

COUNCIL OF THE CHEROKEE NATION  
EXECUTIVE & FINANCE COMMITTEE REPORT

**Group:** Financial Resources      **Month/Year of Report:** September 2011

**Group Leader:** Callie Catcher      **Phone:** 207-3902      **E-mail:** [callie-catcher@cherokee.org](mailto:callie-catcher@cherokee.org)

**I. Budget Highlights – through August**

- a.) Financial Resources – 90% spent
- b.) Treasurer – 92% spent
- c.) IIM – 84% spent
- d.) Acquisition Management – 71% spent
- e.) Records Management – 63% spent
- f.) Support Services – 88% spent
- g.) Office of Historical Records – 86% spent

**II. Program Highlights**

**a.) Balanced Scorecard Measures**

- 1. Complete FY10 Audit - 100% complete
- 2. Obtain Unqualified Audit Opinion – 100% complete
- 3. No Reportable Conditions on Single Audit – 100% complete
- 4. Implementation of SAS 112 audit requirements – 100% complete
- 5. Obtain GFOA Award for FY09 CAFR – 100% complete
- 6. Reports Completed & Submitted by Due Dates – 100% Complete for reports due by 08/31/11

**b.) Accomplishments**

- 1. Beginning FY11 year end closing processes
- 2. Assist Commerce Services with TEA implementation
- 3. September 13 – FY11 Preliminary Audit Planning Meeting
- 4. September 21 & 22 – Department of Energy audit
- 5. Complete ARRA reporting for quarter September 30, 2011

**c.) Future Plans/New Initiatives**

- 1. Lawson LBP fully functioning for FY12
- 2. FY11 year end closing processes in progress
- 3. Lawson LBP training every Tuesday & Thursday in October

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| <b>Cherokee Nation Acquisition Management Year-To-Date Report Over \$5,000 Transactions October 1, 2010 through August 30, 2011</b> |                         | <b>% of sub-total - TERO vendor submitted Bid</b> |
|---|-------------------------|---|
| Award to TERO Vendor  | \$ 29,126,811.26        | 84.83%  |
| Award to non-TERO Vendor  | \$ 5,210,284.15         | 15.17%  |
| <b>Sub-total bids with a TERO vendor participating</b>  | <b>\$ 34,337,095.41</b> | <b>100.0%</b>                                     |
| Bid - no bids submitted by TERO Vendors   | \$ 7,453,576.19         |   |
|   |                         |   |

**I. Budget Highlights**

- a. August consolidated monthly net income was \$8.0 million compared to budget of \$10.2 million.
  - i. The unfavorable variance of \$2.2 million was primarily driven by CNE with net income \$1.5 million below budget. The IT Portfolio contributed \$451,000 to net income with a 7.9% favorable variance to budget.
  - ii. Below are the net income variances to budget for each entity:
    - 1. CNB: -\$281,000
    - 2. CNE: -\$1.5 million
    - 3. CNI: -\$386,000
    - 4. Technology: +\$33,000
    - 5. Others: -\$44,000
- b. FY11 Year-to-date Consolidated Cap ex (actual expenditures) is \$39.4 million for all entities.
  - i. CNE: \$27.7 million
  - ii. CNB: \$9.5 million
  - iii. CNI: \$675,000
  - iv. CPM: \$1.6 million
  - v. MOB: \$26,000

**II. Operating Highlights**

- a. The BoA credit facility has a balance of zero as of August 31, 2011.

**I. Budget Highlights**

- a. Total CNE revenue of \$39.8 million in August increased 4.4% when compared to prior year and 5.4% below budget.
- i. The revenue increase from August 2011 compared to August 2010 was primarily driven by an increase in gaming revenue of \$1.6 million as well as a \$612,000 increase in non-gaming revenue.
- Below are the revenue variances to budget for each property:
1. West Siloam Springs: -2.0%
  2. Tahlequah/Fort Gibson: +12.7%
  3. Roland/Sallisaw: -3.3%
  4. Catoosa: -16.7%
  5. Will Rogers Downs: +9.1%
  6. Ramona: +45.2%
- b. Operating expense for the month was \$29.2 million, which was favorable to budget by \$164,000. The favorable variance was primarily the result of lower than expected employee costs which were partially offset by higher cost of goods sold. Higher cost of goods sold was with the result of higher than anticipated retail sales as well as higher food sales. Total employee cost of \$11.3 million was 4.9% below a budget of \$11.9 million.
- c. CNE August net income totaled \$8.0 million, compared to \$6.8 million in August 2010. Net income was 15.9% below CNE's budget of \$9.5 million

**II. Operating Highlights – As of August 31, 2011**

- a. Properties
- i. Catoosa – Catoosa continues to have relatively strong revenue considering the loss of approximately 300 machines due to the roof collapse during February snow storms. Egame revenue of \$12.1 million was 4.4% above prior year but 17.7% below budget. Construction plans have been approved to build the new gaming area and hotel tower to replace Casino III. Initial estimates are construction to be finished in late 2012.
  - ii. West Siloam Springs – Year to date Egame revenue of \$89.9 million was 6.6% above the budget of \$84.3 million. The favorable revenue variance was partially offset by \$5.6 million higher than expected promotional allowances. Year to date net income through August was \$3.8 million or 15.4% above budget and 16.7% above August 2010.
  - iii. Roland – Construction on I-40 from Roland to the Arkansas state line began in late November and is anticipated to be complete in the spring of 2012. The construction continues to negatively impact operations in Roland.
  - iv. Sallisaw – August Egame revenue of \$1.7 million was 13.7% favorable to budget. The property implemented off-track betting on July 4<sup>th</sup>. August revenue was up \$184,000 or 12.0% when compared to August 2010.
  - v. Ft. Gibson – Plans have been approved to build a permanent facility in Ft. Gibson consisting of 500 electronic gaming machines, a new F&B venue and a bar. The plan also includes the removal of the retail store and replacing it with a stand-alone smoke shop. Year to date revenue was \$1.4 million or 7.4% above budget.
  - vi. Ramona – Ramona year to date net income was \$6.3 million which was 40.4% above budget of \$4.5 million. Construction has begun on a permanent facility consisting of 500 electronic gaming machines, a new F&B venue and a bar. Initial estimates are construction will be finished in late 2012.
- b. Future Plans/New Initiatives
- i. Manage expansion progress. Hard Rock, Ft. Gibson, and Ramona facilities are expected to be finished late 2012.
  - ii. Continue to enforce tighter hiring controls and expense reduction measures to gain efficiencies.

**Actual Results**

a. Net Income

- i. Net income for August 2011 was \$70,000, which was \$386,000 unfavorable to budget. The unfavorable variances in Military Services of \$208,000, Manufacturing of \$220,000, and Distribution Services of \$80,000 were primarily due to lower than expected revenues. Corporate Overhead was favorable to budget by \$71,000 due to management efforts to control spending while Professional Services exceeded budget by \$51,000 due to increased margins and a retroactive rate increase on one contract.
- ii. August net income was unfavorable to prior year by \$336,000 due to unfavorable variances in Manufacturing of \$228,000, Distribution Services of \$216,000, and Professional Services of \$53,000 due to reduced revenues and the aforementioned explanations. These unfavorable variances were partially offset by the reduction in Corporate Overhead of \$82,000 due to both a reduction in spending and a reduction in incentive compensation and prior year losses of \$97,000 for Construction which is no longer consolidated with CNI.

b. Revenue

- i. CNI's revenue totaled \$8.4 million in August 2011, which was \$4.3 million unfavorable to budget. The variance is primarily due to decreased revenue of \$1.2 million in Distribution Services associated with not receiving the Verizon contract for \$1.7 million, a \$700,000 decline in Manufacturing revenue due to decreased demand, while a decrease in Professional Services revenue of \$1.2 million due to projected new contracts not yet being secured. A decrease in Military Services revenue of \$1.2 million is primarily due to timing.
- ii. August revenue declined \$2.0 million from the prior year. Prior year revenue included Construction revenue of \$230,000 which is now reported as a separate business unit. Professional Services, Distribution Services and Manufacturing experienced a combined decline of \$2.3 million due to lower demand and the expiration of contracts that have not been replaced. The unfavorable variances were partially offset by a favorable variance in Military Services of \$494,000 associated with an increase in activity.

c. Operating Expenses

- i. Total operating expenses for August 2011 were \$8.2 million compared to a budget of \$12.1 million. The favorable variance in expense is mainly due to decreased expenses associated with lower revenues.
- ii. Operating expenses compared to prior year were lower by \$1.8 million due to reduced revenues.

d. Employment

- i. 67.48% Cherokee citizen employment
- ii. 76.70% Native American employment

**I. Budget Highlights**

- a. August revenue of \$5.9 million was \$3.5 million above prior year revenue of \$2.4 million but behind a budget of \$6.5 million.
  - i. Increase in revenue from prior year driven by \$1.2 million in growth from CSG, CNT, and CNA, with the remaining \$2.2 million from the business at CNGS and CNTS, which houses the contracts recently added to the Portfolio through the acquisition of ETI Professionals.
  - ii. No significant changes were made to the Portfolio's list of federal contracts in August.
- b. August net income totaled \$455,000, compared to a budget of \$418,000. While revenue trailed budget, the companies within the Technology Portfolio actively manage margins among its various federal contracts, as well as overhead costs, resulting in the favorable income variance.
- c. YTD Technology Portfolio revenue of \$53.3 million through August was 1.8% ahead of budget and 107.5% ahead of FY10. The increase from prior year is primarily attributable to revenue from the acquisition of ETI Professionals, as well as newly awarded work at CSG, CNT, and CNA.
- d. YTD net income of \$2.9 million is 5.4% of revenue, which exceeds the prior YTD figure of 4.6%. The increase is due to economies of scale achieved as Portfolio revenue has grown, and ongoing efforts to control non-billable expenses. YTD net income of \$2.9 million trailed the budget of \$3.3 million.

**II. Operating Highlights**

- a. Future Plans/New Initiatives
  - i. Continue to strategically grow revenue by leveraging:
    1. Strengths of ETI and ITX.
    2. Advantages of the SBA 8(a) programs.
    3. Cherokee Nation's reputation, network/affiliates, financial strength and current IT infrastructure.
    4. New PeopleSoft accounting system for government contracts.
    5. New federal contracts.
    6. Strategic acquisition opportunities.

