

# 2024 ANNUAL REPORT

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







Nimiipuu Fund's  
2024 Nation  
Building Indigenous  
Revival Fashion  
Show participants.

## ON THE COVER

Photo by Pox Young

Nimiipuu Fund's 2024 Nation Building Fashion Show model Nakia Sewass Cloud dancing with Nez Perce Tourism.



**NIMIIPUU  
FUND**

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

PO Box 114 / 95 Agency Road  
Lapwai, ID 83540  
(208) 843-7416  
[www.nimiipuufund.org](http://www.nimiipuufund.org)





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 @nimiipuu-community-development-fund





PHOTO © FOX-YOUNG

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**Tribal Energy & Climate Initiatives Panel —**  
Pete Upton (CEO, Native CDFI Network),  
Jesse Leighton and Janet Poitra (Nimiipuu  
Energy), Chrystal Cornelius (President &  
CEO, Oweesta Corporation), and Jonelle  
Yearout (Executive Director, Nimiipuu  
Community Development Fund).



**NATIVE CDFI  
NETWORK**

[nativecdfi.net/clean-energy-finance](https://nativecdfi.net/clean-energy-finance)



**OWEESTA GREEN  
SOVEREIGNTY**

[www.greensovereignty.org](https://www.greensovereignty.org)

## 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.



## A MESSAGE FROM THE EXECUTIVE DIRECTOR



Dear Friends, Partners, and Supporters,

As I reflect on 2024, it was a year of excitement, expansion, and execution—a time of planting seeds for the future while remaining firmly rooted in our mission. When Nimiipuu Community Development Fund (Nimiipuu Fund) was founded in 2013, we were exclusively focused on promoting entrepreneurial spirit by providing capital access for tribal member-owned businesses. However, over the years, our understanding of successful economic development has evolved. We've learned that to create meaningful, long-term impact, we must offer comprehensive solutions that strengthen not only businesses but also individuals and families.

To meet this challenge, we've expanded our approach by incorporating financial education, credit building, debt consolidation, and lending pathways that support sustainable financial wellness. This year, we introduced our Home Rehabilitation Loan product, providing critical resources for homeowners to improve their properties. We also expanded our business loan offerings to accommodate larger projects, ensuring that our loan fund meets the growing demands of our community. These initiatives reflect our commitment to meeting people where they are—whether they are creating a spending plan, budgeting for the first time, launching a business, or making necessary home repairs.

In 2024, we also executed major projects and hosted impactful events that improved the quality of life for our community members and business owners. The Nation Building Conference and Women Who Wine series brought together entrepreneurs, industry leaders, and creatives, fostering collaboration and empowerment. We also completed significant studies and initiatives,

including the Nez Perce Housing Needs Assessment and our support for enacting the Nez Perce Tribal Universal Commercial Codes. These efforts required dedicated coalition building, in-depth research, and strategic partnerships—all essential to advancing economic growth and sustainability.

A key highlight of the year was our progress on the Nimiipuu Fund Business Incubator project. After securing a USDA Rural Business Development Grant (RBDG) in late 2023 to fund the architectural design phase, we faced unexpected funding delays. However, driven by our commitment to the project's mission, Nimiipuu Fund made the bold decision to purchase a vacant lot in Lapwai, Idaho, ensuring we could complete the architectural design phase without interruption. This milestone keeps us on track to create dedicated infrastructure that will support local entrepreneurs and foster long-term business growth.

As always, people remain at the heart of our work. The partnerships, expertise, and unwavering support of our collaborators drive our success. From our humble beginnings, we have now deployed over \$2.4 million into the local economy—funding businesses, expanding access to housing, and laying the foundation for new infrastructure like the Business Incubator. Our journey is far from over; it will be laborious and mission-driven, but every step forward is an investment in future generations.

Thank you for standing with us in 2024. Your support and collaboration fuel our vision of a thriving, self-sustaining economy for the Nez Perce Tribe and beyond. We look forward to building on this momentum in the year ahead.

With gratitude,

A handwritten signature in black ink that reads "Jonelle Yearout". The signature is fluid and cursive, with a large, stylized "J" and "Y".

Jonelle Yearout  
Executive Director



## BUSINESS RESOURCES



**SIGN UP  
FOR FREE!**



[nimiipuufund.org/business-resource-newsletter](https://nimiipuufund.org/business-resource-newsletter)

## STAY INFORMED & EMPOWERED

Get the latest business and financial resources delivered straight to your inbox! Nimiipuu Fund's weekly resource bulletin keeps you updated with essential tools, expert insights, and important partner updates to help you grow and manage your business.

**Exclusive Resources** – Access guides, funding opportunities, and financial tools

**Expert Articles** – Stay informed with insights on business development and financial planning

**Partner Updates** – Learn about new programs, workshops, and networking opportunities

Don't miss out on valuable information to support your financial and business success. Sign up today at [nimiipuufund.org](https://nimiipuufund.org) and take advantage of these free resources!



## FREE RESOURCES TO HELP YOUR SMALL BUSINESS SUCCEED!

Are you ready to take your business to the next level? Nimiipuu Fund's Initiate program offers FREE access to an extensive library of business resources designed to help small businesses grow and thrive. Whether you're just starting out or looking to strengthen your operations, this platform provides hundreds of interactive tools, templates, videos, and guides covering:



### BUSINESS STARTUP

Learn how to structure and launch your business successfully.



### MARKETING & BRANDING

Develop strong marketing strategies to attract customers.



### MONEY MANAGEMENT

Master financial planning, budgeting, and funding strategies.



### BUSINESS MANAGEMENT

Streamline operations and improve efficiency.

With over 300 expert resources, Initiate gives small business owners the support they need—at no cost. Plus, Nimiipuu Fund provides personalized technical assistance and workshops to ensure you have the tools and knowledge to succeed in today's competitive market. Empower your business with the resources you need—join Initiate for free today!

