



*First Nations Development Institute
Annual Report 2013*



Recognizing Value by Investing in Innovation

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(Choctaw)
Elected to the Board in March 2014

ON THE COVER - The photos are from First Nations' TV public service advertising campaign that launched in 2013, courtesy of the Comcast Foundation. The two television spots were videotaped in May 2013 at Santo Domingo Pueblo and the Institute of American Indian Arts, both in New Mexico. First Nations sincerely thanks Comcast, Santo Domingo Pueblo and the Institute of American Indian Arts for their support of this effort.



Board Members Emeritus

First Nations mourns the passing of longtime Board Members Siobhan Oppenheimer-Nicolau in September 2013, and A. David Lester in December 2012. Subsequently, in recognition of their immense contributions to the organization, the Board of Directors unanimously designated them as "Board Members Emeritus - In Memoriam."

In Memoriam





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Our Guiding Principle

We believe that when armed with the appropriate resources, Native peoples hold the capacity and ingenuity to ensure the sustainable, economic, spiritual and cultural well-being of their communities.

Our Mission

Our mission is to strengthen American Indian economies to support healthy Native communities. First Nations Development Institute invests in and creates innovative institutions and models that strengthen asset control and support economic development for American Indian people and their communities.

Our Focus Areas

With the generous financial support of individuals, foundations, corporations and tribal donors, First Nations Development Institute improves economic conditions for Native Americans in five focus areas:

- Native American Foods and Health
- Strengthening Native American Nonprofits
- Native American Business and Asset Development
- Financial and Investor Education
- Combating Predatory Lending

Our Five Strategies

Across these focus areas, we utilize five strategies to achieve results:

- Grantmaking
- Technical Assistance and Training
- Coalition-Building
- Policy
- Advocacy

Sharing Our Research, Models and Publications

We believe in widely sharing best practices, key findings and successful or promising models with practitioners in Indian Country, government entities (federal, state, local and tribal), mainstream philanthropy, and the public at large. As such, First Nations Development Institute's online Knowledge Center hosts a wide variety of research publications, reports and other resources that can be accessed through our website at **www.firstnations.org**.



Chairman's Letter

In my Annual Report letters over the years, I have written about planting seeds, generating sparks, incubating opportunities, coaxing productivity from harsh landscapes, and even “pushing the envelope,” along with other descriptive analogies to illustrate the work of First Nations Development Institute.

This time we're describing it this way: ***Recognizing Value by Investing in Innovation.***

When we plant those seeds or cause those sparks or engender new opportunities for Native American economies and communities, what we are really doing is investing in innovation. We are recognizing that there is inherent value, promise and even vision in solutions that are created by Natives for Natives, and which are culturally and spiritually relevant. We are recognizing that these efforts need our seminal attention, training and investment so they can fully develop into models and tools of asset- and community-building, which will result in brighter futures for Indian Country.



We often see value where others don't, or which they have grossly underestimated. So we work very hard to find the funds and expertise needed to extract and nurture that value from each effort or idea. We see promise in the upside potential of the projects we support, and like any wise investor we want to maximize that value so our investment reaps a many-fold return.

In a way, we're like those lucky investors who get in “on the ground floor” of a great new investment opportunity and then reap millions when their innovative start-up company goes public. Our reward is not millions of dollars, though. Our payoff is millions of smiles, dreams, new hopes and renewed excitement. Our return comes not in hard cash dividends, but in the success of the model and its possible replication throughout American Indian, Alaska Native and Native Hawaiian communities. The appreciation of our investment is, if you will, in seeing these projects create bigger benefits for struggling Native American communities – new businesses, more jobs, better health and nutrition, improved skills and education, stronger nonprofits and governments, new options, and the regaining of control over Native assets by the Natives who own them.

Since our early days, we've been interested in funding ideas and ideals that can help Native aspirations become reality. Many times we are the last piece – and sometimes the only piece – of funding needed to put those ideas and ideals into action.

