



CHEROKEE NATION™ **Businesses**

Executive and Finance Report
Consolidated Financial Information

June 2015

Cherokee Nation Businesses

Executive and Finance Report

June 2015

Budget Highlights

- June 2015 CNB consolidated net income of \$8.3 million was unfavorable to a budgeted \$9.4 million and \$528,000 lower than prior year. Consolidated revenue was \$1.5 million above budget and exceeded the previous year by \$8.9 million.
- CNE EBITDA of \$15.0 million was consistent with budget. Higher gaming revenue was driven by the newly opened Roland facility that opened during May and higher than anticipated revenue at the West Siloam Springs and South Coffeyville properties. Total revenue for June 2015 was \$48.3 million and was \$1.5 million above a budget and \$3.4 million ahead of last year.
- Technology Portfolio EBITDA of \$995,000 was \$220,000 below budget. June revenue was consistent to budget. The unfavorable variance was due to decreases in revenue from projects within CNTS.
- CNI EBITDA loss was \$517,000 unfavorable to budget due to a shortfall in revenue. Total revenue of \$5.6 million was \$980,000 below budget.
- The CNB Parent Company EBITDA was \$78,000 favorable to budget, primarily due to higher than anticipated revenue from the partially owned subsidiaries.
- Construction Services EBITDA was \$184,000 above budget. Total revenue of \$4.6 million was \$1.4 million above budget. The favorable variance was driven by earlier start dates than projected on the Dover 206 project as well as the Central Commons and Parking project.
- Combined, EBITDA at all other entities were \$136,000 below budget.

Capital Expenditures

June YTD capital expenditures were \$117.5 million for all entities.

- CNE: \$87.3 million
 - Expansion: \$73.3 million – Roland and South Coffeyville properties, road improvements & Cherokee Springs Business Park
 - Strategic: \$8.1 million – Cherokee Tower Renovation, Bakery & Room Service Kitchen Renovation, Catoosa Access Control, Surveillance Infrastructure Upgrade, & Casino Cash Trac Cage Management System
 - Maintenance - \$5.8 million – Art Procurement, Digital Radio Conversion, IT Asset Management Tool, & Fleet Vehicles
- CPM: \$25.5 million – Health clinic construction, 4th Street Property & CN Housing Projects
- CNCR: \$915,000 – New Home Construction Program
- CNB: \$3.5 million – IT Maintenance & Upgrades & CN Economic Development Trust Authority Capital Grant
- CNI: \$124,000 – Purchase new vehicles & machines

Financing

- CNB has no outstanding borrowings as of June 30, 2015.

Cherokee Nation Entertainment

Executive and Finance Report

June 2015

Budget Highlights

CNE

thousands (000's)

	<u>Period</u>	<u>Actual</u>	<u>Budget</u>	<u>Variance</u>	<u>%</u>
• Revenue	Month -	\$48,288	\$46,770	\$1,517	3%
• Operating Expenses	Month -	\$33,287	\$31,740	(\$1,548)	5%
• EBITDA	Month -	\$15,000	\$15,031	(\$30)	0%

Operating Highlights

- CNE EBITDA of \$15.0 million in June was consistent to budget.
- Total revenue of \$48.3 million was \$1.5 million above budget. Higher than anticipated total revenue was primarily the result of the newly opened Roland facility that opened during May as well as higher than anticipated revenue at the West Siloam Springs and South Coffeyville properties. Food and beverage revenue contributed \$400,000 to the positive variance, which was driven by higher sales in the Food Court and Buffet at the Hard Rock property, the Buffet at the Roland property and sales at the South Coffeyville casino.
- Total operating expense of \$33.3 million was \$1.5 million unfavorable to budget. The unfavorable variance primarily resulted from higher expenses associated with higher revenue as well as higher than anticipated employee costs.
- The South Coffeyville Casino opened February 16th, 2015. The 17,000 square foot facility offers 300 games. The South Coffeyville casino opened ahead of the budgeted opening date of April 1st.
- CNB has agreed to lease property adjacent to the Hard Rock Casino to Woodmont Outlets, which plans to invest \$80 million into premium outlet shops to be called, "The Cherokee Outlets." The Outlets, along with a new Entertainment area, called "The District," is expected to be completed in 2016.
- CNB also announced plans for the Cherokee Springs Plaza, which will include retail, restaurants, auto sales lots, office space, convention space, two hotels, and a casino adjacent to the Cherokee Springs golf course in Tahlequah.
- Groundbreaking for the Roland property took place on April 29th, 2014 for a new casino and hotel. The Roland casino opened on May 19th, 2015, with the hotel scheduled to open the first quarter of FY16.
- The Creek Casino in Tulsa is planning a \$335 million expansion including a 500 room hotel tower, new casino and restaurant, pool bar, theater and event center, with an expected completion date of 2016.

