

CASE STATEMENT

Introduction

Since established in 2000, Four Bands Community Fund has been working to improve the economic landscape and the quality of life for residents on the Cheyenne River Indian Reservation and, more recently, throughout the state of South Dakota. Self-sufficiency, wise resource management, and a spirit of entrepreneurship have always been traditional Lakota values. Four Bands offers a range of products and services to help Native American people and communities grow these values and adapt them to today's modern economy. Our programs and services are designed to empower our community members to achieve prosperity, whether it is through developing a new business or increasing personal financial skills.

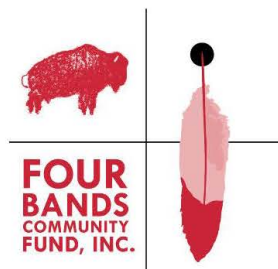
As a nonprofit organization and certified Native community development financial institution (CDFI), Four Bands continuously strives to achieve our mission of creating economic opportunity by helping people build strong and sustainable small businesses and increase their financial capability. Our hope is that by investing in our people and serving as an access point to financial resources we will break the cycle of poverty.

Cause Overview

MULTI-GENERATIONAL IMPACT OF NATIVE AMERICAN ASSIMILATION

Prior to the white settlement era, the Lakota were a self-sufficient nomadic people residing in the Great Plains area. The tragic history of the Lakota's encounters with the U.S. military is well-known – battles, bloodshed, broken promises... In the end, the Lakota were forced onto reservations and stripped of all their naturally occurring survival methods that provided families with food, water, and shelter. As a result of assimilation, Lakota families were forced into a life of low-level subsistence while depending on the federal government to barely meet their needs for food, housing, and basic supplies. As the white societal model was imposed upon them, traditional culture was lost, leaving the Lakota people in a hopeless state of multi-generational poverty.

Since assimilation was mandated over hundred years ago, America has grown into a global economic powerhouse with average family incomes that far exceed most of the rest of the world, while Native American communities continue to face critical social and economic problems arising from lack of economic growth, multi-generational poverty, and few employment opportunities. Research has revealed this has resulted not by the fault of Native



American people, but because of an extreme lack of investment in Native communities. The *Native American Lending Study*, published by the US Department of Treasury's CDFI Fund in 2001, found a \$10 billion equity gap on Indian Lands and Hawaiian Home Lands due to little infusion of development capital, difficulty in private financial investments, and overall lack of access to capital and financial services.

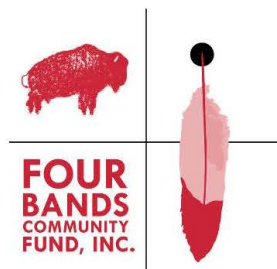
Years of government oppression have created an entitlement culture in which people adopt a victim mentality and depend upon outside sources to meet their core desires. It is as if people have lost the ability to create solutions that will change their circumstances and simply accept the hand life has dealt. When bars are not needed to keep people in this state of imprisonment, the ultimate goal of an oppressive system – like the reservation system – has been reached.

Service Areas

SOUTH DAKOTA

South Dakota is home to nine Indian reservations and has one of the highest concentrations of Native Americans at the state level. The latest census figures report that Native Americans make up just over 10% of the population, the majority of which reside on reservations. Although numerous reservation communities across the country suffer from high rates of poverty and unemployment, four counties in South Dakota in which reservations are located currently rank in the top 10 counties with the highest poverty rates in the nation.

Once embracing traditional Native values of self-sufficiency and entrepreneurship while freely roaming the Great Plains, Native Americans in South Dakota are now and have long been dependent on government programs, suffering from poverty and unemployment for generations. The 2010 median household income of white households in South Dakota was \$48,144, whereas for Native Americans it was less than half that – \$22,170. A study conducted by the Bureau of Indian Affairs in 2005 found many of the reservations in South Dakota to have an unemployment rate exceeding 80%. As a result of being forced to give up their traditional way of life to live on reservations, Native Americans in South Dakota have endured the consequences of generational poverty and have an urgent need to break this cycle. Without any examples to follow, aspiring Native entrepreneurs require considerable resources and customized assistance so they may build a solid foundation for their potential business, generate new streams of income, and create employment opportunities. More importantly, these entrepreneurial concepts, experience, and wisdom can be shared with peers and passed on to the next generation, replacing the cycle of poverty with entrepreneurial trends.