Any investment has risks, and ours are no different. But our track record of seeing the potential value and benefit to Indian Country is pretty darn good.

The year 2013 was pretty darn good for First Nations as an organization, too. This report highlights those achievements and successes during the year, but here's a short list as a preview:

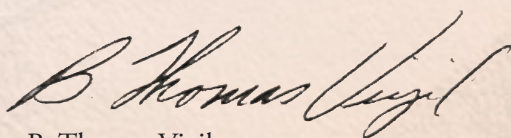
- First Nations reorganized its management into a new, highly effective team, and filled new positions with exceptionally qualified personnel.
- It solidified its national leadership role in Native food systems and the food sovereignty movement, launched the Native American Food Sovereignty Alliance (NAFSA), and created the new **NativeFoodSystems.org** website.

- It began dipping its toe into a new sector – the huge urban population of Native Americans – by launching a new “Urban Indian Project” in association with the National Urban Indian Family Coalition of Seattle. This is in addition to First Nations’ traditional focus on rural and reservation-based Native communities.
- First Nations continued and expanded its crucial work in financial and investor education, including working with the Navajo ahead of a potential oil windfall and launching the groundbreaking *My Green* campaign aimed at vulnerable Native teens receiving Minor’s Trust payouts.
- The organization’s annual L.E.A.D. conference for Native nonprofit professionals and leaders achieved a record turnout, which illustrates First Nations’ broad and credible impact in building the capacity and effectiveness of Native American organizations.
- It purchased and moved into its own office building, signifying the organization’s growing strength, maturity and presence within Indian Country.
- First Nations continued to nurture and support critical Native youth and culture-specific projects across the U.S. by granting \$400,000 to 23 such endeavors.
- The organization published numerous new publications and resources for Native communities, and launched a new and highly popular webinar series known as “First Nations Knowledge.”
- First Nations greatly expanded its own national visibility and awareness through donated TV advertising, publicity and a highly robust social media effort, all of which benefit Native American communities across the country.
- Our fully owned subsidiary, First Nations Oweesta Corporation, has overcome recent leadership changes and organizational challenges and is now fully on track. Oweesta is extending its positive influence in Indian Country by supporting the creation, growth and capitalization of Native Community Development Financial Institutions (CDFIs).

In early 2014, we elected the newest member of the Board of Directors of First Nations Development Institute – Dr. Susan Jenkins. Susan, who is Choctaw, holds her Ph.D. in sociology from the University of Georgia. She lives in rural western North Carolina, where she moved to help the Eastern Band of the Cherokee Indians start the Cherokee Preservation Foundation. For more than 10 years, she served as executive director there, which followed a stellar career in other foundation and nonprofit work.

We also note with deep sadness the passing of longtime board members Siobhan Oppenheimer-Nicolau in 2013 and A. David Lester at the end of 2012. Both are and will continue to be sorely missed. The board has elected them “Board Members Emeritus – In Memoriam” to honor their significant expertise and contributions to First Nations.

Finally, I like to note that the success of First Nations Development Institute is a complete team effort, and that team includes the organization’s invaluable supporters – financial, moral and otherwise. They are absolutely critical to this endeavor. Only with the assistance of these generous and visionary foundations, individuals, tribes and corporations are we able to do this important work and achieve these major steps forward. From the entire staff and board of First Nations, I say thank you for your belief in us and our ability to recognize and wisely invest in the value and innovation we see across Indian Country.



B. Thomas Vigil
(Jicarilla Apache/Jemez Pueblo)
Chairman, Board of Directors



President's Letter



I'm "Going Long" on Indian Futures: Recognizing Value by Investing in Innovation

In the investment world, taking a "long position" in a security, such as a stock or a bond, means you are buying it with the expectation that its value is going to rise. Similarly, "value investing" is the strategy of picking stocks that trade for less than their intrinsic value or which the market has undervalued, despite the fact that the company has strong, stable fundamentals that provide a good opportunity for future profit. Or, in laymen's terms, it's buying into something for less than it's worth and, thus, enjoying a substantial discount.