Capital Expenditure Highlights – Year to Date

- Expansion related costs for South Coffeyville and Roland – \$72.1 million
- Cherokee Tower Renovation - \$2.1 million
- Surveillance Infrastructure Upgrade - \$1.9 million
- Bakery & Room Service Kitchen Renovation - \$601,000

Cherokee Nation Industries

Executive and Finance Report

June 2015

Budget Highlights

CNI

thousands (000's)

	<u>Period</u>	<u>Actual</u>	<u>Budget</u>	<u>Variance</u>	<u>%</u>
• Revenue	Month -	\$5,559	\$6,540	(\$980)	-15%
• Operating Expenses	Month -	\$6,345	\$6,808	\$463	-7%
• EBITDA	Month -	(\$786)	(\$268)	(\$517)	-193%

Operating Highlights

- EBITDA loss was \$786,000, which was \$517,000 unfavorable to budget. The negative variance was due to a decrease in revenue primarily from the Manufacturing segment, which lowered consolidated margins by 6 points. The negative variance in EBITDA to the prior year of \$128,000 was primarily due to lower margins associated with the revenue mix between the Manufacturing and Distribution segments, offset by lower operating expenses.
- Total revenue of \$5.6 million was \$980,000 below budget. The Distribution segment revenue was \$4.0 million, which was \$294,000 over budget. The Manufacturing segment revenue was \$1.5 million, which was \$1.3 million below budget primarily due to customer delays on the Sikorsky S300 contract.
- Total operating expenses were \$6.3 million, which was \$463,000 favorable to budget. Cost of goods sold were \$486,000 lower than budget due to the lower revenue. Employee cost was favorable to budget by \$87,000 due to several open positions. Other operating expense was \$110,000 unfavorable to budget primarily due to healthcare costs which was \$135,000 higher than budget.

Technology Portfolio

Executive and Finance Report

June 2015

Budget Highlights

Tech

<i>thousands (000's)</i>	<u>Period</u>	<u>Actual</u>	<u>Budget</u>	<u>Variance</u>	<u>%</u>
• Revenue	Month -	\$12,761	\$12,785	(\$25)	0%
• Operating Expenses	Month -	\$11,765	\$11,570	(\$195)	2%
• EBITDA	Month -	\$995	\$1,215	(\$220)	-18%

Operating Highlights

- The IT Portfolio generated revenue of \$12.8 million which was consistent to budget and \$1.5 million ahead of prior year.
- June EBITDA margin of 7.8% was unfavorable to a budget of 9.5%. This period's decrease in profitability was due to decreases in CSG and CNTS on projects with the US Forrest Service and USACE projects. The US Forrest Service contract was completed in May with a delay in the follow-on effort. The anticipated follow-on award is expected July. For the USACE project, the customer scaled back the effort causing an impact to profit during the month of June.
- Revenue from CSG and CNT of \$3.8 million was favorable to budget by \$470,000. The favorable budget variance was due to increased activity on the BIA contract and the US Fish and Wildlife contract in CNT. Total operating expenses for CSG and CNT of \$3.4 million were unfavorable to budget by \$320,000. The budget variance was due to the US Forest Service Contract ending in May and additional staffing costs for the USDA Aphis project.
- CNGS, CNTS and CNMC revenue was \$8.7 million which was unfavorable to budget by \$351,000. The unfavorable variance was due to decreased revenue in CNTS projects with US Air Force and USACE. The US Air Force contract had decreased activity for the month resulting in reduced revenue. The scope of the USACE project was reduced also resulting in a decrease in June's revenue. CNGS, CNTS, and CNMC operating expenses of \$8.0 million were unfavorable to budget by \$6,000. The unfavorable variances in operating expenses compared to budget are attributable to the increase in bid and proposal costs invested for winning new contracts.
- Cherokee Nation Assurance (CNA) revenue of \$274,000 was unfavorable to budget by \$143,000. The unfavorable variance was due to decreased revenue from the US Coast Guard and CNE contracts. Additional work for the US Coast Guard contract is slow to develop. CNE revenue impact is timing differences to budget. Operating expenses from CNA of \$279,000 were favorable to budget by \$130,000. The favorable variance was attributable to the decreased cost in contracts with CNE.

