporated new systems of governance and energized our board of directors. I suppose one could describe 2015 as “the year Sequoyah Fund grew up.”

Since our incorporation in 1998, we have operated largely as a nonprofit that also did some commercial lending. Given the legal, regulatory, audit, and funding environment today, we now operate more as a commercial lender that is also a nonprofit. So, what does that mean, exactly? It means we continuously evolve to meet the needs of the community by providing capital. And we are dynamic in response to trends in funding to ensure that we are ready to loan when businesses seek our support.

New People

In 2015, Sequoyah Fund created the position of Controller to better reflect our growth as a commercial lender and to better address the stringent audits. Michael Bruce was hired in June to fill this role. As a Certified Public Accountant (CPA) who specializes in both financial and governmental accounting standards, Michael is uniquely qualified to handle the complexities of our loans, accounts, and audits. Michael is instrumental in organizing our accounts and information systems to prepare us for future growth. He ensures the integrity of our auditing process and that we continue compliance with all regulations and restrictions placed upon us by regulatory agencies and funding sources.

Our Board of Directors has added new members who bring specific skills that will further position us for growth. Yona Wade is a new board member who brings to Sequoyah Fund his connections to the arts and education communities. Yona also brings years of experience as a member of other community and nonprofit boards and has been instrumental in implementing board best practices. Emily Breedlove brings her connections to state and regional entrepreneurship advocates, organizations, and funders. As our newly elected Treasurer, she also

brings much needed board oversight to our financial reporting and audit activities. We are thankful for the contributions of our Board of Directors to make decisions in the best interest of the community and our entrepreneurs.

Our board is dedicated to enhancing and improving the accountability of the staff and the governance practices of Sequoyah Fund. The common goal of this group is to uphold high standards of governance that will position Sequoyah Fund for more funding to enable us to better fulfill our mission.

New Systems

In 2015 we also saw the implementation of new internal control systems to better monitor our complex accounts and improve financial reporting. By working with internal auditors and our legal counsel, we implemented rigid standards of internal accountability in every aspect of our operation – from loan servicing to how we open and process incoming mail. More robust checks and balances mean fewer errors, less likelihood of fraud, better quality loan documentation, and consistently sound audit results.

While no organization is immune to internal fraud, the steps Sequoyah Fund has taken will serve to minimize the likelihood of occurrence and lead to swift detection and prosecution should any fraudulent activity occur. These systems will ultimately ensure more resources are available to work in the community.

New Products and Programs

Since 1998, Sequoyah Fund staff uses an entrepreneurship education curriculum called REAL (Rural Entrepreneurship through Action Learning). The curriculum was created in the early 1980s in North Carolina and has been continuously developed more than thirty years. The program is now in forty-three states and more than a dozen foreign countries. Three of our four staff members are certified to teach REAL, and two of our seven board members are REAL-certified. It is clear that Sequoyah Fund strongly believes in the power of this program to create a vibrant entrepreneurial culture.

In the Spring of 2015, NC REAL, the nonprofit organization that founded and developed REAL Entrepreneurship, faced funding difficulties. Their fiscal situation forced the organization to consider dissolution. Because of Sequoyah Fund’s belief in and commitment to the REAL curriculum, we decided to purchase the copyrighted materials and trademarks of the organization so we could further develop and grow the program under our brand. Sequoyah Fund is now in the process of updating and re-branding REAL to better meet the needs of a 21st century market.

We are redesigning many of the components of REAL to address digital marketing, on-line selling, social media, and youth-driven entrepreneurship. We are excited about the way REAL complements the lending and training services Sequoyah Fund offers, and we believe this program has the potential to grow into a viable revenue stream that removes many of the funding pressures faced by other nonprofits. So, how can Sequoyah Fund succeed where NC REAL was unsustainable? In short, our revenue model is quite different from that of NC REAL, and 2016 is the year when we roll out long overdue changes and new products that will position REAL Entrepreneurship for long-term, sustainable growth.

In summary, 2015 marked a turning point for Sequoyah Fund in which we overcame challenges of the past and prepared the organization to face a faster-paced, ever-changing entrepreneurial lending landscape. We look forward to continuing to serve the businesses, people, and other organizations of Cherokee and the surrounding communities for decades to come. Thanks to the steps we took in 2015, we can say with confidence that our future is brighter and more secure than ever.

Cordially yours,

Russ Seagle Executive Director

CHANGING
LIVES
FOR THE
BETTER!

