



celebrating
10 YEARS
OF PROMOTING
ECONOMIC
GROWTH
WHILE EMBRACING
OUR CULTURAL
VALUES AND
TRADITIONS



2023 ANNUAL REPORT

CERTIFIED NATIVE CDFI, NON-PROFIT 501(C)(3)

Nimiipuu Fund's 2023 Fashion Show Master of Ceremonies Kellen Trenal and Daniel Spaulding take a photo with participants.




ON THE COVER





Photo by Indigenous Creatives

Nimiipuu Fund's 2023 Nation Building Fashion Show model.



 Native CDFI, non-profit 501(c)(3)

PO Box 114 / 95 Agency Road
Lapwai, ID 83540
(208) 621-3729
www.nimiipuufund.org

 @nimiipuufund
 @nimiipuufund
 @nimiipuufund
 @nimiipuu-community-development-fund





**EMPOWERING OUR
COMMUNITY THROUGH
RESPONSIBLE LENDING,
FINANCIAL EDUCATION
AND NATION BUILDING
EVENTS.**

PHOTO ©INDIGENOUS CREATIVES



WHAT'S INSIDE

- MISSION & VISION 1
- LETTER FROM DIRECTOR 2
- HISTORY TIMELINE 3
- WE'VE GROWN IN 2023 4
- CALL FOR ARCHITECT 5
- HOME VISIONS INTO REALITY 6
- NATION BUILDING 7
- TRIBAL UCC 10

- EVENTS & WORKSHOPS 11
- GRANT AWARDS 13
- SUCCESS STORY 14
- SBA COMMUNITY NAVIGATOR 15
- WAPAAYATAT 17
- STAFF AND BOARD 18
- FINANCIALS & STRATEGIC GOALS . . . 19
- QECI'YEW'YEW 20

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

A better financial life by advancing individual self-determination and self-sufficiency for every community member.

DIVERSITY, EQUITY AND INCLUSION

Nimiipuu Community Development Fund is committed to promoting a healthy environment to help the communities we serve. Ensuring that a broad mix of individuals with a variety of ideas, viewpoints, background and experiences play an impactful role is critical to the success of Nimiipuu Community Development Fund and our clients. Nimiipuu Community Development Fund understands that in order to fully accomplish our mission and values, we must leverage the diverse backgrounds, skills, knowledge and perspectives of our clients, Board of Directors, vendors and employees. We aim to foster a culture for clients and employees where all feel welcome, included, empowered and valued. This includes attracting and retaining a diverse workforce and encouraging our team to promote diversity, equity and inclusion across all internal and external relationships and services.



**Nimiipuu Fund Nation Building
Conference Business Pitch
Competition.**

A MESSAGE FROM THE EXECUTIVE DIRECTOR



Dear Stakeholders,

I am delighted to present the Nimiipuu Community Development Fund's annual report, celebrating our 10-year milestone since incorporation by the Nez Perce Tribe in 2013. This past year has been a testament to our commitment to nurturing entrepreneurship and fostering economic development within our tribal community and beyond.

Our inaugural conference commemorated this significant journey, reflecting on our growth and the invaluable support of our stakeholders. From inception, our focus on training, mentorship, and innovative financial services has propelled us forward, enabling us to expand our offerings and impact. We assisted in bringing the first Idaho Native American Housing Summit and hosted the "Enhancing and Implementing Homeownership Programs in Native Communities," delivered by our esteemed partners Tonya Plummer and Shalynn Kellogg, to address our community's housing needs.

Together, we have strategized and executed initiatives with agility and creativity. Amid evolving economic landscapes and the challenges of rising living costs, we have assisted new businesses with resources and planning, supporting their resilience and growth. This includes our expanded business loans, introduction of our Home Rehabilitation loan product, and supporting the Tribe's allocation of the State Small Business Credit Initiative (SSBCI) for tribal projects and small businesses.

This year, we launched a new business resource that goes beyond mere financial transactions with our new program, "Initiate," which allows for individual business coaching and provides a range of resources to assist businesses at any stage. Another milestone is the assistance with the development of a Tribal Universal Commercial Code (UCC) with the Nez Perce Tribe.

As a Native CDFI, we take immense pride in our impact. Our team, composed of passionate staff and community-driven board leadership, embodies our purpose daily. We are driven by heart and expertise, committed to serving our members and stakeholders.

In response to increasing needs, we welcomed new members to our dedicated team: Heewekse Wisdom, Programs Officer; Angelo "Ty" Domebo Jr., Loan Officer; and Glory Sobotta, AmeriCorps VISTA member. Additionally, we promoted George Moody to Accounting Manager as he takes on a leadership role within our organization while earning his Masters in Business Administration from Gonzaga University. Each of their diverse skill sets has enriched our development services, enhancing financial education, coaching, and specialized training that excel in our organization.

Looking ahead to 2024 and beyond, we are excited about the prospects of our evolving business model. Our commitment to resilience and impact remains steadfast, guided by our mission to empower individuals and businesses within our community.

In closing, I extend my deepest gratitude to our clients, board members, partners, and stakeholders for their unwavering support. Together, we are building a more resilient and impactful future for all.

Qeci'yew'yew (Thank you),

A handwritten signature in black ink that reads "Jonelle Yearout". The signature is fluid and cursive.

