

SEQUOYA AH FUND FOR A DREAM

2021 CALENDAR

Letter From Russ

2020 certainly has been one for the record books! While I have plenty to say about 2020, I want to start with a brief review of 2019. You may have noticed that our Annual Report didn't "hit the newsstands" in early summer like it normally does. That's because we've decided to try something different that we think will add value to our annual report and make it something you not only want to thumb through, but something you'll keep all year long.

Sandwiched in between our 20th anniversary of 2018 and the COVID-dominated 2020, 2019 almost seems like a distant memory. It may even be hard to remember the events of 2019 at this point, but there was much growth at Sequoyah Fund. Our lending capacity was increased by substantial grants from the Cherokee Preservation Foundation and the CDFI Fund, and lending volume grew, as well, taking us to record amounts of money deployed in the community.

We added new faces to our board of directors in 2019, and their talents and contributions were immediately felt as the board continued to guide Sequoyah Fund in a positive and fiscally responsible direction. Our staff engaged in a record number of training and development activities, all geared toward helping our clients get the resources the need while having the best customer experience possible.

Many of our business owners were telling us they were on track for 2020 to be their best year ever. Until late February, many of us hadn't paid much attention to the virus that was gaining steam across the world. By mid-March, much of the world came to a standstill, and the EBCI was closed to outsiders. As officials struggled with policies that (rightly) favored health and safety, commerce took a back seat, and businesses suffered. Many businesses closed, not knowing when—or if—they would ever reopen.

By the last week in February, Sequoyah Fund staff and board were already formulating plans to serve our clients and help our local businesses through whatever the pandemic threw our way. We mounted a campaign to help to every client on a monthly payment schedule, offering all small business clients 120 days of payment relief.

Many businesses are still limited in the number of customers they can serve. Given ongoing restrictions, we implemented a second round of relief. We are prepared to ride this out with our clients!

Thanks to the EBCI's financial health, the Tribe offered a generous stimulus package to small businesses on the Boundary. This stimulus provided much needed payroll dollars to maintain employment levels as businesses waded through the mire of government relief paperwork. Many businesses were also able to get back a portion of the levy they'd paid in since October, 2019. We are grateful that the Tribe trusted the Sequoyah Fund with the deployment of this program, as we deployed over \$1.1 million into the community in just a few weeks.

Sequoyah Fund participated in a statewide relief loan program spearheaded by the NC Rural Center and a regional COVID relief loan program initiated by Southwestern Commission. These partnerships gave us access to funds to do a lot of good for our small businesses.

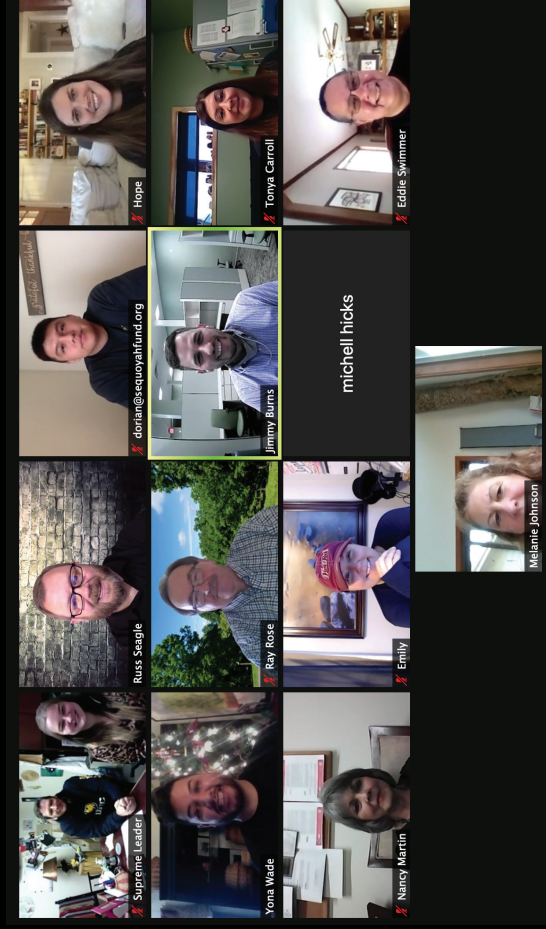
While we were busy getting real money into the hands of real businesses, the rest of our world became more virtual. Staff meetings, Wednesday Lunch-n-Learn educational programs, and even our annual Kananesgi Art Market are now virtual. Staff is working remotely, and technology now helps clients access us and our services without having to visit the office.