**SIGN UP  
FOR FREE!**



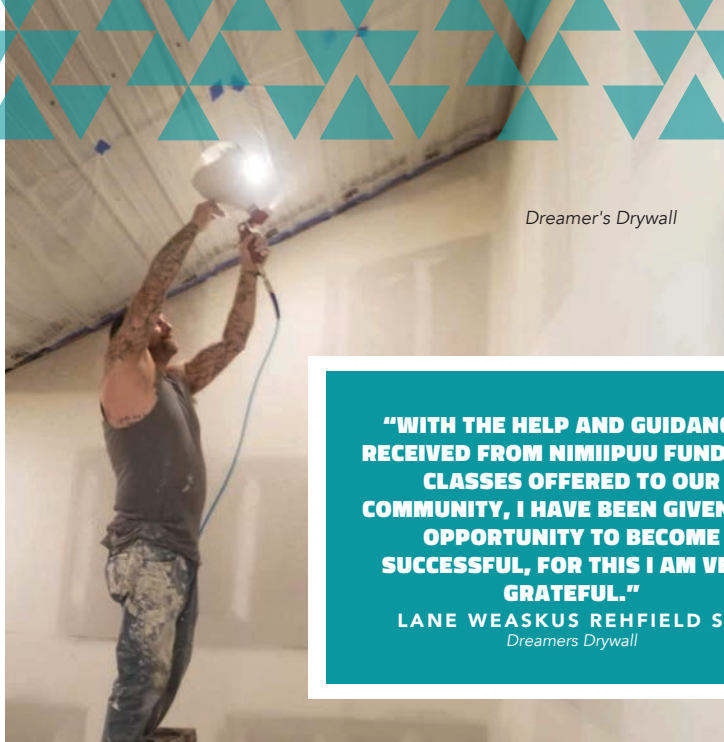
[www.surveymonkey.com/r/5BMGL51](https://www.surveymonkey.com/r/5BMGL51)

**WATCH  
THE VIDEO**



[nimiipuufund.org/business-planning](https://nimiipuufund.org/business-planning)





Dreamer's Drywall

**"WITH THE HELP AND GUIDANCE I RECEIVED FROM NIMIIPUU FUND AND CLASSES OFFERED TO OUR COMMUNITY, I HAVE BEEN GIVEN THE OPPORTUNITY TO BECOME SUCCESSFUL, FOR THIS I AM VERY GRATEFUL."**

**LANE WEASKUS REHFIELD SR.**  
*Dreamers Drywall*



MELO Powerwash



**VIEW MORE  
SUCCESS STORIES**  
[nimiipuufund.org/success-stories](http://nimiipuufund.org/success-stories)

## NATIVE ENTREPRENEURS DRIVING INNOVATION

Native entrepreneurs are blending cultural values with modern innovation, creating businesses that drive economic growth and self-sufficiency. Nimiipuu Fund, a Native CDFI, supports this movement by providing access to capital, mentorship, and financial education. A prime example is MELO Powerwash, a Native- and Veteran-owned business launched by Daniel and Treasa Sabo with support from Nimiipuu Fund's Indianpreneurship Workshop and seed

capital funding. Their success highlights how culturally aligned financial resources empower Native entrepreneurs to create jobs, strengthen local economies, and invest in their communities. As Native business leaders continue to innovate, they are shaping a future where economic progress and cultural preservation thrive together.

## SMALL BUSINESS CONNECTIONS TO HELP YOU SUCCEED

Would you like to connect to one of our resource partners or schedule one-on-one business coaching? Reach out to Heewekse Wisdom, Nimiipuu Funds Programs Officer, to setup at (208) 843-7416 x 4 or [heewekse@nimiipuufund.org](mailto:heewekse@nimiipuufund.org).



### DAUCEY BREWINGTON

*Executive Director Two Rivers  
Community Development Corp.*

Technical business assistance  
and Native Government  
assistance with expanding  
economic development.  
[www.tworiverscdc.org](http://www.tworiverscdc.org)



### ROXANNE BEST

*Nimiipuu Fund Business Coach*

One-on-one business  
coaching, class instructor,  
and small business owner.  
[www.rbest.life](http://www.rbest.life)



### DR. NICK SMITH

*University of Idaho College of Law*

Free legal services to  
entrepreneurs and  
small-business owners  
throughout the State of  
Idaho.  
[www.uidaho.edu/law](http://www.uidaho.edu/law)



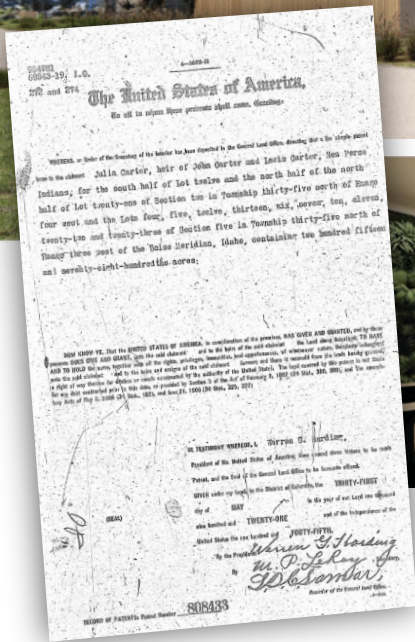
### JOEL NANIA

*SBA Spokane Office Manager*

Provides funding programs,  
counseling, federal  
contracting certifications,  
and disaster recovery.  
[www.sba.gov/district/seattle](http://www.sba.gov/district/seattle)



# NIMIIPUU FUND BUSINESS INCUBATOR



Photos: Carter Addition Land Parcel Deed (above) Business Incubator Exterior Concept Renderings (top) and Interior Concept (right).