Jonelle Yearout
Executive Director

celebrating

10 YEARS OF FINANCIAL INDEPENDENCE



Nez Perce Tribe conducted a CDFI Market Analysis, laying the groundwork for the emergence of the "Nimiipuu Development & Neighborhood Loan Fund," aimed at fulfilling the need for a financial institution offering loans, financial education, and business development support.

2010

Received the Native Initiatives NACA Technical Assistance Award from the CDFI Fund.

2012

Hired the first Executive Director for Nimiipuu Fund.

2014



Launched the first loans under Nimiipuu Fund.

2016

2011

Established a committee to pave the way for a Native Community Development Financial Institution (CDFI).

2013

Framed and approved Nimiipuu Community Development Fund (NCDF) By-Laws, followed by the approval of NCDF Articles of Incorporation by the Nez Perce Tribe.

2015

Achieved 501c3 Nonprofit status with funds from Gaming Allocation and North West Area Foundation. Additionally, hired the second Executive Director and formulated the NCDF Strategic Plan for 2015-2017.



Experienced 501c3 Revocation and hired the 3rd Executive Director. Obtained CDFI Certification from the CDFI Fund.

2017



Signed an MOU with the Nez Perce Tribe to separate from the sponsor entity and organized the first Golf Scramble Fundraiser.

2019



Secured funds from USDA to conduct a Business Incubator Feasibility Study, and hosted the inaugural Women Who Wine event.

2021



Assisted with the presentation of the Tribal UCC at the Nation Building Conference, including a business pitch and fashion show. Hired a Programs Officer and Accounting Manager, and formulated the Strategic Plan for 2023-2026.

2023

2018

Developed the NCDF Strategic Plan for 2018-2020, expanded the team by hiring a Loan Officer, and joined the Credit Builder's Alliance for credit reporting and access.

2020

Formulated the NCDF Strategic & Capitalization Plan, provided COVID services including Nez Perce Tribe CARES Business Grants, launched Employee Loan program, and revised loan policy.

2022

Completed the NCDF Business Incubator Study, received the Native CDFI 2022 Seed Capital Award at Opportunity Finance Network, and was honored with the Idaho Nonprofit Center's Outstanding Nonprofit award.



NIMIIPUU FUND

WE'VE GROWN IN 2023



LAUNCH YOUR BUSINESS TO THE NEXT LEVEL WITH INITIATE

BUSINESS STARTUP, MONEY MANAGEMENT, MARKETING & BUSINESS MANAGEMENT

Nimiipuu Fund's Initiate program to provide our clients, startups, and socially responsible lenders round-the-clock access to our online business resources. This platform offers hundreds of interactive tools, templates, videos, and guides to support your ventures effectively. From the startup phase, to money management, to business marketing and management integration, Nimiipuu Fund's Initiate has the tools and resources to help you successfully get your business on track.

We offer tailored financial solutions, expert advice on sustainable business practices, and workshops that foster skills development. Our dedicated team collaborates closely with entrepreneurs, offering personalized support that goes the extra mile. By providing these essential resources, we don't just fund businesses; we nurture their growth, ensuring they have the tools and knowledge needed to flourish in today's competitive landscape. Sign up today and join for FREE!



LEARN MORE & SIGN UP FOR FREE!
[nimiipuufund.org/business-planning](https://www.nimiipuufund.org/business-planning)



EXPLORE OUR NEW WEBSITE
[nimiipuufund.org](https://www.nimiipuufund.org)

UNVEILING OUR NEW WEBSITE

Nimiipuu Community Development Fund has been on an incredible journey, and we're so proud of how far we've come. With expanded lending areas, dynamic workshops, engaging events, and innovative training tools like the Initiate Platform for business development, we're dedicated to empowering our community every step of the way. Discover all the new features and resources waiting for you on our website! Let's continue building a stronger, more vibrant future together. Visit www.nimiipuufund.org to explore our new online home.

**NIMIIPUU FUND
CALLS FOR
AN ARCHITECT:
DESIGN THE
FUTURE OF
BUSINESS
INCUBATION**

ARCHITECT

In 2009, the Nez Perce Tribe facilitated a pivotal business plan and feasibility study aimed at developing a comprehensive "one-stop-shop" Business Development Center. This initiative was born out of the pressing need within our Nimiiipuu community to provide tribal members with greater access to resources for workforce growth and development. The Business Incubator Feasibility Study, completed in 2022, identified various areas of concern, encompassing facility location, construction costs, wages, revenue streams, funding sources, and specific space requirements within the center. Our community grapples with the challenges of under- and unemployment, coupled with a lack of nearby resources to support small businesses, startups, entry-level careers, and entrepreneurial ventures. The study also outlined a specific hierarchy for managing and funding the center, along with anticipated expenditures over five-year periods.

After purchasing property for the business incubator at E Birch Avenue in Lapwai, Idaho, Nimiiipuu Fund is actively seeking a reputable architectural firm to collaborate on the design and landscaping to work within the selected location in Lapwai, Idaho, of our forthcoming Business Incubator. Rooted in our commitment to fostering economic empowerment within Native communities, this endeavor marks a significant step forward in our mission. We recognize the critical role that thoughtful design plays in creating spaces that nurture innovation, collaboration, and growth. As we embark on this exciting phase, we invite visionary architectural firms to join us in shaping the future of our community. Together, let us embark on a journey to create a space that not only meets the needs of today but also sets the foundation for a thriving future.