**I. Budget Highlights**

- a. CNSD net loss was \$20,000 in August 2011. This was 7.5% below the budgeted net loss of \$19,000.
- b. APSE incurred a loss of \$36,000. This is lower than prior year net income of \$33,000 and is lower than the August 2011 budget of \$108,000. Parts sales continue to remain lower than expected and margins remain tight. Operating expenses remained lower than budget. EBITDA for August 2011 was a loss of \$23,000, which was lower than budget of \$215,000.
- c. CCRC net income was \$26,000 in August 2011. This was less than August 2010 when the Dover and Picatinny construction contracts were very active and the Gulf work was winding down. This was 97.7% less than budget of \$1.1 million. Lower than budgeted revenue in both the construction and the environmental area contributed to net income being less than budget.
- d. CNCS generated a net loss of \$277,000 in August 2011 as compared to a profit of \$128,000 in July 2011. The net loss was a result of cumulatively recognizing fiscal year 2011 sharing agreements. In August, the Dover AFB contracts continued to be the principal source of revenue for CNCS. The old CNCS contracts had an adjustment in revenue through a contract modification that resulted in the negative recognition of revenue for the period. In August, the gross margin for Dover AFB work was 18.4%.
- e. Mobility Plus net income was \$27,000 in August, compared to budget of \$61,000. This is the first full month in which all billing was done utilizing the new enterprise software, Brightree. August was also the first month to show full month results based on accrual accounting since the purchase of Mobility Plus.

**II. Operating Highlights**

- a. CNSD has entered into a service contract with Smith & Wesson that will help to increase revenue in the coming months. Sources sought are being sent out on CNSD behalf in government market studies with positive responses. This will allow CNSD to be included or considered for sole source opportunities.
- b. APSE August revenue was \$537,000; a decrease as compared to prior month, and remains lower than August budget of \$1.4 million. Revenue remains lower than budget primarily due to a slower than expected increase in parts sales to Boeing under the San Antonio contract, a delay of the Boeing 345 Kitting Program and lower general sales than budgeted. Boeing remains significantly behind schedule at its facility in San Antonio and this has negatively impacted APSE.
- c. CCRC has a favorable indication that we will be receiving a BIA contract for \$11.5 million for building a large dormitory in Anadarko. Fourth quarter spending by the government still looks strong as the government is trying to place projects for money that will expire at the year end. For example, CCRC has received 6 task orders from Picatinny and a contract from the USDA aggregating to \$786,000 over the last week. It is too late for the government to competitively bid this work, therefore the work is either placed on an existing contract or sole sourced.
- d. CNCS currently has 5 active task orders issued under the Dover AFB contract with an additional 2 task orders waiting for government funding to become available. CNCS believes the funding should become available in the coming months for most of this work, although the majority of the revenue will be recognized in fiscal 2012. CNCS is currently putting a great deal of effort into marketing our construction capabilities to numerous armed services bases.
- e. The remainder of the year will be positive as Mobility Plus continues to work through the improvements to the business process that the new software offers. The upcoming year will be key to the future development of this company as well as the portfolio. It is management's belief that the foundation is now in place and that building on the momentum of the past two months will be the catalyst for both job and income creation over the next 12 months.

Group: Career Services-  
Employment Month/Year of Report: September, 2011

Group Leader: Diane Kelley Phone: 453-5628 Email: dkelley@cherokee.org

**I. Budget Highlights – Please refer to Monthly Financial Report**

None

**II. Program Highlights**

**a. Balanced Scorecard Measures**

| Activity                 | August | YTD | Goal  | % of Goal |
|--------------------------|--------|-----|-------|-----------|
| GED Completions          | 21     | 308 | 250   | 123%      |
| Training Completions     | 55     | 415 | 450   | 92%       |
| Employment Completions   | 31     | 242 | 300   | 81%       |
| Unsubsidized Placement   | 98     | 928 | 500   | 186%      |
| Retention                | 37     | 322 | 200   | 161%      |
| Job Readiness Training   | 65     | 564 | 500   | 113%      |
| WorkKey Credentialing    | 36     | 450 | 500   | 90%       |
| Job Bank                 | 41     | 728 | 1,000 | 73%       |
| Indian Owned Businesses  | 56     | 263 | 100   | 263%      |
| Major Cherokee Employers | 0      | 1   | 50    | 2%        |
| Job Fairs                | 0      | 6   | 15    | 40%       |
| Community Service        | 7      | 158 | 50    | 316%      |

Balanced Scorecard measures for the previous month will be available the 15<sup>th</sup> of each month.

**b. Accomplishments**

1. We have entered 40 long-term unemployed individuals who have been laid off work into On-the-Job Training on the NEG-OJT Program and have developed contracts with two machine shops in Tulsa and one welding shop in Locust Grove.



### **Initiatives**

1. The TERO Awards Banquet is scheduled for October 20, 2011.
2. Career Services is planning a Reverse Job Fairs for potential OJT-NEG participants for the first week of November.

**Group: Certified Indian Owned Businesses (Career and Commerce Services)**

**Month/Year of Report: October 2011**

**Program Highlights**

**a. Balanced Scorecard Measures**

| <b>Objective</b>  | <b>Metric</b>   | <b>2011 Goal</b>  | <b>Year to Date Achievement Notes/Comments</b>   |
|---|---|---|--|
| Effective Business Workshop Training                                | # Certified Indian-Owned Business Attendees and % indicating usefulness | 500/100%  | 765/100%   |
| Increase Certified Indian-Owned Business Procurement Awards         | % Certified Indian-Owned Business Procurement Awards                    | 75%   | 83.26%<br>Business Entities eligible procurement \$'s awarded to Certified Indian Owned vendors<br><ul style="list-style-type: none"> <li>• CNE - Unavailable</li> <li>• CN Government 84.34%</li> <li>• Health Entities 95.21%</li> <li>• CNI 65.83%</li> <li>• Waste Management 83.96%</li> </ul>  |
| Increase Cherokee Citizens employed                                 | % Cherokee Citizens (verified)  | Entity<br>CNE – 52%<br>CNB -<br>CN – 82.9%<br>Health -<br>CNI –<br>CRC –<br>Aerospace - | Business Entities - 69.50%<br><ul style="list-style-type: none"> <li>• CNE (CNE, CHL, WRD, CNSS) 62.71%</li> <li>• CNB (CNB, CNT, CSG) 55.25%</li> <li>• CN Government 80.42% (does not include IPA/MOA)</li> <li>• Health Entities 50.86%</li> <li>• CNI 70.03% (does not include service contract employees)</li> <li>• CRC 18.92% (not wholly owned by CN)</li> <li>• Aerospace 0% (not wholly owned by CN)</li> <li>• Waste Management 100%</li> </ul> |
| Increase Indian-Owned Business Certifications                       | # Newly Certified Indian-Owned Businesses                               | 80  | 107  |
| Effective One on One Training for Certified Indian Owned-Businesses | # of businesses receiving assistance/% finding useful                   | 300/95%   | 176/100%   |
| Certified Indian-Owned Business Receiving Financial Assistance      | % Certified Indian-Owned Business Loans in Portfolio                    | 85%   | 13.50% - Dollar Amount Loaned out<br>13.40% - Number of Loans  |
| Effective Usage of Fees Collected                                   | # Trained   | 100   | 29   |
| Effective Monitor of Work Sites – Construction and Housing          | # Monitoring Visits   | 90%   | 100% - 1832 sites monitored  |
| Effective Monitor of Bid Openings                                   | # and % Bid Openings Attended   | 100%  | 100% - 81  |
| Effective Resolution of Complaints – TERO and EEOC                  | % Complaints Resolved   | 100%  | TERO: 11 complaints filed; 10 resolved, 1 pending<br>EEOC: 5 complaint filed; 3 resolved, 2 pending  |

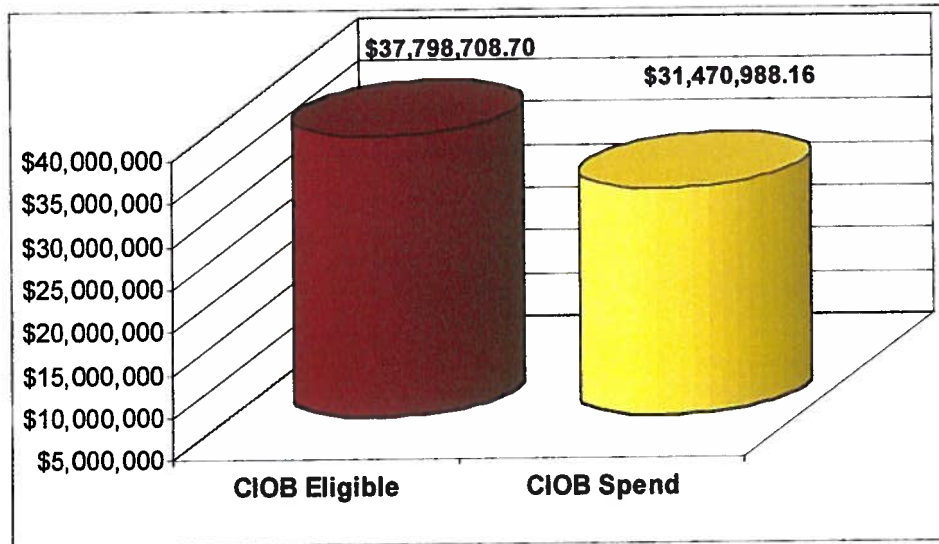
**b. Notable accomplishments:**

1. **Entrepreneur Expo** at Cherokee Nation had 10 teams from the Maryetta Youth Entrepreneurship Camp show case their businesses developed through the camp. The Expo was a success with each group of students earning no less than \$50 per team. The students will show case their businesses again at the Certified Indian Owned Business Fair in October and compete in the Entrepreneurship Day held at Sequoyah High Schools in the fall.