Finally, we added Faith Long to our staff. Faith spent the last few summers with us as an intern, and she expressed a desire to work for Sequoyah Fund after her graduation from Carson-Newman University. Her skills were instantly beneficial as our new Portfolio Risk Manager.

Whew! I know this was a long one, but covering two years in the space normally reserved for just one is no small feat, and there's no way I could do justice to all that has taken place in that time. If you skipped to this point to see how it ends, I hope the big takeaway from this letter is that Sequoyah Fund was prepared for a year such as this, and we continuously work to stay prepared for whatever comes our way—or yours.

Warmest regards for a healthy and happy 2021,

Russ Seagle
Sequoyah Fund, Executive Director



BOARD AND STAFF

November Board Meeting via Zoom L to R:

Brad Letts: Board Member; Faith Long: Portfolio Risk Manager; Russ Seagle: Executive Director; Dorian Walkingsick: Account Manager; Hope Huskey: Associate Director; Yona Wade: Board Chair; Ray Rose: Board Member; Jimmy Burns: Board Member; Tonya Carroll: Board Secretary; Nancy Martin: Board Member; Emily Breedlove: Board Treasurer; Michell Hicks: Board Member; Eddie Swimmer: Board Member; Melanie Johnson: Lead Accountant

FINANCIALS THE SEQUOYAH FUND, INC. Statements of Financial Position December 31, 2019 and 2018

	2019	2018
ASSETS		
CURRENT ASSETS:		
Cash And Equivalents:	\$ 2,752,329	\$ 2,796,329
Loans Receivable, Current Portion	\$ 731,571	\$ 775,600
Grants Receivable:	\$ 346,997	\$ 7,000
Other Receivables:	\$ 2,750	\$ 65,523
Other Current Assets:	\$ 3,921,676	\$ 2,050
Total Current Assets:	\$ 7,755,223	\$ 3,558,413
Property and Equipment:	\$ 15,591	\$ 10,999
Intangible Assets:	\$ 9,461	\$ 8,005
Loans Receivable, Net of Current Portion:	\$ 3,667,752	\$ 4,089,181
Total Assets:	<u>\$8,029,861</u>	<u>\$7,251,217</u>
LIABILITIES AND NET ASSETS		
Current Liabilities:		
Current Maturities of Notes Payable:	\$ 40,410	\$ 40,010
Accounts Payable:	\$ 23,966	\$ 46,988
Payroll Liabilities:	\$ 71,307	\$ 53,232
Total Current Liabilities:	\$ 139,230	\$ 163,743
Notes Payable, Net of Current Maturities:	\$ 795,194	\$ 835,603
Total Liabilities:	<u>\$ 930,877</u>	<u>\$ 974,833</u>
NET ASSETS		
Without Donor Restrictions:	\$ 5,374,442	\$ 5,097,423
With Donor Restrictions:	\$ 1,724,542	\$ 1,178,961
Total Net Assets:	<u>\$ 7,098,984</u>	<u>\$ 6,276,384</u>
Total Liabilities And Net Assets:	<u>\$ 8,029,861</u>	<u>\$ 7,251,217</u>

FIVE CREDIT MYTHS

1. Checking my credit hurts my score

There are 2 types of credit checks:

HARD INQUIRY/PULL-

occurs when applying for credit (ex: car loan or mortgage). This will adversely affect your credit score, but not much. It's recommended you limit these pulls to once every six months.

SOFT INQUIRY/PULL-

this occurs when your credit is pulled for a job, a new apartment opening a bank account, or if you are checking your own credit. This will not affect your score and will not show up on your report.



2. Paying for my utilities, rent, or cell phone, or having a bank account builds my credit.

Unfortunately, it does not; these are all debit accounts. Only loans, credit cards, and other accounts reported to bureaus are reflected on your credit report. Paying a cell phone does not help your credit, but if you fall behind and it goes to collection, it will hurt your score!