Program Highlights:

Authentically Cherokee, Housing Loans, Open Office and Credit Counseling

Authentically Cherokee

Empowering Cherokee artists to grow their art into a sustainable business has become one of our most valued and time intensive initiatives. Under the brand "Authentically Cherokee", Sequoyah Fund has created a variety of programs for artists:

Training with the artist in mind. Authentically Cherokee trainings are based on the needs of local artists focusing on their wish for market expansion and growth of their business. In 2015, we emphasized how to better showcase work, whether it's through person-to-person sales or by pictures on social media and comprehensive e-commerce.

A brand to highlight and authenticate Cherokee art. Sequoyah Fund developed the brand, Authentically Cherokee, for artist use and promotion. Interested artists can visit Sequoyah Fund for hang-tags, stickers, and brochures to use on their items to reaffirm its authenticity to customers. This brand serves as both a marketing tool for artists to use to bring attention to their work as well as an authenticity seal for consumers to ensure they are purchasing an authentic Native made item.

A marketplace for Natives, outside of Cherokee. In July, Authentically Cherokee held the 2nd annual Native Marketplace in Asheville, NC. The event was hosted by the Asheville Art Museum and ten artists participated, selling their art and sharing with visitors about Cherokee art and culture. The upcoming 3rd Annual Native Marketplace is on June 4, 2016 at the Asheville Art Museum.

Access to Capital

As a Community Development Financial Institution (CDFI), Sequoyah Fund serves the local business community by providing business funding. In 2015, Sequoyah Fund provided more than \$153,000 to artists through these loans for new equipment, inventory and entry into art shows.

Two loan products were developed to assist artists:

Art Business Loan:

This lending is available to artists seeking funding for business growth and expansion, including

purchasing materials, inventory, or supplies or attending arts and crafts shows and/or powwows.

Artist Home Studio/Gallery Loan:

This lending is created for artists wanting to create or add a home gallery or studio to their home. The loan is up to \$25,000 at a 4% interest and includes any construction, equipment, furniture and fixtures, as well as basic business expenses needed to create a home studio or gallery.

Entering new markets. To assist artists in reaching new markets, Sequoyah Fund started www.authenticallycherokee.com as an ecommerce site for Cherokee artists. This site features Eastern Band of Cherokee Indian artists empowering them to tell their story and sell art to a broader audience. The site will go live in Summer 2016.

2015 AUTHENTICALLY CHEROKEE TRAININGS:

- > Developing Marketing
- > Materials Using Canva
- > Learning to Love Your Digital Camera
- > 3 Points of Light
- > Product Photography Workshop
- > Creating A Booth and Engaging Your Visitor
- > Marketing Your Business On-line
- Monthly Appalachian Women Entrepreneurs (AWE) meetings

FIND THEM HERE:

- > www.facebook.com/authenticallycherokee/
- > www.instagram.com/authenticallycherokee/

Housing Rehabilitation Loans for Eastern Band of Cherokee Indians:

Most small businesses start in the home and this number is only increasing with the prevalence of web based enterprises. To make sure business owners have a comfortable, well equipped space in their homes to work, Sequoyah Fund created a home rehabilitation loan product. This program has provided more than \$730,000 since 2010. With these loans, community members added new windows, weatherproofing, insulation, ENERGY STAR rated appliances and more to improve their home's energy efficiency and lower their monthly utility bills. These loans are provided to any enrolled tribal member who owns their own home. The maximum loan is \$15,000. There is 4% interest and the term of the loan can be up to 5 years.

Open Office - A Coworking and Shared Space For Entrepreneurs:

For entrepreneurs looking to move their business out of their home it can be challenging to find affordable and convenient office space. Sequoyah Fund meets business owners where they are to provide low cost office space. Businesses looking for meeting space, or who those in need of access to technology, including wireless internet, a copy and a fax machine, and more can pay for access to office space in the Sequoyah Fund office suite. The service runs from \$20-\$40 a month based on the amenities used by the business owner.

Financial Wellness:

The role of financial education is to provide a pathway to self-sufficiency allowing for the creation of more successful small businesses in the community. Since financial education encompasses all age and socio-economic groups, Sequoyah Fund offers a variety of tools to promote financial wellness in the community. We offer money management classes, one-on-one credit counseling, budget assistance training, budget preparation and debt management services year-long to encourage a strong financial understanding among community members.