Other Diversified Businesses

Executive and Finance Report

June 2015

EBITDA Budget Highlights

Other Diversified

	<u>Period</u>	<u>Actual</u>	<u>Budget</u>	<u>Variance</u>	<u>%</u>
• CNSD	Month -	(\$76)	\$59	(\$135)	-230%
• Construction	Month -	\$383	\$199	\$184	92%
• CMS / CNHS	Month -	\$82	\$89	(\$8)	-9%
• Aerospace Products S.E.*	Month -	\$379	\$5	\$374	7480%
• CCRC*	Month -	\$267	\$97	\$170	175%

APSE and CCRC are reported on net income instead of EBITDA as they are partially owned subsidiaries

Operating Highlights

- **CNSD** EBITDA loss was \$135,000 below budget. The unfavorable variance to budget was due to decreased activity on the higher margin SAMD contract, and increased activity on lower margin projects in CNRW and CNSD.
- **Construction** an EBITDA of \$383,000 compared to a budgeted EBITDA of \$199,000. The favorable EBITDA variance was driven by the increased revenue from the Dover 206, Central Commons, and Parking project.
- **Healthcare** Portfolio EBITDA of \$82,000 had an unfavorable variance of \$8,000 to the budgeted EBITDA of \$89,000.
- **APSE** net income was \$379,000 in June 2015 resulting in a favorable variance to budget of \$374,000 and to prior year of \$384,000.
- **CCRC** net income of \$267,000 in June compared to a budgeted net income of \$97,000. The increase in net income was attributed to higher revenue on the Ft. Bliss tank trails project.

COUNCIL OF THE CHEROKEE NATION
EXECUTIVE & FINANCE COMMITTEE REPORT

Group: Financial Resources

Month/Year of Report: July 2015

Treasurer: Lacey Horn

Phone: 207-3902

E-mail: lacey-horn@cherokee.org

- I. Budget Highlights – through June
 - a.) Financial Resources – 78% spent
 - b.) Treasurer – 74% spent
 - c.) IIM – 81% spent
 - d.) Acquisition Management – 67% spent
 - e.) Records Management – 75% spent
 - f.) Support Services – 79% spent
 - g.) Grants Management - 68% spent
 - h.) Grant Development – 43%
 - i.) Fleet Management – 55%
 - j.) Employee Performance Incentive – 33% spent
- II. Program Highlights
 - a.) Balance Scorecard Measures
 - 1. Complete FY14 Audit – 100% Complete
 - 2. Obtain Unmodified Audit Opinion – 100% complete
 - 3. No Material Weaknesses on Single Audit – 100% complete
 - 4. Obtain GFOA Award for FY13 CAFR – 100% complete
 - 5. Reports completed & submitted by due dates – 100% complete for reports due by 7/31/2015
 - b.) Accomplishments
 - 1. FY16 Comprehensive budget process continues
 - c.) Upcoming Events
 - 1. FY16 Comprehensive budget process complete

COUNCIL OF THE CHEROKEE NATION
EXECUTIVE & FINANCE COMMITTEE REPORT

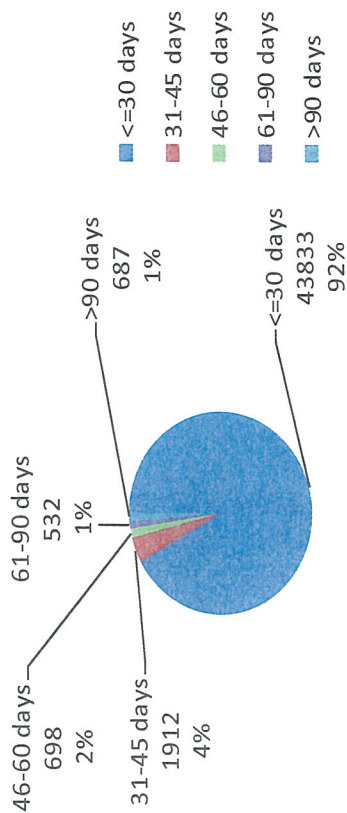
Cherokee Nation Acquisition Management Year-To-Date Report Over \$5,000 Transactions October 1, 2014 through September 30, 2015		% of sub-total - TERO vendor submitted Bid
Award to TERO Vendor	\$ 19,564,735.91	94.92%
Award to non-TERO Vendor	\$ 1,047,685.38	5.08%
Sub-total bids with a TERO vendor participating	\$ 20,612,421.29	100.0%
Bid - no bids submitted by TERO Vendors	\$ 1,646,282.71	
October 1, 2014 through June 30, 2015		