4. Credit only matters when I want a loan or a credit card.

Having a good score can save you interest, but it's important in other ways, too. When you apply for an apartment, insurance or even a job it is likely that your credit report will be checked.

3. Once my credit is hurt, I can't do anything about it.

Actually, credit scores go up and down all the time, depending on your usage of credit. Closed accounts will remain on your report for seven years and late payments on active accounts will show up for two years.

5. To get good credit I need to pay off all my collections.

Actually, once an account has gone to collection, the damage has been done. There's nothing wrong with settling a collection, and it may help to repair relationship. However, in a world of limited resources, we recommend you prioritize generating new, positive information, rather than focusing on old mistakes.

About Credit

"Thank you for the opportunity to participate in the Credit Building Program. I learned a lot of new ideas to implement in order to help me figure out a budget. I was always good at keeping a log of expenses each month and make sure they were paid. I just needed some motivation.

Sequoyah fund helped establish an emergency fund start up. I then went down on my own to direct deposit from my paycheck. I was able to save and build on that start up. When my transmission went out in my van, I did not have to borrow money, I already had it saved. It felt great to be able to pay it on my own. I am working on getting it built back up."

- Janelle Rattler, Credit Builder Loan program participant

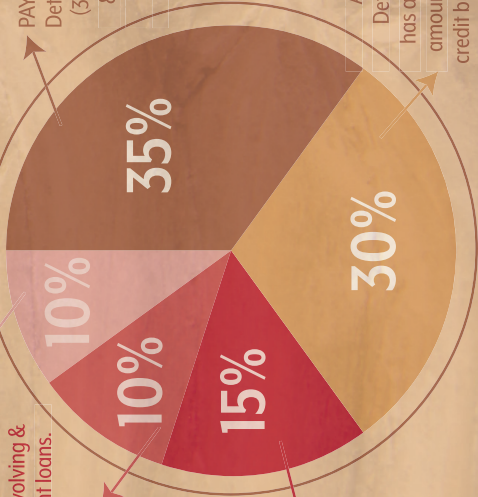
6-9 Months

It typically takes 6-9 months of positive action to see positive results. That means:

- Always make at least the minimum payment and pay on time.
- Check your credit report for inaccuracies.
- Focus on feeding your credit score new, positive information.
- Pay down your balances until you have no more than 30% borrowed of your available credit.
- Aim for a mix of installment and revolving debt.
- Limit "hard" inquiries to every 6 months.
- Never close your oldest active account in good standing

WHAT MAKES A CREDIT SCORE

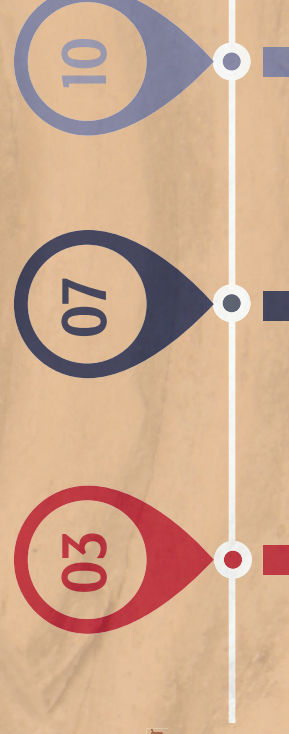
TYPES OF CREDIT USED
Ideally your available credit will be a mix of revolving & bank trade lines & installment loans.



PAYMENT HISTORY
Determined by delinquencies (30+ days past due) & public records. To avoid negative impact pay your bills on time

AMOUNTS OWED
Determines the % of credit an individual has available to them. To optimize keep amounts owed low so you have available credit but avoid opening too many accounts or you will have too much debt & too much available credit. Follow the 30/100 rule: use no more than 30% of one's available credit.

HOW MANY YEARS DOES THE BAD STUFF STAY ON YOUR CREDIT REPORT?



- Suits and Judgments
- Tax Lien: 7 years from the date paid (unpaid- no limit)
- Foreclosure
- Collections/Charge Offs: 7 years + 180 days from the day the collection agency was assigned the debt from the original creditor

January 2021

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CREDIT BUILDER LOAN INFORMATION

The Credit Builder Loan is available for enrolled members of the EBCI. Paired with 1-on-1 counseling, and educational sessions, this loan helps participants increase their credit scores, pay down debt, start saving, set financial goals, create and use a budget, and establish positive relationships with banks and lending institutions.

