

ANNUAL REPORT

2019

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WAY OF GROWING



**A Certified Native
Community Development
Financial Institution**

OUR MISSION

The Nimiipuu Fund facilitates financial independence by enhancing the personal and entrepreneurial capacity of the Nez Perce Reservation and surrounding communities. We promote economic growth while embracing our cultural values and traditions by providing tailored financial products and services.

OUR VISION

Strengthening tribal families by advancing individual self-determination and self-sufficiency.



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99 Agency Road
Lapwai, ID 83540

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

www.nimiipuufund.org

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Nimiipuu Fund Staff (left to right): Jonelle Yearout, Executive Director; Wetalu Rodriguez, VISTA Member; George Moody, NCDF Loan Officer.

DEAR LÁWTIWAAMA (FRIENDS),

Our lives have changed dramatically due to the impact of Coronavirus (COVID-19). I want to commend the Nez Perce Tribe and Nimiipuu Health along with the Community Response Team on their active planning to make our communities safe. One thing that hasn't changed is our ongoing commitment to our mission to serve the Nez Perce Reservation and neighboring communities. Our focus moving forward at Nimiipuu Community Development Fund is to continue our mission-driven work and vision for growth related to the needs of our communities.

This year we reached a milestone for a Community Development Financial Institution (CDFI) certification requirement to be a nongovernmental entity in our separation from the Tribe (sponsor entity). While our growth has been impressive, even more notable is how financial education and services improved the financial wellbeing for our community. Improved access to credit has served as a major vehicle to help build individual credit and start or expand small business. Revolving loan funds help our people build credit by providing them greater access to capital. Our mission guides our actions, programming, outreach efforts, and keeps attention on what matters most: Improving lives and the economy on the Nez Perce Reservation and surrounding communities.

As a nonprofit, partnerships are vitally important. This year we focused on the needs of our financial educators group with introductions to financial coaching, investing in the future, and youth financial education. Another milestone reached is our partnership with the Nez Perce Tribe's Wapaayatit (Serve) Americorps VISTA program to obtain a full time VISTA volunteer. This volunteer helped streamline our impact tracking and database to special projects such as the Golf Scramble and the Youth Spending Frenzy. Another volunteer we'd like to recognize is

the University of Idaho law student who is providing pro bono hours to help us with our governance procedures and organizational policy development.

Access to capital and credit is one of the most important purposes of Native CDFI. Our organization was approved by the Credit Builders Alliance (CBA) for membership and gained review and approval for credit reporting and access. CBA is a nonprofit organization that bridges the gap for other nonprofit groups to access modern credit reporting systems. This tool helps millions of individuals and small business owners with poor or no credit participate in the mainstream financial system by building credit. This allows Nimiipuu Fund to

connect our lending to credit bureaus on loan reporting, credit pulls for underwriting, and financial coaching. We are happy to report that reporting of credit started in February 2020.

QE'CIYÉW'YEW' (THANK YOU)

**YOUTH NATIVE ARTIST
DEVELOPMENT TRAINING**

POSTPONED UNTIL 2021



Stacia Morfin of Nez Perce Tourism interacting with visitors during one of their cultural Nez Perce tours.

BUSINESS SPOTLIGHT

NEZ PERCE TOURISM

Tourism is one of the largest industries in the United States with 75.6 million people coming from all over the world to visit the U.S. last year alone, collectively spending \$244.7 billion. The Lewis-Clark Valley is a huge beneficiary. According to Dean Runyan Associates-Washington Tourism Alliance, in 2017 tourists spent \$32.3 million in Asotin County and \$95 million in Nez Perce County, affecting 164 leisure and hospitality industry businesses, none of which were owned or operated by tribal membership. This is something we are eager to change.

Radiating cultural wisdom, Nez Perce Tourism is the only place in the world where you will hear our side of history, witness the stories of our ancestors, and receive legendary hospitality rooted in our cultural values of honor and respect. Nimiipuu Country is a unique part of the local, regional, national and international visitor experience, and Nez Perce Tourism wants to bring "The People" to our visitors.