Photos this page: (top to bottom, left to right) Photography Class; TuCafe Coffee; Tara McCoy, Potter, Native Marketplace



Program Spotlight:

Youth Entrepreneurship



Building the economy starts with encouraging our youth. And it's more than lemonade stands. The imagination of our youth proves they are budding entrepreneurs. They aren't afraid of taking risks. They ooze creativity. And their idea of success is simple. Just love what you do. Sequoyah Fund is committed to empowering our youth to retain these entrepreneurial traits well into adulthood - keeping the Cherokee economy vibrant and diverse.

Summer Youth Entrepreneurship Camp
 In 2015, the Summer Youth Entrepreneurship Camp inspired the third cohort of prospective entrepreneurs. They youth created new businesses, got creative with "trash", went zip lining to test how risk adverse they were (they aren't!) and had fun. The 4-day camp is held every summer for our community youth ages 10-14.

Kituwah Savings Program
 Managing your finances is a huge factor in entrepreneurial success and it is imperative to start training our youth now. The students at Kituwah Academy know all about saving for their future goals. Since 2013, grades kindergarten and up at Kituwah Academy participate in the Kituwah Savings Program. Sequoyah Fund and First Citizen Bank visit the school twice a month to receive student's deposits and talk with them about the power of savings. The students who meet the required \$5 deposits for 10 times each year are awarded with savings match of \$25 deposited into their accounts. The students participate in an annual bank visit where understand how their money is protected and learn about the importance of community banking.

Costa Rica Eco Study Program
 Thinking creatively, Sequoyah Fund partnered with the Costa Rica Eco Study Tour Program in 2014 to assist with their fundraising efforts. The program continues today empowering youth to define the contours of entrepreneurship and making a true impact on the quality of life Indigenous Peoples in Costa Rica.

Rather than venture into a typical fundraising program, like candy bars or pizza kits, Sequoyah Fund and the group of ten entrepreneurs, ages ranging from 14-17, participated by raising money in a more enterprising way. They created a product that adults love to buy - coffee. Since that time, 600 pounds of TuYa Café Coffee has been sold earning the group more than \$9,000.

In the first year, students discussed social entrepreneurship and selling a product that

*How will you make your dream business a reality?
 "I will make my dream a reality by making good choices in life, saying no to drugs and no to bullying and I will make sure I always have good grades in school also I will go to college and study business management."*

-Kyle, Age 12

supports a cause. And they identified the mission- to team together to build bathrooms at the Cabecar village school in Costa Rica. Launching into product pricing, they agreed on \$15 a bag. Then it was onto marketing and branding development where they created a name and logo. In 2015, the 10 new students participating in the program focused more on the financial side of their new business. They calculated the breakeven point for their project, installed solar panels at the Cabecar village school, and learned to read the monthly financials statements. Ready to outsell the previous year's group, they exceeded their breakeven number by 150 bags and were able to contribute money from their earnings to the Cherokee Children's Home and Cherokee Women's Day.

KITUWAH SAVINGS PROGRAM

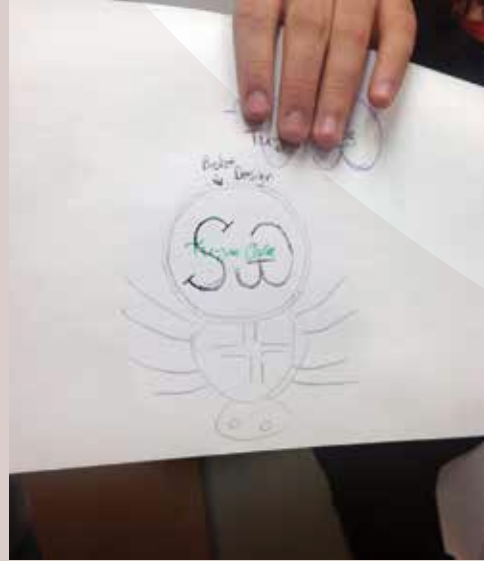
- > Accounts Opened 48
- > Student Contributions: \$6,106.85
- > Sequoyah Fund Contributions: \$2,300.00
- > Average Account Balance \$138.84



Photos Left: Kaileeana Uganardi with her deposit slip; Kituwah Academy 3rd graders at First Citizens Bank

TuYa Café represents the incorporation and collectiveness of shared lived experiences Indigenous Peoples share worldwide. The language of both has been combined. Using language of two lands, Cherokee and Costa Rica, TuYa is bean in Cherokee, and Café is coffee in Spanish.