In designing these facilities, we prioritize functionality, durability, and the capacity for future growth. Furthermore, we advocate for sustainable design practices that prioritize energy efficiency and leverage renewable and redundant energy sources. With these goals in mind, we eagerly anticipate partnering with a firm that shares our commitment to serving the needs of our community and fostering economic empowerment.



VIEW THE INCUBATOR STUDY
<https://bit.ly/3HUvza9>



VIEW THE ARCHITECT RFP
<https://tinyurl.com/architect-NCDF>

TURN YOUR HOME VISIONS INTO REALITY



Our Home Rehabilitation Loan is versatile, allowing our native community to enhance their home's energy efficiency or undertake various projects that elevate its overall value.

At Nimiipuu Fund, we understand that a home is more than just a structure; it's a canvas of dreams and aspirations. That's why we offer dedicated home improvement lending services, ensuring that homeowners can turn their visions into reality. From renovating kitchens for culinary enthusiasts to crafting serene backyard retreats, our perspective as lenders is rooted in enabling these transformative changes. We take pride in facilitating the enhancement of living spaces, not just as a financial transaction, but as a collaborative journey. Our comprehensive home

improvement lending solutions are designed to empower homeowners with the resources needed to create spaces they truly love, reflecting our commitment to making a lasting difference in the lives and homes of our valued customers.

We're working towards conducting a Housing Needs Assessment in 2024 aimed at gathering pertinent data on the housing needs of Native Americans

within the NCDF service area. The assessment will help categorize data by family income ranges and help us evaluate the feasibility of developing new housing programs and loan products to address identified needs, enriching our Native CDFI. Sign up for our e-newsletter to stay informed about this survey and more online at www.nimiipuufund.org.

"IT'S ALL ABOUT MAKING LIFE LONG LEGACY HOMES FOR OUR TRIBAL MEMBERS. IT BRINGS SO MUCH COMFORT TO THE FAMILY AND FUTURE GENERATIONS."

SONYA SAMUELS-ALLEN
Nez Perce Tribal Housing Authority



CONGRATULATIONS!

We extend our heartfelt gratitude to Tia and Ricky Jo (pictured above) for placing their trust in us with their Home Rehabilitation needs. The funds will be dedicated to enhancing their home in Lapwai, Idaho, a place of profound importance to their family. We deeply appreciate the opportunity to accompany them on this meaningful journey!

NATIONAL TRIBAL HOUSING SUMMIT

**AUGUST 27-29, 2024
BOISE, IDAHO**

Learn, grow, and collaborate while inspiring new ideas, partnerships, and investment opportunities to grow Tribal ecosystems. Learn more at enterprisecommunity.org.



LEARN MORE HOME IMPROVEMENT LENDING
nimiipuufund.org/home-improvement-lending

NIMIIPUU FUND

NATION BUILDING CONFERENCE

NIMIIPUU EXCELLENCE

The Nation Building Business Conference was a success, bringing together community members, presenters, and federal partners in our first conference on March 28-30, 2023. Throughout the event, attendees were treated to insightful presentations from esteemed speakers, engaging workshops, and invaluable networking opportunities. Federal partners also played a vital role, contributing their expertise and support to further our shared goals of economic empowerment and prosperity within Native communities. As the conference concluded, the feedback from our area community members expressed pride and appreciation, with many expressing their admiration for the embodiment of "Nimiipuu Excellence" showcased in every aspect of the event. We'd like to thank all who contributed to the success of this commemorative gathering, and look forward to continued collaboration and growth as we work together to build a brighter future for our communities.

OUR BUSINESS PITCH COMPETITION awarded over \$8,000 in prizes and provided a platform for aspiring Native entrepreneurs to showcase their innovative business ideas and vie for financial support. Congratulations to all the participants and winners, and here's to the continued success and growth of our vibrant entrepreneurial ecosystem.

QUICKBOOKS with Fran McCully focused from managing expenses to generating financial reports, attendees gained practical skills that are essential for running a successful business. The class not only equipped participants with technical knowledge but



Renee Holt, owner of Indigenista, and Jacob Wallis from Nixya'awii Community Financial Services.

also empowered them to take control of their finances and make informed business decisions. Class participants receive a complimentary one-on-one with McCully Consulting.

HACCP empowered tribal members across four treaty tribes — the Nez Perce, Umatilla, Yakima, and Warm Springs. Nearly 40 participants, ranging from seasoned professionals to the youngest certified member at just 13 years old, gathered to contribute to the growth and sustainability of Native-owned food businesses. We'd like to thank Dr. Bledsoe, Dr. Rasco, Buck Jones, Columbia River Inter-Tribal Fish Commission, and Nez Perce Fish and Wildlife Commission.



Pictured Left: Business Pitch Competition Winners James Walker, Marson Lawyer and Daniele Whitefoot



NATION BUILDING PHOTOS
<https://tinyurl.com/nbc-photos>



FASHION SHOW PHOTOS
<https://tinyurl.com/nb-fashion>



"IT'S ALL ABOUT GOING OUT INTO THE WORLD AND BEING STRONGER WITH OUR VOICE WITH THE WORK WE DO. EVERYONE CAN BE IMPACTFUL IN THEIR INDUSTRY."