For more information about the Credit Builder Loan visit: www.sequoyahfund.org/credit-builder-loans/

	SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	O0VL00ET u-na-do-da-gwa-sgv-i	O0VTV000B u-na-do-da-gwo-nv-hi	W0V0T0S ta-l-ne-i-ga	KT0T0S tso-i-ne-i-ga	O0V0T0S nv-h-gf-ne-i-ga	d0V0G000I tsun-gf-lo-sdi	O0VU00Sh u-na-do-da-gwi-de-ni
3	4	5	6	7	8	9	
10	11	12	13	14	15	16	
17	18	19	20	21	22	23	
24	25 Martin Luther King Jr. Day	26	27	28	29	30	
31							



OUR COVID RESPONSE

LENDING

61 loan modifications providing 120 days of payment relief
 11 Emergency Loans for businesses impacted by the pandemic
 totaling \$253,000.

TRIBAL STIMULUS

Management of the Eastern Band of Cherokee Indians' business stimulus program providing:

LEVY REIMBURSEMENTS- \$638,142.69
PAYROLL PRESERVATION FUNDS- \$447,000

Assisted over 160 businesses on the Qualla Boundary.
 Preserved over 560 jobs, 275 held by enrolled members.

February 2021

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EMERGENCY LOANS

Sequoyah Fund emergency loans are up to \$25,000 at 4% interest.
 Check with Dorian (359-5004) for more information on our emergency loans or for relief for your business.

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	ᏅᏍᏏᏉᏅᏍᏏᏉ u-na-do-da-gwo-nv-hi	ᏍᏏᏉᏅᏍᏏᏉ ta-li-ne-i-ga Groundhog Day	ᏅᏍᏏᏉᏅᏍᏏᏉ tso-i-ne-i-ga	ᏅᏍᏏᏉᏅᏍᏏᏉ nvh-gi-ne-i-ga	ᏅᏍᏏᏉᏅᏍᏏᏉ tsun-gi-lo-sdi	ᏅᏍᏏᏉᏅᏍᏏᏉ u-na-do-da-gwi-de-ni
7	8	9	10	11	12	13
14	15	16	17	18	19	20
Valentine's Day	Russ Seagle - Birthday		Ash Wednesday			
21	22	23	24	25	26	27
Valentines' Day	Presidents' Day					
28						



(ABOVE) Geoff Wade, owner Konquer, LLC an outdoor paintball facility providing individual and group play, tournaments, and retail sales.

Website: www.konquer-paintball.business.site/
 Facebook: [@konquerpaintball](https://www.facebook.com/konquerpaintball)
 Instagram: [@konquerpaintball/](https://www.instagram.com/konquerpaintball/)



YOUTH PROGRAMS

Providing opportunities for youth remains a priority for Sequoyah Fund. In addition to our Youth Entrepreneurship Camp (pictured) for 10-14 year olds, we also run the Kituwah Savings Program and participate in WRESA's STEM-E Conferences for Elementary, Middle and High School across WNC.



March 2021

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YOUTH ENTREPRENEURSHIP

Programming available for all ages.

For more information, please visit www.sequoyahfund.org.

	SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
7		1 OʻEVLᵀᵀᵀᵀᵀᵀ u-na-do-da-gwa-sgv-i	2 Wʼᵀᵀᵀᵀᵀᵀᵀ ta-li-ne-i-ga	3 Kᵀᵀᵀᵀᵀᵀᵀ tso-i-ne-i-ga	4 O-ʸᵀᵀᵀᵀᵀᵀ nvh-gf-ne-i-ga	5 ᵀᵀᵀᵀᵀᵀᵀᵀᵀ tsun-gf-lo-sdi	6 OʻEVLᵀᵀᵀᵀᵀᵀ u-na-do-da-gwi-de-ni
14		8	9	10	11	12	13
		15	16	17	18	19	20
		22	23	24	25	26	27
21	Daylight Savings Time Begins			St. Patrick's Day			First Day of Spring
28		29	30	31			

Palm Sunday





LOAN SPOTLIGHT:
JOHN PARKER, SAUNOOKE'S MILL AND
CHEROKEE INDIAN COMMUNICATIONS

(ABOVE) John Parker, owner Saunooke's Mill and Cherokee Indian Communications (CIC). John purchased Saunooke's Mill in 2019. John's plans are to add new product lines to this already established and well-known shop as well as carrying on the tradition of selling local made products and their famous stone ground mill products.