COUNCIL OF THE CHEROKEE NATION EXECUTIVE & FINANCE COMMITTEE REPORT

April 1, 2015 - June 30, 2015

Row Labels	APP INVOICE 2	APP TRAN	PMT AMT 6
<=30 days	43,833	58,055,159.46	
31-45 days	1,912	4,611,813.98	
46-60 days	698	2,589,944.88	
61-90 days	532	3,133,751.30	
>90 days	687	1,291,542.55	
Grand Total	47,662	69,682,212.17	

Invoice Payment Comparison



Group: Career Services- Executive and Finance Month/Year of Report: July, 2015
 Executive Director: 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

	<i>June</i>	<i>YTD</i>	<i>Goal</i>	<i>% of Goal</i>
<i>GED Completions</i> – includes individuals completing and receiving a GED or High School Diploma from Talking Leaves Job Corps and Career Literacy.	100	293	250	117.2%
<i>Training Completions</i> – includes individuals receiving a nationally-recognized certification, credential, or degree while enrolled in one of 11 different vocational training programs.	136	606	450	134.7%
<i>Employment Completions</i> – includes individuals who completed a Work Experience or TERO OJT assignment.	14	184	300	61.3%
<i>Unsubsidized Placement</i> – includes all individuals who entered unsubsidized employment (they got a job!) while enrolled in one of 15 different programs, both employment and vocational.	216	1,040	500	208.0%
<i>Retention</i> – includes individuals who were retained in their unsubsidized employment through assistance from a Career Services Program.	59	268	200	134.0%
<i>Job Readiness Training</i> – includes individuals who completed the Life/Employment Skills Training.	39	352	250	140.8%
<i>WorkKey Credentialing</i> – includes individuals who received a bronze, silver, gold, or platinum WorkKeys credential.	20	110	500	22.0%
<i>Job Bank</i> – includes the number of new individuals entering the TERO Job Bank.	34	297	500	59.4%
<i>Indian Owned Businesses</i> – includes the number of	18	123	100	123.0%

businesses newly certified as an Indian Owned Business.				
<i>Job Fairs</i> – includes the number of Job Fairs held by Career Services.	3	26	15	173.3%
<i>Community Service Projects</i> – this is the number of Community Service Projects completed by youth, both through the Summer Youth Employment Program and Talking Leaves Job Corps.	2	33	50	66.0%

b. Accomplishments

1. PL 102-477 Program had two participants selected as 2015 Outstanding Participants by the National Indian and Native American Employment and Training Conference Executive Committee. Both individuals will be honored at the National Conference in August.

c. Initiatives

1. Staff will be holding additional job fairs and hiring fairs.
2. Staff will be attending training at the National Indian and Native American Employment and Training Conference the week of August 17th.

Commerce Group

Securing and enhancing the financial well-being of the Cherokee people, businesses and communities

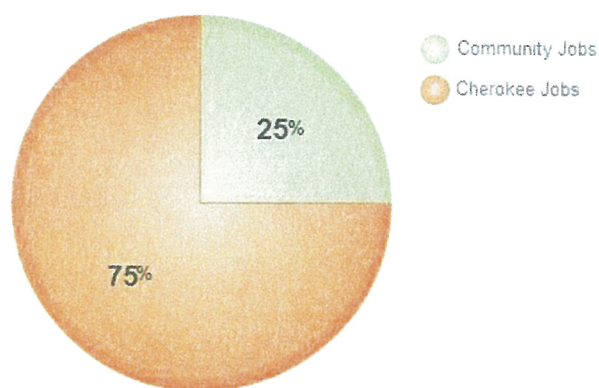
Anna Knight, Executive Director
918-453-5532
anna-knight@cherokee.org

Economic Impact

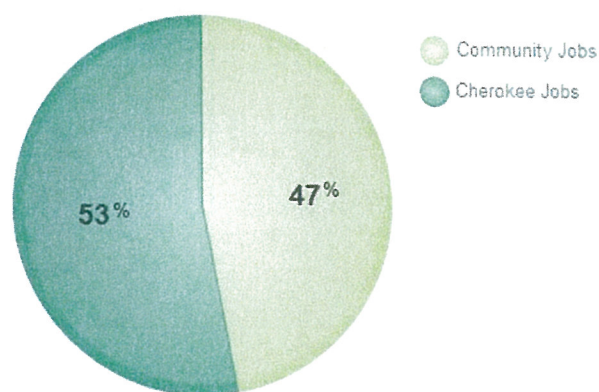
Jobs Created or Retained in Local Communities