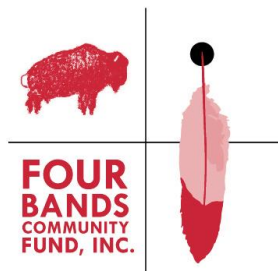
Research findings published by the South Dakota Indian Business Alliance in *Native Entrepreneurship in South Dakota's Nine Indian Reservations* reveals that Native entrepreneurs in Reservation communities face many of the same challenges as their non-Native counterparts in rural communities when trying to start or grow a business. Native entrepreneurs however, face an additional slew of major challenges that are more unique or more prevalent in their communities, including: 1) difficulty in securing collateral because of the trust status of Tribal lands; 2) lack of affordable financial products and services; 3) lack of entrepreneurship training and support services; 4) lack of equity investment in Native-owned enterprises; and 5) inadequate telecommunications and transportation infrastructure.

CHEYENNE RIVER INDIAN RESERVATION

The Cheyenne River Indian Reservation is located in north central South Dakota and is home to the Cheyenne River Sioux Tribe. It encompasses approximately 2.4 million acres (3,750 square miles), with 1.4 million acres (2,187 square miles) of Tribal trust lands. It is a remote and impoverished area approximately the size of the state of Connecticut, is comprised of Dewey and Ziebach Counties, and includes many small communities. The population is sparsely dispersed throughout the reservation; in Dewey County the population density is 2.3 persons per square mile, and in Ziebach County the population density is 1.4 persons per square mile. People frequently travel 50 to 100 miles on poorly maintained roads to access basic services and employment.

The Cheyenne River Indian Reservation has a population of approximately 8,100 individuals, including 6,067 Native Americans or approximately 75% of the population. The population of the reservation faces several unique circumstances compared to the state of South Dakota and the United States as a whole. Thirty-seven percent of the total population is under the age of 18, compared to 25% for the state of South Dakota. The population suffers higher than average mortality rates, as evidenced in the small portion (8%) of the 65 and over population, which is nearly half of the state's average of 14%. Of the 2,651 households on the reservation, approximately 5.5% of those receive Supplemental Security Income, 18.5% receive cash public assistance, and 22.3% receive food stamp/SNAP benefits. Not unlike other Native communities, residents of Cheyenne River experience a multitude of other poverty-related issues, including high rates of alcoholism, diabetes, and suicide. These conditions, as well as others, are addressed by Tribal programs, nonprofit organizations, and other institutions located on the reservation.

In Ziebach County, the country's poorest county, 62% of the population is living below the poverty level. Dewey County reports a 31% poverty level, while South Dakota and the United States average a 14% poverty level. The median household income on Cheyenne River averages just over \$27,000; South Dakota reports a median household income of over



\$45,000, and the United States average is over \$50,000. According to the U.S. Census Bureau, Dewey and Ziebach Counties average a 23% unemployment rate. However, a labor survey conducted by the Bureau of Indian Affairs in 2005 showed 88% of the labor force to be unemployed.

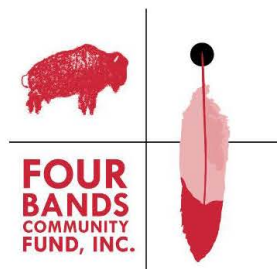
POPULATION	CHEYENNE	SOUTH	UNITED
Persons Below Poverty Level	46.6%	14.2%	14.3%
Median Household Income	\$27,444	\$45,048	\$50,221
Unemployment Rate	22.9%	4.5%	7.2%

Most residents operate on a cash-only basis and have little expertise with banks, savings accounts, or effective use of credit. For Dewey County, 21.8% of households are estimated to be unbanked, and 25.7% are estimated to be underbanked. For Ziebach County, it is estimated that 20.1% of households are unbanked and 25.3% are underbanked. With little financial experience, residents become easy targets for predatory lenders—pay day lenders, check cashers, high-interest credit card companies, and pawnshops. It is not uncommon for residents to receive credit card offers in the mail with 80% interest rates or so many fees that they would only be left with \$50 remaining on a \$250 line of credit. Payroll deduction programs available from the Tribe, a major employer on the reservation, and other employers further exacerbates the problem by enabling individuals to commit significant portions of their paychecks in advance for an array of purchases—often non-necessities.

