

FALL 2019

General Report

**A Certified Native Community
Development Financial Institution**



**NIMIIPUU
FUND**

www.nimiipuufund.org



11 Credit Builder
Loans Totaling

\$16,603

108 Consumer
Loans Totaling

\$261,612

1 Business Loan
Expansion

\$25,000

2 Business Loan
Start Ups

\$9,495

Loans Since 2016



PO Box 114
99 Agency Road
Lapwai, ID 83540

(208) 621-3729
Mon-Fri. 8:00 AM - 4:30 PM

www.nimiipuufund.org

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TOP PHOTOS LEFT TO RIGHT: HR Orientation budgeting activity for new employees; Nez Perce Tribal Enterprises "stokers" division 1st Place winners at Nimiipuu Fund Golf Scramble; NPTEC Team at Nimiipuu Fund Golf Scramble. BOTTOM PHOTOS LEFT TO RIGHT: Nimiipuu Fund Staff and Board members at Native Access to Capital Convening; Native Artist Professional Development Training hosted by Nimiipuu Fund and First Peoples Fund.

Nimiipuu Fund Becomes an Independent Entity

Nimiipuu Fund, is a local Community Development Financial Institution (CDFI) providing lending services to the Nez Perce Reservation. During a Market Analysis in 2011, it was determined that there was a need for such services, and in 2013 Nimiipuu Fund was established by the Nez Perce Tribe (Tribe). Since this time the program has continued to grow and develop, recently reaching a point of separation from the Tribe.

As of June 1, 2019, Nimiipuu Fund has become a separate entity but enacted a Memorandum of Understanding with the Tribe, allowing

the program to still utilize certain services. This separation has been part of the development plan for Nimiipuu Fund since the beginning. In order for the

program to move to the next level and receive its official CDFI certification, they had to be an independent 501(c)(3) organization, by standards of the U.S. Treasury.

With this next step, the program will be able to qualify for additional funding, build on capacity, and look at additional growth strategy. While the Tribe remains a

sponsoring entity, it too can begin looking at other ways of working with Nimiipuu Fund to better meet needs.

Being a founding board member of Nimiipuu Fund, I can truly appreciate and recognize the big step the Fund is taking by going out on its own. This is a step that we envisioned from inception. It will allow for growth and help our tribal community flourish economically.

—McCoy Oatman, NPTEC Member

"Moving Nimiipuu Fund to the next level will allow the Tribe to look at additional investment options, and will be a catalyst for expressing sovereignty for Nimiipuu Nation," stated Jonelle Yearout, Nimiipuu Fund Executive Director.

Yearout is nearing three years in her role as the Executive Director. George Moody is the Loan Officer, and has been in his position for a year and a half. Both staff are Nez Perce Tribal members who grew up on the reservation and have close ties to the various communities and the community members. Nimiipuu Fund will maintain their current staff and still have the oversight of a five-member board of directors. They will also meet with the Nez Perce Tribe Executive Committee (NPTEC) regularly, and their annual reports will be available to the public.

There are a number of plans for the future including expanding their board of directors. The Nimiipuu Fund team is currently in the process of bringing on an AmeriCorps VISTA member to assist with marketing

strategy plans and impact tracking. Recently, they were awarded \$100,000 under the "Fueling Economic Development- Business Lending Capital" grant to increase their loan fund for business loans. They will be implementing additional training opportunities, classes, and financial coaching. Fundraising efforts will also commence, beginning with their Four-Man Golf Scramble on August 23rd at the Clarkston Golf & Country Club.

Nimiipuu Fund offers lending services, reservation wide to all residents. Loan types include a Credit Builder Loan, Individual/Consumer Loan, and Small Business Loans. The overarching goal of Nimiipuu Fund is to fuel economic development in our community. If you are interested in more information about Nimiipuu Fund visit us online at www.nimiipuufund.org or contact us directly: jonelle@nimiipuufund.org, george@nimiipuufund.org or (208) 621-3729.

VISTA MEMBER PROFILE

Meet Wetalu Rodriguez



Wetalu Rodriguez is a Nez Perce/Warm Springs Paiute from Lapwai, ID. Her Indian name is 'Alíwtalaliktnacan'may which means Winter sunset. She carries the namesake of her late Qáaca Priscilla Pinkham. Her mother is Jena Henry and her sisters are Marque Wilson, Regine Wilson, and Lolita

Queahpama. Wetalu is a mother to her sole 4-year old daughter Jaxcee Fierce Henry.