The logo (right) is the water spider, which in the Cherokee Origin story brought fire to the Cherokee people, in a coffee cup, with a medicine wheel on his back. The medicine wheel represents the coffee's purpose of helping others, both in Costa Rica and Cherokee.



Cherokee Entrepreneurship Video

Ensuring our local youth know the possibilities of entrepreneurship, Sequoyah Fund produced the Cherokee Entrepreneurship Video, highlighting the successes of local entrepreneurs. Thanks to a grant from First Nations Development Institute, students were able to create the video. Armed with scripts and interview questions composed by the Entrepreneurship Class at Cherokee High School the team used school equipment and Audio/Visual students to film and edit the production. The video features eight local business owners who contribute to building the Cherokee economy. The interviews focus on how they got started in business, what opportunities they see in Cherokee for future business owners, and the ups (and downs) of business ownership.



Photos right: Mary Driver screwing in a light bulb, powered by solar panels. Tristin Bottchenbaugh & Katie Sneed selling TuYa Cafe



> Since 2014 more than 600 pounds of TuYa Cafe Coffee has been sold earning the Costa Rica Eco Study Tour students more than \$9,000 for service projects in Costa Rica and Cherokee. (at right)

> The video (above) can be viewed on-line at: www.sequoyahfund.org/youth.html.



Gadugi (§SY)

2015 Costa Rica team at Arenal Volcano in
La Fortuna, Costa Rica



Feature 1 - Sequoyah Fund Lending

Traditional Hands Artist General Grant Empowers Cherokee Language

It is from his lived experiences that Cherokee silversmith General B. Grant creates his sacred work. Grant's signature art incorporates the Wampum. Wampum, a distinctive jewelry element made from clamshells found on the East Coast, holds a special place to Grant.

"Each piece makes a statement about who I am, what I am, what I'm thinking, and how I live my life," said Grant.

It is highly valued by many Native people from tribal communities throughout Indian County. For centuries, Grant explains, the Wampum combines both natural beauty with a traditional Native worldview. For Grant the Wampum connects to the original Cherokee teachings. It is in this space – long before European or Christian influence – that remains sacred. Reflected in his art, Grant both reclaims and perpetuates what a lot of Indian Country and Native people have lost.

Grant has more than three decades of jewelry making experience. As the only master silversmith in Cherokee, North Carolina, he works with creative textiles and the Cherokee syllabary. He runs Traditional Hands Jewelry and Art Gallery, one of the only artist owned stores in Cherokee, North Carolina. For years, he and his wife, Ute, have worked diligently to grow the presence of authentic native art and crafts in Cherokee and to establish Cherokee as an art community destination.

In 2015, the Sequoyah Fund worked collaboratively to empower Grant's request.

He asked the Sequoyah Fund for help with a new project to purchase new equipment enabling him to create standard forms for his jewelry. In his request, Grant outlined the process to make the Cherokee syllabary more accessible to Cherokee citizens and tourists visiting the community.

"We will build on the 'Sequoyah Fund' name giver's creation, and manufacture the 85 syllabary characters in silver, gold, and other metals. The casts

can be used as pendants, charms, earrings, necklaces, rings, bracelets, hair barrettes, key chains and more," Grant said.

This improvement increased his ability to lower the cost of each form. Therefore making art more accessible through reducing the cost per piece. It even helped him scale up production from 1 piece per 6 hours to replicating up to 100 in the same time.

With this investment Grant and Ute are continuing to promote Cherokee jewelry and art to locals, tourists, and collectors by increasing his ability to create pieces through a range of price points. For Sequoyah Fund, this project is an investment in the local community and helping native artists scale-up as entrepreneurs.

Grant is more than an artist in the community. He is a true leader and exemplifies the spirit of gadugi (\$SY) or essentially working together for a common cause.

His business supports local artists by providing them a place to collectively sell their art their hand-made jewelry and crafts. The business is founded on the ideals of promoting high-quality, authentic Native American artwork to support and keep Native values thriving. Grant, and his wife, Ute, understand the heart and love of the artists. They see the identity of Native people reflected in the authentic work.

According to Grant, Traditional Hand's mission is "to make the beauty of traditional values, captured in Native American artwork, accessible for new and old collectors." Together, with Sequoyah Fund, this partnership improves cultural awareness, entrepreneurial business development and the beautification of the community through authentic Cherokee art.