Website: www.cherokeesaunookemill.com/
 Facebook: @SaunookesMill

April 2021

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SEQUOYAH FUND LOANS

Our loans are based on the 5 C's of credit, however, as a CDFI we are able to give loans to borrowers who don't always meet the standards at traditional banks.

For more information about Sequoyah Fund's loans visit: www.sequoyahfund.org/business-loans/

	SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
4	ᎠᎩᎩᎩᎩᎩᎩ u-na-do-da-gwa-sgv-i	ᎠᎩᎩᎩᎩᎩᎩ u-na-do-da-gwo-nv-hi	ᎠᎩᎩᎩᎩᎩᎩ ta-li-ne-i-ga	ᎩᎩᎩᎩᎩᎩᎩ tso-i-ne-i-ga	ᎠᎩᎩᎩᎩᎩᎩ nvh-gi-ne-i-ga	ᎩᎩᎩᎩᎩᎩᎩᎩ tsun-gi-lo-sdi	ᎠᎩᎩᎩᎩᎩᎩᎩ u-na-do-da-gwi-de-ni
5					April Fools' Day	Good Friday	
6					8	9	10
7							
8					15	16	17
9					Tax Day		
10					22	23	24
11	Easter	12	13	14			
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TO GET A LOAN, LENDERS LOOK AT THE 5 C'S OF CREDIT.

- CHARACTER: Determined by your credit history (credit score)
- CAPACITY: Your ability to repay the loan (debt to income ratio)
- COLLATERAL: Assets being used to secure the loan

- CAPITAL: Your personal investment in the project
- CONDITIONS: Factors like the purpose of the loan and interest rate

LOAN SPOTLIGHT:
LETITIA GEORGE,
ARTIST BUSINESS LOAN



“Sequoyah Fund has helped me in many different ways to be able to share my knowledge of beading and soon to come my photography pictures. Most of all Sequoyah Fund has helped me make a dream come true which is photography. With their help, I was able to purchase my photography equipment. The staff has always been there to encourage me. They are very supportive to all native artists who are wanting to expand their connections to a variety of people via websites or in person. Thank you to all the Sequoyah Fund Staff. I appreciate each of you.” -Letitia George, Letitia George Arts

May 2021

DhōDEJ a-ni-sgv-di



ARTIST LOANS

Artist loans are available for equipment, training, marketing, and business development purposes. In home studios and galleries are also eligible for our housing rehab loan.

To see more of Letitia's work, please visit: www.authenticlyhero.kee.com/letitia-c-george/

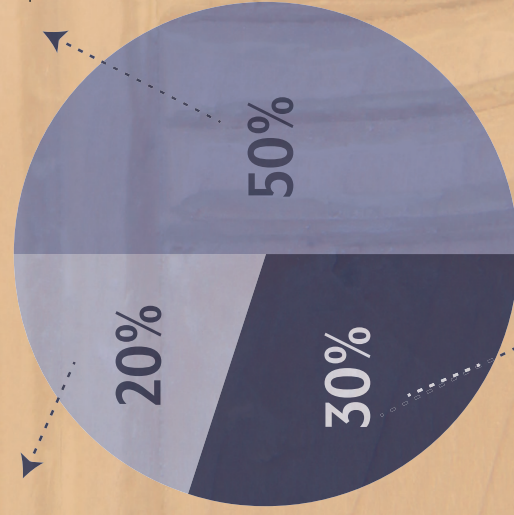
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
O'ØVLUØØET u-na-do-da-gwa-sgv-i	O'ØVUV'Ø-Ø u-na-do-da-gwo-nv-hi	W'Ø'ØT'S ta-li-ne-i-ga	KT'ØT'S tso-i-ne-i-ga	O-V'ØT'S nv'h-gi-ne-i-ga	d'ØY'GØØ.J tsun-gi-lo-sdi	1 O'ØVLUØØSh u-na-do-da-gwi-de-ni
2	3	4	5	6	7	8
9	10	11	12 Cinco de Mayo	13	14	15
16 Mother's Day	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31 Memorial Day					

50,30,20 Budgeting Rule

Budgeting doesn't have to be difficult. Sur, building a detailed budget and tracking is optimal, but in a pinch and easy way to budget is to use the 50/30/20 rule. Simply plan to spend 50% of your after-tax pay on living expenses and needs, 30% on wants, and 20% on savings and debt.