## SEEDS OF SOVEREIGNTY: LAUNCHING THE NIMIIPUU BUSINESS INCUBATOR

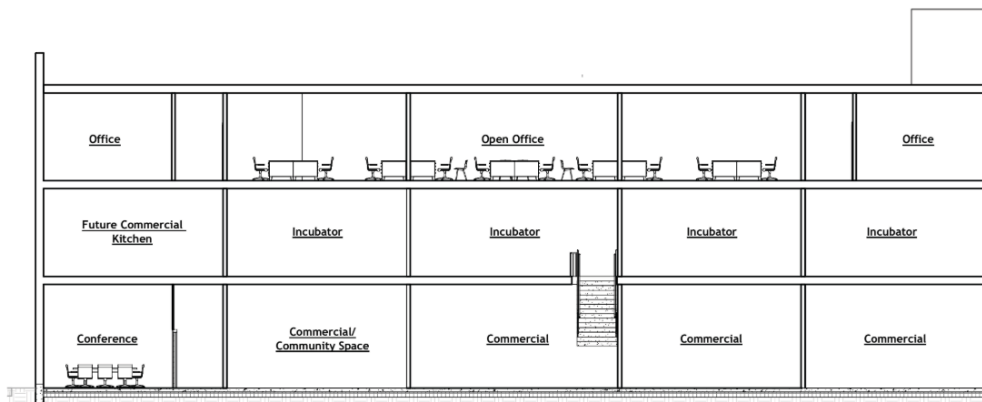
Entrepreneurs and small business owners thrive when they have access to resources, training, and markets. Yet, for those in rural and tribal communities, these critical ingredients—such as reliable broadband, access to capital, and physical workspaces—are often limited or completely out of reach. Native American and rural communities also face the added challenge of underdeveloped private enterprise systems and weak market linkages beyond Reservation borders.

In response to these barriers, Nimiipuu Fund is proud to introduce a transformative project: the Nimiipuu Fund Business Incubator located in Lapwai, Idaho. This marks a bold step toward rebuilding the local economy,

supporting entrepreneurs, and fostering long-term economic independence.

**A VISION GROUNDED IN COMMUNITY AND CULTURE** Backed by a comprehensive feasibility study conducted by Nimiipuu Fund and Points Consulting, the Incubator is designed as more than just a building—it is a space rooted in cultural values, business growth, and community connection. The facility will offer office and retail space for startups and small businesses, a commercial kitchen, co-working and conference rooms for collaboration, and access to mentorship and affordable business training programs.





Incubator plans include 3-4 street facing Commercial Retail Spaces, Nimiipuu Fund Office Space, Commercial Kitchen, Incubator Spaces and a Third Floor Office Space.



**VIEW THE STUDY**

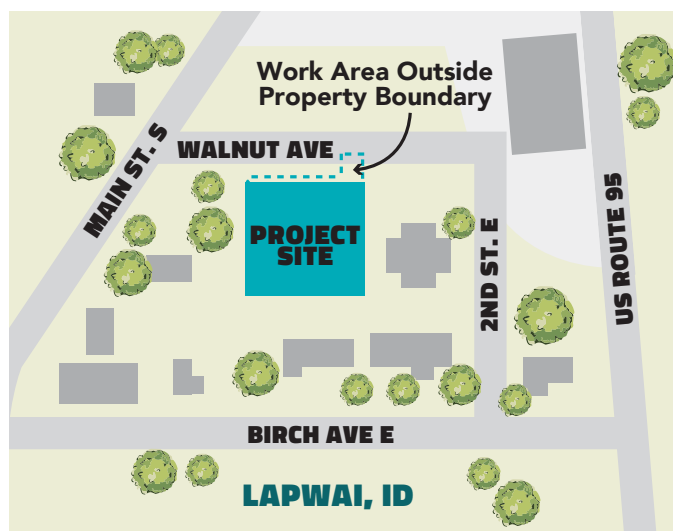
<https://bit.ly/3HUuza9>



**DONATE TODAY!**

<https://tinyurl.com/NF-INCUBATOR-2024>

The Incubator will serve as a central hub for innovation, entrepreneurship, and cultural preservation, creating a pipeline of opportunity for Nez Perce tribal members and neighboring communities.



**FROM CONCEPT TO CONSTRUCTION** A major milestone was achieved with the acquisition of land in the Carter Addition of Lapwai, where the future Incubator will be located. With support from the USDA Rural Business Development Grant (RBDG), the project has entered the architectural and engineering design phase.

Working alongside Eastwood Development and Akana Engineering—firms with deep experience in community-driven projects and both Native American owned companies—Nimiipuu Fund is ensuring the facility is designed with long-term sustainability, accessibility, and impact in mind.

## WHAT'S NEXT: BUILDING FOR THE FUTURE

With initial groundwork completed, the focus now turns to the next critical phases of development:

- **Capital Fundraising:** Securing additional investment to support construction and operations.
- **Tenant Recruitment:** Engaging local entrepreneurs, regional partners, and small business owners to occupy and activate the space.
- **Team Expansion:** Hiring key staff in business development, program coordination, and administration.
- **Business Training Development:** Creating structured curricula and mentorship to guide participants toward success.
- **Private Sector Growth:** Supporting tribal entrepreneurs in launching and scaling sustainable ventures.

## A CATALYST FOR ECONOMIC SELF-DETERMINATION

The Nimiipuu Business Incubator is more than a physical space—it is a catalyst for Indigenous entrepreneurship, cultural expression, and economic self-determination. As momentum builds and partnerships deepen, this project will serve as a model for what is possible when tribal-led vision, community development, and strategic investment come together.

By nurturing the roots of local business, the Nimiipuu Fund is not only reimagining economic possibilities—but actively creating them.



# ELEVATING INDIGENOUS ENTREPRENEURSHIP

**WHAT IS NATION BUILDING?** Nation building refers to the process of strengthening a nation's capacity for self-governance, community development, and cultural preservation, often within the framework of self-determination and cultural relevance. It involves building culturally appropriate institutions, fostering sustainable development, and addressing the unique challenges faced by the nation.



Nimiipuu Fund Business Pitch Competition Winners: (Top Row) Aqua Greene, Mary Jane Oatman, Lydia Skahan, (Bottom Row) Richard Axtell, Tanesa Shippentower, Thea Skaliky.

Building on the success and demand of its inaugural gathering, Nimiipuu Community Development Fund (Nimiipuu Fund) proudly hosted the second Nation Building Business Conference August 21-23, 2024 at the Clearwater River Casino and Event Center, with special events at the scenic Red Wolf Golf Club. The three-day event united Native entrepreneurs, artists, tribal departments, government agencies, chambers, and lenders to strengthen tribal economies, spotlight Indigenous innovation, and foster long-term prosperity in Indian Country.