CELILO MILES *Fashion Show Model Director*

22
QUICKBOOKS
ATTENDEES

40
HACCP
ATTENDEES

76
CONFERENCE
ATTENDEES

178
FASHION SHOW
ATTENDEES

FASHION SHOW led by Jacob Wallis and Celilo Miles featured stunning collections from talented Native designers, the runway came alive with an array of colors, textures, and designs inspired by traditional motifs and contemporary aesthetics. From intricately beaded garments to modern interpretations of ancestral patterns, each designer showcased their unique vision and storytelling through fashion.

Designers: Gia Paul, Terri Carnes, Lydia Skahan, Kiri Brown, Sylvia Peasley, Jacy Sohappy, Marsan Powaukee, Yvette Whitman, Ana Ramirez, Renee Holt, Loretta Penney, Lulu Henry

Models: Venesiah Broncheau, Loreal Ellenwood, Jayden Leighton, Davijo Whitman, Cheree Lecornu, Jolie Villalobos, Glory Sobotta, Thea Skalicky, Sydney Lynn Matheson, Kaitlyn Bashaw, Candace Whiteplume, Dancing Cloud, Ginna Wilson, Layla Sohappy, Tailee Kickingwoman, Jacoby Johnson, Laren Paul, Alianna Cash, Sequoia Dance, Faith Jayeloni Bleu Kenoras, Omari Mitchell, Faith Sobotta, Imani Mitchell, Teewis Walker

Artist Exhibition: Helen Goodteacher, Gia Paul, Christa Whiteplume, Hattie Kauffman, Shana Yellow Calf Lukinich, Luci Simpson, Lucinda George, Mia Morillo, Abe Yearout, Sylvia Peasley, Julie Edwards

18 MONEY with Leilani Wilson Walkush directed toward financial empowerment.

GOLF NETWORKING NIGHT with Zeke Domebo centered on a Golf Scramble and clubhouse networking at the riverside Red Wolf Golf Course in Clarkston, WA.

Jeciyeuwewew **THANK YOU**
PARTNERS

Idaho USDA, SBA Spokane Office & Administration, Federal Certification, Idaho SBDC Region 2, Idaho Womens' Business Center, Oregon Native American Chamber, Idaho Rez Rising, Indigenous Creatives, Nez Perce Tribe Fisheries, Fran McCully, Shawn Spruce (Native America Calling), Daucey Brewington, Roxanne Best (Business Coach), Idaho Veterans Chambers of Commerce, University of Idaho Entrepreneurship Law Clinic, Columbia River Inter-Tribal Fish Commission

NATIVE CDFIS

Northwest Native Development Fund, Nixya'awii Community Financial Services, North Idaho Native Loan Fund, Shoshone Bannock Tribe CDFI, Affiliated Tribes of Northwest Indians Economic Development Corporation



SEEKING SPONSORS, VOLUNTEERS & PRESENTERS

NATION BUILDING

business conference

AUGUST 21-23, 2024 *at the* **CLEARWATER RIVER CASINO**



BECOME A SPONSOR

(208) 621-3729
www.nimiipuufund.org





NIMIIPUU FUND

TRIBAL UNIFORM COMMERCIAL CODE

WORKING TO PROVIDE ENHANCED FINANCIAL & LEGAL INFRASTRUCTURES

In a landmark initiative during 2023, Nimiipuu Fund collaborated with the Nez Perce Tribe to adopt a Tribal Uniform Commercial Code, specifically a Secured Transactions Act (UCC). This significant legal framework is designed to enhance economic development and regulatory clarity within the tribe's jurisdiction, providing a solid foundation for business operations and commerce.

The adoption of the Tribal UCC marks a critical step towards improving the business environment for current and future tribal enterprises. By aligning with uniform commercial standards, the Nez Perce Tribe can facilitate smoother transactions, attract more investors, and increase economic activities within the tribe's territory.

This collaboration is part of a broader strategy by Nimiipuu Fund to empower the Nez Perce community through enhanced financial and legal infrastructures. By implementing the Tribal UCC, they aim to foster a more robust economic landscape that supports entrepreneurs and businesses in achieving greater success and sustainability.

The initial framework for the Tribal UCC began with research work conducted by the University of Idaho Law, in collaboration with Jeanette Moody and oversight from attorney Kim Pate. After meticulous development, the code was finalized in 2023 and subsequently presented to the Nez Perce Tribe, contracted through Shaw Law Firm with support from Nimiipuu Fund.

As the Nez Perce Tribe continues to develop its economic infrastructure, the role of initiatives like the Tribal UCC becomes increasingly important. It not only supports the tribe's economic goals but also serves as a model for other tribal nations seeking to enhance their own commercial systems, demonstrating the power of strategic collaboration and forward-thinking governance.



5 REASONS WHY

- 1 **REGULATORY FRAMEWORK AND LEGAL CLARITY** They provide a clear legal framework that governs commercial activities, reducing legal disputes and enhancing governance.
- 2 **ATTRACT INVESTMENT** Clear and consistent business regulations make tribal lands more attractive to investors and boost local entrepreneurship by creating a predictable business environment.
- 3 **ENHANCE ECONOMIC SOVEREIGNTY** Business codes enable tribes to tailor economic activities to their cultural values and goals, promoting autonomy and preserving cultural heritage.
- 4 **DISPUTE RESOLUTION** They include mechanisms for resolving business disputes efficiently, maintaining order and fairness in commercial transactions.
- 5 **PROMOTE FAIR TRADE PRACTICES** Business codes ensure fair competition and ethical business practices, supporting a healthy and sustainable economic ecosystem.