A Solution of Empowerment

NATIVE COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS

Despite the myriad of barriers and challenges that Native communities face, a transformational movement in the community development field has been gaining momentum for nearly 15 years. Community development financial institutions, or CDFIs, are mission driven financial institutions that offer financial services and products to traditionally underserved markets. A CDFI can be a bank, loan fund, credit union, venture capital fund, community development corporation, or microenterprise loan fund. All types of CDFIs serve low-wealth communities where mainstream financial institutions are not present, and can receive certification from the U.S. Department of Treasury’s CDFI Fund.



The *Native American Lending Study* identified several barriers to accessing credit, capital, and basic financial services in Native communities as well as addressed how to overcome those barriers. Native CDFIs were pointed out as a remedy to long-standing issues hindering economic development in Native communities. Over the last decade, Native CDFIs have proven themselves as vehicles towards developing healthy, vibrant Native economies and communities. They have entered markets normally considered “high-risk” and have been responsible for an astounding transformation - creating businesses, jobs, homeowners, and serving as the catalyst for developing local economies.

A 2010 survey of 35 Native community and economic development professionals by First Nations Oweesta Corporation revealed that strides had been made in the field of asset building and wealth creation for Native people. This survey showed as a direct result from the development services and lending products offered by the respondents since 2000 that:

- 648 full-time jobs and 121 part-time jobs have been created.
- 602 Native people have become homeowners.
- 251 Native businesses have been established.
- 50 home improvement projects have been completed.
- 1,396 Native adults and 240 Native youth have reached other financial goals.

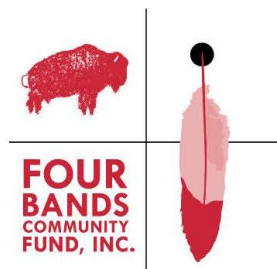
Four Bands: Creating Opportunity for Economic Justice

HOLISTIC SERVICE MODEL

With over a decade of experience in working in a rural, economically distressed area, Four Bands has perfected our products and services to overcome the challenges of poverty and unemployment that Native entrepreneurs residing on the Cheyenne River Indian Reservation and in the state of South Dakota face. Our suite of products and services are designed to revive traditional culture that supports self-sufficiency, healthy family and community structure, and thriving economies. Four Bands’ strategy to achieve our mission has been an entrepreneurship development approach that empowers individuals to create their own jobs by starting small private sector businesses. Four Bands’ expertise lies in our core program areas:

Lending Products

Four Bands offers a loan fund program available for Native American and permanent residents of the Cheyenne River Indian Reservation, as well as enrolled Tribal members who reside in the state of South Dakota. Our range of loan products fit the needs of artisans, small business owners, and those looking to build personal assets. Our business loans provide up to \$250,000 of capital that can be used for



equipment and inventory purchases, working capital, acquisition of land or buildings, construction of buildings, and/or leasehold improvements for a commercial space. In addition, we offer a Credit Builder Loan that is often times the first step for aspiring entrepreneurs as it enables them to build a positive credit history by paying off or consolidating debt.

Business Development & Asset Building Services

Four Bands offers training and customized individual assistance to help aspiring entrepreneurs and those seeking to build assets become loan ready through increased financial knowledge.

Our Business Development Services include:

CREATE (Cheyenne River Entrepreneurial Assistance Training and Education) – a comprehensive business development class that guides aspiring entrepreneurs step-by-step through the process of starting a business.

Business Success Coaching – a range of ongoing services to help new and existing businesses expand their markets, promote their products and services, improve customer service, set up financial systems, use Quickbooks, and more.