We here at First Nations – our board, our staff and our partners in the foundation community – have long recognized, institutionally, that Indian Country is THE value investment for the next century and beyond. And that's why we're "going long on Indian futures." We believe strongly in the future of Indian Country.

And, as you can see by the theme of this annual report – "Recognizing Value by Investing in Innovation" – my Board Chairman and I are both tightly aligned behind that sentiment.

For me, the parallels between First Nations' mission and work and the principles of value investing are not coincidental. And at the risk of getting too far into the weeds of investing, and value investing in particular, there are a couple of definitions that need to be highlighted to more fully flesh out this discussion:

- **Recognize:** *def.* verb. To identify (someone or something) from having encountered them before; know again, or identify from knowledge of appearance or character.

For First Nations, our familiarity, because of our 34-year history and the lifelong experiences of our board and our staff, allows us to be very knowledgeable about Indian Country, along with the many exciting opportunities that are present there.

In the finance/investment world, recognize has a slightly different meaning.

- **Recognize:** *def.* verb. When an investment or asset is sold for an amount that is greater than what was originally paid.

I believe that this definition speaks to the good investments that First Nations has historically made and is currently making. In this case, however, the payoff is not necessarily to First Nations in particular, but to Indian Country as a whole. And I would dare to offer that the projects that First Nations funds, and the lessons that they demonstrate, are not just payoffs that benefit Indian Country. They benefit many other low-resource communities that profit from these innovative First Nations investments in Indian Country.

And just like there are general and specifically financial definitions for “recognize,” the same holds for terms like “value.”

■ **Value:** *def.* 1. noun. Regard that something is held to deserve; the importance, worth, or usefulness of something; or 2. verb. consider (someone or something) to be important or beneficial; have a high opinion of.

For First Nations, it is clear to us that Indian Country has value – that its people, their cultures and their ingenuity to address their own community challenges has high importance and worth. And even if we were to look at the definition of value in the financial sense, as in “value investing,” we would concur that Indian Country holds a great deal of value.

Nowhere is this more apparent than in the case of mainstream philanthropy’s investment, or more to the point, its underinvestment in Indian Country. According to the Native Americans in Philanthropy 2011 report *Foundation Funding for Native American Issues and Peoples*, “Over the past decade, U.S. foundation support explicitly targeting Native Americans has declined as a share of total foundation giving.” So clearly, First Nations’ strategy of grantmaking to Indian communities (more than \$20 million to more than 800 projects over the past two decades) can be seen as investing in an ignored sector, Indian Country. But more importantly, First Nations is finding projects that are undervalued by mainstream philanthropic investors.

Let me give you an example: In the past year, First Nations made a modest investment in an organization on the Navajo Nation – the Diné Community Advocacy Alliance (DCAA). Our investment in DCAA led to two very important policy outcomes: 1) the first-in-the-U.S. (not the first in Indian Country, but the first in the entire nation) tax on junk food and sugar-sweetened beverages; and 2) the elimination of tribal sales tax on healthy foods such as fresh fruits, vegetables, nuts and water.

And although the Navajo tribal council would ultimately override the tribal president’s veto of the tax exemption for healthy food (but not override the veto of the junk-food tax), the work of DCAA and the ability to effect real national policy change demonstrated the unrecognized value of investing in Indian Country. DCAA was able to achieve, under the sovereign jurisdiction of an Indian tribe, something that has not been possible anywhere else in the U.S. This was clearly an investment that others did not recognize, or at best undervalued. But it is our hope that what DCAA was able to accomplish will bring other, more well-heeled institutional foundation investors to the table.

Indian Country has a strong balance sheet, strong management, and a wide open, unexplored market. To me, this is a “value investment” if there ever was one, and we’re going long on it.