VIEW THE NEZ PERCE TRIBE'S UCC
nezperce.org/resources/tribal-code

LEARN ABOUT THE IMPORTANCE OF BUSINESS CODES
bia.gov/service/starting-business/business-codes



EVENTS & W

NIMIIPUU FUND

WOMEN WHO WINE

"Women Who Wine," a cherished series by Nimiipuu Fund, spotlights local enterprises, mental health, arts, and community solidarity. This year, under the banner "Business & Sip," the event celebrated the remarkable stories of Julia Hyde from Hyde Business Services and the creators of the Brown Sound Podcast, Javier Gomez and Daniel Spaulding. The concept of "Women Who Wine" was developed by Nimiipuu Fund's board member Kim Pate and director Jonelle Yearout. Post-pandemic, they saw the need to foster community ties, promote mental wellness, and celebrate collective achievements.



NATIVE ARTIST POPUPS

These pop-ups provide a dynamic platform for Indigenous artists to showcase their work, ranging from traditional crafts to contemporary pieces. By attending these events, community members and visitors have the unique opportunity to support local Native artists directly, fostering economic growth and cultural appreciation within the community. Each event not only highlights the incredible talent of Native artists but also strengthens the bonds of community through the sharing of culture and artistry.



"YOUR PASSION, EXPERTISE, AND DEDICATION TRULY MADE IT A SUCCESS. WORKING ALONGSIDE FELLOW ENTREPRENEURS OF YOUR CALIBER WAS NOT ONLY INSPIRING BUT ALSO A VALUABLE LEARNING EXPERIENCE."

JULIA HYDE
Hyde Business Services and Business & Sip Presenter



INDIANPRENEURSHIP

Nimiipuu Fund hosted "Indianpreneurship - A Native American Journey Into Business" training session, skillfully led by Roxanne Best. Held at the Nez Perce Tourism/Traditions Gift Shop Conference Room in historic Newberry Square. Participants displayed enthusiasm and dedication as they took an important first step towards business mastery, learning essential skills for crafting solid business plans.

WORKSHOPS

SPENDING FRENZY

Spending Frenzy aims to provide students with a hands-on reality money management experience that seamlessly integrates classroom education with practical applications in real-life scenarios. We extend our sincere gratitude to the support of our community partners, volunteers and donors.



"WE LEAD EACH OTHER IN WHAT WORKS BEST AND CAN HELP IN INDIAN COMMUNITIES. SHARING IS THE BEST TOOLS THAT WE HAVE."

LADD EDMO
Fort Hall Business Council Treasurer



LOOKING AHEAD: EXCITING EVENTS IN 2024

As we anticipate the forthcoming years, our focus remains steadfast on fostering economic and entrepreneurial growth within our community. We are excited to announce a lineup of events designed to empower and equip individuals with the tools they need to thrive with **Youth Involvement, Homebuyer Readiness Opportunities, Entrepreneurship, Becoming AI & Tech Savvy** and **Federal Contracting**.



VIEW UPCOMING EVENTS AND WORKSHOPS
<https://bit.ly/3Befnwl>

NATIVE ARTIST PROFESSIONAL DEVELOPMENT WORKSHOP

Nimiipuu Fund hosted a Native Artist Professional Development workshop in collaboration with First People's Fund. We extend our heartfelt gratitude to Roxanne Best and Robert Martinez for generously sharing their expertise and insights with our local artists and creatives. This workshop provided participants with essential tools and guidance to further their artistic careers, fostering growth and empowerment for our artists and creatives.



IDAHO STATE NATIVE HOMEOWNERSHIP SUMMIT

"Enhancing and Implementing Homeownership in Native Communities" united passionate individuals committed to creating positive change. Representatives from HUD, USDA, IRS, NeighborWorks, and Idaho Rez Rising joined tribal leaders and practitioners from the five Idaho Tribes in lively discussions aimed at overcoming barriers to homeownership. The summit facilitated networking and partnerships aimed at supporting housing stability and economic prosperity.



WATCH THE RECAP VIDEO
<https://tinyurl.com/Idaho-housing>



HOUSING SUMMIT PHOTOS
<https://tinyurl.com/housing-photos>



NIMIIPUU FUND AWARDED \$100,000 PRIME GRANT

Nimiipuu Fund Business Pitch Competition panel of judges. Pictured Left to Right: Roxanne Best, Nimiipuu Fund Business Coach and owner of R. Best Life; Shawn Spruce, Financial Educator and voice of Native America Calling Radio; Kermit Mankiller, Nimiipuu Fund Board Chair and owner of KC Mankiller Consulting; Ted Piccolo, Sr., Director of Indigenous Futures at Mission Driven Finance and former Director of NW Native Development Fund (Native CDFI); Jacob Wallis, Business Services Manager at Nixyaawii Community Financial Services

In a monumental step towards fortifying indigenous economic sovereignty, the Nimiipuu Fund has been honored with a \$100,000 grant award from the 2023 Program for Investment in Microentrepreneurs (PRIME). This distinguished grant, facilitated by the U.S. Small Business Administration (SBA), underscores the crucial role of Native Community Development Financial Institutions (CDFIs) in empowering small businesses within indigenous communities.