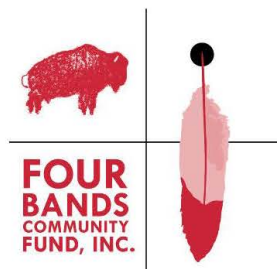
Talking Circles – workshops offered periodically about issues to help businesses improve their bottom line and increase their business skills.

Business Bundles – strategic financial investments placed into businesses that may fund marketing activities, financial management training and assistance, technology upgrades, or other operating cash flow needs.

Our Asset Building Services include:

Financial Literacy – a series of classes designed to help participants discover how to apply the traditional Lakota value of wise resource management in today's modern economy. Financial literacy classes cover basic financial concepts such as budgeting, saving, and using credit to help build personal assets.

Matched Savings Program – also known as the Individual Development Account (IDA) Program, helps participants work toward building an asset base and pattern of saving money. Program participants achieve savings goals of starting a business, owning a home, or pursuing secondary education.



Free Tax Preparation –Four Bands’ Volunteer Income Tax Assistance (VITA) Site provides free tax preparation services by certified volunteers. In addition, those who visit the VITA Site gain valuable knowledge on how to maximize their tax refund and make wise choices with the money they receive.

Youth Program

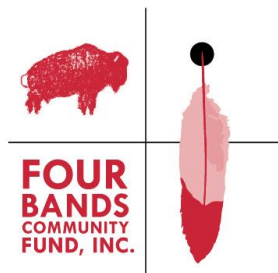
Wicoicage Sakowin kin un Wicakagapi (Building for the Seventh Generation) is a program that builds long-term employment and life skills of youth. A major component of the youth program is Four Bands’ Youth Entrepreneur Internships that give high school students the chance to receive hands-on work experience, learn valuable skills, establish a regular pattern of saving, and purchase long-term assets. Youth Entrepreneur Interns contribute half of their earnings to a matched savings account and can use their savings for higher education or starting a business.

In addition, Four Bands’ Making Waves program is a multi-pronged approach designed to replace poverty and unemployment with financial literacy and entrepreneurship by integrating fundamental financial and entrepreneurial concepts into our schools with a comprehensive custom-designed curriculum. Our Wavemaker Scholarship program awards \$500 scholarships to exceptional youth at each of the five schools on Cheyenne River Indian Reservation that are setting goals and committed to increasing their financial skills.

Green Cheyenne River

Four Bands designed Green Cheyenne River to help reduce energy costs for residents and businesses while practicing the traditional Lakota value of *waohola* (respect). Green Cheyenne River provides loans and training for businesses and consumers who have a desire to protect resources so future generations may utilize what our land has to offer.

The Green Consumer Loan offers up to \$10,000 for individuals to make energy efficiency improvements, upgrade technology, or purchase energy efficient appliances for your home. The Green Business Micro Loan is for the environmentally savvy entrepreneur who wants to adopt environmentally friendly practices in order to improve business sustainability. Loan proceeds of up to \$50,000 may be used to purchase energy efficient equipment, make energy efficiency improvements, increase technology efficiency, or incorporate a green product and service offering into a business.

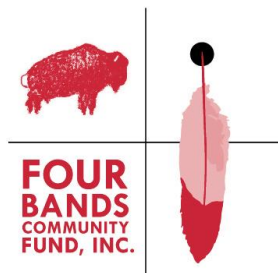


While mainstream financial institutions focus solely on lending, we offer a variety of services designed to help our clients build assets and that have a longer-lasting impact within the communities we serve. As part of our lending program, we require our clients to complete training to build their personal financial skills and ensure greater success in their respective business ventures. Loan recipients also complete a comprehensive business development class that outlines step-by-step the process for starting and operating a business in a reservation community. This strategy not only creates a more financially literate and business savvy population, it creates a stronger economy. This holistic approach to economic development has long been the trademark of Native CDFIs, and was recently coined the “all of the above strategy” at the White House Summit on Financial Capability & Empowerment.