VISIT IN PERSON:

> 1045 Tsalagi Road in downtown Cherokee, North Carolina.

> Visit them on-line at: www.traditionalhands.com

> Like them on Facebook at: www.facebook.com/Traditional.Hands.Gallery





Feature 2 - Sequoyah Fund Lending

Style For The Little People In Your Life with Elle Bradley

Entrepreneurial from the start, Elle Bradley, knew she had a business idea. When she received her Minor's Fund money in 2014, Elle Bradley used it to start her business. Growing up with a mother who teaches entrepreneurship at Cherokee High School and who has a fashion merchandising degree, it was natural that Elle would find her way into retail. With her mother's guidance, Elle began the process of opening The Little People, a specialty boutique for babies and infants.

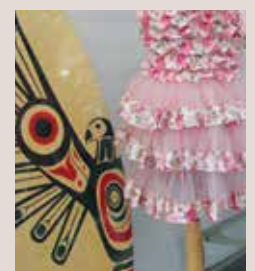
At first Elle focused on the initial steps of the start-up business process by writing a business plan, finding a location for The Little People and doing market research on her ideal customers. Elle approached Sequoyah Fund for additional start-up capital. Using her personal savings and Sequoyah Fund's start-up business loan program, Elle was able to open The Little People in the Spring of 2015.

She continues to work diligently to run a successful business while attending Western Carolina University. She is majoring in both Psychology and Business – and is regularly featured on the Dean's List at school.

The Little People is not your typical children's store. The clothing is stylish. The accessories hand curated from hours of research. The home goods are trendy. And the educational materials sold there give are oftentimes handmade by local artisans and crafters.

Representing her way of life, and her sense of family, is important for Elle. She offers shoppers a refreshing piece of Cherokee culture through beaded jewelry, clothes and blankets sewn by her mother's textile company, Snowy's Design Shop.

Elle focuses on providing intimate shopping experiences for new and expecting mothers (and for the families who love and support them).



VISIT IN PERSON:

> 910 Tsalagi Road in downtown Cherokee, North Carolina.

> Like them on Facebook at: www.facebook.com/TheLittlePeopleofCherokee



Financials

FY2014

Statement of Financial Position December 31, 2015 (With Comparative Totals for 2014)

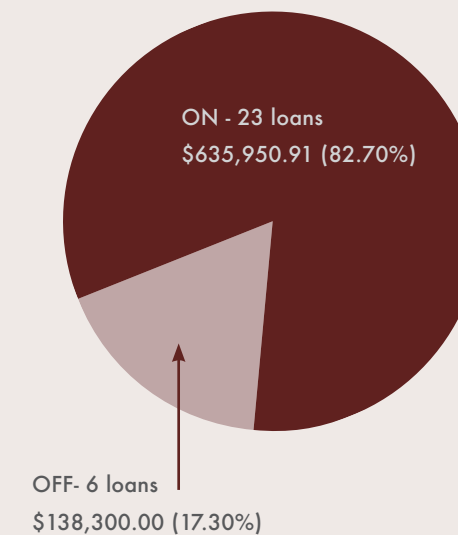
Assets	2015	2014
CURRENT ASSETS:		
Cash and equivalents	\$ 2,300,051	\$ 1,224,431
Due from employees, net of allowance for doubtful accounts	\$ 32,485	\$ 35,587
Current portion of loans receivable, net of allowance for loan losses	\$ 728,128	\$ 666,687
Grants receivable	\$ 157,546	\$ 200,000
Other receivables	\$ 41,088	\$ 32,137
Other current assets	\$ 2,050	\$ 2,750
Total current assets	\$ 3,261,348	\$ 2,161,592
OTHER ASSETS:		
Property and equipment	\$ 30,036	\$ 53,647
Intangible assets	\$ 13,826	-
Loans receivable, net of current portion and allowance for loan losses	\$ 3,094,640	\$ 3,859,601
Total other assets	\$ 3,138,502	\$ 3,912,248
Total assets	\$ 6,399,850	\$ 6,074,840
Liabilities and net assets		
CURRENT LIABILITIES:		
Current maturities of notes payable	\$ 38,833	\$ 63,971
Accounts payable	\$ 91,361	\$ 33,836
Payroll liabilities	\$ 29,898	\$ 29,255
Total current liabilities	\$ 160,092	\$ 127,032
Notes payable, net of current maturities	\$ 954,448	\$ 967,827
Total liabilities	\$ 1,114,540	\$ 1,094,859
NET ASSETS:		
Unrestricted	\$ 4,347,997	\$ 4,336,539
Temporarily restricted	\$ 937,313	\$ 643,442
Total net assets	\$ 5,285,310	\$ 4,979,981
Total liabilities and net assets	\$ 6,399,850	\$ 6,074,840