Private sector jobs created or retained through small business lending

Community Jobs Created or Retained
Five Year Period 2010-2015 - 814 Total Jobs



Community Jobs Created or Retained
Current Year to Date - 174 Total Jobs

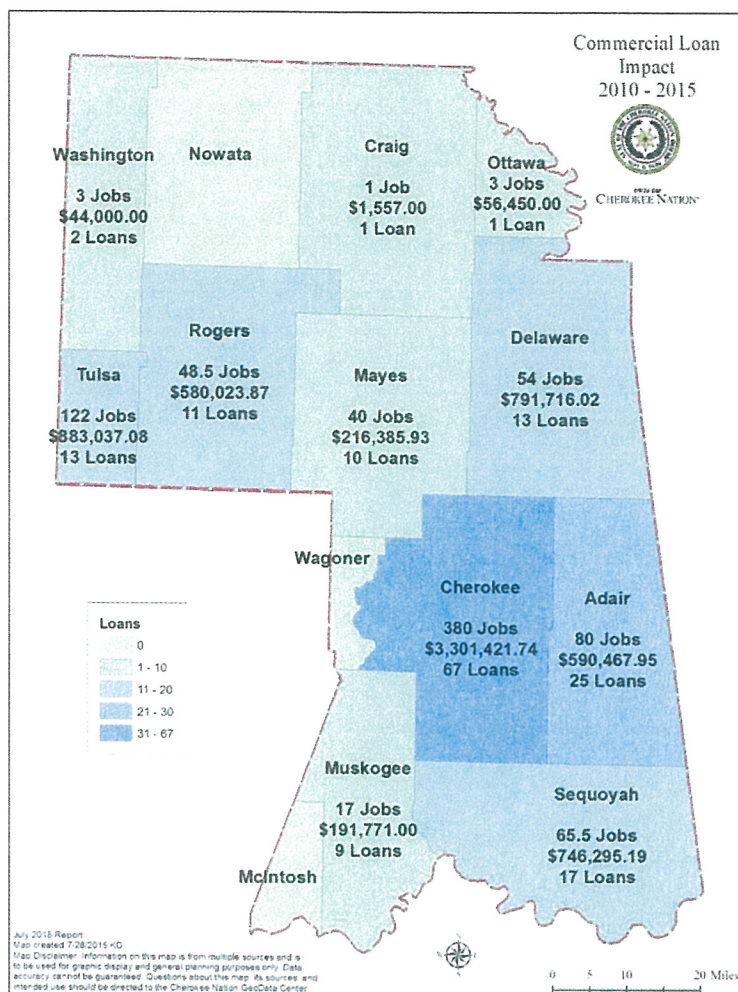


Economic Investment in Local Communities

Business loans made for startup or expanding businesses



Commercial Lending Impact, by County, 2010 through July 2015



Commercial Loans Closed July 2015

Community	Loan Purpose	Project Costs	CNEDTA Loan Amount	Collateral Discounted Value	Owner Equity	Jobs
Wann	Agriculture for land & purchase materials for pen	\$80,000	\$20,000	Tractor, trailer, stock trailer, 2 nd mortgage on land = \$29,500	77%	2
Jay	Agriculture-cows	\$31,300	\$24,000	ESF-9 cows, 1 bull=\$26,500	33%	1
Ramona	Start Welding Business	\$38,000	\$24,000	1 st mortgage on property & building, equipment, inventory, lien on flatbed trailer=\$34,738	31%	1
Outside Funding for Cherokee owned Businesses wherein SBAC was Integral in Funding						
Gore	Purchase Trailer & "wet-line kit"	\$54,000	\$0	Lien on Trailer, UCC kit=\$30,900	-	1
Vian	Agriculture-cows	\$67,700	\$0	ESF-12 cows, 1 bull, 50 goats, lien 3 tractors/backhoe=\$53,500	-	1
Grove	Repairs to existing business	\$75,000	\$0	1 st Mortgage on property=\$240,000	90%	2

Commercial Lending Pipeline

(Commercial requests submitted; varying stages completion and/or processing)