2. **Electronic Database of Vendors with NAICS coding phase I completed.** This database will be expanded and enhanced in 2012 for electronic opportunity notification, Indian-owned business growth, online bid and certification application submittal (in addition to paper bid submittal), automating determination of TERO eligible purchases and TERO bid awards.
  3. **Tulsa Bridge Program now accepts TERO certification as a minority certification.**
  4. **688 TERO Certified Indian-owned Businesses,** more than any other TERO program in the United States.
- c. Future plans/new initiatives:
1. **Cherokee citizen employment goals** set by business entities – this goal has been delayed for all businesses with federal contracts.
  2. **TERO certified CIOB Marketing Plan** to engage other state and tribal entities in accepting CN certification as a minority certification, thereby adding more value to CN certification.
  3. **Certified Indian-owned Business Vendor Fair scheduled for October 20, 2011 at Hard Rock Casino.** Last year over 120 vendors and 400 participants attended the Vendor Fair.
    - **Large External Vendors attending to explore the possibility of extending work to TERO vendors** – Boeing; Conoco-Phillips; State Farm; OK Dept of Transportation; Tulsa Housing Authority; Tulsa Bridge Program; OSU; Tulsa Transit; Army Corp of Engineers; and San Francisco Northern Rail.
    - **Workshops to be held at Vendor Fair include** – Global Marketing; Government Contracting; Minority Certification 8(a), Woman owned, HUBZone, and Minority Supplier Development Council; Social Media, Writing a Capability Statement, and a Small Business Resource Panel.
  4. **Electronic notification to TERO certified Indian-owned businesses** when a procurement opportunity they qualify for posts on [www.cherokeebids.org](http://www.cherokeebids.org).
  5. **CIOB Teaming Program** to increase competitiveness of CIOB on larger contracting opportunities. This program will aid smaller CIOB to find potential teaming partners and work together to jointly bid on projects or subcontract for each other.
  6. **Entrepreneurial Development workshops to be stored online for easy access** by businesses that cannot attend the live workshop.
  7. **Youth Entrepreneur Day and Business Plan Competition November 9 at SHS.** The focus this year will be on engaging schools that have not previously participated in the event.

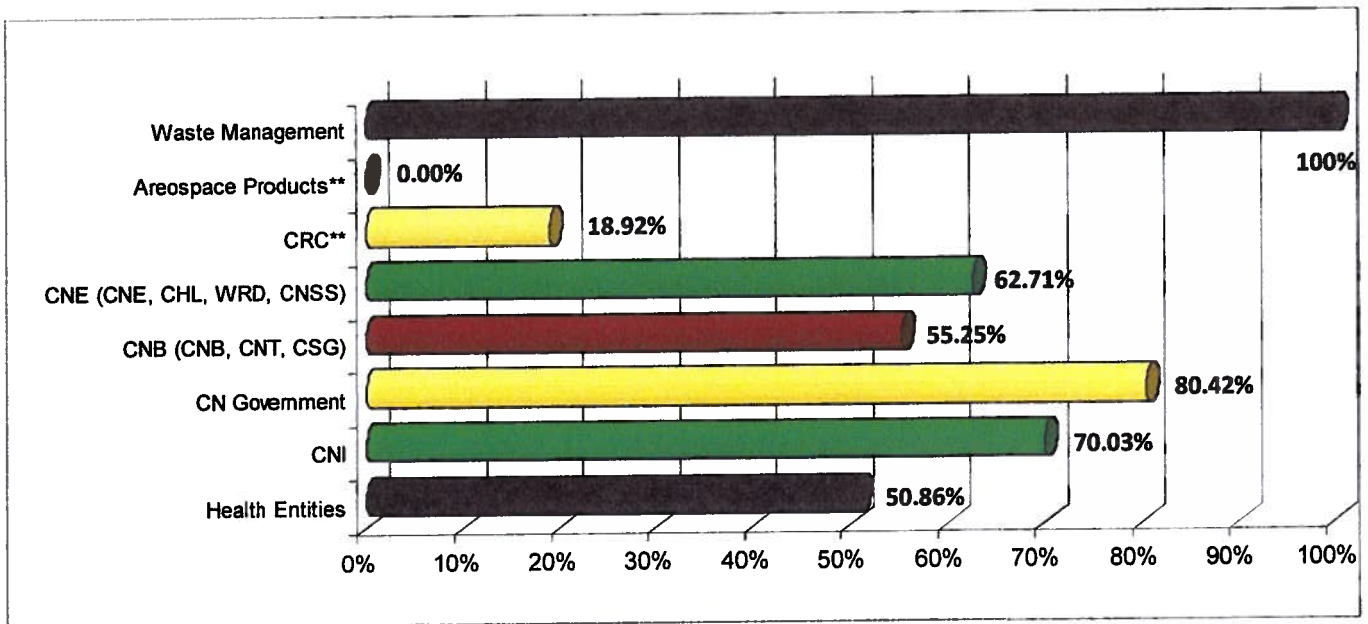
| <b>Business/Entrepreneur Workshops</b> |                      |               |                                    |
|--|----------------------|---------------|------------------------------------|
| <b>Date</b>                            | <b>Location</b>      | <b>Time</b>   | <b>Workshop</b>                    |
| October 13                             | RSU – Claremore      | 8 am to 5 pm  | Regional Summit 2011               |
| October 20                             | Hard Rock Casino     | 9 am to 7 pm  | Vendor Fair                        |
| October 24                             | RSU – Claremore      | 9 am to 4 pm  | Target Marketing                   |
| October 27                             | Hard Rock Casino     | 8 am to 10 pm | Understanding Banking Presentation |
| November 9                             | Sequoyah High School | 9 am to 2 pm  | Entrepreneurship Day               |
| November 10                            | Roland Casino        | 8 am to 10 pm | Understanding Banking Presentation |
| November 28                            | RSU – Claremore      | 9 am to 4 pm  | Time Management                    |
| December 1                             | Tahlequah Casino     | 8 am to 10 pm | Understanding Banking Presentation |
| December 19                            | RSU – Claremore      | 9 am to 4 pm  | Financing                          |

**83.26% of CIOB Eligible Procurement Opportunities were awarded to CIOBs**



\*\*Includes CN Government, CNI, and Health Entities

**69.50% of Employees are registered Cherokee Nation Citizens**



\*\*Companies majority, not wholly, owned

Group: Commerce

Month/Year of Report: October 2011

Group Leader: Anna Knight

Phone: 453-5532 Email: aknight@cherokee.org

Budget Highlights None

Program Highlights

a. Balanced Scorecard Measures

| Objective                   | Metric   | 2011 Goal                   | Year to Date Achievement Notes/Comments  |
|-----------------------------|--|-----------------------------|--|
| Investment in Economy       | Loan Dollars   | \$1,000,000                 | <b>Commercial: \$1,064,826.15</b><br><i>Approved Loans Pending Closing</i><br>• None Pending<br><br><i>Pending approval</i><br>• None Pending<br><br><b>Consumer: \$477,835.55</b> |
| Investment in Economy       | Tourism Dollars<br>a) Community Tourism<br>b) Tourism Business Development                           | a) \$50,000<br>b) \$100,000 | a) \$54,536.98 (income to artists/communities through tourism activities)<br>b) \$84,754.36 (financing tourism related businesses)   |
| Job Creation                | # Small Business Jobs Created/Maintained   | 100                         | 186  |
|                             | Percentage Cherokee (or Cherokee Family) Employed  | 100%                        | 88%  |
| Effective Business Training | # Attendees and % Indicating usefulness  | 500/95%                     | 1275 / 100%  |
| ON Holiday                  | 1. % Increase Sponsorships<br>2. % Increase in Community Games Participation/Holiday Cultural Events | a) 5%<br>b) 5%              | a) 23% increase over 2010<br>b) Community Games - Adult participation down by 10% and child participation up 15%; Holiday Cultural Events – Adult and child participation up 10%   |

b. Notable accomplishments

2. **Commercial Loans Closed –YTD Tahlequah** – Transportation (2.5), Retail (2), Artist (2), Restaurant (2), Artist (4), Construction (4), Construction (15), Restaurant (3), Auto Body (10), Artist (1), Medical Supply (10), Heavy Equipment (3.5), Artist (4), Recycling (4), Food Production (4), Handyman (2), Agriculture (2); **Claremore**- Retail (2.5); **Eucha** - trucking (3); **Vian** – Construction (1), Dog Kennel (2), Ag Loan (2), Concrete (2.5); **Vinita** - artist (1); **Kansas** – Construction (2); **Jay** - Beauty Salon (3); **Hulbert** - Agriculture (2); **Locust Grove** - Beauty Shop (2); **Sallisaw** - Salon (10); **Salina**- Beauty shop (1); **Stillwell** - Logging (13), Graphic Design (1), Artist (1), Ag Loan (1), Ag loan (1), Ag loan (1); **Okay** - Retail (2); **Oologah** - Retail (2); **Park Hill** - Artist (2); **Proctor** – Artist (2), Artist (2) **Peggs** – Construction (4); **Pryor** – Energy Assessment (4); **Collinsville** - Service (2), Manufacturing (5); **Muskogee** -Scrap Metal (2); **Ft Gibson** - Heavy Equipment (3); **Spavinaw** - Café (3); **Tulsa** - Artist (1), Artist (1); **Watts** - Ag loan (3); **Outside Referrals**-Restaurant (20), Photography (1).