	Unrestricted	Temporarily Restricted	2015 Total	2014 Total
Revenue and support				
Foundation and private grants	\$	\$1,000,000	\$1,000,000	\$
Program income	\$69,069		\$69,069	\$25,277
Interest income on loans	\$201,096		\$201,096	\$218,276
Coffee shop sales, net of expenses	(47,277)		(47,277)	(51,850)
Other income	\$175,206		\$175,206	\$6,958
Net assets released from restriction	\$706,129	(706,129)		
Total revenue and support	\$1,104,223	\$293,871	\$1,398,094	\$198,661
Expenses				
Loan program	\$995,245		\$995,245	\$470,489
Management and general	\$97,520		\$97,520	\$84,878
Total expenses	\$1,092,765		\$1,092,765	\$555,367
Increase (decrease) in net assets	\$11,458		\$293,871	\$305,329
Net assets at beginning of year	\$4,336,539	\$643,442	\$4,979,981	\$5,336,687
Net assets at end of year	\$4,347,997	\$937,313	\$5,285,310	\$4,979,981

By the Numbers

QUALLA BOUNDARY LOANS

Loans made on the Qualla Boundary vs. loans made in the 7 western counties, off boundary.



LOAN SERVICING

Loans serviced by Sequoyah Fund
> 2 loans, \$325,000.00

- ◆ Since Inception 367 Loans: \$14,303,000.00
- ◆ 2015 Total Loans 31 Loans: \$1,124,151.00
- ◆ 2015 Loan Breakdown:
 - _ 5 Home Improvement Loans: \$53,460.00
 - _ 26 Business Loans: \$1,070,691.00

TYPES OF LOANS:

- Start-Up: 5 loans: \$180,300.00 (16.04%)
- _ Small Business: 18 loans: \$490,490.91 (43.63%)
 - _ Home Improvement: 5 loans: \$53,460.00 (4.76%)
 - _ Non Profit: 1 loan: \$75,000.00 (6.67%)
 - _ Loan Servicing: 2 loans \$325,000.00 (28.91%)

TARGET MARKET

Loans made by Sequoyah Fund to Target Market (Enrolled) members of the EBCI in the 7 western counties of NC and all businesses located on the Qualla Boundary)

- > Target market-27 loans
\$663,750.91 (86.17%)
- > Secondary Market-2 loans
\$110,500.00 (13.83%) \$325,000.00 total

Looking Forward

Capacity, Partners and Savings!

In 2016, Sequoyah Fund is pursuing more federal and foundational funding to:

- (1) Increase our lending capacity,
- (2) Develop and offer more educational programming to strengthen our entrepreneurial community, and
- (3) Complete the full rollout of the Authentically Cherokee brand.

Sequoyah Fund typically lends more than a million dollars each year. With an average loan size of around \$34,000, the volume and diversity of entrepreneurs we empower requires a large pool of lending capital. Unlike traditional banks, when lending volume increases sharply, we are not able to borrow from other banks at near-zero interest rates. Instead, we must – and we will – diligently pursue all available grant sources offering capital for lending purposes. Our mission is to be an accessible community partner standing ready to lend when our entrepreneurs are ready to borrow.

Combining our ownership of REAL, our partnership with ONABEN through Indianpreneurship, and our relationships with numerous training professionals throughout the nation, we will be offering many new opportunities for small business owners to strengthen their businesses with training courses, seminars, and on-line learning avenues.

Authentically Cherokee, a program designed to promote success within the Cherokee artist community, is positioned for growth. Our artists will be able to take full advantage of an exciting new website that will be unveiled in the Summer. A small loan program for artists was test marketed in 2015 and will provide a path for artists to travel to shows, festivals, and powwows throughout Indian Country to demonstrate their skills and represent their businesses.

We also look forward to another year of the Kituwah Savings Program.

The children participating in this program are excited about depositing money into their savings accounts. They're learning the benefits of saving, the magic of compound interest, and the expectation that they can make money work for them, instead of just working for money.

This program continues to foster a generation of savers who will, no doubt, become a generation of smart, savvy investors.