Gunalchéesh (Thank you),



Michael E. Roberts (téix sháach tsín)
(Tlingit)
President





Strengthening Native American Nonprofit Organizations

First Nations' Strengthening Native American Nonprofits focus area has been transformative in American Indian communities. The programs in the nonprofit strengthening area utilize five crosscutting strategies to build a unity of effort toward meeting objectives in the short and long term. They are grantmaking, technical assistance and training, coalition building, policy, and advocacy.

Investing in innovative programming across Indian Country is better for people, communities and partners because it creates evidence-based approaches and models that are easily shared and replicated among neighbors and nations. Collaboration and learning create a healthy environment for balanced capacity which we believe is the cornerstone to sustainable American Indian economies, but capacity often needs strengthening. The issues seen and experienced in Native American communities can be deeply complex. Our approach is to support leaders and organizations that are shaping their needs, priorities and solutions through asset-based strategies consistent with their missions through the various grant-funded programs described below.

2013 Highlights

- **Department of Housing & Urban Development OneCPD Technical Assistance and Capacity Building:** Activities related to this program involve services and outreach to national HUD grantees that are needs-based, comprehensive and focused on measurable outcomes. Activities include assessments, technical assistance, development of tools and products, curricula development for skills-based training, and support in the development of a resource exchange website where grantees can access program-specific materials and publications.
- **National Urban Indian Project:** With funding from The Kresge Foundation, the Urban Indian Project will provide training and technical assistance services to as many as nine national, nonprofit urban Indian centers over three years. Project grants support the development and application of human services within urban Indian centers that work with some of the estimated 78 percent of American Indians and Alaska Natives living in metropolitan areas. Awarded in partnership with the National Urban Indian Family Coalition, these grants play a key role in the organizational development of nonprofits, and support innovative programming that seeks to elevate, empower and advance the quality of life of American Indian populations.
- **Native Ways Federation:** While Native nonprofits work hard to strengthen, protect and advocate for Native communities, they are at a distinct disadvantage in today's fundraising environment. Less than one-half of one percent of national philanthropic dollars goes to Indian Country and Native causes. Therefore, many deserving organizations struggle to find sustainable funding. In an effort to increase charitable giving in Indian Country, seven leading national Native nonprofit organizations, including First Nations Development Institute, founded the Native Ways Federation in 2006 to serve Native nonprofits across the U.S. Upon receipt of a generous grant from the W. K. Kellogg Foundation



in 2008, Native Ways built critical organizational and governance capacity, including the implementation of its workplace-giving program. Native Ways incorporated as a nonprofit organization in the Navajo Nation in 2008 and was granted 501(c)(3) public charity status by the IRS on May 5, 2009. Native Ways is currently working to build the infrastructure of its membership program as well as expand its workplace-giving program. Native Ways' long-term goal is to provide the following services to Native nonprofits, tribal governments, Native-owned businesses and individual donors in Indian Country:

- Provide marketing, fundraising and donation-collection and distribution services in the form of workplace-giving campaigns with the ultimate goal of providing a strong and sustainable source of revenue for Native Ways member nonprofit organizations,
- Participate in and promote accountability in the Native nonprofit sector,
- Serve as a resource that potential donors can use to confirm the legitimacy of a nonprofit organization and its efficacy in Indian Country, and to make better educated decisions about giving to Indian Country,
- Increase participation of Native communities, including tribal government employees, tribe, and Native-owned and operated businesses and their employees, in charitable activities such as workplace giving, and
- Empower the Native nonprofit community to respond to the deep, pervasive and critical social and cultural needs of our communities.

For more information about the Native Ways Federation, please visit www.nativewaysfederation.org.