## DAY 1: PITCHING BIG IDEAS & BUSINESS CONNECTIONS

**CONNECTIONS** Kicking off on Wednesday, August 21, the conference opened with the 'Itam'yanáawit Business Graduation Ceremony and the relaunch of the 2025 Native Business Directory. Professional headshots by Indigenous Creatives helped attendees elevate their digital and marketing presence.

The energy carried into the Business Pitch Competition, hosted in partnership with 'Itam'yanáawit, where 14 Native-owned startups and existing businesses pitched their visions for a chance to win cash awards and community support.



**NCAI BUILDING TRIBAL ECONOMIES TOOLKIT**  
[www.ncai.org/section/econotoolkit](http://www.ncai.org/section/econotoolkit)





**WATCH THE "ARTS, CULTURE AND FASHION" PANEL**

<https://tinyurl.com/NB-ARTS-2024>



**BROWN SOUND PODCAST: NAVIGATING FINANCIAL LITERACY WITH NIMIIPUUFUND**  
<https://tinyurl.com/NB-Presenters>

*Pictured: (Top Left) Indigenous Creatives x Nimiipuu Fund collab tee celebrated the 2024 Nation Building Conference on nimiipuu homelands. A portion of proceeds supports Nimiipuu Fund's mission to empower Native entrepreneurs. (Bottom Left) "Arts, Culture, and Fashion" exploring the rich heritage and contemporary expressions of Native creativity and style featuring Lacey Shepard (8th Generation), Lor Brand (Manitobah), Jaren Bonillo (First Peoples Funds) and panel Roxanne Best (R.Best Life). (Top) "Podcast with Purpose" with Javier Gomez-Garcia and Daniel Spaulding with Brown Sound Podcast and Mikailah Thompson and Kellen Lewis with Quantum Theory Podcast.*

**CONFERENCE AGENDA & INFORMATION:**  
[nimiipuufund.org/nation-building-conference](https://nimiipuufund.org/nation-building-conference)

**14**

**BUSINESS PITCH COMPETITORS**

**37**

**GOLF & NETWORKING NIGHT ATTENDEES**

**51**

**CONFERENCE PRESENTERS**

**155**

**CONFERENCE ATTENDEES**

**178**

**FASHION SHOW ATTENDEES**

### STARTUP CATEGORY WINNERS

**First Place:** Aqua Greene, Greene Coffins; **Second Place & Fan Favorite:** Tanesa Shippentower, True Beauty; **Third Place:** Richard Axtell, Music Recording/Production

### EXISTING BUSINESS CATEGORY WINNERS

**First Place & Fan Favorite:** Lydia Skahan, Wiyeepi'im Collective; **Second Place:** Mary Jane Oatman, Tribal Partnerships Logistics; **Third Place:** Thea Skalicky, Skalicky's Sweet Sensations Bakery

### DAY 2: SMALL BUSINESS DAY – TOOLS, KNOWLEDGE, AND GROWTH

Thursday's "Small Business Day" empowered entrepreneurs with technical assistance, business coaching, and peer connections. Workshops and panels included:

**"PARTICIPATING IN THE NATION BUILDING BUSINESS PITCH COMPETITION WAS A STEP OUT OF MY COMFORT ZONE, BUT IT WAS INCREDIBLY REWARDING. I AM GRATEFUL FOR THE SUPPORT OF MY LOVED ONES AND THIS OPPORTUNITY TO SHOWCASE MY VISION."**  
 TANESA SHIPPENTOWER *True Beauty*

- **Entrepreneurship Law Clinic** with University of Idaho, Dr. Nick Smith
- **Native Business Model Canvas** with Sister Sky
- **Entrepreneurship on the Reservation** with Kyle Guelcher & Dr. Nick Smith
- **Contractor Opportunities** with Daucey Brewington
- **E-Commerce 101** with Roxanne Best
- **Bookkeeping 101** with Tina Begay
- **Podcast Panel** with Brown Sound Podcast & Quantum Theory





**INTERVIEWS & HIGHLIGHTS:**  
<https://tinyurl.com/NB-Interviews>

The evening concluded with **Golf & Networking Night** at Red Wolf Golf Club, including regional chamber presentations and a fireside chat with Sequoia Dance-Leighton and Roxanne Best.

### GOLF CONTEST WINNERS

**Closest to Pin:** Bob Thoen; **Longest Putt:** Kermit Mankiller, Dominic Wheeler, William Bigman

**DAY 3: TRIBAL & RURAL ECONOMY DAY – FROM VISION TO STRATEGY** Friday centered on infrastructure, investment, and sovereignty:

- **Tribal Energy & Climate Initiatives** with Janet Poitra, Jesse Leighton, Pete Upton, Chrystel Cornelius
- **SSBCI Capital Access** with Casey Pearlman, Mark Bowman, Jill Bosche, John Lane
- **Salmon & Subsistence** with Kayeloni Scott, Shannon Wheeler, Erik Holt, Jack Yearout
- **Finance & Tribal UCC** with Darren Williams, David Shaw, Kim Pate, Ted Piccolo, Jamie Olson, Sean Mears



*Pictured: (Left) Golf and Networking night participants. (Top) Fashion Show Models. (Bottom Left) Fashion Show Model on the Runway. (Bottom Right) Makeup artist Ella Clark and friends.*

- **Housing Solutions** with Tonya Plummer, Brian Points
- **Philanthropy Panel** with Rebecca Miles, Nikki Foster, Theresa Diebele, Molly Sanchez, Joel Moffett

### GRAND FINALE: INDIGENOUS REVIVAL FASHION SHOW

The evening concluded with the Indigenous Revival Fashion Show, a cultural and creative highlight of the conference. Directed by Jacob Wallis and Celilo Miles, and hosted by Daniel Spaulding and Peshawn Bread, the show celebrated Indigenous expression through fashion, art, and storytelling, with music by DJ Sub.