Nez Perce Tourism is the economic driver we have been missing in Nimiipuu Country, cultural and educational connection that will ensure a bright future for generations. It is essential that our children are included in all aspects of Nez Perce Tourism, from planning to implementation to experiencing a deeper connection to our culture, land and water. Nez Perce Tourism provides one-on-one, elder-to-youth mentorship opportunities through a series of interactive workshops.

Learn more at www.nezpercetourism.com.



Wetalu Rodriguez, AmeriCorps VISTA Member

GO WHERE YOU'RE NEEDED.

**GIVE BACK, EARN MONEY FOR SCHOOL
AND STRENGTHEN COMMUNITIES**

Are you interested in volunteering? What about giving back to your community, gaining a leg up in the workforce, and meeting like-minded people? AmeriCorp Volunteer in Service to America (VISTA) is a program that teaches you unique skills, earn income towards your education or student loan, and instills a newer and greater appreciation for your community.

Through the Nez Perce Tribe via the Wapaayatat "Serve" Project, I have teamed up with the Nimiipuu Community Development Fund in August 2019. I have been fully engaged in volunteer services and will have completed my term by August 2020. It has been a full-time commitment that extends over a one-year term and my journey has been enriching to say the least. I've participated and assisted in major events such as the 1st annual Golf Scramble Fundraiser, partnered trainings by the First People's Fund, promotional marketing and vendor opportunities, Opportunity Through Impact Tracking System (OTIS) database training "Best Practices in Impact Training", conferences hosted by Oweesta – Building Native Communities a Youth Financial Empowerment Training, Indianpreneurship, and an AmeriCorps VISTA

In-service Training, and the Serve Idaho Conference for AmeriCorp VISTAs. A few benefits I have been fortunate to obtain during these experiences include, exploring new cities with new friends, gain professional experience in a new field, qualify for educational awards, improve my professional network while seeking opportunities for professional development and accessing a plethora of knowledgeable webinars that have expanded my current and new skill sets that will help Nez Perce Tribal people and others alleviate poverty and build economic prosperity.

Although, the benefits I have gained are colossal in my personal growth so, too, are the new challenges faced as an AmeriCorps VISTA. New challenges bring new self-developments and this program is what you choose to make it. I've gained an understanding of new knowledge within a new area of focus; when I first started this journey, I had little to no knowledge of strategic methods of financial independence. I learned and reviewed the current procedures and forms of Nimiipuu Fund's OTIS database to help provide quality and knowledgeable services to those in need and to successfully assist Nimiipuu Fund to meet its mission of fostering financial independence by enhancing personal and entrepreneurial capacity on the Nez Perce Reservation and surrounding communities. Also, maintaining regular communication with OTIS Consultant Alyssa Camp, to build communication and professional skills within database work has been significant in my capacity building as well.

Thus far, committing 8-months of volunteerism with AmeriCorps has been a huge benefit personally and the challenges have been conducive to my personal growth and character building overall; it has truly been a unique experience, especially with recent events regarding COVID-19. With 4-months left of my term and the stay-at-home orders and social distancing requirements have implemented a level of adjustment and adaptability many of us were not prepared for, the silver lining between emotional and physical adjustment has been rewarding. This unforeseen online transition has taught resilience, self-love, confidence in thyself, and productivity, even in these darkest times of a pandemic. As a VISTA volunteer, I am extremely grateful to have a cohort that understands the depths of COVID-19's capabilities by putting their employees/volunteers as a priority for health and safety first. This type of understanding demonstrates security that as a volunteer, I matter.