Four Bands understands the challenges that aspiring Native entrepreneurs typically encounter, and has created innovative strategies to help our community members achieve their entrepreneurial dreams. For example, we recognize typical barriers that Native entrepreneurs face in starting a business are lack of positive credit history, little or no start up capital, and inexperience with saving and banking. It is common for many of our entrepreneurs to start with credit coaching and a credit builder loan to become ready for a small business loan. Some of our clients participate in our matched savings program to learn about saving and budgeting and to also gain match dollars for their start up capital. These skills transfer over to business ownership and provide a solid foundation for aspiring entrepreneurs. In addition, these skills are passed on to peers and future generations to have a more permanent and lasting effect in breaking the cycle of poverty and empowering Native American people to take control of their financial futures.

The success of our holistic approach is evidenced by our continuously increasing community impact. Through 2012 year-end, Four Bands served nearly 4,000 clients and disbursed a combination of approximately 300 micro, small business, and credit builder loans totaling \$4.2 million. Since our inception in 2000, Four Bands’ lending products have contributed to the establishment or expansion of over 100 Native-owned businesses and the creation or retention of over 400 jobs on the Cheyenne River Indian Reservation. Since 2005, our IDA Program has committed over \$400,000 to help over 100 people achieve asset-based savings goals. Thousands of adults and youth have completed financial education training, and over 300 individuals have completed a comprehensive business development course. Over 2,000 students have been exposed to financial literacy and entrepreneurship concepts through our Making Waves program.

“What is being accomplished may feel like baby steps, but it is making real progress on changing the community’s way of thinking around poverty.”



LEADING A MOVEMENT TO GROW NATIVE COMMUNITIES

In addition to delivering impactful programs that guide our clients on the road to self-sufficiency, Four Bands also works on a larger scale to create an environment that supports economic growth on our reservation, our state, and the nation. Serving a rural and remote area, Four Bands has taken the initiative to support local economic development efforts by filling the role of a lacking local government infrastructure. Currently, Four Bands is incubating the Cheyenne River Chamber of Commerce to foster networking relationships and strengthen the local business environment. Four Bands has also published a series of market research reports detailing the consumer and business-to-business marketplace environments on the reservation. These reports have provided critical information for local Native entrepreneurs to make informed decisions in starting or expanding their business.

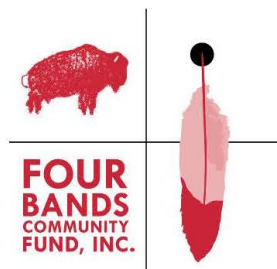
“Teaching a whole **generation** of leaders on the Cheyenne River Reservation that **self-sufficiency is truly possible** may not happen right away, but the next **generation** will **benefit** from the work being done today.”

In January of 2009, the Cheyenne River Sioux Tribe adopted a Resolution to encourage all Tribal departments and enterprises, community organizations, schools, and local businesses on the reservation to work together to remove barriers that are inhibiting financial literacy and entrepreneurship, and to embrace efforts to improve the financial literacy and entrepreneurial capacity of all Tribal members and residents on the reservation. This resolution stemmed from a

positive working relationship and information provided by Four Bands, and a similar resolution was recently replicated on the Crow Creek Reservation.

Four Bands also plays a key leadership role in the South Dakota Indian Business Alliance (SDIBA), a group of community partners dedicated to growing Indian business in South Dakota by addressing issues related to governance, infrastructure, finance, and resources. In 2011, SDIBA's policy recommendations directly impacted positive change in state policy. In March, JR LaPlante, member of the SDIBA Leadership Committee, was named as the first-ever Secretary of Tribal Relations for South Dakota. This cabinet-level position serves to emphasize the importance of Native American issues and fosters a better relationship between the state and South Dakota's nine Tribes. Also, HB 1242, a four-part anti-discrimination bill was passed to authorize the use of Tribal Identification Cards as equivalent to certain state-issued documents for identification purposes. Affecting roughly 10% of South Dakotans, HB 1242 represents a major step forward distinguishing and supporting the sovereignty of Tribal nations.