3. Collateral for Commercial Loans Closed -

| Community    | Loan Purpose | Project Costs | Loan Amount | Collateral Discounted Value                              | Owners Equity | Jobs |
|--------------|--------------|---------------|-------------|--|---------------|------|
| Eucha        | Refinance    | \$80,000      | \$25,563.25 | Semi-truck lien = \$11,082<br>Dump truck lien = \$22,641 | 70%           | 3    |
| Pryor        | Start-up     | \$25,000      | \$20,418.37 | Equipment/inventory = \$10,000                           | 15%           | 4    |
| Collinsville | New License  | \$10,000      | \$3,061.23  | Equipment = \$25,000                                     | 70%           | 5    |

| Community | Loan Purpose | Project Costs | Loan Amount | Collateral Discounted Value   | Owners Equity | Jobs |
|-----------|--------------|---------------|-------------|---|---------------|------|
| Tahlequah | Expansion    | \$42,000      | \$25,536.74 | Ag lien = \$15,300<br>Title on truck = \$12,350<br>Lien on trailers = \$5,232 | 40%           | 2    |
| Hulbert   | Expansion    | \$32,000      | \$25,530.62 | Tractor titles = \$32,000   | 21%           | 2    |

1. **Charged Off Loans – Commercial:** Total – 3/\$69,084 (we have location on two clients – one has no assets or employment and one has new employment, which we will take steps to garnish; one client we already have judgment on but are self-employed still trying to serve for asset hearing); **Consumer:** Total – 14/\$6,910.30 (all employee loans still trying to locate former employees for legal action)
2. **Cherokee Art Center opened for the Cherokee National Holiday! 200 people visited** the center over the Holiday weekend and approximately \$600 of Cherokee art sold (most of it jewelry made by the silversmith class). Visitors, including many Cherokee artists, expressed great support of the Art Center and look forward to the formal opening in October/November. The center has space for up to 8 artist workrooms, and rooms/equipment for loom weaving, silversmithing, and pottery.
3. **Northeastern Oklahoma Rural Alliance (NORA)** submitting a HUD sustainable planning grant for 14 rural counties in northeastern Oklahoma (includes all of the Cherokee Nation, less Tulsa County plus Okmulgee County). Grant partners include Cherokee Nation, Creek Nation, Oklahoma Department of Commerce, NSU, RSU, Grand Gateway, EODD, and numerous towns/county governments and Chambers of Commerce throughout the region.
4. **Awarded US Treasury Department Community Development Financial Institutions financial assistance award - \$725,000.** This funding includes small loan programs for foreclosure prevention loans (up to \$4,000 per applicant) and non-profit or community organization loans (particularly to help organizations with reimbursable grants such as Oklahoma Arts Grants).

c. Future plans/new initiatives

1. **E-Commerce website for Art Center Gallery** to increase market opportunities for Cherokee artists.
2. **Youth Entrepreneur Day/Contest** to be held at **Sequoyah High School November 9**. Commerce staff will be working with rural schools regarding business plan training for the competition.
3. **Kitchen Incubator** for Cherokee farmers and food producers to earn supplemental income by preparing/packaging local foods for sale. **Creation of Food Sector entrepreneurial development and loan programs.**
4. **TERO vendor electronic bid opportunity notification.**

**Lending \$'s Available** (pending and approved/pending applications not considered)\*

|               |              |                     |              |
|---------------|--------------|---------------------|--------------|
| ▪ IRP:        | \$275,292.12 | ▪ ICDBG Adult:      | \$181,976.13 |
| ▪ Commercial: | \$374,525.56 | ▪ ICDBG Youth:      | \$65,712.31  |
| ▪ CDFI:       | \$230,150.59 | ▪ Consumer Lending: | \$268,656.36 |

Bank statements for September are not yet available.

ICDBG Adult grant is fully drawn down as of 8/31/11 high balance in bank account reflects loan draw downs that have not cleared to borrower.

| <b>Business/Entrepreneur Workshops</b> |                      |               |                                    |
|--|----------------------|---------------|------------------------------------|
| <b>Date</b>                            | <b>Location</b>      | <b>Time</b>   | <b>Workshop</b>                    |
| October 13                             | RSU – Claremore      | 8 am to 5 pm  | Regional Summit 2011               |
| October 20                             | Hard Rock Casino     | 9 am to 7 pm  | Vendor Fair                        |
| October 24                             | RSU – Claremore      | 9 am to 4 pm  | Target Marketing                   |
| October 27                             | Hard Rock Casino     | 8 am to 10 pm | Understanding Banking Presentation |
| November 9                             | Sequoyah High School | 9 am to 2 pm  | Entrepreneurship Day               |
| November 10                            | Roland Casino        | 8 am to 10 pm | Understanding Banking Presentation |
| November 28                            | RSU – Claremore      | 9 am to 4 pm  | Time Management                    |
| December 1                             | Tahlequah Casino     | 8 am to 10 pm | Understanding Banking Presentation |
| December 19                            | RSU – Claremore      | 9 am to 4 pm  | Financing                          |



**COUNCIL OF THE CHEROKEE NATION**  
**EXECUTIVE & FINANCE COMMITTEE REPORT**

**Group:** Cherokee National  
Historical Society

**Month/Year of Report:** July-Sept. / 2011

**Executive  
Director:**

Carey Tilley

**Phone:** 918-456-  
6007 ext.  
6151

**E-mail:** Carey-tilley@cherokee.org

**Cherokee National Historical Society**  
**Written Report to the Executive Finance Committee of the CN Council**  
**Thru September 30<sup>th</sup>, 2011**

***Mission: To preserve, promote, and teach Cherokee History and Culture.***

The third quarter at the Cherokee Heritage Center included two of the hottest months on record for our area. The heat did slow the growth in service numbers that we have been experiencing over the past few years. Still with over 36,000 people served, we are only 6% behind the pace of last year's high-water mark and remain up 49% from 2006 – the first full year of the Memorandum of Agreement with the Cherokee Nation.

Financially, we continue to be ahead of both 2010 and our budgeted projections in net income thanks in large part to a very significant private donation to the village project. It should be noted, however, that this donation is restricted and cannot be used to make up for cuts in programmatic funding. Unrestricted cash flow remains very tight but we have remained positive through the first three quarters of the year. Despite tough times, we are looking forward to healthy support for our Honoring Dinner and year-end annual fund campaign to keep us in the black for the sixth consecutive year.

Almost 10,000 people were on our grounds during the Cherokee National Holiday weekend to enjoy our Native American arts and crafts fair and Cherokee entertainment in addition to our museum and villages. Although the total numbers were down from last year, they still exceeded our average Holiday attendance with a record number on Sunday after the weather cooled.

The Cherokee Homecoming Art Show enjoyed strong artist participation and sales this year. This show which serves as a fundraiser for the CHC also put over \$43,000 in sales and prize money back into the hands of Cherokee artists. Sculptor, Troy Jackson was this year's Grand Prize winner. We are very grateful to CNE for their continued sponsorship of the show.

Our newest exhibition *Brother vs. Brother, the Civil War Exhibit* which tells the story of the Cherokee's during the American Civil War opened on October 10 and will remain in our front gallery through April 12<sup>th</sup>. Among the featured artifacts is a Bowie Knife presented to Stand Watie and the "Pin" of Watt Christie that identified his allegiance to his Cherokee brothers who shared his Union sympathies. The Ad Astra Foundation provided funding for this exhibition.

On October 6<sup>th</sup> & 7<sup>th</sup> the Cherokee Heritage Center hosted over 1,500 area school children and their teachers and chaperones for Ancient Cherokee Days. This annual event offers the students hands-on activities and demonstrations focusing on Cherokee life in the early 1700's. The record response to this year's event precipitated the addition of a third day on October 14<sup>th</sup> as well as a feature story on the front page of the local section of the Tulsa World on October 7<sup>th</sup> ([www.tulsaworld.com](http://www.tulsaworld.com)). I would like to call attention to CHC Education Director, Tonia Weavel for her efforts in leading the staff in making this event smooth, positive and memorable for so many students.

## COUNCIL OF THE CHEROKEE NATION EXECUTIVE & FINANCE COMMITTEE REPORT

Congratulations are due to our Archivist, Tom Mooney who was admitted into the Academy of Certified Archivists in September. This distinction is restricted to archivists who meet the rigorous standards of the academy. There are currently less than 12 active members in the state of Oklahoma. Tom has been a loyal employee of the Cherokee Heritage Center for over thirty years, including some very lean years. We are proud to see him get this well-deserved recognition as a leader in his field.

We are currently working with CN staff to finalize an agreement for lease/use of the land upon which we will build the majority of the Ancient Village. This Trust land had previously been leased to the Historical Society for use as a parking area. As the old lease was about to expire, the council approved lease of the land for the new village in August of 2009. After delays, we are close to finalizing an agreement that will allow the project to move forward in a manner that protects the commitment of the Historical Society and our donors. This is the last major hurdle to clear so that major construction can begin. In the meantime we are working with our partners at CNE to begin construction of the new village restrooms on Historical Society property. High construction bids have delayed the process but we anticipate resolution soon.

Our Honoring Dinner will be held on Saturday October 22<sup>nd</sup>. While this event is an important fundraiser for the Heritage Center, it is more than that as we take an opportunity to recognize the highest levels of Cherokee achievement through our Seven Star Award. I am very proud that this year we will honor John Ketcher and Barbara McAlister. Ms. McAlister will be given the *Modern Achievement Award* for the contribution she has made through her music. Her powerful and beautiful vocals have served as an inspiration to people throughout the world while bringing honor to the Cherokee people. Mr. Ketcher will receive the *Stalwart Award* for his lifetime commitment to preservation, promotion, and teaching of Cherokee history and culture. As a warrior, teacher, councilman, Deputy Chief, and ambassador, he has lived a life of public service that should be an example for us all. I hope you all will join us as we honor the contributions of these Cherokee patriots.

Once again I would like to thank the council for your support of the Cherokee Heritage Center and look forward to continuing to work with you to serve the Cherokee people. I encourage you to contact me if you have any questions or comments.

Sincerely,

*(submitted electronically)*

Carey L. Tilley  
Executive Director  
918-456-6007 ext. 6151  
918-457-0066 (cell)  
[Carey-tilley@cherokee.org](mailto:Carey-tilley@cherokee.org)

# COUNCIL OF THE CHEROKEE NATION BOARD REPORT

**Group:** Cherokee Nation Foundation      **Month/Year of Report:** October , 2011

**Executive Director/Group Leader:** Kimberlie A. Gilliland    **Phone:** 207 0950    **Email:**  
[ka.gilliland@cherokeemnationfoundation.org](mailto:ka.gilliland@cherokeemnationfoundation.org)

## **I Budget Highlights**

1. Farrington Book Fund-Matching total \$70,000
2. NSU 1:1 scholarship-Cherokee Promise Plus
3. At-large Tribal Council donation\$3120.00
4. Opened scholarship application September 1<sup>st</sup>- Completely online application Via Academic works.
5. Launched CNB & Foundation Youth Development Program (Cherokee Citizen Development Initiative FY12)
6. Launched CNB scholarship/loan program

## **II. Program Highlights**

### **Balanced Scorecard Measures**

1. Cherokee Scholars- Opened for juniors and sophomores on September 1<sup>st</sup> and closed September 15<sup>th</sup>. Will open to 7<sup>th</sup>, 8<sup>th</sup>, and 9<sup>th</sup> grade on March 1<sup>st</sup> 2012.
2. Counselor Enrichment- November 3<sup>rd</sup> Open to Indian Education Coordinators and Middle/High School Counselors.
3. Presenter at NSPA in October 2011- *Sovereignty in a multicultural world- Education to build a Nation.*

### **Accomplishments**

1. Established online application system in conjunction with the College Resource Center.
2. Established e-marketing and communication system
3. Electronic Newsletter launched
4. 5 year fundraising campaign and strategy launch end of October.