Recently, she graduated from Lewis-Clark State College (LCSC) with her Bachelor's degree in Psychology and minor in Nez Perce Language and Native American Studies in May 2019. She plans to take a year off and while doing so she is teaming up as an AmeriCorps Vista member through Nimiipuu Community Development Fund (NCDF) assisting to meet its mission of fostering financial independence by enhancing personal and entrepreneurial capacity on the Nez Perce Reservation and surrounding communities. Nimiipuu Fund has two distinct areas of growth:

1. Internal Development of Native CDFI is to devise framework of Fund interfaces with our clients.
2. External Development of Native CDFI is the ability to develop Nimiipuu Fund its communications.

This experience will also help grow the knowledge and insight needed to influence a direction in her studies while deciding her future college education with either a Master's degree in Psychology or Master's in Business Management in fall of August 2020.

Not only has Wetalu covered tremendous groundwork in higher education, she is an accomplished artisan and an experienced bead worker and seamstress. She began cultivating her journey of creation at the age of 8 and has been running an in-home business through social media marketing since graduating from Lapwai High school. Her work is designed to express Indigenous ideas and designs beyond traditional ideal while striving to dismantle stereotypical barriers.

Eventually, her goal is to open her own brick and mortar artisan business at a professional level while serving as an asset as a behavioral health advocate not only in the Nimiipuu community, but nationally throughout Indian country.

For more information on how you can serve with Nez Perce Tribe Wapaayat Project contact Anthony Broncheau (208) 843-2253 or look for other service projects at Americorp, www.nationalservice.gov.

Decrease Your Debt. Increase Your Savings.

MONEY BASICS

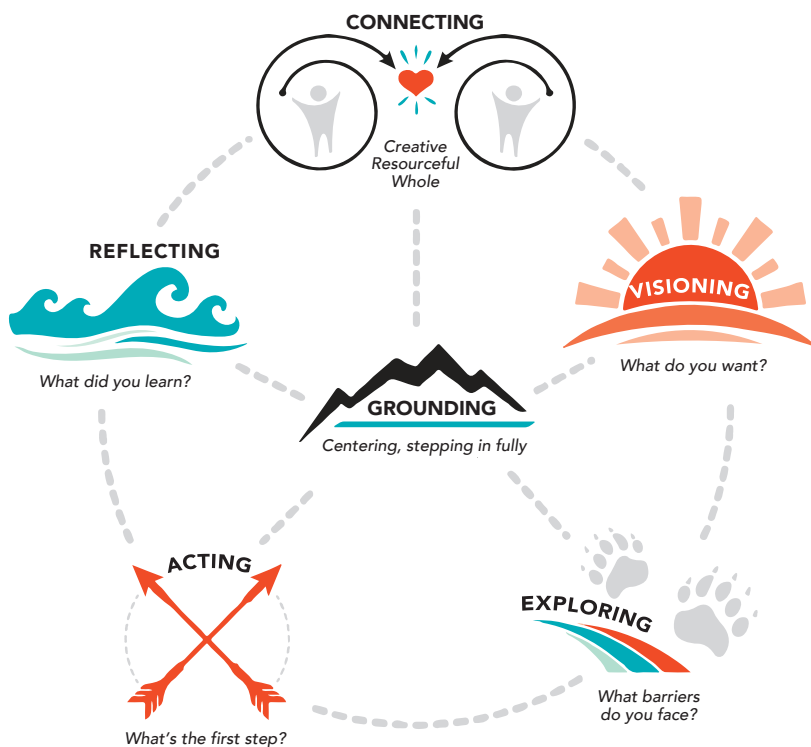
October 22-24, 2019 | 5-8 pm

Lapwai NPTA Office

RSVP by Oct. 18

(208) 843-2229 | sonyas@nezperce.org

Nimiipuu Community Development Fund



Financial Coaching

As a Native Community Development Financial Institution, we support the financial health of our community. Financial Coaching is a tool to create connection that supports health, healing, and balance in our relationships with each other and the world around us. Fundamental Native values such as honesty, listening, generosity, respect, and connectedness are also the essential foundations of coaching. Financial coaching combines coaching with financial knowledge to offer support, encouragement, action planning and accountability for clients as they work towards financial goals and behavior changes. As a coach, we support our clients' self-leadership drawing on their innate wholeness, resourcefulness, and creativity to move towards the goals that they have for themselves.

APPLY FOR OUR HOLIDAY LOAN GET UP TO \$500 FROM NOV. 1 - DEC. 13, 2019



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