Community	County	Business Type	Startup or Expansion
Westville	Adair	Trucking – Truck Stop	Start-up
Collinsville	Rogers	Background Checks	Expansion
Jay	Delaware	Agriculture – Purchase Livestock	Start-up
Pryor	Mayes	Service Business – Food	Start-up
Watts	Adair	Service Business – Food	Start-up
Westville	Adair	Agriculture – Farm	Expansion
Vian	Sequoyah	Service Business – Spincasting	Expansion

Available Lending Capital

▪ IRP:	\$264,869.39	▪ CDFI:	\$952,922.01
▪ Commercial:	\$364,860.13	▪ ICDBG:	\$314,334.12
▪ Consumer:	\$490,018.00		

*Based on bank statements ending June 30, 2015

Business/Entrepreneur Workshops

Date	Location	Time	Workshop
July 30	Vinita	6:00 pm – 8:00 pm	Internet Marketing
August 5	Tulsa	8:30 am – Noon	Score, A Start-Up Guide
August 5	Tulsa	1:00 pm – 4:00 pm	Score, Contracting with the Government
August 6	Tulsa	6:30 pm – 8:30 pm	Score, Start-Up Basics
August 9	Tahlequah	6:00 pm – 8:00 pm	How to set an Online Marketing Plan in Motion
August 9 – 11	Norman		AICCO, The Gathering, Annual Business Summit
Aug 11, 18, 25	Tahlequah	6:00 pm – 8:00 pm	Advanced Photoshop
Aug 25 – 26	Norman		Indian County Business Summit
Aug 26	NSU Broken Arrow	8:30 am – 1:30 pm	4 th Annual OK Technology Showcase
Sept 1, 8, 15	Tahlequah	6:00 pm – 8:00 pm	Advanced Photoshop
Sept 8, 15, 22, 29	Tulsa	6:30 pm – 9:00 pm	Score, Simple Steps for Starting Your Business
October 13, 20, 27	Tulsa	6:30 pm – 9:00 pm	Score, Simple Steps for Growing Your Business
November 3, 10, 17	Tulsa	6:30 pm – 9:00 pm	Score, Simple Steps for Growing Your Business
November 10	Tahlequah	8:00 am – 5:00 pm	NORA Summit
November 19	Tulsa	10:00 am – 4:00 pm	Cherokee Nation TERO Vendor Fair

Entrepreneur Community Field Days		
Community	Address	Dates
Pryor	One American Way Building - 2945 Hwy 69A	1st Tuesday Each Month
Bartlesville	Rogers State University - 401 S Dewey - Room 808	2nd Thursday Each Month
Sallisaw	Cherokee Nation - 100 East Choctaw	3rd Tuesday Each Month
Collinsville	Cherokee Nation - 109 E Main Street	3rd Thursday Each Month
Claremore	HACN - 23205 S Hwy 66	4th Thursday Each Month

**Brian Wagon is the Business Coach for field visits. Contact Brian-Wagon@Cherokee.org and cell phone 918-506-9168

NOTEWORTHY

Year to date, over **entrepreneurial development and business workshops** have been attended by **5,631 people**; 100 percent of whom found the training useful to building the capacity of their businesses.

Working with TERO Contractors to revamp and revitalize our **contract lending program** to provide needed, early stage cash flow for contractors and subcontractors.

Kawi Café Entrepreneur Graduates	
Total Graduates	21
Food Industry Careers	13
Business Development Stage	2
Business Start Up	1
Regular Employment	2
Temporary Employment	1
Recent Graduates, not yet tracked	2

"I am so thankful for the Cherokee Nation Incubator program. It has really helped me to get my business off the ground and running. I have been in my space for three months now and I can see my business growing. My Art Camps for kids have been filling up nicely and the bookings for Art Parties and special events are steadily growing. Because of the low cost of rent that I pay, I have been able to put some of my profits back into my business and spend a little more on advertising and stocking up on supplies. Thank you Cherokee Nation for helping small business owners!"