GOES TOWARD YOUR FINANCIAL FUTURE

Dinners with friends
Concert tickets
New tech. gadget
Vacation



GOES TOWARDS YOUR NEEDS

Housing
Transportation
Groceries
Insurance
Healthcare
Utilities

GOES TOWARD YOUR FINANCIAL FUTURE

Dinners with friends
Concert tickets
New tech. gadget
Vacation

BUDGETING
DOESN'T
HAVE TO BE
TOUGH

GOES TOWARDS YOUR WANTS

Take out dinners with friends
Concert tickets
New technology gadget



Per Cap

In fall 2020 Sequoyah Fund partnered with financial education consultant, Shawn Spruce, to provide strategies and solutions to EBCI families negatively impacted by the coronavirus pandemic. The result was EBCI Money Strong a program aimed at innovative financial education outreach, a central mission of Sequoyah Fund, during a period of crisis and social distancing. Built around a variety of virtual platforms, EBCI Money Strong features livestream presentations and interviews, videos, social media communications, written articles, and other high impact methods of remote engagement; and delivers timely information and creative learning resources for families facing income disruption from lost wages, reduced per capita, and diminished self-employment earnings.

ADVICE FOR EBCI FAMILIES FROM EBCI SECRETARY OF TREASURY, CORY BLANKENSHIP

1. The EBCI has developed programs to help Tribal members. Use those programs, they are here to help.
 2. Per Capita is not a guarantee and we can't treat it as guaranteed income to our households.
 3. There are personal financial resources available through the Tribe and their programs, like Sequoyah Fund's budgeting programs.
 4. Set aside a savings account if you are able. Start small and build incrementally.
 5. Everything that the Tribe invests in can be completely replicated with commercial products.
- As a tribal member you can request information on how Tribal funds are invested for the purpose of better investing your own.

NEEDS VS. WANTS

NEEDS are expenses that you absolutely must keep in your budget no matter what. These include housing, utilities, transportation, and bare minimum of basic clothing and supplies for living.

WANTS are expenses that you choose to spend your money on that you don't need to live your life. This includes dining out, cable TV, internet, shopping, vacations, memberships, subscriptions, gifts, etc.

June 2021

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EBCI Money Strong

For more information about the EBCI Money Strong Program visit: www.sequoyahfund.org/dr-per-cap/

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
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6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21 Flag Day	22	23	24	25	26
Father's Day	27	28 First Day of Summer	29	30		



LOAN SPOTLIGHT: WILLIAM MANEY HOUSING REHAB LOAN

(ABOVE) William Maney used the Sequoyah Fund housing rehab program to renovate a converted carport into what is now known as “The White Room”. He covered the walls in PVC tile, put down floor tiles, and added a gas fireplace. The furniture was a splurge, its Mies van der Rohe. To keep on budget, William took advantage of sales and DIY’d his mantle. Contractors were hired for the things he couldn’t do himself including the installation of a French drain outside to keep all his new work safe and dry.



July 2021

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HOUSING REHAB LOANS

The Housing Rehab loan is available to enrolled members of the EBCL. Projects can include remodels, upgrades, and work to the interior and exterior of the home. Loan are available for up to \$25,000 at 4% fixed interest rate for up to 5 years (60 months).

For more information about the Housing Rehab Loans visit: www.sequoyahfund.org/housing-rehab-loans/

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11	Independence Day						
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• 2019-2020 Housing Rehab Lending: \$554,922.76 to 4,8 homes
• Since 2009, Sequoyah Fund has provided \$1,182,496.62 to 65 housing rehabilitations



**LOAN SPOTLIGHT:
JADE BLANKENSHIP AND JENSEN PEONE,
INDIGENOUS BOUTIQUE & SPA,
START-UP BUSINESS LOAN**

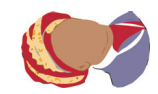
(ABOVE) Sisters Jade Blankenship and Jensen Peone opened Indigenous Boutique & Spa in late summer 2020. Born from a vision of providing body, beauty, and brow services to the community, the business offers a variety of spa services including hair removal and facials as well as a boutique with specialty gifts including a variety of inspired native products and products from primarily women owned and operated companies.