### **Plans/New Initiatives**

1. Cherokee College Boot Camp- College prep camp will be held at SHS this summer from June 17<sup>th</sup> to June 22<sup>nd</sup>. Camp is open to 90 Cherokee nation Citizens. We will host weekend seminars in conjunction with CN Leadership program.

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Cherokee Nation Foundation

AUGUST REPORT

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CHEROKEE NATION BUSINESSES

115 EAST DELAWARE  
TAHLEQUAH OK 74464

# TABLE OF CONTENTS

## AUGUST REPORT CHEROKEE NATION FOUNDATION

|  |    |
|--|----|
| Junior Achievement <i>Initiation and Development</i> .....           | 3  |
| Strategy & Timeline.....   | 4  |
| J.A. Pinpoint Map.....   | 5  |
| Cherokee College Prep <i>Initiation and Development</i> .....        | 6  |
| Timeline.....  | 7  |
| Cherokee Scholars <i>Initiation and Development</i> .....            | 8  |
| Programs.....  | 9  |
| CNB Scholarship/Loan Program <i>Initiation and Development</i> ..... | 10 |
| Appendix.....  | 11 |

**JUNIOR ACHIEVEMENT**  
INITIATION AND DEVELOPMENT

## PURPOSE

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The purpose of the Cherokee Junior Achievement Program is to increase the percentage of Cherokee high school graduates who are more equipped to enter and complete their college education. The Cherokee Junior Achievement program will help develop financial literacy as well as help strengthen bonds to the Cherokee language and Culture. The program will follow a traditional Junior Achievement course curriculum but will be taught by Cherokee Nation Business volunteers and/or teachers.

Youth Development programs for FY11 will consist of elementary, middle and high schools. The goal over the next two years is to create a cross section of Cherokee youth by tracking their development through out the J.A. program. FY11 will consist of 3 elementary school, 3 middle schools, and 2 high schools. Spring of FY12 will consist of 4 elementary schools, 2 middle schools, and 2 high schools.

- Elementary
  - Maryetta (116 students)
  - Claremore (312students)(Match through Claremore schools and J.A., CNB funds will pay for 106 Cherokee Students 312 students total)
  - Marble City
  - Cherokee Immersion
  - Rocky Mountain
  - Salina
  - Muldrow \*\*
- Middle School
  - Catoosa (Wells MS)
  - Maryetta
  - Sequoyah
  - Rocky Mountain
  - Marble City
- High School
  - Sequoyah
  - Catoosa
  - Claremore

Elementary schools scattered throughout the 14 counties will start with the Biztown program. This will allow the Foundation to start tracking student development at an early age. As students complete the Biztown curriculum they will move on to Economics of Success and eventually to the high school Company program. (Appendix A)

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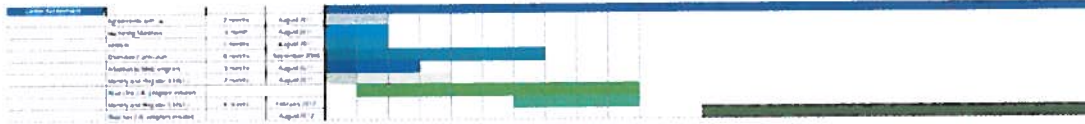
## STRATEGY

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In order to reach as many Cherokee Nation Citizens as possible the Foundation has developed a multi-tier approach to reaching Cherokee Youth. To begin with the J.A. programs will be taught in school as part of the school curriculum for schools that have a higher than 75% Cherokee Nation population. Schools that do not have a population higher than 75% Cherokee student body will be addressed in one of four ways

- Cherokee Nation's JOM (Johnson O'Malley) after school programs.
- Specialized lunch sessions
- Virtual and/or traveling classroom
- Partnership with School systems to include non-Cherokee and Cherokee students in the classroom

### J.A. PROJECT TIMELINE



### J.A. AND COLLEGE PREP CAMP

In order to measure the impact of the Junior Achievement programs, economic development classes and workshops have been arranged for areas that do not have access to the in/after school programs in the 2011-2012 school year.

In cooperation with CN Leadership Services the Foundation will conduct 5 workshops in the spring that will be open to 180 high school students. Students that attend the spring weekend sessions will have first priority for the College prep camp in the summer of 2012

| CHEROKEE STUDENTS SERVED THROUGH J.A. PROGRAMS | FALL 2011 | SPRING 2012 |
|--|-----------|-------------|
| High School Students                           | 68        | 391         |
| Middle School Students Served                  | 108       | 54          |
| Elementary Students Served                     | 222       | 89          |

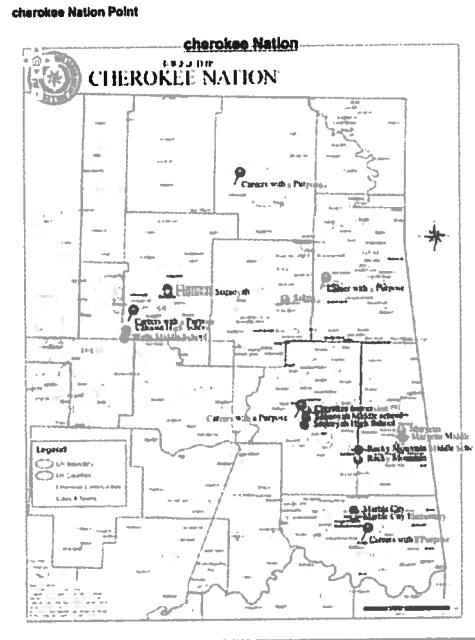
Table 1: Students in the J.A. Program School Year 2011 to 2012.



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J.A. PINPOINT MAP

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# CHEROKEE COLLEGE PREP

## INITIATION AND DEVELOPMENT

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### PURPOSE

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CCPC is designed to align with the diversity outreach initiatives of a college/university's Office of Admissions. This program is geared at addressing the underrepresented Cherokee population on college campuses. The Camp program is designed to work directly with Cherokee students and will be hosted with admissions representatives that will guide students through the application process.

The program is a pre-college prep program for Cherokee Nation high school students open to current Juniors( entering Seniors). Each summer students work with college counselors and college admissions officers in a five-day "crash course." The individualized program helps students select colleges suitable for them to apply to, get admitted to, and receive adequate financial aid. Over the course of the camp, students will complete college essays, resumes, a Junior Achievement course in success skills, the Common Application, and the FAFSA; interview skills, test-taking strategies (on the ACT and SAT), personal finance, and financial aid/scholarship information. Students will walk away with a stronger background in essay writing, a College prep binder and skills to help manage their scholarships and personal finances. (Appendix B)

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### STRATEGY

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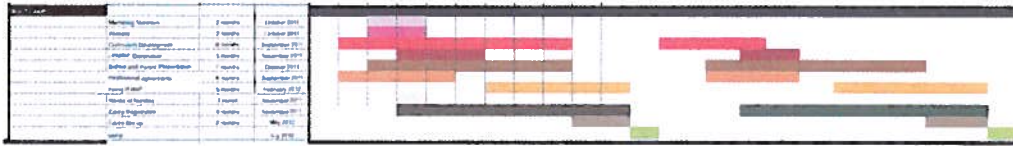
The Camp will be open to 90 students in the summer of 2012. The first Camp will be hosted at Sequoyah High School in Tahlequah June 17<sup>th</sup> thru June 22<sup>nd</sup> but will subsequently move to a large university campus in the summer of 2013.

The initial camp will be open to the incoming seniors only, as we have identified this group as the most lacking in college prep information. We strongly believe college prep should start in the 8<sup>th</sup> grade and will be putting programs in place to start educating parents on the planning process. Future camps will have two sessions; one for incoming seniors and one for more prepared incoming juniors.

The camp is limited to 90 students and in order to reach as many students as possible we will be hosting weekend sessions throughout the 14 counties. This will be taught in conjunction with the Cherokee Nation's leadership program and will use the Junior Achievement class. Preparing for success. The weekend courses will be open to incoming Seniors and incoming Juniors. The weekend sessions will reach 180 students.

In order to track rates of success in any program we need to track students over a period of time. By implementing the J.A. programs in elementary, middle school and high school we see a number of these students continue on to the college prep series.

**CCPC TIMELINE**



**CHEROKEE COLLEGE PREP CAMP-COUNCILOR ENRICHMENT PROGRAM**

As part of the CCPC the Foundation will host a Counselor Enrichment Program on November 3<sup>rd</sup> 2011 at the Hard Rock Casino Resort in Tulsa. The Counselor Enrichment Program will cover: Native American College Resource information, ACT / SAT information with an emphasis on how to improve student scores, as well as the College Application and how to help the student sell themselves. The session will focus on the importance of a strong-well-written essay, and why community services is important throughout the student's high school career.

Jay Rosner from the Princeton Review Foundation will be the keynote speaker and the working lunch session will focus on new ACT/SAT data research. The Gates Millennium Foundation will present a program overview and the following university's will host breakout sessions; Brown, Dartmouth, Princeton, Stanford, Oklahoma State, University of Oklahoma, University of Pennsylvania, and the University of Tulsa. (Appendix C)

# CHEROKEE SCHOLARS

## INITIATION AND DEVELOPMENT

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### PURPOSE

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The purpose of the Cherokee Nation Foundation Scholars Program is to increase the percentage of Cherokee high school graduates who are more equipped to enter and complete their college education. Scholars are high school students who have completed the Scholars Course of Study, a specific progression of academic coursework in math, science, language arts, and social studies.

The application is available online at <https://cherokeemnation.academicworks.com>. The profile used to apply for the Cherokee Scholars program will be used throughout the students high school and college career and can be used for all Cherokee Nation /Foundation and CNB scholarships.

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### STRATEGY

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The program will be available to high school sophomores and juniors until September 15<sup>th</sup> 2011. This will be the only year that the program will be opened up to high school students. This will allow us to see Cherokee Scholars students continue into the first prep camp as well as get older students entered into the Junior Achievement program.