**FEATURED DESIGNER BUSINESSES:** Ashley Joye, Della Bighair-Stump (Designs by Della), Gia Paul, Julianna Davidsmeier (Ritual Blue), Loretta Penney (Contemporary First Fashions), Lydia Skahan (Wiyeepi'im Collective), Renee



## DISCOVER NATION BUILDING RESOURCES & EVENT RECAP

<https://tinyurl.com/NB-RESOURCES-2024>



## HEAR FROM ATTENDEES & PRESENTERS:

<https://tinyurl.com/NB-Presenters>

Holt (Indigenista Love), Sylvia Peasley (Osprey Nest Rawhide Art), Wendy Thomas (Ta-ma-we-ta-lote Creations), Wetalu Rodriguez (Nchi.wana), Yvette Whitman (Cloudline Design)

**MODELS:** Alianna Cash, Angela Stump, Dane Five Crows, DaviJo Whitman, Fiyero Barehand, Hannah Rivera, Ike Hance, Jaice Penney, Jaylyn Kensler, John Sampson, Kaitlyn Bashaw, Leilanni Penney, Mahalia Redwoman, Mathias Fox, Mekalah Ma'ae, Olivia Evans, Shyann Rinehart, Tee'wis Walker, Thea Skalicky, Vanesiah Broncheau, Zaidyn Thomas-Reck

**HAIR & MAKEUP TEAM:** Ella Clark, Emma Stroschein, Red's Salon

**PRODUCTION SUPPORT:** Moonlighting A/V

The night wrapped with an After Party at Stadium Sports Bar, where DJ Big Rez and Native performers brought high energy and celebration to the closing moments, hosted by the Indigenous Creatives team.

**LOOKING AHEAD** Nimiipuu Fund extends our heartfelt gratitude to all presenters, partners, designers, volunteers, and participants who made the 2024 Nation Building Business Conference an unforgettable success.

Note: A 2025 Nation Building event has not yet been scheduled. Stay tuned for announcements about future gatherings at [nimiipuufund.org](https://nimiipuufund.org). Together, we are building a stronger, more vibrant future for Native entrepreneurs and our tribal communities.

**WATCH THE FULL RECAP VIDEO:**  
<https://tinyurl.com/NB-Full-Recap>



## HONORING NIMIIPUU FUND SUPPORTERS AND LIFELINES

Individuals (pictured above) were presented with Prosperity Wool Blanket designed by Mikailah Thompson, Nimiipuu artist and owner of Beadwork by Mikailah. Honorees include Nikki Foster with Northwest Area Foundation, Ted Piccolo with Mission Driven Finance and former Executive Director of Northwest Native Development Fund (NNDF), Kermit Mankiller, Chair of Nimiipuu Fund Board and Founding Board Member, Jacob Wallis with Nixyaawii Community Financial Services, and Shannon Wheeler, Nez Perce Tribe Chairman.

## THANK YOU

*Jeciyew'yeuw*  
Our time together in August grounded us in our shared commitment and showcased the strength of our collective efforts. As we move forward, we are renewed and dedicated to building thriving and resilient communities. Thank you for being a part of this journey with us!

**SPONSORS & DONORS:** Tamalpais Trust, Umpqua Bank, Inatai Foundation, Clearwater River Casino & Lodge, Nez Perce Tribe, Merrill Lynch: A Bank of American Company, Innovia Foundation, Unleashed Marketing + Design, Avista Foundation, Idaho Central Credit Union, RBC Wealth Management: The Schumacher Liebert Investment Group, Native American Bank, The Metts Group, Pepsi, Seneca Direct, Nez Perce Express, 'Itam'yanáawit Program, Indigenous Venture Capital, Washington Native American Chamber of Commerce, Theresa Diebele, Elke Chenevey, Julia Mahaffey

**FEDERAL PARTNERS:** Idaho USDA, SBA (Spokane office), Idaho SBDC Region 2, Idaho Women's Business Center, Oregon Native American Chamber

**NATIVE CDFIS:** Nimiipuu Fund, NNDF, Nixyaawii Community Financial Services, North Idaho Native Loan Fund, and Shoshone Bannock Tribe CDFI



A photograph of a person wearing a red baseball cap and a white shirt, looking down at a large, ornate feathered headdress. The headdress features numerous white and brown feathers, some with red tips, and is adorned with red beaded necklaces. The background is a blurred indoor setting with warm lighting. A decorative border of teal and red triangles is at the top of the image.

# **STRENGTH IN TRIBAL COMMERCE**



# ENHANCING LENDING AND CAPITAL ACCESS ON THE NEZ PERCE RESERVATION

The Nez Perce Tribe recently finalized adoption of a Tribal Uniform Commercial Code Secured Transaction Act ("UCC") that will pave the way for increased economic opportunities and improved access to capital for tribal businesses. The Tribe's newly enacted Nez Perce Tribal UCC, codified under the Nez Perce Revised Code, Title 12 Business Code, Chapter 12.30, aligns with the foundational principles of the UCC—a standardized set of laws governing commercial transactions across the United States. While the UCC is not federal law, it is uniformly adopted by states and a growing number of tribes to support small business lending and economic development.

## **SUPPORTING TRIBAL BUSINESS GROWTH**

The implementation of the Tribal UCC is poised to significantly enhance opportunities for Nez Perce tribal businesses, enabling them to secure larger loans, access financing faster, and receive more favorable terms. By addressing barriers to capital access, this initiative fosters the growth of small businesses and strengthens the reservation's economy.

## **COLLABORATIVE DEVELOPMENT PROCESS**

The development of the Tribal UCC began through a collaborative effort between the Nez Perce Tribe and Nimiipuu Community Development Fund (Nimiipuu Fund), a Native Community Development Financial Institution (CDFI). Recognizing the need for an economic framework to

support tribal businesses, the project focused on adapting the UCC's Article 9 Secured Transactions model to fit the Tribe's unique needs.

The final code was formally adopted by the Nez Perce Tribe October 1, 2024. To provide a public platform for administration of the Act, the Tribe entered into a Memorandum of Agreement ("MOA") with the Idaho Secretary of State. The MOA allows banks and creditors to access the Nez Perce filing system through the Idaho Secretary of State's website.