- **Native Youth and Culture Fund:** First Nations' Native Youth and Culture Fund is underwritten by the Kalliopeia Foundation and The Susan A. and Donald P. Babson Charitable Foundation. This program supports tribes, Native nonprofit organizations and Native community groups working in rural and reservation-based communities seeking ways to preserve, strengthen and/or renew Native culture, language and tradition among Native youth. First Nations believes that Native youth represent the future of Native communities, and that their health and well-being determines the future health and well-being of the community.
- **Office on Violence Against Women Native American Coalition Development:** First Nations is building the organizational capacity and programmatic capabilities of emerging and established Native American nonprofit domestic violence and sexual assault coalitions through specialized group trainings and individualized technical assistance. Other funded services include site visits, travel scholarships, webinars, technical assistance, and sub-awards to two emerging tribal coalitions in Maine and Utah.
- **Office on Violence Against Women Tailored Capacity-Building for Targeted Tribal Domestic Violence/Sexual Assault Coalitions:** Funding from this cooperative agreement allows First Nations to provide ongoing technical assistance to support grantees under the Tribal Domestic Violence and Sexual Assault Coalition Program on financial development, board development, program management, technology use, strategic planning sessions, and curriculum development. First Nations is also pairing up existing and successful tribal coalitions to mentor two new tribal coalitions that First Nations helped incorporate as 501(c)(3) tax-exempt nonprofits. Other activities include small grants to the two emerging tribal coalitions located in Maine and Utah, peer-to-peer webinars, and site visits to tribal coalitions that face challenges in establishing and implementing their projects.



From the Ground Up: Two Nonprofits Form, Gain Tax-Exempt Status

During 2013, First Nations continued its work helping two tribal domestic violence coalitions form, and they capped off the year by receiving their official nonprofit organization status.

First Nations received funding from the Office on Violence Against Women, which is part of the U.S. Justice Department, to help the coalitions form in two states that previously did not have tribal coalitions to build education and awareness about violence against American Indian women.

First Nations assisted the fledgling nonprofits – Restoring Ancestral Winds and the Wabanaki Women's Coalition – with efforts such as drafting articles of incorporation, mission and vision statements, and bylaws. First Nations also helped them establish their boards of directors, and provided training on the roles and responsibilities of nonprofit board members. We also helped them finalize and submit their IRS applications for tax-exempt status.



Restoring Ancestral Winds

Wabanaki Women's Coalition



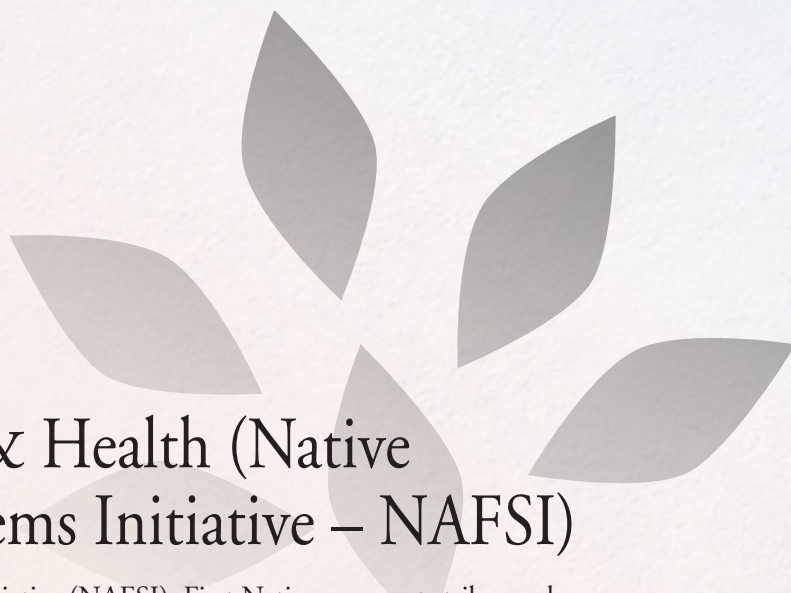


Restoring Ancestral Winds

Each organization received its 501(c)(3) tax-exempt status from the IRS!