Starting in the spring of 2012 the program will be open to 7<sup>th</sup> and 8<sup>th</sup> graders. The Foundation will conduct workshops at the local schools to help with the application process as well as help guide students through a STEM curriculum.

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### ELIGIBILITY

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- ~Must be a citizen of the Cherokee Nation
- ~Must be entering 7<sup>th</sup>, 8<sup>th</sup>, or 9<sup>th</sup> grade. (Public, Private or Home School)
- ~Must complete online application by September 15, 2011
- ~Must complete the Scholars Course of Study
- ~Must upload official transcripts at the end of each semester.
- ~Must pass each course with a minimum of a 2.5 GPA, and graduate from high school.

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### TIMELINE

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**PROGRAMS**

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**GWY JĀSGJLŃDŃ**

(ja la gi di na de hlo qua sgi)  
Basic Cherokee Scholars program

- (4) Credits of English,
- (3) Credits of Math (Algebra I, II and Geometry),
- (3) Credits of basic lab science (biology, chemistry, physics),
- (3.5) Credits in social studies (U.S., Oklahoma, world, geography, economics and government) and,
- (2) Credits in the Cherokee Language or the same foreign language.

**GWY DĥSWĥT**

(ja la gi a ni ga ta hna i)  
Prestigious Cherokee Scholars program (Thinkers)

This prestigious program is aimed at students that show leadership quality and take additional science & Math courses as well as Cherokee Language courses and complete the Cherokee Nation History Course.

- (4) Credits of English,
- (4) Credits of Math (Algebra I, II and Geometry, Trigonometry Calculus),
- (4) Credits of basic lab science (biology, chemistry, physics, Biology II, Chemistry II),
- (3.5) Credits in social studies (U.S, Oklahoma, world, geography, economics and government),
- (2) Credits in the Cherokee Language or the same foreign language.
- (1) Credit The Cherokee Nation History Course (summer course or online available).
- (1) Credit Cherokee Language (summer course, online, high school).

Appendix D

# CNB SCHOLARSHIP/LOAN PROGRAM

## INITIATION AND DEVELOPMENT

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### PURPOSE

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The Cherokee Nation Businesses scholarship is available to Cherokee Nation citizens who are pursuing higher education in a specific study area aimed at strengthening Cherokee Nation Businesses. Applicants must be enrolled full-time and accepted into a professional, masters or upper level bachelor's program or school and have an approved major degree plan on file. To be eligible, students must submit official transcripts at the end of each semester, maintain a grade point average that is in good standing with the school, must complete the Cherokee Nation history course, complete at least one paid summer internship within Cherokee Nation Businesses and sign a contract to work for Cherokee Nation Businesses after graduation. Approved areas of study are: accounting, finance, engineering (biomedical, chemical, mechanical, and electrical), corporate law, marketing, and mass communications.

The application is currently available online at <https://cherokeemnation.academicworks.com>.

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### STRATEGY

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The Foundation is conducting a nation wide search and working with diversity departments of major universities as part of an awareness and recruiting tool. Over the next 3 months the foundation will aggressively work with the following universities: University of Arkansas, Oklahoma State, University of Oklahoma, University of Tulsa, University of Texas, Dartmouth, Princeton, Brown, University of Pennsylvania, University of California (Berkeley and Davis).

In addition to working with diversity departments, Native American alumni programs and Native American clubs, the foundation will be also be conducting an online social media campaign as well as partnering with At-Large council members, Jack Baker and Julia Coates.

# APPENDIX

## APPENDIX A

### JUNIOR ACHIEVEMENT CURRICULUM

*JA Biztown*<sup>®</sup>



#### CURRICULUM OVERVIEW



#### UNIT ONE – COMMUNITY AND ECONOMY

**Lesson One: What is a Community?**  
Students learn how people are members of a community in which they live, work, share, and trade with others. Through hands-on activities, they learn about the rights and responsibilities of citizenship. Students take a pledge to become citizens of JA BizTown.  
Concepts: Citizenship, community, trade, business, rights, and responsibilities.

**Lesson Two: What is an Economy?**  
Students learn about the circular flow of economic activity model. Through problem-based learning activities, they learn how the real flow of goods, services, and resources (human, natural, and capital) between people and businesses, as well as the money flow that occurs for exchange purposes. Students begin to see how understanding these concepts will help them participate in the JA BizTown simulation.  
Concepts: Goods, services, resources (human, natural, and capital), economy, circular flow of economic activity.

**Lesson Three: What is Free Enterprise?**  
Students learn about how to allocate scarce resources. Through a series of critical thinking exercises, students recognize that resources are scarce and that people cannot have everything they want. Decisions must be made about what to produce, how to produce, and for whom to produce (basic economic questions). Students also learn that in a free enterprise system, as they will experience at JA BizTown, people and businesses have the freedom to make these decisions, coming together to exchange goods, services, and resources.  
Concepts: Scarcity, basic economic questions, free enterprise.

**Lesson Four: What Are Taxes?**  
Students learn that everyone cannot provide everything that people want. As they engage in a series of hands-on learning activities to prepare them for the JA BizTown simulation, students learn that governments play an important role in an economy by providing public goods and services, paid for by tax dollars.  
Concepts: Public goods and services, taxes.

**Lesson Five: What is Philanthropy?**  
Students learn that philanthropic activities are an important part of the free enterprise system. Students actively participate in critical thinking exercises as they begin to realize that people donate their "time" – skills, wealth, and volunteerism – to help others. Students learn about the important role that nonprofit organizations play in an economy, including the economy of JA BizTown.  
Concepts: Philanthropy, nonprofit organizations.

Unit One (BizConnect) is hereby reserved as available.

*JA Economics for Success*<sup>®</sup>

*JA Economics for Success* provides practical information about personal finance and the importance of identifying education and career goals based on a student's skills, interests, and values. It also demonstrates the economic benefits of staying in school. Six required, volunteer-led activities.

The key learning objectives listed beside each activity state the skills and knowledge students will gain.

## Session Titles and Summaries

### Session One: Mirror, Mirror

Students make choices to understand the concept of self-knowledge—their skills, interests, and values—and the structure of the world of work as they consider education, career, and other life choices.

### Key Learning Objectives

Students will be able to:

- Explain self-knowledge, including personal skills, interest, and values.
- Identify careers of interest and how they are classified within the world of work.

### Session Two: Choose Your Success

Students play the Choose Your Success game, in which the connection between personal finance, education, and career options is demonstrated.

### Key Learning Objectives

Students will be able to:

- Identify the link between personal finance, education, and career options.
- Apply decision-making to education and career decisions.

### Session Three: Keeping Your Balance

Students receive Occupation Cards and observe how different jobs provide different monthly salaries. Based on these monthly salaries, students evaluate the opportunity cost of their decisions to form a budget. They then compare their spending decisions to suggested amounts on the cards.

### Key Learning Objectives

Students will be able to:

- Recognize that a balanced budget is important for workers of all income levels.
- Differentiate between gross and net income.
- Name ways to balance a budget.

### Session Four: Savvy Shopper

Students examine how consumers pay for goods and services. They discuss the advantages and disadvantages of using cash and credit, and play a game that reinforces their understanding of the cost of credit.

### Key Learning Objectives

Students will be able to:

- Identify the opportunity costs associated with using cash and credit.
- Explain the advantages and disadvantages of using credit.
- Identify appropriate situations to use cash and credit.

### Session Five: Keeping Score

Students examine how a credit score is determined, and learn about the positive and negative consequences of a credit report.

### Key Learning Objectives

Students will be able to:

- Describe the favorable or unfavorable outcomes of a personal credit score.
- Explain actions that cause a credit score to go up or down.

### Session Six: What's the Risk

Students demonstrate that life involves risk and that insurance helps to reduce the financial consequences of loss or injury.

### Key Learning Objectives

Students will be able to:

- Identify financial risks.
- Explain how insurance provides a method to minimize risk.
- Identify the opportunity cost of having insurance.



*JA Economics for Success* enhances students' learning of the following concepts and skills:

**Concepts**– Budget, Credit, Credit score, Debt, Decision-making, Deductible, Gross income, Higher education, Insurance, Interest, Interests, Needs and wants, Net income, Opportunity cost, Policy, Premium, Risk, Self-knowledge, Skills, Values, World of work

**Skills**– Analyzing information, Critical thinking, Decision-making, Following directions, Interpreting data, Math calculations, Oral and written communication, Problem-solving, Reading for understanding, Role-playing, Self-assessment, Working in pairs and groups

*JA Economics for Success* was purposefully and strategically developed to align with academic content area. This program's focus on reading, writing, and mathematics standards ensures relevance in all classrooms affected by high-stakes testing.

*JA Economics for Success* is a series of six activities recommended for students in grades six, seven, and eight. The average time for each activity is 45 minutes. Extended Learning Opportunities were developed to enhance and extend core activities. *JA Economics for Success* provides interactive, take-home materials for students, including a CD-ROM supplement and a newsletter with directions to complete an online career assessment. Materials are packaged in a self-contained kit that includes detailed activity plans for the volunteer and materials for 32 students.

All JA programs are designed to support the skills and competencies identified by the Partnership for 21st Century Skills. These programs also augment school-based, work-based, and connecting activities for communities with school-to-work initiatives.

### *JA Company Program*<sup>®</sup>

*JA Company Program* encompasses business, entrepreneurship, and economics curriculum for students in grades nine through twelve. The program emphasizes business content, while providing a strong focus on social studies, mathematics, reading, and writing skills. The *JA Company Program* experience enhances students' classroom curriculum. Students are encouraged to use innovative thinking to learn business skills that support positive attitudes as they explore and enhance their career aspirations.

Through a variety of hands-on activities and technological supplements designed to support different learning styles, students develop a better understanding of the relationship between what they learn at school and their successful participation in a worldwide economy. Twelve volunteer-led activities are required.

The key learning objectives listed beside each activity state the skills and knowledge students will gain.

#### **Meeting One:**

Students work together to establish an effective and efficient team environment, while outlining specific leadership roles for the future company. Students create values and standards for the company and explore its vision, mission, and goals.

#### **Key Learning Objectives**

Students will be able to:

- Determine how fundamental leadership principles create an effective company environment.
- Identify the company's departmental structure and associated leadership roles.
- Discuss the company's values.
- Consider a company name.
- Discuss the company's Capitalization Plan.