With this portal banks and creditors can file liens under Nez Perce Law for collateral that is located on the Nez Perce Reservation. This partnership to allow lenders to use the State's filing system is the first for Idaho. This agreement represents a significant step in creating the necessary infrastructure to support economic growth on the Nez Perce Reservation

## **LAUNCH AND ACCESS**

The Nez Perce Tribe UCC portal became available to the public on November 18, 2024. Filings can be accessed via the Idaho Secretary of State's website. A link to the portal, FAQs and information about the code is also available on the Nez Perce Tribe's website under the Resources tab.

## **PROJECT CONTRIBUTORS**

### **JONELLE YEAROUT**

Executive Director of Nimiipuu Community Development Fund.

### **KIMBERLY PATE**

Attorney and Nimiipuu Fund board member provided oversight for pro bono hours for code development project.

### **JEANETTE MOODY**

University of Idaho law student who contributed pro bono hours to develop the initial code. Mrs. Moody is now an attorney with Nez Perce Tribe Legal Counsel.

### **DAVID SHAW**

Owner of Shaw Law and an expert in Tribal UCC and Tribal Law, who provided consultation during the drafting process.

### **DARREN WILLIAMS**

Attorney for Nez Perce Tribe Office of Legal Counsel.



**VIEW THE UCC**

[nezperce.org/resources/tribal-code](https://nezperce.org/resources/tribal-code)



**ACCESS FILINGS**

[sosbiz.idaho.gov/forms/ucc](https://sosbiz.idaho.gov/forms/ucc)

# EVENTS & W

NIMIIPUU FUND

## INDIANPRENEURSHIP

The Indianpreneurship virtual workshop series, led by Native entrepreneur and coach Roxanne Best, guided 22 participants through four hands-on sessions focused on building business plans from the ground up. Attendees developed their ideas, crafted actionable steps, and completed personalized plans—all with expert support in an intimate learning environment. Those who finished all four sessions and submitted their plans became eligible to win a marketing and business package valued at \$1,500.



## NATIVE BUSINESS CANVAS

Launched at the 2024 Nation Building Conference, this engaging class with Leah and Monica Simeon of Sister Sky welcomed 24 participants to explore pathways for Native-led business growth. Through shared experience and hands-on insight, the Simeon sisters offered real-world strategies for building purpose-driven, culturally grounded enterprises.

## 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.



**"I HOPE EVERYONE LEFT WITH SOMETHING VALUABLE TO CARRY FORWARD IN THEIR CREATIVE AND BUSINESS JOURNEYS."**

**JISELLE HALFMOON**  
Marketing Workshop Instructor

## SOCIAL MEDIA FOR YOUR SMALL BUSINESS

Eight participants joined Jiselle Halfmoon, Digital Marketing Specialist at Cayuse Native Solutions. The session covered essential tools and tips for building a strong online presence, content planning, and engaging audiences effectively. Attendees walked away with actionable strategies to boost their visibility and connect with customers through social media.



# WORKSHOPS

## SPENDING FRENZY

This year embraced a Nightmare Before Christmas theme, bringing financial literacy to life for 31 students and a total of 47 attendees, including volunteers and staff. This hands-on money management experience helped students apply classroom lessons to real-world scenarios in a fun and engaging way. A heartfelt thank you to our community partners, volunteers, and donors for making this event a success!



## NATIVE ARTIST PROFESSIONAL DEVELOPMENT WORKSHOP

Nimiipuu Fund hosted a Native Artist Professional Development workshop in Portland, Oregon, in collaboration with First People's Fund. We extend our heartfelt gratitude to Roxanne Best and Leslie Deer for generously sharing their expertise and insights with 16 native 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.



**"THE CONTENT WAS SO HELPFUL AND EASY TO UNDERSTAND. ROXANNE AND LESLIE WERE AMAZING PRESENTERS AND ROLE MODELS!"**

**TERRI CARNES**

*Native Artist Professional Development Attendee*

## ESTATE PLANNING WORKSHOP

The Estate Planning Workshop, hosted in collaboration with the University of Idaho Law School and Wills Intern, Nez Perce Tribe Office of Legal Counsel, Land Services Department, Housing Authority, and Social Services Department, provided valuable insights on crucial legal matters. 41 participants engaged in meaningful discussions on land, housing, probate, and other essential estate planning considerations. With a diverse panel of experts, attendees gained a deeper understanding of the complexities involved and left empowered with the knowledge to make informed decisions for their future and their families.

## LOOKING AHEAD: EXCITING EVENTS IN 2025

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>

## NIMIIPUU FUND HOUSING ASSESSMENT

**18,721** 

NEZ PERCE RESERVATION  
POPULATION IN 2023



**89.9%**

OF RESPONDENTS INDICATED  
A NEED FOR MORE HOUSING  
ACROSS THE RESERVATION

**71.4%** 

SAID HOUSING IS "SOMEWHAT  
AFFORDABLE" OR "TOO  
EXPENSIVE"



**88%**

OF LAPWAI HOUSEHOLDS  
ARE MULTI-GENERATIONAL



### HOUSING TRENDS

Home values in the area—and Idaho overall—have surged past national averages, making housing less affordable than ever. Inflated home values could also point to a housing shortage. 50% of households cannot afford an average-priced home.

**\$392,000**

Lapwai, Idaho  
Median Home Value

**\$355,000**

United States  
Median Home Value

### FUTURE HOUSING NEEDS

#### NEZ PERCE RESERVATION

STATUS  
QUO  
GROWTH

**141**  
NEW HOMES

OPTIMISTIC  
GROWTH

**1,612**  
NEW HOMES

#### NATIVE AMERICAN POPULATION

**273**  
NEW HOMES

**657**  
NEW HOMES

#### LAPWAI, IDAHO

**86**  
NEW HOMES

**281**  
NEW HOMES



## LAYING THE GROUNDWORK: HOUSING NEEDS ASSESSMENT FOR THE NEZ PERCE RESERVATION



### NEZ PERCE RESERVATION

In response to the growing housing crisis affecting tribal communities, Nimiipuu Fund partnered with Blue Cross of Idaho Foundation for Health, Inc. to conduct a comprehensive Housing Needs Assessment for the Nez Perce Reservation in April 2024.