AmeriCorps VISTA Members 2019-2020 pictured Left to Right: Jolistia Calfrobe (i-Vision Program VISTA); Wetalu Rodriguez (Nimiipuu Fund VISTA); Victoria Konen (Finance/Grants Management VISTA); Tiyan Casey (NPT University of Idaho Extension Office VISTA); and Alaina Doll (Economic Development VISTA)

So, if you are contemplating whether AmeriCorp VISTA is right for you, keep in mind it is a great first step for those looking to get experience before joining the workforce and give back to your community. It is also ideal for anyone seeking to become a part of a program with a strong alumni network that will support you long after your service term is done.



To learn more about becoming an AmeriCorps VISTA member you can contact Anthony Broncheau, Nez Perce Tribe's Site Supervisor for the Wapaayat Project at www.nationalservice.gov.

GENERAL AMERICORPS VISTA GUIDELINES

AGE

18+ Years Old (No Upper Age Limit)

ELIGIBILITY

No Prior Service Necessary

DURATION

12 Months

LOCATION

Your Choice (United States)

LIVING

ALLOWANCE

Yes (Amount Based on Location)

ED AWARD

\$6,195 or \$1,800 Cash Stipend

Professional Development Training

NON-COMPETITIVE ELIGIBILITY (NCE)

AmeriCorps VISTA is the only AmeriCorps program where you can earn federal non-competitive eligibility, giving you an edge in the federal hiring process.

FUELING ECONOMIC DEVELOPMENT IN INDIAN COUNTRY

Nimiipuu Fund was awarded the 2018 Fueling Economic Development in Indian Country grant from Northwest Area Foundation in the amount of \$100,000 for small business lending.

The Northwest Area Foundation (Foundation) focuses on reducing poverty and achieving sustainable prosperity within an eight-state region and the 75 tribal nations that share the same geography. The Foundation supports organizations anchored in the culture of the communities they serve and dedicated to expanding economic opportunity in under-resourced communities. The Foundation is committed to devoting 40% of new grant dollars every year to Native-led organizations. We have met this commitment every year since 2012.

Northwest Area Foundation's grantmaking and mission investments advance four priorities: work opportunity, enterprise development, financial inclusion, and access to capital. These priority areas support solutions that increase good jobs and improve financial capability.

Access to capital in the form of local, safe, and affordable financial products and services is critical for increasing the number of good jobs and improving financial capability. Locally based community development financial institutions (CDFIs) in Indian Country, Native CDFIs, are important anchor institutions that provide capital and technical assistance to their communities in culturally tailored ways.

To help fill the capital access gap, the Foundation launched a \$5 million funding collaboration with the Federal Home Loan Bank of Des Moines in 2017. The dollars are dedicated to strengthening Native CDFIs through lending capital grants for business development. Eligible organizations must successfully meet indicators of leadership, organizational health, loan demand, and past lending volume.

Nimiipuu Fund plans on using the funds to offer more business loans to our communities and advance self-determined economic development. To learn more about our small business loans, please complete the inquiry form on our website or call our office.