Four Bands' Executive Director, Tanya Fiddler, is the founding Co-Chair and current Board Chairperson of the Native CDFI Network, a relatively new coalition, formed in 2009, to



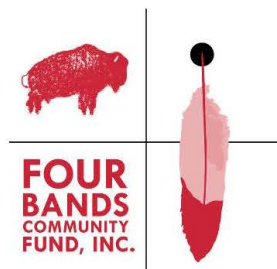
unify Native community development financial institutions (CDFIs) serving Native trust land communities, American Indians, Alaska Natives, and Native Hawaiians. The Native CDFI Network's mission is to be a national voice and advocate that strengthens and promotes Native CDFIs creating access to capital and resources for Native peoples. In support of this mission, the Native CDFI Network seeks to create opportunities to share stories, identify collective priorities, and strengthen the Native CDFI industry. In addition, the Native CDFI Network works to ensure that Native peoples are represented in the national policy dialogue and that innovative solutions created by CDFIs are spread throughout Native communities.

Funding Strategies

Four Bands receives a combination of loans and grants from Federal and private sources that provide general operating support, programmatic support, or capital for our loan fund. A partial list of our key funders include: Administration for Native Americans and Assets for Independence, Aspen Institute Scale Academy, Bank of America, Citi Foundation, FB Heron Foundation, Northwest Area Foundation, Small Business Administration, South Dakota Community Foundation, Tides Foundation, US Department of Agriculture - Rural Development, US Department of Housing & Urban Development, and US Department of Treasury CDFI Fund.

As a nonprofit organization, Four Bands relies heavily on support from outside sources; however, we realize the importance of becoming more self-sufficient and have focused on implementing strategies that support our organization's sustainability and long-term viability. Our loan fund has always generated revenue from interest and fees, and over the past few years we have begun implementing other policies that generate nominal levels of revenue as well. For example, our Making Waves program has been packaged as a product that can be duplicated in other communities. This product includes training and a classroom curriculum that supports our vision of creating economic prosperity for Native people, and creates revenue to help support our organizational growth. So far, the Making Waves campaign has been replicated on the Pine Ridge Reservation and the Crow Creek Reservation in South Dakota.

Also to support our organizational sustainability, Four Bands began implementing a fee-for-service model in 2012 that charges a fee for our CREATE course. This model was developed through market research and a customer survey that Four Bands conducted, and covers costs for course materials. In addition, this model has garnered a deeper commitment from course participants because it requires them to have "skin in the game." Overall, the



model has been very successful, and Four Bands is looking into further strategies to support our sustainability.

Achieving Our Vision of Economic Prosperity

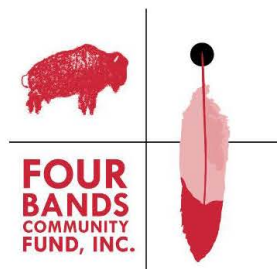
While Four Bands has historically been a successful organization, financially as well as in our level of community impact, our need for financial support is increasing. Our goals for the next several years are driven by the fact that we experience a consistent increase in demand for our core programs and services. This demand, which is now coming from other communities beyond our reservation boundaries, is now outpacing our current capacity.

Our **vision for our community** is one where opportunities for economic prosperity are available to everyone. Tangible characteristics indicative of making progress towards our vision include:

- a strong reservation economy with increased job opportunities and lower unemployment rates
- less poverty
- improved credit worthiness of individuals
- a civically-engaged society

In order to achieve our vision and meet the demands of our target market, Four Bands will implement a strategic plan over the next five years that focuses on expanding our services and deepening our impact. While Four Bands is considered one of the most successful Native CDFIs in the country, we continuously strive to improve upon our strategies for creating economic opportunity. Four Bands realizes that changing the tides of poverty in Native communities is a long-term process that is multi-generational in nature, and as such continued support from outside sources to supplement our revenues is critical in achieving permanent results. Our top initiatives through 2013-year-end include:

- **Expand Geographic Service Area** – As a lead partner in the Native Entrepreneur Investment Fund, the first-ever statewide lending program designed for Native American entrepreneurs and administered by the South Dakota Indian Business Alliance, Four Bands expanded its service area beyond the Cheyenne River Reservation boundaries and now provides lending products to all enrolled members of federally recognized Tribes currently residing in South Dakota. As the Native Entrepreneur Investment Fund was launched in May 2012, the program is still in its pilot stage. Four Bands plans to keep developing our expansion project by closely

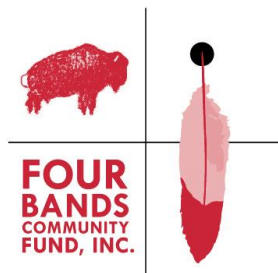


monitoring outcomes, developing a service delivery system, and establishing relationships with a broader range of consumer resource providers.

- **Utilize Technology to Serve Remote Areas** – While Four Bands has been successful at growing the local economy in the greater Eagle Butte area, residents of the various outlying communities throughout the Cheyenne River Reservation struggle to access the education, development services, and capital we offer. These reservation residents face greater challenges to get to our office, such as traveling longer distances on poorly maintained roads, incurring greater travel expenses, and investing more time. Four Bands recently began utilizing video conferencing technology to eliminate these barriers and deliver training to Native entrepreneurs residing in outlying reservation communities. Over the next year, we will continue to raise awareness of this new service to deepen our reach within the Cheyenne River Reservation communities.
- **Increase Financial Stability and Well-Being of Customers** – In terms of numerical goals, Four Bands anticipates disbursing 162 loans totaling nearly \$1.4 million to entrepreneurs for credit building and for business start-up or expansion. As a result of this lending activity, 75 jobs will be retained and 25 jobs will be created, 5 new businesses will be established, and 100 businesses will be expanded. In addition, 90 people will improve their credit scores by an average of 40 points. Over 100 people will increase their financial management and business skills through our training programs, and 17 will start saving for an asset-based goal through our IDA program. Over 2,000 youth in five Cheyenne River Indian Reservation schools will be exposed to financial literacy and entrepreneurship concepts through our Making Waves program.

How to Support Four Bands

In order to continue expanding our services and deepening our impact, Four Bands is seeking additional funding support. By the end of 2016 we are projecting to raise \$5,000,000 in operating grants and low-cost, long-term lending capital. Per the demand for both capacity building services and loan funds, we believe we must reach higher to meet the growing demand here on Cheyenne River.



PASSION FOR KNOWLEDGE LEADS TO RESOURCES

Cody Gibson Makes Tax Refund Money Matter to Pursue Further Education

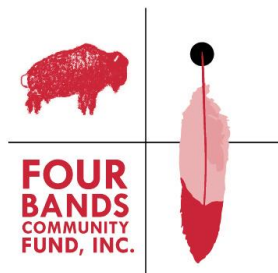
Cody Gibson describes his lifestyle as nomadic, moving from South Dakota, Minnesota, Washington, and eventually to Lawrence, Kansas where he started his secondary education at Haskell Indian Nations University. While on leave from school, he came back to Eagle Butte, South Dakota and began working for Oyate Connections Vocational Rehabilitation program in order to save money for school and to become more independent by purchasing a vehicle. While working he was introduced to the programs and services offered by Four Bands and was inspired to enroll in the CREATE (Cheyenne River Entrepreneurial Assistance Training and Education) class.



Cody Gibson, on campus at Haskell Library Tommaney Hall.

Cody had always been interested in business and soaked in a wealth of knowledge from the class, but it also made him realize he wanted to go back to school to further his education and gain additional tools to prepare himself for a successful business venture. However, finances were still an issue. Luckily Four Bands had a solution for that, too. Cody went to the Four Bands VITA (Volunteer Income Tax Assistance) site to get his taxes prepared free of charge, received an EITC (Earned Income Tax Credit), and enrolled in the Four Bands IDA (Individual Development Account) program to start saving for college. Through the IDA program, Cody received a 3:1 match from Four Bands for every dollar he deposited.