Conducted by Points Consulting, the assessment was designed to help tribal leaders, housing authorities, and local stakeholders gain a clearer understanding of current housing conditions and identify opportunities for future development. This study marks a critical step in addressing long-standing housing shortages and creating community-driven solutions rooted in sovereignty, sustainability, and self-determination.

**ADDRESSING A CRISIS YEARS IN THE MAKING** Like many communities across Idaho, the Nez Perce Reservation is facing rising housing costs, aging infrastructure, and limited housing inventory. Nearly 15 years have passed since new homes were developed for the Reservation, leaving families with few stable, affordable options.

"Historically, housing in tribal communities has been viewed strictly as a federal responsibility," said Kermit Mankiller, Board Chair of Nimiipuu Fund. "That belief has created a psychological barrier—if the tribe doesn't build it, many assume it won't be built at all."

In response, Nimiipuu Fund hosted a Native American Housing Forum to ignite conversation and collaboration among tribal housing authorities, planning departments, and local stakeholders. This dialogue led to the formal launch of the Housing Needs Assessment.



## READ THE HOUSING NEEDS ASSESSMENT

(Abridged Public Version)  
<https://tinyurl.com/NCDF-Housing-Needs>



**A COMMUNITY-GUIDED PROCESS** The success of this assessment would not have been possible without the valuable insight and collaboration of the Housing Study Steering Committee. Comprised of representatives from Nez Perce Tribe Land Services, the Nez Perce Tribal Housing Authority, Nez Perce Tribal Enterprises, the Bureau of Indian Affairs, a local realtor, and members of Nimiipuu Fund's Board of Directors, the committee played a vital role in guiding the scope and direction of the study. Their feedback helped ensure the assessment accurately reflects the diverse needs and aspirations of the Nez Perce community.

Their contributions also informed the groundwork for developing a future tribal housing strategy and Buildable Lands Inventory, rooted in data and aligned with the Tribe's long-term goals.



**LOW INCOME & HIGH NEEDS GROUPS**



**YOUNG FAMILIES**



**ESTABLISHED FAMILIES**



**ELDERS**

**MANUFACTURED HOMES**

**SINGLE-FAMILY DETACHED**

**MULTI-FAMILY & APARTMENTS**

**SINGLE FAMILY ATTACHED, DUPLEXES, COTTAGE HOUSING**

*The ideal Native housing ecosystem describes how individuals move through different types of housing as their needs change over a lifetime. Young people and low-income groups need more affordable, lower-burden options; established families need larger homes during peak earning years; and elders often require downsized or assisted living spaces. A key goal of the housing needs assessment is to identify which parts of this ecosystem are missing on the Nez Perce Reservation.*

**KEY FINDINGS AND RECOMMENDATIONS** With support from the Blue Cross of Idaho Foundation for Health, Nimiipuu Fund and Points Consulting collected data through surveys, interviews, and community engagement. The final report outlines several strategic recommendations:

**Increase Housing Supply:** Develop more single-family homes, elder housing, medium-density units, and affordable rentals.

**Strategic Land Use Planning:** Collaborate across tribal departments to identify and develop trust land for housing.

**Support the Tribal Construction Workforce:** Engage local builders, contractors, and tradespeople in new housing development.

**Financial Readiness and Education:** Launch courses on homeownership, credit building, and site lease processes.

**Innovative Lending and Investment:** Partner with financial institutions and relending organizations to expand mortgage access for Native homebuyers.

**Land Reuse and Fractionation Solutions:** Create policies to repurpose underutilized or fractionated parcels for residential use.

**LOOKING AHEAD** "Hopefully, new initiatives will emerge from this work—both from tribal leadership and the private sector," said Mankiller. "Attracting capital to Indian Country has always been a challenge, but this study gives us the evidence we need to make our case to outside investors."

With continued collaboration and investment, the foundation has been laid for a new era of housing development—one driven by data, guided by community, and centered on the Nez Perce people.

## LAYING THE FOUNDATION FOR FUTURE HOMEOWNERSHIP

Exciting progress is underway at Nimiipuu Fund as we take steps toward expanding homeownership opportunities in our communities! While we are not yet offering home loans, we are actively building the foundation to assist tribal members in accessing housing resources.

### USDA 502 DIRECT CERTIFICATION

Congratulations to our Loan Officers, Angel "Ty" Domebo and Jamison Hopkins, for completing the USDA 502 Direct Packaging Program Training and Certification! This achievement positions Nimiipuu Fund to support tribal members in navigating the USDA Single Family Housing Direct Loan process in the future. With training from RCAC, our team gained expertise in Direct Loan Application Packaging and Rural Development (RD) processes, aligning with the 2024 NCDF Housing Study & Needs Assessment, which identified the need for financing pathways for Native homebuyers. While we are not yet offering home loans, we are laying the groundwork to connect our community with valuable resources. Stay tuned for future updates!

### UPDATED HOME REHABILITATION LOAN

We heard you! Our Home Rehabilitation Loan application has been updated and simplified, making it easier than ever to apply. If you need funding for home repairs, renovations, or upgrades, we're here to help. Nimiipuu Fund remains dedicated to strengthening homeownership, improving housing conditions, and expanding financial opportunities for our community.



**NCDF HOME REHABILITATION LOAN**

[nimiipuufund.org/home-improvement-lending](https://nimiipuufund.org/home-improvement-lending)

## CELEBRATING AMERICORPS VISTA VOLUNTEERS: STRENGTHENING COMMUNITY AND ECONOMIC GROWTH

As the AmeriCorps VISTA program with the Nez Perce Tribe's Wapaayatat "Serve" Project comes to a close, Nimiipuu Fund reflects on the dedication and impact of its VISTA volunteers. Through their service, these individuals have contributed to financial education, business development, and community engagement, leaving a lasting impact on the region.



**GLORY SOBOTTA**  
2023-2024

AmeriCorps Education Award toward furthering her studies in marketing and business, deepening the skills she developed during her service.