TOTAL LOANS

Loans Since 2016 to 1st Quarter 2020

**14 CREDIT BUILDER
LOANS TOTALING**

\$19,629

**126 INDIVIDUAL
CONSUMER LOANS**

\$298,074

50 HOLIDAY LOANS

\$25,000

**3 SMALL BUSINESS
START UP LOANS**

\$11,095

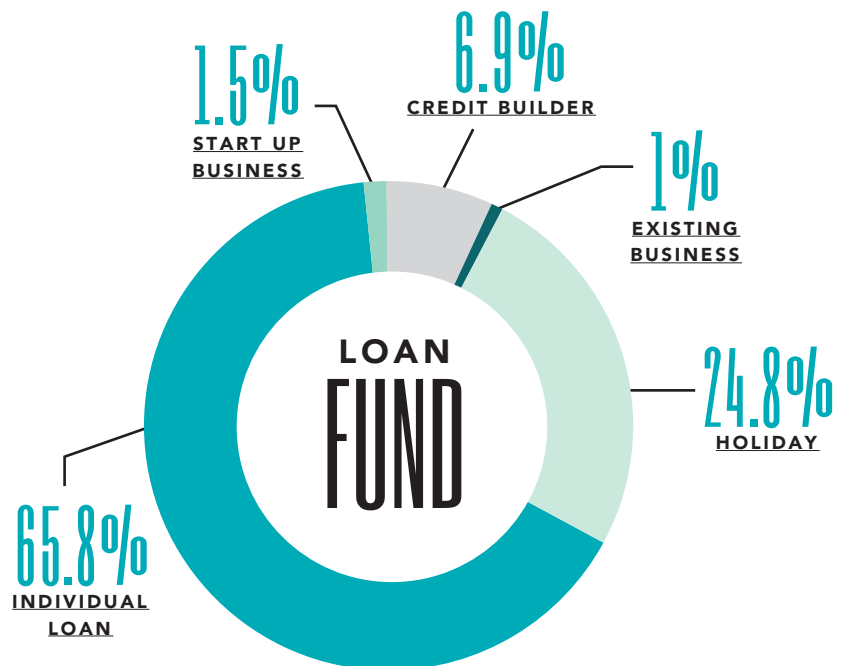
**2 SMALL BUSINESS
EXISTING LOANS**

\$40,459

LENDING PROGRAMS

**SMALL BUSINESS LOANS
CREDIT BUILDER LOANS
INDIVIDUAL CONSUMER LOANS**

We provide lending products to those who wish to start a business or loan about taking control of their finances. Our goal is to support our community by having the tools to create an environment that supports economic growth. We are committed to helping our clients understand their financial options and addressing the financial stability of our communities.



STREAMLINED

LOAN PROCESS

Learn more at
www.nimiipuufund.org

1. INQUIRY

Complete our inquiry form to let us know what services you're interested in online:
www.nimiipuufund.org

2. DIRECTION

Based on your inquiry, we'll direct you toward the programs and/or services you need.

3. CLIENT PORTAL

Let us know if you'd like to utilize our secure Client Portal to complete forms and provide required documents, or if you prefer to complete paper forms.

4. COMPLETE FORMS

Based on your service type, complete the necessary forms which include an Intake, Loan Application, Financials and Employment Information.

5. FEEDBACK

After you receive services, let us know how working with us impacted you by completing our Annual Follow Up Survey.



Dominique Arthur and Her Children

"I love that you can do payroll deductions and work with us to help manage our payments so we are not getting behind. I am really thankful that I now have a home for me and my children with the big help from Nimiipuu Fund."