**Meeting Two:**

Working as a company, students conduct officer elections and learn about each department's specific responsibilities during the company's Operation and Liquidation Phases.

**Meeting Three:**

The company enters the Context Phase of the program. During this phase, students use tools, such as market surveys and cost-benefit analysis, to determine potential products for their target market.

**Meeting Four:**

The company enters the Deal Phase of the program. During this phase, students select the top two or three product options for cost-benefit analysis.

**Meeting Five:**

The company enters the Business Opportunity Phase of the program. Students host a board meeting to approve the company's Business Plan, review implementation strategies, and accept the company Charter.

**Meeting Six:**

Materials needed for product production are ordered, and the company Business Plan is implemented. Students may take part in an extended learning opportunity.

**Key Learning Objectives**

Students will be able to:

- Classify the components of a Business Opportunity.
- Identify department responsibilities.
- Approve the company Charter Application and Bylaws.
- Initiate a company Capitalization Plan.

**Key Learning Objectives**

Students will be able to:

- Conduct market research to isolate a target market.
- Develop a market survey.
- Analyze product options.
- Generate questions regarding each department's Business Plan.

**Key Learning Objectives**

Students will be able to:

- Complete the Product Evaluation Form.
- Create sales goals for the company and individuals.
- Finalize and submit department Business Plans.
- Select a company name.

**Key Learning Objectives**

Students will be able to:

- Initiate the organization and/or production of the product.
- Maintain accurate, organized department records of all transactions.

**Key Learning Objectives**

Students will be able to:

- Initiate purchasing materials for production.
- Prepare records needed for company operations.
- Identify the Sales Order Form and the product sales process.

**Meeting Seven:**

Students continue to operate the company.

**Key Learning Objectives**

Students will be able to:

- Refine and implement all aspects of the company Business Plan.
- Prepare to sell the product to the defined target market.
- Initiate production.
- Maintain accurate, organized records of all transactions.

**Meeting Eight:**

Students continue to produce and sell their product. They learn about specific sales techniques that will assist them in reaching their sales goals.

**Key Learning Objectives**

Students will be able to:

- Identify effective sales techniques and strategies.
- Recognize ineffective production strategies and adjust accordingly.

**Meeting Nine:**

Students hold department meetings to share best practices and propose changes to current company operations.

**Key Learning Objectives**

Students will be able to:

- Continue sales and production of product.
- Refine departmental strategies.

**Meeting Ten:**

Students begin finalizing production, assess excess inventory, and prepare for the Board of Directors liquidation meeting.

**Key Learning Objectives**

Students will be able to:

- Identify and evaluate production and inventory needs for the final product sales.
- Begin to prepare all liquidation forms and records needed for the Annual Report.

**Meeting Eleven:**

Students explore Next Steps and learn how to apply what they have learned as a company to personal entrepreneurial pursuits.

**Key Learning Objectives**

Students will be able to:

- Explore the JA Student Center and JA Career Assessment tools.
- Create a Personal Action Plan.
- Complete all Liquidation Reports.
- Compile the Annual Report.

**Meeting Twelve:**

Students conduct the final Board of Directors liquidation meeting and approve the Annual Report.

**Key Learning Objectives**

Students will be able to:

- Distribute stockholder dividends.
- Celebrate their company's success.

*JA Company Program* enhances students' learning of the following concepts and skills:

**Concepts**—Business, Choices, Competition, Division of labor, Entrepreneur, Expenses, Fixed costs, Goods, Incentive, Income, Liquidation, Management, Marketing, Parliamentary procedure, Price, Productivity, Profit, Production, Research and Development, Services, Stock, Variable costs

**Skills**—Assembling products, Analyzing and interpreting information, Brainstorming, Consensus building, Critical reading, Gathering and organizing information, Group and self-assessment,

Interpreting production inventory, Oral and written communication, Making observations, Product analysis, Public speaking, Research, Synthesizing and evaluating information, Selling, Working in groups

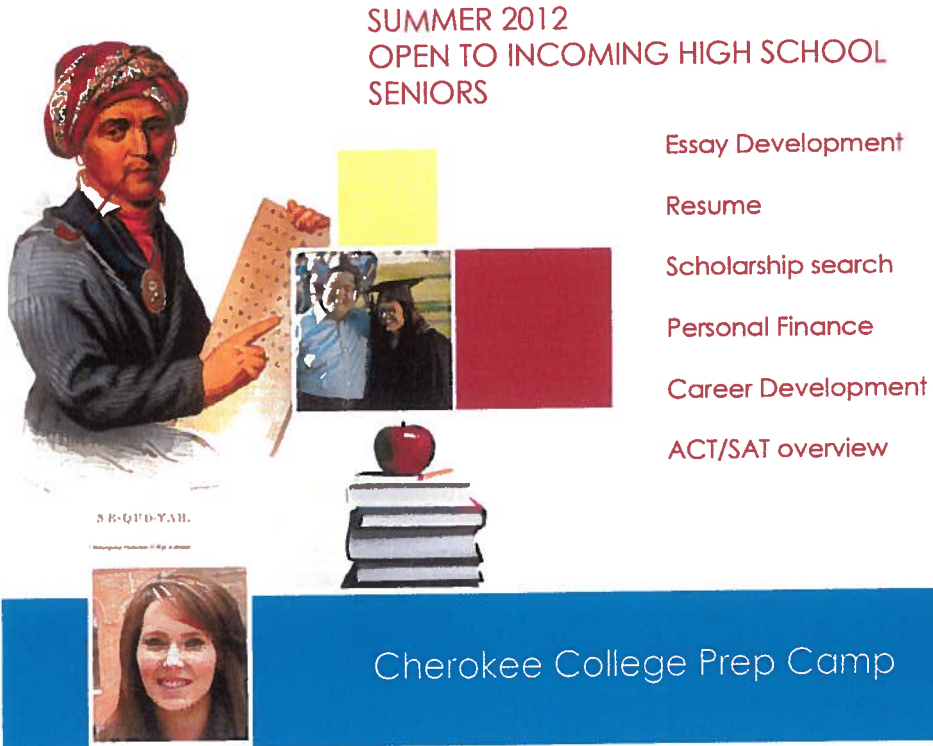
*JA Company Program* was strategically developed to align with academic content areas. The program's focus on mathematics, reading, and writing standards ensures relevance in all classrooms affected by high-stakes testing.

*JA Company Program* is a series of 12 meetings and is recommended for after-school high school students. The average time for each meeting is 90 to 120 minutes. Extended learning opportunities were developed to enhance and expand core activities. *JA Company Program* provides interactive, take-home materials for students, including access to an online career assessment at [www.ja.org](http://www.ja.org). Materials are packaged in a self-contained kit that includes detailed activity plans for the volunteer and enough materials for 24 students.

All JA programs are designed to support the skills and competencies identified by the Partnership for 21<sup>st</sup> Century Skills. These programs also augment school-based, work-based, and connecting activities for communities with school-to-work initiatives.

APPENDIX B

*Post Card Teaser- Nation Holiday*



SUMMER 2012  
OPEN TO INCOMING HIGH SCHOOL  
SENIORS

- Essay Development
- Resume
- Scholarship search
- Personal Finance
- Career Development
- ACT/SAT overview

58-010-YAH.  
Photography: Matthew J. Riggall

Cherokee College Prep Camp

## *JA Careers with a Purpose*<sup>®</sup>

*JA Careers with a Purpose* introduces students to the importance of seeking careers that help them realize their life potential and noble purpose. The program demonstrates the importance of positive values, life maxims, and ethical decision-making within the context of career and life decisions. Seven required, volunteer-led sessions.

The key learning objectives listed beside each session state the skills and knowledge students will gain.

### **Session One: A Sense of Purpose**

Students explore the various roles they will play in their lives and how their own skills, interests, and values will help define those roles.

### **Key Learning Objectives**

Students will be able to:

- Explain the concept of life roles.
- Express their skills, interests, and values.
- Select maxims that help define their noble purpose.

### **Session Two: What Do You Value**

Students discuss values and the ways in which they prefer to work. They explore scenarios in which their values are tested and work decisions are made, and then examine how they arrive at their decisions.

### **Key Learning Objectives**

Students will be able to:

- Define their values.

### **Session Three: What's in a Name?**

#### **Jobs vs. Careers**

Students explore the differences between a job and a career and learn how they can apply their skills, interests, and values to a career with a noble purpose.

### **Key Learning Objectives**

Students will be able to:

- Explain the differences between a job and a career with a noble purpose.
- Understand that their skills, interests, and values align with multiple career options.

### **Session Four: The World of Work**

Students explore the world of work and see how their skills, interests, and values align with various career clusters, pathways, and careers.

### **Key Learning Objectives**

Students will be able to:

- Identify a way to structure the world of work.
- Analyze their skills, interests, and values, and explore career clusters, pathways, and careers.

### **Session Five: Your Decisions**

Students make decisions as if they were employed in a real-world, high-growth, high-demand industry.

### **Key Learning Objectives**

Students will be able to:

- Follow a decision-making process to make choices about work.

### **Session Six: Your Code of Conduct**

Students discuss ethics in the workplace and understand how personal ethics and business ethics intersect.

### **Key Learning Objectives**

Students will be able to:

- Explain how personal ethics can affect business decisions.

**Session Seven: Take Action**

Students use a decision-making process to consider post-high school career options.

**Key Learning Objectives**

Students will be able to:

- Make a decision about what they plan to do in the future.

*JA Careers with a Purpose* enhances students' learning of the following concepts and skills:

**Concepts**—Career, Career choices, Job, Life roles, Maxim, Noble purpose, World of work

**Skills**—Analyzing information, Building self-confidence, Categorizing data, Oral and written communication, Public speaking, Working in groups

*JA Careers with a Purpose* is a 7-session course and is recommended for students in grades 9-12. Instructional materials are packaged for 32 students and include detailed activity plans for the volunteer, workbooks for students, and consumable materials to be used in the classroom.

All JA programs are designed to support the skills and competencies identified by the Partnership for 21<sup>st</sup> Century Skills. These programs also augment school-based, work-based, and connecting activities for communities with school-to-work initiatives.