Dena Coleman
Business Retail Incubator Participant – Dena's Art Den

Artists and Community Tourism – Economic Development

Increasing the business capacity of our Artists and tourism capacity of our communities

Cherokee Arts Center		
Registration is necessary and all classes are fee based, paid directly to artists		
Date	Time	Class
Every Thursday	6:30 pm	Silversmithing Class
Every Wednesday	6:00 pm	Loom Weaving
Every Saturday	1:00 pm	Loom Weaving
Every Thursday in August	9:00 am – 12:00 pm	Watercolor Workshop
Saturday August 1		Catoosa Brushstrokes
Saturday August 15	2:00 pm – 5:00 pm	Tahlequah Writers Group
Saturday August 15	4:00 pm – 4:30 pm	Oklahoma Playwriters
Thursday – Saturday August 20-24	All Day	Booth Sante Fe Art Market
Friday – Saturday August 20-24	All Day	CNCCO, NSU, Art Booth

Traditional Game Schedule		
Date	Community	Location
August 22	Little Kansas	City Park
September 6	Cherokee National Holiday Tahlequah	Community Playoffs

All Traditional Cherokee Games are schedule for 10 a.m. and normally finish around 5 p.m., but there is no set time on finish. The following games are played: horseshoes, Cherokee marbles, corn stalk shoot, and blow guns. There are competitions for youth for corn stalk shoot, blow guns, Cherokee marbles and hatchet throwing. Hatchet Throwing is done mainly for fun and experience. Stickball is played if there is interest and the coordinators know in advance.

NOTEWORTHY

The 2015 **Arts on the Avenue** was held on June 12-13 at the Cherokee Capitol Square with a total attendance of **1,200** to the Art Center and Spider Gallery.

*"It is an inspirational journey to
wander around the gallery."*

*– Steve Mashburn
Silversmith, Gallery Artist
and Instructor
Muskogee, OK*

The Cherokee Arts Center provides teaching space and specialized equipment for artists to increase their revenues. Year to date, **852 people have attended 178 artist taught classes** and the equipment has been used 985 times by 1,297 artists.

Year to date, **5,390 people** have taken advantage of the **Cherokee Arts Center** this includes **2,967 visitors to the Spider Gallery**.

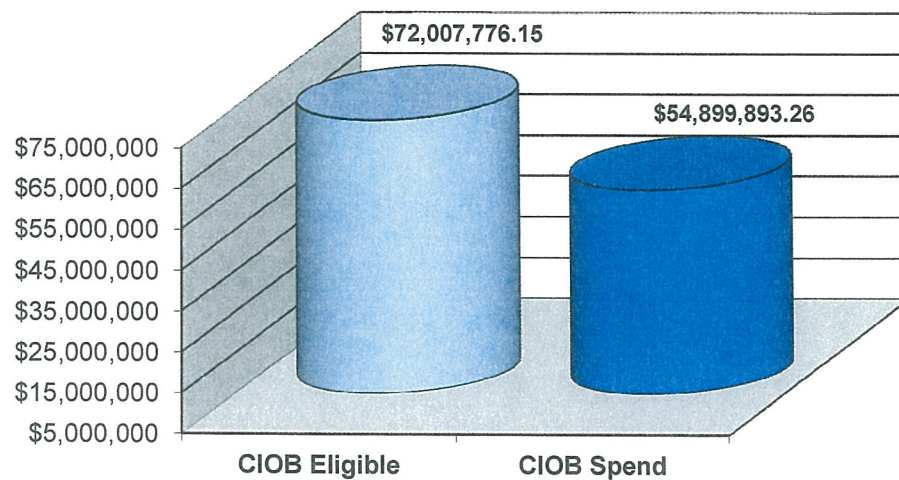
The **Spider Gallery currently represents 94 artists**. The Gallery has participated in 9 events giving Cherokee artists exposure to over 1,000. Total Spider Gallery Sales are \$38,218.90 for year to date.

Artists have earned \$78,732.14 through Cherokee Arts Center and Spider Gallery activities. Tourism related small business and artist loans total \$458,405 year to date.

Group: Certified Indian Owned Businesses (Career and Commerce Services)**Month/Year of Report: August 2015 (Month Ending June – FY 2015)****Program Highlights****a. Balanced Scorecard Measures**