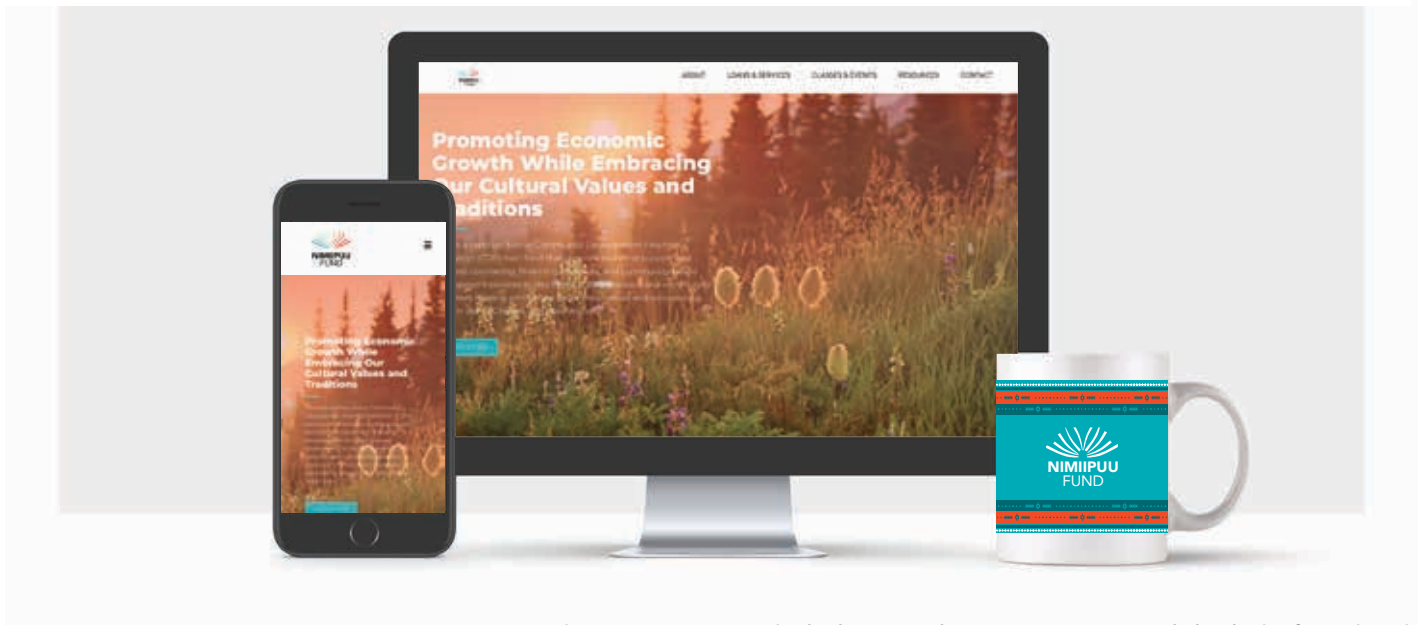
—Dominique Arthur

WE'RE IN THE BUSINESS OF CHANGING LIVES

Dominique heard about Nimiipuu Fund from Wellbriety, a grassroots organization that is a new partner as we address the financial wellness with individuals and families recovering from addiction. Dominique needed help in paying her housing bill. Her employment was positive, but new and she was also working towards alleviating debts from court fees and program fees. We were able to complete financial BNC and Financial Coaching with Dominique as she had a deep rooted mistrust of money with handling finances to reduce her debts and to get into housing for her children. With financial coaching, Dominique was able to open a bank account, work with her to reduce or eliminate some of her debts, and ready for her Credit Builder Loan that went towards a home deposit. Dominique was able to get into a home and most importantly get all of her children under one roof, shifting her view on money.



Watch the Tribal Entrepreneur Video Project with Nimiipuu Fund and IDRS. Interviews with Kermit Mankiller, NCDF Board Member (pictured right) and Stacia Morfin of Nez Perce Tourism (pictured left).



WEBSITE REFRESH

Our Strategic Plan 2017-2019 included development of marketing strategy and brand development with CDFI growth. Marketing is important in any business, including nonprofit CDFIs. This last year, Nimiipuu Community Development Fund created the Nimiipuu Fund brand and adopted its new logo with dentalium shells. Directing customers and telling the story of our loan fund included redesign of our website from www.nezpercecdfi.org to www.nimiipuufund.org.

The process required the help from local advertising and design agency, Northwest Media, a full service advertising and media production firm located in Lewiston, Idaho. They've been in the Lewis-Clark Valley since 1994 and are located in beautiful downtown Lewiston. They work with clients all over the Pacific Northwest and beyond. Learn more about them and their business enhancing services at www.northwest.media.

NIMIIPUU ENTREPRENEUR VIDEO PROJECT

Nimiipuu Fund and Indian Dispute Resolution Services (IDRS) completed an interview with local Nez Perce entrepreneurs from the local community. With funds from Northwest Area Foundation and USDA RCDI Grant, the "Nez Perce Entrepreneur" video project was created to help understand pathways entrepreneurs took to start and operate their small business on or around the Nez Perce Reservation. Eight tribal entrepreneurs responded to this project and the video highlights local success and inspiration for tribal entrepreneurs and uses for training, Indianpreneurship courses, and building for future interviews.

The video project propelled our need to address an updated market study, pathways of business operations and investment by proposing UCC Code for the Nez Perce Tribe, needs for training and technical assistance, funding levels, and business incubator. The market study on types of business, collateral, federal contracting, and how to be sustainable will be updated in 2020-2021.