*JA Success Skills*<sup>®</sup>

*JA Success Skills* meets the needs of a diverse group of high school students by providing engaging, academically enriching, and experiential learning sessions in work-readiness education and career perspectives. Seven required, volunteer-led sessions.

The key learning objectives listed beside each session state the skills and knowledge students will gain.

**Session One: It's My Life**

Students are introduced to the 16 Success Skills. Working in groups, they evaluate sample resumes to determine which job candidate they would hire.

**Key Learning Objectives**

Students will be able to:

- Identify personal work-readiness skills.
- Complete a personal skills assessment.
- Explore connections between their personal assessment and their dreams, values, goals, and skills.

**Session Two: Listen Up**

Working with partners, students participate in a role-playing activity designed to develop effective speaking and listening skills. Using verbal and nonverbal cues, they learn how to build rapport with others.

**Key Learning Objectives**

Students will be able to:

- Explore strategies of effective formal and informal workplace communication.
- Identify nonverbal communication uses and implications.
- Complete an informal self-assessment.

### **Session Three: Stay Connected**

By analyzing case studies and completing a puzzle activity, students recognize the need for teamwork and cooperation in the workplace.

### **Key Learning Objectives**

Students will be able to:

- Identify the role of cooperation, integrity, and respect in effective teamwork.
- Evaluate strategies for working effectively with others to achieve a mutual goal.
- Complete an informal self-assessment.

### **Session Four: Think Win/Win**

Working in teams, students develop solutions to potential workplace conflicts. They consider win/win, win/lose, and lose/lose responses to conflict.

### **Key Learning Objectives**

Students will be able to:

- Evaluate and apply effective speaking and listening skills to resolve conflict.
- Identify and implement win/win solutions to conflict.
- Complete an informal self-assessment.

### **Session Five: Work Smart**

Working in groups, students participate in a game show in which they practice their decision-making skills by solving common workplace problems.

### **Key Learning Objectives**

Students will be able to:

- Identify and apply strategies necessary for effective problem solving in real-life contexts.
- Complete an informal self-assessment.

### **Session Six: The Marketing Spin**

Working in groups, the students practice the Success Skill Reflect and Evaluate. They identify the connection between advertising a product and promoting themselves.

### **Key Learning Objectives**

Students will be able to:

- Analyze and assess product advertising.
- Present selected products based on advertising information.
- Assess and evaluate personal information and prepare a resume.

### **Session Seven: It's My Future**

During this final session, students participate in mock employment interviews. They review the 16 Success Skills presented throughout the course of the program.

### **Key Learning Objectives**

Students will be able to:

- Identify effective interviewing skills.
- Evaluate peers and provide feedback.
- Reflect on the *JA Success Skills* experience.

*JA Success Skills* enhances students' learning of the following concepts and skills:

**Concepts**– Building rapport, Careers, Career choices, Choices, Communication, Conflict resolution, Cooperation, Data collection, Effective teamwork, Evaluating information, Job interview, Marketing, Oral communication, Problem-solving, Reflect and evaluate, Resolve conflict, Synergy, Values

**Skills**– Active listening, Analyzing information, Analyzing points of view, Brainstorming, Categorizing data, Cooperation, Critical thinking, Deductive reasoning, Interpreting information, Oral and written communication, Problem-solving, Public speaking, Reflect and evaluate, Self-assessment, Synthesizing and evaluating information, Working in groups

*JA Success Skills* is a 7-session course and is recommended for students in grades 9-12. Instructional materials are packaged for 32 students and include detailed activity plans for the volunteer, workbooks for students, and consumable materials to be used in the classroom.



All JA programs are designed to support the skills and competencies identified by the Partnership for 21<sup>st</sup> Century Skills. These programs also augment school-based, work-based, and connecting activities for communities with school-to-work initiatives.

### *JA Personal Finance*<sup>®</sup>

*JA Personal Finance* introduces students to the importance of making wise financial decisions. The program demonstrates the importance of planning, goal setting, and thoughtful decision-making within the context of personal financial decisions. Five required, volunteer-led sessions. Twenty-four additional teacher-led sessions available.

The key learning objectives listed beside each session state the skills and knowledge students will gain.

#### **Session One: A Month in the Life**

Working in groups, students play the Balance, Break Even, or Broke Game. They examine the concept of budgeting and learn how their daily chores affect their ability to save for the future.

#### **Key Learning Objectives**

Students will be able to:

- Explain the purpose of setting goals.
- Make wise financial decisions that meet personal goals.

#### **Session Two: From Dreams to Reality**

Working in groups, students complete personal investment guides. They discuss investment options and plan for their financial futures.

#### **Key Learning Objectives**

Students will be able to:

- Explain the difference between income and growth investments.
- Demonstrate a basic understanding of various investment options.
- Plan investment strategies for today and for the future.

#### **Session Three: Your Credit, Your Future**

Working in groups, students evaluate scenarios related to credit. They discuss credit options and make decisions to avoid common credit pitfalls.

#### **Key Learning Objectives**

Students will be able to:

- Describe the advantages and disadvantages of credit.
- Plan how to use credit now and in the future.

#### **Session Four: The Case of the Missing Identity**

Working in groups, the students evaluate behavior that contributes to identity theft, and learn to take necessary actions to protect their identity.

#### **Key Learning Objectives**

Students will be able to:

- List the dangers of identity theft.
- Recognize threats to their good credit and avoid them.

#### **Session Five: Protect Yourself**

Working in groups, students play the Make It Match Game. They explore different types of insurance and identify how each type provides protection.

#### **Key Learning Objectives**

Students will be able to:

- Examine and describe the basic types of insurance.
- Determine their current and future insurance needs.

*JA Personal Finance* enhances students' learning of the following concepts and skills:

**Concepts**—Goal setting, Financial choices, Pay yourself first, Budgeting, Saving, Spending, Investment, Saving, Credit, Identity theft, Fraud, and Insurance

**Skills**—Decision making, Organization, Financial planning, Analyzing information, Categorizing data, Oral and written communication, Public speaking, Group work, and Reading comprehension

*JA Personal Finance* is a 5 session volunteer-led course, with the addition of up to 24 teacher-led sessions, and is recommended for students in grades 9-12. Instructional materials are packaged for 30 students and include detailed activity plans for the volunteer and consumable materials to be used in the classroom.

All JA programs are designed to support the skills and competencies identified by the Partnership for 21<sup>st</sup> Century Skills. These programs also augment school-based, work-based, and connecting activities for communities with school-to-work initiatives.

APPENDIX C

*Councilor Enrichment Program*

**Admitted!**  
How to Sell the Standout Student

Cherokee Nation Foundation & Cherokee Nation Businesses invite all Indian Education Coordinators and High School Counselors to join us for an extraordinary Counselor enrichment event.

Thursday, November 3, 2011  
Hard Rock Casino Resort



770 West Cherokee Street, Cowles, OK 74015

This Counselor Enrichment Program will cover:  
Native American College Resource information  
ACT / SAT information-how to improve student scores  
College Application -How to help your student sell themselves  
The importance of a strong, well written essay  
Why community services is important

**Agenda**

8:00-8:30 – Registration, Breakfast

8:30-9:15 – *Education As a Nation Building Project*  
Kimberly Gilliland, Executive Director of the Cherokee Nation Foundation & Gregg Simmons, Manager of the CN College Resource Center

9:15-9:35 Gates Millennium Foundation - Program Overview

9:45-10:00- Questions / Answers

10:00-10:15- Break

10:15-11:45 - Breakout Sessions - 2 Admissions officers per group - They will facilitate discussing outstanding application versus lacking application

11:45 -12:00 Break

12:00-1:30 - Working Lunch - Speaker Jay Rosner, Princeton Review Foundation, Researches ACT / SAT testing

Keynote Speaker  
**Jay Rosner,**  
Princeton Review Foundation

Brown University

Dartmouth College

Gatei Foundation

Princeton University

Stanford University

Oklahoma State University

University of Oklahoma

University of Pennsylvania

University of Tulsa

OPEN TO ALL SUPERINTENDENTS  
SCHOOL COUNSELORS  
JCM COORDINATORS  
&  
VOLUNTEERS



CWY D8P8 SJ06i  
Cherokee Nation Foundation

To Register please contact: Heather Sourjohn  
heather.sourjohn@cherokeefoundation.org  
(918) 207-0950

The Cherokee Nation Foundation is a 501(c)(3) organization.

## Cherokee Nation Foundation

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## Cherokee Scholars

The purpose of the Cherokee Nation Foundation Scholars Program is to increase the percentage of Cherokee high school graduates who are more equipped to enter and complete their college education. Scholars are high school students who have completed the Scholars Course of Study, a specific progression of academic coursework in math, science, language arts, and social studies.

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#### Basic Cherokee Scholars program

- (4) Credits of English,
- (3) Credits of Math (Algebra I, II and Geometry),
- (3) Credits of basic lab science (biology, chemistry, physics),
- (3.5) Credits in social studies ( U.S, Oklahoma, world, geography, economics and government) and,
- (2) Credits in the Cherokee Language or the same foreign language.

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#### Prestigious Cherokee Scholars program (Thinkers)

This prestigious program is aimed at students that show leadership quality and take additional science & Math courses as well as Cherokee Language courses and complete the Cherokee Nation History Course.

- (4) Credits of English,
- (4) Credits of Math (Algebra I, II and Geometry, Trigonometry Calculus),
- (4) Credits of basic lab science (biology, chemistry, physics, Biology II, Chemistry II),
- (3.5) Credits in social studies ( U.S, Oklahoma, world, geography, economics and government),
- (2) Credits in the Cherokee Language or the same foreign language.
- (1) Credit The Cherokee Nation History Course ( summer course or online available).
- (1) Credit Cherokee Language (summer course, online ,high school).

#### Eligibility

- Must be a citizen of the Cherokee Nation
- Must be entering 7th, 8th, or 9th grade. (Public, Private or Home School)
- Must complete online application by September 15, 2011
- Must complete the Scholars Course of Study
- Must upload official transcripts at the end of each semester.
- Must pass each course with a minimum of a 2.5 GPA, and graduate from high school.

#### For Application of Contact Information:

Cherokee Nation Foundation, Scholars Program  
 115 E. Delaware, Tahlequah, OK 74464 ~ Visit [www.cherokeefoundation.org](http://www.cherokeefoundation.org)  
 (918) 207-0950 ask for Heather Sourjohn