Administrator Isabella Casillas Guzman, at the helm of the SBA, revealed the recipients of the PRIME grant awards, highlighting their pivotal support for nonprofit organizations dedicated to bolstering small businesses. This acknowledgment mirrors the Biden-Harris Administration's commitment to fostering inclusive economic growth across America.

The \$100,000 PRIME grant awarded to Nimiipuu Fund, coupled with a \$50,000 grant match, signifies a transformative investment in advancing indigenous entrepreneurship. This funding infusion will catalyze the expansion of Nimiipuu Fund's suite of services, enabling the launch of the Initiate Business Training platform and facilitating continued support for entrepreneurship and

development services. Moreover, a portion of this award will be allocated towards the 2024 Nation Building Conference, further amplifying efforts to empower indigenous entrepreneurs and foster economic resilience.

“SBA PRIME GRANTS SUPPORT NONPROFIT ORGANIZATIONS THAT ARE ON THE GROUND LOCALLY PROVIDING ASSISTANCE TO SMALL BUSINESSES SO THEY CAN GET CAPITAL READY AND ACCESS FUNDING TO START AND GROW RESILIENT BUSINESSES.”

ISABELLA CASILLAS GUZMAN
Administrator of the U.S. Small Business Administration

Congress established PRIME grants with the vision of empowering low-income entrepreneurs to access capital and realize their entrepreneurial aspirations. Nimiipuu Fund's recognition as a PRIME grantee underscores its unwavering dedication to fostering economic self-sufficiency within the Native American community. Furthermore, the emphasis on organizations supporting rural entrepreneurs aligns seamlessly with Nimiipuu Fund's mission of uplifting indigenous entrepreneurs in remote areas.

The significance of the PRIME grant extends beyond financial assistance; it represents a symbolic endorsement of Nimiipuu Fund's tireless efforts in advancing indigenous economic sovereignty. By providing tailored support and resources, Nimiipuu Fund is poised to catalyze transformative change within indigenous communities, empowering microentrepreneurs to thrive amidst economic challenges.

NIMIIPUU FUND AWARDED \$50,000 UMPQUA GRANT

We are delighted to express our sincere gratitude to Umpqua Bank and Columbia Bank for their generous grant of \$50,000, a momentous celebration of their anniversaries. This substantial investment plays a crucial role in supporting our nonprofit organization's mission, enabling us to provide high-quality development services and broaden access to capital in our Native community. Nimiipuu Fund has cultivated a trusting relationship with these banks, aligning with shared values. Heartfelt thanks to Umpqua Bank and Columbia Bank for believing in our mission and standing beside us in creating positive change.

PHOTOS ©INDIGENOUS CREATIVES



Chantel Greene, Founder of Xexus Energy LLC & President of Sidney Resource Corp. and Chantelle Souther, Realtor at Heart and Homes NW Realty, presenting on the Women in Business Panel at the Nation Building Conference.

REBUILDING CREDIT AND FUTURES

By Vega Greene, Nimiipuu Fund Client



"NIMIIPUU FUND BELIEVES IN OUR PEOPLE AND COMMUNITY AND IS BRINGING A POSITIVE CHANGE."

Nimiipuu Fund placed their trust in me, offering a chance to rebuild my credit and work towards a brighter future. Their support extended beyond just improving my credit score; they assisted me in providing for my six children, a crucial support as a single parent. Managing life's expenses, regardless of one's lifestyle, can be challenging. I am deeply grateful for Nimiipuu Fund's team. They have always been prompt in addressing my questions, guiding me through classes, and providing valuable information about resources beneficial for my family.

Working with Nimiipuu Fund team has been a positive experience; they are not only professional but also incredibly pleasant to collaborate with. I admire their dedication to enhancing our Tribe as a whole. Nimiipuu Fund truly believes in our community, striving to instill a positive change and perspective, especially for our youth who may lack parental guidance or structure. Through their programs, they equip both youth and adults with essential financial and professional tools for future success. I am genuinely appreciative of this program and its outstanding staff – they are an exceptional group, making a significant impact in our community.



VIEW MORE SUCCESS STORIES
nimiipuufund.org/success-stories

IMPACTING NATIVE COMMUNITIES

Amid the harrowing realities laid bare by the COVID-19 pandemic, the profound disparities faced by Native American communities became starkly evident. In response, Congress took decisive action, implementing the Small Business Administration's Community Navigator Pilot Program, a lifeline funded by the American Rescue Plan. This initiative aimed to bolster recovery efforts in underserved areas, with a particular emphasis on supporting Native American, Alaska Native, and Native Hawaiian communities.

The program's innovative hub-and-spoke model empowered local organizations with deep cultural insights and community trust to serve as conduits for essential resources. Among the distinguished grantee "hubs" was Nimiipuu Fund, entrusted with the crucial task of providing additional business management training and technical assistance to Native entrepreneurs.

As one of the 26 "spokes" in this groundbreaking initiative, we seized the opportunity to make a profound impact. Recognizing the unique challenges faced by



LEARN MORE ABOUT THE IMPACTS
<https://tinyurl.com/SBA-Grant>



**"WE ARE BUILDING AN
ECONOMY WHERE EVERY
SMALL BUSINESS HAS THE
OPPORTUNITY TO THRIVE."**

ISABELLA CASILLAS GUZMAN
Administrator of the U.S. Small Business Administration

Native-owned businesses, we tailored our assistance to address critical areas such as business planning, financial statement preparation, and marketing support.