Bringing passion and expertise to her role as Marketing and Development Coordinator, **Glory Sobotta** played a key role in organizing major events, such as the 'Business and Sip' women's networking event and pop-up shops that support Native entrepreneurs. She looks forward to applying her



**LAUREN ARTHUR**  
2021-2022

empowerment for local entrepreneurs.

**Lauren Arthur** supported financial education initiatives, helping facilitate virtual workshops, business coaching, and grant writing sessions. She also assisted with community events, including the Sip n' Paint Women Who Wine gathering and the 2nd Annual Nimiipuu Fund Golf Scramble, contributing to financial literacy and business



**WETALU RODRIGUEZ**  
2019-2020

professional network, gained valuable skills, and helped advance economic opportunities for the Nez Perce community.

**Wetalu Rodriguez's** service focused on economic development and business training. She assisted with key initiatives such as the 1st Annual Golf Scramble Fundraiser, First People's Fund trainings, and Oweesta's financial empowerment conferences. Through AmeriCorps, she expanded her

These volunteers exemplify the mission of AmeriCorps VISTA—to empower communities through service and leadership. Their contributions have strengthened economic growth, financial literacy, and small business development, ensuring a brighter future for Native entrepreneurs. Nimiipuu Fund extends its gratitude to these individuals for their commitment to fostering financial resilience and community prosperity.



*Pictured: Glory Sabotta (right), AmeriCorps VISTA Program volunteer, and Heewekse Wisdom (left), Nimiipuu Fund Program Officer, help at Nimiipuu Fund's 2024 Nation Building Conference.*





# 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



**JAMISON HOPKINS**  
Loan Officer



**HEEWEKSE WISDOM**  
Programs Officer



**ROXANNE BEST**  
Business Coach



**DELRAE KIPP**  
Director



**KIMBERLY PATE**  
Director



**KERMIT MANKILLER**  
Director



**HOWARD TEASLEY**  
Director



**ASHTON PICARD**  
NPTEC Treasurer



912  
TOTAL  
LOANS

2016-2024

\$2.4 MIL



256 INDIVIDUAL  
CONSUMER LOANS

\$620 K



14 SMALL  
BUSINESS LOANS

\$270 K



132 CREDIT  
BUILDER LOANS

\$242 K



8 HOME  
REHABILITATION LOANS

\$85 K



LEARN MORE ABOUT  
OUR LENDING SERVICES  
[www.nimiipuufund.org/lending-services](http://www.nimiipuufund.org/lending-services)

## NIMIIPUU FUND

# FINANCIALS

FY2023 Revenue, Expenses, and Changes in Net Assets or Fund Balances as filed with 990 IRS Tax Form:

## REVENUE

Contributions and Grants.....	\$447,327
Program Service Revenue .....	\$90,965
Investment Income.....	\$22
Other Revenue .....	\$41,782
<b>TOTAL REVENUE .....</b>	<b>\$580,096</b>

## EXPENSES

Salaries, Other Compensation, Employee Benefits .....	\$314,573
Other Expenses .....	\$519,113
<b>TOTAL EXPENSES .....</b>	<b>\$833,686</b>

## NET ASSETS OR FUND BALANCES

Revenue Less Expenses .....	-\$253,590
Total Assets at End of Year .....	\$1,618,178
Total Liabilities at End of Year .....	\$357,106
Net Assets or Fund Balances at End of Year .....	\$1,261,072

# STRATEGIC GOALS 2023-2026

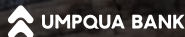
Nimiipuu Fund board and staff regularly check in on the status of meeting objectives and adjust if necessary. We are thrilled at the opportunity to build economic development for communities while providing excellent service and development to address financial need and security.

- ⊕ 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.



**SUPPORT OUR MISSION**  
[nimiipuufund.org/investing-donating](http://nimiipuufund.org/investing-donating)

## SUPPORTERS & FUNDERS

AVISTA FOUNDATION  
CLEARWATER RIVER CASINO & LODGE  
ELKE CHENEVEY  
IDAHO CENTRAL CREDIT UNION  
INDIGENOUS VENTURES CAPITAL  
INATAI FOUNDATION  
'ITAM'YANÁAWIT PROGRAM  
LEWIS CLARK VALLEY CHAMBER  
MERRILL LYNCH LARSON-KIRKPATRICK GROUP  
NATIVE AMERICAN BANK  
NATION BUILDING SPEAKERS  
NEZ PERCE EXPRESS  
NEZ PERCE TOURISM  
NEZ PERCE TRIBE  
NORTHWEST AREA FOUNDATION  
NORTHWEST NATIVE CHAMBER  
OCCAM ADVISORS - THERESA DEIBELE  
OL' STYLE FIREWORKS - QUINTIN ELLENWOOD  
OWEESTA CORPORATION  
PEPSI - IDAHO BEVERAGES, ADMIRAL BEVERAGES  
RBC WEALTH MANAGEMENT  
SENECA DIRECT  
TAMALPAIS TRUST  
THE METTS GROUP  
U.S. TREASURY - NATIVE INITIATIVES AND CDFI FUND  
UMPQUA CHARITABLE FOUNDATION  
UNLEASHED MARKETING & DESIGN  
WASHINGTON NATIVE AMERICAN CHAMBER OF COMMERCE  
WELLS FARGO

## PARTNERS

ATNI EDC  
BUREAU OF INDIAN AFFAIRS - NORTHERN IDAHO AGENCY  
DAUCEY BREWINGTON  
IDAHO SMALL BUSINESS DEVELOPMENT CENTER  
INDIGENOUS CREATIVES  
JACOB WALLIS  
LAPWAI HIGH SCHOOL - BRADLEY PETERSON  
NATIVE CDFI NETWORK  
NEZ PERCE TRIBE PACE PROGRAM  
NORTHWEST NATIVE LENDERS NETWORK  
ROXANNE BEST  
SELBY CONSULTING  
SISTER SKY  
UNIVERSITY OF IDAHO ENTREPRENEURSHIP LAW CLINIC  
UNIVERSITY OF IDAHO LAW - ESTATE PLANNING  
WASHINGTON STATE UNIVERSITY - NATIVE AMERICAN RELATION AND PROGRAMS









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

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

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