Website: www.indigenousboutiquespa.com/
Facebook: [@indigenousboutiquespa](https://www.facebook.com/indigenousboutiquespa)

Instagram: [@indigenousboutiquespa](https://www.instagram.com/indigenousboutiquespa)

August 2021

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SEQUOYAH FUND START UP LOANS

Sequoyah Fund start-up loans are available for up to \$50,000. Interest rates vary. Visit our new online loan application to apply: www.sequoyahfund.com/mongosapp.com/

	SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	O'ØVLIŁGØET u-na-do-da-gwa-sgv-i	O'ØVLI'V'Ø-Ø u-na-do-da-gwo-nv-hi	W'F'ØIT\$ ta-li-ne-i-ga	KTJØIT\$ tso-i-ne-i-ga	O-Ø-V'ØIT\$ nv'h-gi-ne-i-ga	d'ha'Y'GøØ.J tsun-gi-lo-sdi	O'ØVLI'ØSh u-na-do-da-gwi-de-ni
8	9	10	11	12	13	14	
15	16	17	18	19	20	21	
22	23	24	25	26	27	28	
29	30	31					



In 2019-2020 Sequoyah Fund made 10 start up loans for a total of \$401,750.



**LOAN SPOTLIGHT:
JULIE PAINTER, VISAGE SALON
BUSINESS EXPANSION LOAN**

(ABOVE) A longtime client of Sequoyah Fund, Julie Painter has been growing her business since she first opened in 1996. Visage Salon's next phase starts with their move to a new salon in Dillsboro, NC. In 2019, Sequoyah Fund provided expansion loan funds to help Julie renovate her new space.

Website: www.visagesalonsylva.com/
Facebook: @visagesalonsylva

November 2021

01LST nv-da-de-gwa



BUSINESS EXPANSION LOANS

For more information about the Business Loans visit: www.sequoyahfund.org/business-loans/

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
01LST01DET u-na-do-da-gwa-sgy-i	1 01V1V01A u-na-do-da-gwo-nv-hi	2 W11NT1\$ ta-li-ne-i-ga Election Day	3 KT11T1\$ tso-i-ne-i-ga	4 01V1T1\$ nvh-gi-ne-i-ga	5 d11V1G11A tsun-gi-lo-sdi	6 01V1T1\$H u-na-do-da-grwi-de-ni
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30		Thanksgiving Day		
Hanukkah Begins						



Sequoyah Fund business expansion loans are available for businesses that have been in existence for more than 1 year. Loans are for up to \$150,000. In 2019-2020 Sequoyah Fund made 33 business expansion loans for \$1,024,659.00.

SPECIAL THANKS

Eastern Band of Cherokee Indians
Cherokee Preservation Foundation
CDFI Fund
USDA Rural Development Programs
Enterprise Development Center
EBCI Division of Commerce
EBCI Communications Department
EBCI Finance Department
Cherokee Central Schools & Chief Joyce Dugan Cultural Arts Center
Kituwah Academy
Cherokee Speakers Group
Museum of the Cherokee Indian
Cherokee Cooperative Extension & 4H
First Nations Oweesta
First Citizens Bank
Cherokee Boys Club & Ray Kinland Leadership Institute
The National Center for American Indian Enterprise Development
Cherokee Tribal TANF
Southwestern Planning Commission
Western Carolina University & Bardo Art Center
Center for Craft
Native CDFI Network
USET
Southwestern Community College Small Business Center
Haywood Community College Small Business Center
Tri-County Community College Small Business Center
Mountain BizWorks
Nonprofit Pathways
Yellowhill Activity Center
Ravens Eye Media
Jackson County Arts Council
NC Arts Council



SEQUOYAH FUND
LENDING AND TRAINING FOR BUSINESS OWNERS

WE'D LOVE TO HEAR FROM YOU!

Sequoyah Fund 810 Acquoni Road Cherokee, NC 28719
(828) 359-5002

Sequoyahfund.org