The results speak volumes: by equipping Native entrepreneurs with the tools and resources they need to thrive, we have catalyzed economic empowerment and fostered a renewed sense of hope within our Indigenous community. The impact of our efforts extends far beyond financial metrics, embodying a testament to resilience, determination, and the enduring spirit of Native entrepreneurship. Together, we can continue to build a brighter, more inclusive future for all.



Pictured Left to Right: Dr. Bledsoe, Nancy McAllaster, Buck Jones and Dr. Rasco and the 2023 Nation Building Conference.



NIMIIPUU FUND'S IMPACT THROUGH THE SBA COMMUNITY NAVIGATOR PROGRAM

\$151,000

Total Small Business Loans Funded



\$256,961

Total Participation Loans with Nimiipuu Fund's \$60,000 Portion



\$320,000

Intake Funds Sought



145

Businesses and Unique Clients that Received Technical Assistance & Development Services



75

Business Loan Inquiries Seeking Up to

\$1.6M
IN CAPITAL

COUNSELING & ASSISTANCE PROVIDED

- Business Marketing Technical Assistance
- Business Photography
- Business Resiliency & Mental Health
- Direct Counseling with Partners
- Expanding Existing Business
- Financial Management
- Marketing & Sales



GLORY SOBOTTA
AmeriCorps
VISTA Volunteer

CELEBRATING THE IMPACT OF AMERICORPS VISTA VOLUNTEER GLORY SOBOTTA

Glory Sobotta joined the Nimiipuu Fund team in October 2023, bringing her passion and expertise to her role as the AmeriCorps VISTA Volunteer Marketing and Development

Coordinator. Her involvement is part of the Nez Perce Tribe’s Wapaayatata (Serve) VISTA program, a collaboration that underscores the mutual commitment of both organizations to community engagement and service.

The VISTA program provides a unique platform for individuals like Sobotta to dive into meaningful service projects while supporting their educational pursuits. Participants gain valuable skills in project management, community organizing, and communication—skills essential not only for their immediate tasks but also as invaluable assets for their future careers.

Sobotta’s contributions to the Nimiipuu Fund are diverse and impactful. She has played a crucial role in organizing key events, such as the memorable ‘Business and Sip’ women’s networking event held at Lindsey Creek, featuring speakers like Daniel Spaulding, Javier Gomez Garcia, and Julia Hyde. Another highlight includes her collaboration with Heewekse Wisdom, Programs Officer, on organizing pop-up shops that provide Native entrepreneurs and artists with exposure and support.

Looking ahead, Sobotta is especially excited about the upcoming nation-building conference in August, where she will lend her expertise behind the scenes—a significant shift from her role last year as a model in the event’s fashion show. “I am excited to see all of the planning come together and for my community to have a fun, successful, knowledgeable event to attend,” she said.

Through her service, Sobotta has not only fostered community development but also deepened her interest in marketing and business, fields in which she plans to further her education using the Education Award

provided by AmeriCorps. This award allows members like Sobotta to pay for tuition or student loans, supporting their academic and professional growth.

Moreover, the AmeriCorps VISTA program facilitates the creation of enduring relationships and networks that extend well beyond individual service terms. Volunteers like Sobotta build lasting bonds with fellow members, non-profit organizations, and community members—a network of support and inspiration that enriches their service experience and personal development.

As we bid farewell to the Nez Perce Tribe Wapaayatata VISTA grant, the Nimiipuu Fund expresses immense gratitude for Sobotta’s dedicated service and for the invaluable support of the Nez Perce Tribe program. Sobotta’s commitment exemplifies the profound impact of community-oriented service, enriching both her own life and those around her. For more information about the AmeriCorps VISTA program and how to get involved, visit www.americorps.gov.



Sobotta modeling at Nimiipuu Fund’s 2023 Nation Building Fashion Show.

PHOTO ©ROXANNE BEST



OUR TEAM

Nimiipuu Community Development Fund is committed to enhancing the financial prosperity of individuals and families. We provide loans and development services geared towards constructing personal assets and fostering wealth. Our coaching, training, and asset-building initiatives cater to Nez Perce Tribal members and individuals residing in or around our reservation, spanning across Washington, Idaho, and Oregon.



JONELLE YEAROUT
Executive Director



GEORGE MOODY
Accounting Manager



TY DOMEBO
Loan Officer



HEEWEKSE WISDOM
Programs Officer



ROXANNE BEST
Business Coach



GLORY SOBOTTA
AmeriCorps VISTA Marketing
& Development Coordinator



DELRAE KIPP
Director



KIMBERLY PATE
Director



KERMIT MANKILLER
Director



HOWARD TEASLEY
Director



ELIZABETH ARTHUR-ATTAO
NPTEC Treasurer

**767
TOTAL
LOANS**

2016-2023

\$1.77 MIL

126 CREDIT
BUILDER LOANS

\$231,688

220 INDIVIDUAL
CONSUMER LOANS

\$508,724

262 HOLIDAY LOANS

\$130,250

146 EMPLOYEE LOANS

\$671,735

4 SMALL BUSINESS
EXISTING LOANS

\$110,459

8 SMALL BUSINESS
START UP LOANS

\$99,095

1 BUSINESS
PARTICIPATION LOAN

\$25,000



LEARN MORE ABOUT
OUR LENDING SERVICES
www.nimiipuufund.org/lending-services

NIMIIPUU FUND

FINANCIALS

FY2022 Revenue, Expenses, and Changes in Net Assets or Fund Balances as filed with 990 IRS Tax Form:

REVENUE

Contributions and Grants.....	\$497,030
Program Service Revenue	\$193,790
Investment Income.....	\$18
Other Revenue	\$41,051
TOTAL REVENUE	\$731,889

EXPENSES

Salaries, Other Compensation, Employee Benefits	\$273,174
Other Expenses	\$717,337
TOTAL EXPENSES	\$546,330

NET ASSETS OR FUND BALANCES

Revenue Less Expenses	\$14,552
Total Assets at End of Year	\$1,693,947
Total Liabilities at End of Year	\$181,485
Net Assets or Fund Balances at End of Year	\$1,512,462

STRATEGIC GOALS 2023-2026

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

- + Grow Loan Portfolio to \$1.5 Million by Providing Diverse and Innovative Financing Products that Support Economic Prosperity
- + Grow Number of Tribal and Community Members Impacted by NCDF Services throughout the Region
- + Support Development of Social and Physical
- + Grow NCDF Internal Capacity to Support the Long-Term

Qeci'yew'yew THANK YOU

The work we do at our non-profit organization is aimed at providing a holistic approach to solving some of our society's biggest challenges. We make sure our partners are empowered by creating opportunities for individuals and communities. Qeci'yew'yew for all those who have donated, volunteered, and supported Nimiipuu Fund's mission.



AFFILIATED TRIBES OF NORTHWEST INDIANS ECONOMIC DEVELOPMENT CORPORATION

CITY SERVICE VALCON

CLEARWATER RIVER CASINO & LODGE

COLUMBIA RIVER INTER-TRIBAL FISH COMMISSION

DAUCEY BREWINGTON

DOYLES' SHEEHAN

EDWARD JONES

ENTERPRISE COMMUNITY PARTNERS

FEATHER IN THE WIND CONSULTING - SHALYNN KELLOGG

FEDERAL CERTIFICATION

FORWARD NATIVE WORKS BY HELEN GOODTEACHER

FSA INVESTMENT GROUP

HATTIE KAUFFMAN

IDAHO BEVERAGES/ ADMIRAL BEVERAGE

IDAHO CENTRAL CREDIT UNION

IDAHO CONNECT

IDAHO HOUSING AND FINANCE ASSOCIATION

IDAHO POWER, AN IDACORP COMPANY

IDAHO REZ RISING

IDAHO SBDC

IDAHO USDA

IDAHO VETERANS CHAMBERS OF COMMERCE

IDAHO WOMEN'S BUSINESS CENTER

INDIGENOUS CREATIVES

INNOVIA FOUNDATION

JACOB WALLIS

KAUFFMAN AND ASSOCIATES

LAPWAI HIGH SCHOOL

LITTLE ROOTS LEARNING CENTER

MERRILL - LARSON-KIRKPATRICK GROUP

MCCULLY CONSULTING - FRAN MCCULLY

MOCCASIN FLATS TRADING POST

NATIVE CDFI NETWORK

NDN FUND

NEZ PERCE EXPRESS

NEZ PERCE TOURISM & TRADITIONS GIFT SHOP

NEZ PERCE TRIBE CAREER TECHNICAL CENTER

NEZ PERCE TRIBAL ENTERPRISES

NEZ PERCE TRIBAL HOUSING AUTHORITY

NEZ PERCE TRIBE

NEZ PERCE TRIBE FISHERIES

NIXYA'AWII COMMUNITY FINANCIAL SERVICES

NORTH IDAHO NATIVE LOAN FUND

NORTHWEST AREA FOUNDATION

NORTHWEST NATIVE DEVELOPMENT FUND

NORTHWEST NATIVE LENDERS NETWORK

OL' STYLE FIREWORKS - QUINTIN ELLENWOOD

OPPORTUNITY FINANCE NETWORK

OREGON NATIVE AMERICAN CHAMBER

OWEESTA CORPORATION

PRAIRIE RIVER LIBRARY DISTRICT

ROXANNE BEST

SBA SPOKANE OFFICE

SELBY CONSULTING

SENECA DIRECT

SHAWN SPRUCE

SHOSHONE BANNOCK TRIBE CDFI

TWO RIVERS COMMUNITY DEVELOPMENT CORPORATION

USDA RURAL DEVELOPMENT

U.S. SMALL BUSINESS ADMINISTRATION

U.S. TREASURY CDFI FUND

UMPQUA BANK

UNIVERSITY OF IDAHO ENTREPRENEURSHIP LAW CLINIC





WASHINGTON STATE UNIVERSITY, OFFICE OF NATIVE AMERICAN PROGRAMS



SUPPORT OUR MISSION
nimiipuufund.org/investing-donating



PO Box 114 / 95 Agency Road
Lapwai, ID 83540
(208) 621-3729
www.nimiipuufund.org

 @nimiipuufund
 @nimiipuufund
 @nimiipuufund
 @nimiipuu-community-development-fund