Watch the project video with Kermit Mankiller, NCDF Board Member, online at <https://bit.ly/3fcZDy7>.

STRATEGIC GOALS

March 2020 to December 2022

- + Improve Capital Access for the Nez Perce Community through Growing our Loan Fund**
- + Create a Flourishing Entrepreneur and Business Lending Program**
- + Build Institutional Capacity to Create a Platform for Organizational Growth**
- + Passionately Steward our Resources through Financial Excellence**

Nimiipuu Fund board and staff will regularly check in on the status of meeting objectives and adjust if necessary. We are very thrilled at the opportunity to build economic development for communities while providing excellent service and development to address financial need and security.



Nimiipuu Fund Board and Staff with Krystal Langholz, Chief Operating Officer at First Nations Oweesta and Caleb Selby, Selby Consulting.

LOOKING AHEAD

kíye/núun petimíyunu'

The Nimiipuu Fund has grown over the years based on funding availability, the needs of the Nez Perce population, and the overall strategy of the Nez Perce tribe. In 2017, the Nimiipuu board of directors underwent a strategic planning process that set several strategic goals, such as separation from the Nez Perce Tribe as a sponsoring entity. The Nimiipuu Fund is proud to report that it reached almost all of these strategic goals, growing strong from 2017-2020.

January 2020 the Board of Directors contracted with First Nations Oweesta to conduct leadership, staff, loan recipients, and community interviews to develop an update to the Nimiipuu Fund Strategic Plan. The planning session with Oweesta and Nimiipuu Fund reviewed the results and prioritized goals for the fund. During this time the board completed an update to our mission, vision, and values of the organization that reflects the fund moving forward. The updated plan includes our response to address economic needs during and recovery from COVID-19 from our target market.

NIMIIPUU COMMUNITY DEVELOPMENT FUND

FINANCIALS

FY2019 Revenue, Expenses, and
Changes in Net Assets or Fund
Balances as filed with 990 IRS Tax
form.

REVENUE

Contributions, Gifts, Grants & Smaller Amounts Received	\$319,467
Program Service Revenue	\$11,293
Investment Income	\$20
Other Revenue	\$18,144
TOTAL REVENUE	\$348,924

EXPENSES

Salaries, Other Compensation, Employee Benefits	\$104,215
Other Expenses	\$131,700
TOTAL EXPENSES	\$235,915

REVENUE LESS EXPENSES \$113,009

TOTAL ASSETS \$352,839

TOTAL LIABILITIES \$4,454

NET ASSETS OR FUND BALANCES \$348,385

SECOND ANNUAL

GOLF SCRAMBLE

— AUGUST 21, 2020 —

CLARKSTON GOLF & COUNTRY CLUB
www.nimiipuufund.org | (208) 621-3729

THANK YOU!

We would like to thank the following organizations for a great year and partnering with Nimiipuu Fund:

Nimiipuu Fund Staff and Volunteers

Nimiipuu Fund Board of Directors

Our Valued Training Participants and Loan Clients

Nez Perce Tribe

Financial Educators Group - NPTHA, i-Vision, Child Support, TANF

Northwest Area Foundation

U.S. Treasury Department CDFI Fund

Potlatch Fund

First Peoples Fund

Nez Perce Tribal Enterprises

Sponsors, Volunteers, and Participants of 2019 Golf Scramble

Indian Dispute Resolution Services and IDRS ACORN Project

Idaho Small Business Development Center (SBDC)

Shawn Spruce, Dr. PerCap

First Nations Oweesta Corporation

Native CDFI Network

KIYE Radio Station

Pacific Empire Radio

Sweet Grass Consulting, LLC

Wapaayatat "Serve" Project - AmeriCorps VISTA

Affiliate Tribes of Northwest Indians (ATNI) Economic Development Corporation

Northwest Native Lenders Network - ATNI

Lapwai School District

7 Sisters Consulting

Opportunity Finance Network