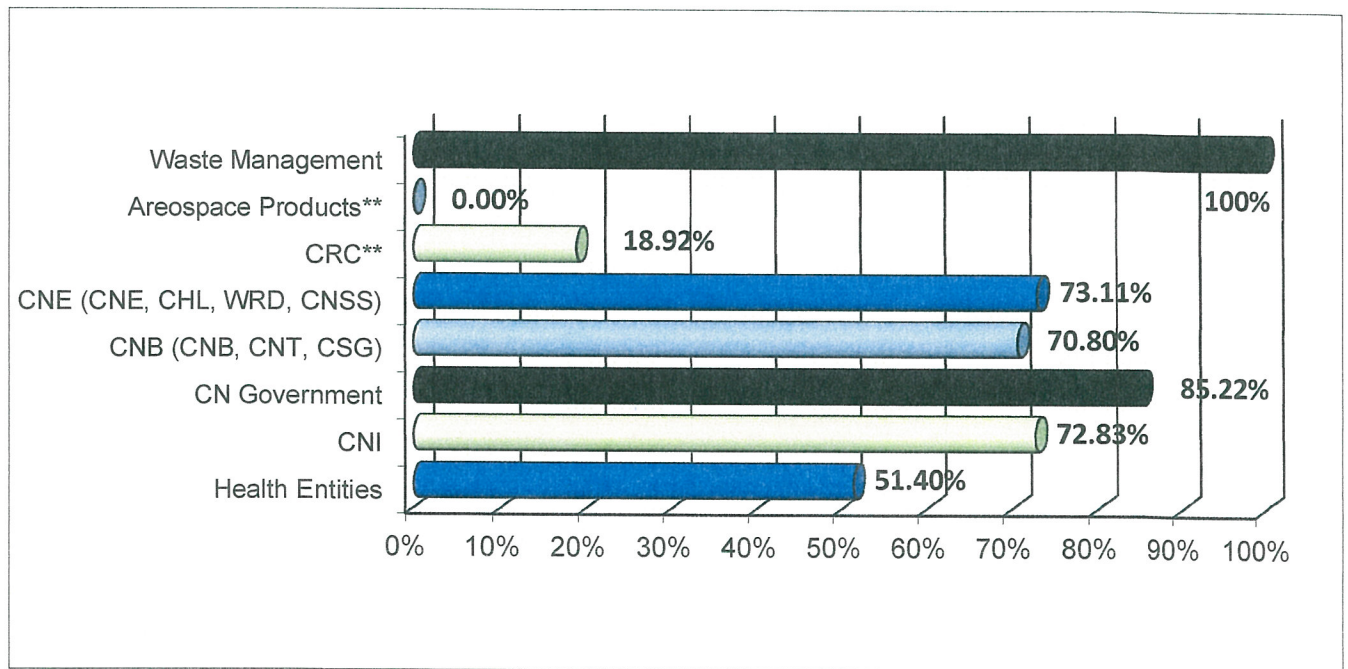
Objective	Metric	2014 Goal	Year to Date Achievement Notes/Comments
Effective Business Workshop Training	# Certified Indian-Owned Business Attendees and % indicating usefulness	300/100%	17 /100%
Increase Certified Indian-Owned Business Procurement Awards	% Certified Indian-Owned Business Procurement Awards	80%	76.24% Business Entities eligible procurement \$'s awarded to Certified Indian Owned vendors <ul style="list-style-type: none">• CNE – 69.34%• CN Government - 94.92%• Health Entities – 100%• CNI –34.79%• Waste Management - 0%
Increase Cherokee Citizens employed	% Cherokee Citizens (verified)	Entity CNE – CNB - CN – 82.9% Health - CNI – CRC – Aerospace -	Business Entities - 76.39% <ul style="list-style-type: none">• CNE (CNE, CHL, WRD, CNSS) 73.11%• CNB (CNB, CNT, CSG) 70.80% (does not include service contract employees)• CN Government 85.22% (does not include IPA/MOA)• Health Entities 51.40%• CNI 72.83% (does not include service contract employees)• CRC 18.92% (not wholly owned by CN)• Aerospace 0% (not wholly owned by CN)• Waste Management 100%
Increase Indian-Owned Business Certifications	# Newly Certified Indian-Owned Businesses	150	123
Effective One on One Training for Certified Indian Owned-Businesses	# of businesses receiving assistance/% finding useful	200/95%	30 /100%
Certified Indian-Owned Business Receiving Financial Assistance	% Certified Indian-Owned Business Loans in Portfolio	85%	23.11%- based on \$'s loaned 19.05%- based on number of loans made
Effective Usage of Fees Collected	# Trained	100	Information not available
Effective Monitor of Work Sites – Construction and Housing	# Monitoring Visits	90%	100% 1,540 sites monitored
Effective Monitor of Bid Openings	# and % Bid Openings Attended	100%	77% - 88 out of 115
Effective Resolution of Complaints – TERO and EEOC	% Complaints Resolved	100%	TERO: 0 complaints filed; 0 resolved, 2 pending EEOC: 0 complaint filed; 0 resolved, 0 pending

76.24% of CIOB Eligible Procurement Opportunities were awarded to CIOBs



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

76.39% of Employees are registered Cherokee Nation Citizens



**Companies majority, not wholly, owned