Without question, 2016 will be a busy year for Sequoyah Fund. But we join in the excitement of the growth of our community and the incredible benefits to come.



Thank you

Staff

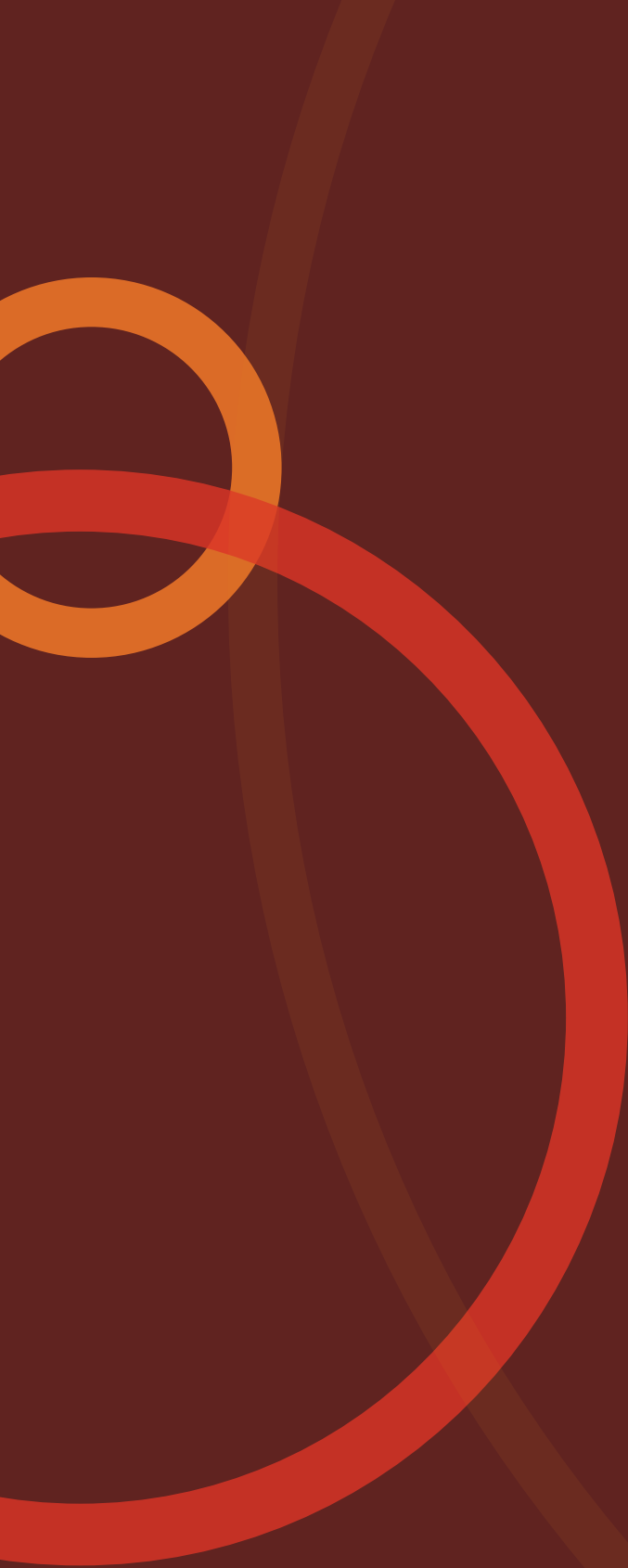
Russ Seagle, Executive Director
Hope Huskey, Associate Director
Michael Bruce, Controller
John Ross, Risk Manager

Board of Directors

Ellison Rudd, Chair
JL Burgess, Vice Chair
Richard Sneed, Secretary
Emily Breedlove, Treasurer
Nathan Robinson
Ray Rose
Yona Wade

Our Sincerest Thank You to:

Eastern Band of Cherokee Indians
Cherokee Preservation Foundation
Enterprise Development Center, EBCI Division of Commerce
CDFI Fund
USDA, Rural Development Programs
ONABEN
First Nations Oweesta
First Citizens Bank
Kituwah Academy
Cherokee Central Schools
Qualla Arts and Crafts Cooperative
Costa Rica Eco Study Tour
WNC EdNet
Asheville Art Museum



SEQUOYAH FUND
LENDING AND TRAINING FOR BUSINESS OWNERS



ONABEN

This Annual Report is supported
by a partnership with ONABEN and
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for Native Americans (ANA)



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