After approximately two years, Cody had saved enough money to sufficiently pay for his college tuition, required fees, and miscellaneous expenses throughout the school year. In January 2010, Cody withdrew his IDA funds and headed back to Haskell where he will receive his Associate's Degree in Business this semester. "I got to see how investing in something could build. It surprised me to actually see it happen," says Cody. He also says the

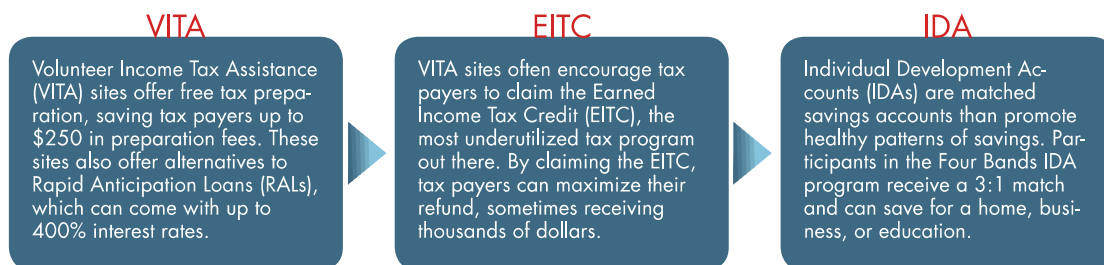


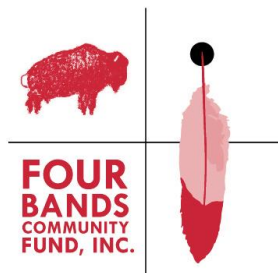
IDA program enhanced his financial skills and taught him about savings and assets, “I never really thought about investing before. Now I want to make my money work for me. I don’t want to work for my money.” Cody’s new habit of saving even came in handy when his vehicle broke beyond repair; he was able to save and purchase a more reliable car.

Through the Business program at Haskell, Cody has gained in depth knowledge on accounting, business finance, and business practices. Although, he says some of the best training he has received to date is from CREATE where he learned by example from instructor Cora Mae Haskell the value of customer service. “She just treated everyone so good and was so patient.”

Upon graduation, Cody plans to seek full-time employment in a Tribal or government job to help improve their business strategies. He also has an abundance of dreams he looks forward to fulfilling in the future, such as getting his Master’s Degree and starting his own Architectural firm that focuses on energy efficiency.

Cody reflects on his experience in the Four Bands IDA program, “It has taken me to another level of appreciation, where people are willing to take a risk to invest in your ideas.”





LONNY WHITE EYES RECEIVES MICRO-ENTREPRENEUR OF THE YEAR AWARD Recognized at Annual Entrepreneurship Fair

Lonny White Eyes, a long-time client of Four Bands Community Fund, was recently recognized as Micro-Entrepreneur of the Year at the 5th Annual Entrepreneurship Fair on February 23, 2011, held during National Entrepreneurship Week. Lonny received this award for his outstanding spirit of entrepreneurship that led to the successful development of a much-needed local business and creation of employment opportunities in the community.



Lonny White Eyes with Tanya Fiddler, Executive Director, as he receives the Micro-Entrepreneur of the Year Award.

Lonny began working with Four Bands in 2006 when he enrolled in the Cheyenne River Entrepreneurial Assistance Training and Education (CREATE) program. Since then, Lonny has participated in the *Mazaska K'sapa Nitava - Your Money Wisdom* program at Four Bands to gain personal financial management skills and drastically improve his credit rating. This positioned him for success in his business, Bull's Prairie Dog Service, a prairie dog eradication business that employs up to four seasonal workers.

In 2010, Lonny obtained a business loan to purchase more equipment and expand his coverage area. In addition, he attended marketing and financial training workshops and worked closely with a business success coach to sharpen his business skills. By implementing sound business practices, Bull's Prairie Dog Service not only provides a highly-demanded service to farmers and ranchers in the area, but is strengthening our local economy.

Lonny says he was surprised to be named entrepreneur of the year, but it feels good. His advice to aspiring entrepreneurs is, "Never give up on what you want. There will be ups and downs in business, but you just do it. Advertise all you can and guarantee you work."