Restoring Ancestral Winds (RAW) is located in Utah. Its mission is to support healing in Indigenous communities as a tribal coalition that will advocate for healthy relationships and educate Utah communities on issues surrounding stalking and domestic, sexual, dating and family violence. RAW also will provide training to service providers engaged in similar work and collaborate with Great Basin community members and stakeholders on these issues. RAW will provide a much-needed service for the Indigenous populations in Utah.

Wabanaki Women's Coalition (WWC) is located in Maine. Its mission is to increase the capacity of tribal communities to respond to domestic and sexual violence and influence tribal, national and regional systems to increase awareness, safety, justice and healing. WWC has already provided an "advocacy training" for tribal advocates and Indian child welfare staff in Maine's tribal communities. WWC has been actively meeting with various state officials and attending meetings to inform them of the new tribal coalition's presence and to represent the Maine tribal communities.



Native American Foods & Health (Native Agriculture & Food Systems Initiative – NAFSI)

Through our Native Agriculture and Food Systems Initiative (NAFSI), First Nations supports tribes and Native communities as they work to build sustainable food systems aimed at improving Native health, improving diet, and strengthening their economies.

Most Native communities are located in what are labeled “food deserts,” meaning access to fresh, healthy and affordable foods is not readily available. Beyond issues of access, current statistics note that one in 10 American Indian households experience outright hunger, meaning households go hungry because they simply cannot afford to eat. Thus, under NAFSI, First Nations combines financial and technical assistance to support the innovative efforts of Native communities who are working to increase food security, increase local control of food production and distribution, and increase market opportunities for the creation of food-related businesses.

In the process of restoring food systems, Native communities are also striving to revive and implement strategies to effectively and efficiently utilize already limited resources. In this capacity, they are working to integrate traditional ecological knowledge with western scientific conservation practices. Through NAFSI, First Nations is assisting Native communities in generating first steps in shifting ecological stewardship from federal agencies into the hands of Native producers and communities.

We also undertake research and policy efforts that are focused on sharing and disseminating best practices and program models in Indian Country, and the development of fact sheets and other resources aimed at advancing food systems work in Native communities. First Nations also leads and participates in policy forums to give Native communities a voice in state and federal policy related to issues in the food sector.

2013 Highlights

- **Native Agriculture and Food Systems Initiative:** With the support of the W.K. Kellogg Foundation, First Nations awarded more than \$450,000 in funding to 18 Native organizations. These grants helped Native communities create farmers’ markets and community gardens, supported youth and tribal entrepreneurship programs, assisted food distribution programs and farm-to-institution programs, and helped document traditional Native diets.
- **Food Systems on the Colorado Plateau:** With support from The Christensen Fund, the U.S. Department of Agriculture’s Rural Community Development Initiative and the Office of Advocacy and Outreach, First Nations supported the efforts of seven Native organizations located on the Colorado Plateau in their efforts to obtain Good Agriculture Practices certification, initiate local farmers’ markets, and educate tribal members on the livelihood of sheep, wool and weaving. In addition, First Nations assisted Navajo communities in generating first steps in shifting ecological stewardship from federal agencies into the hands of Native producers and communities.



- **Native American Food Sovereignty Alliance (NAFSA):** First Nations launched the Native American Food Sovereignty Alliance. The purpose of the alliance is to build a national Native movement and voice on issues related to Native food security and food-system control. NAFSA is charged with developing a collaborative group of Native organizations and leaders who will monitor and influence tribal, state and federal policy issues related to Native foods, including food access, security, hunger and nutrition.
- **First Annual Food Sovereignty Summit:** In partnership with the Oneida Nation of Wisconsin, the Intertribal Agriculture Council and Northeast Wisconsin Technical College, First Nations hosted the first annual Food Sovereignty Summit in Green Bay, Wisconsin. Attended by more than 250 people from across the United States, the summit allowed Native communities to share program models, lessons learned and best practices in areas of applied agriculture, community outreach and business management, finance and marketing.
- **First Nations Knowledge Webinar Series:** In 2013, First Nations launched the *First Nations Knowledge* webinar series as a means to provide technical assistance to a broad audience over the Internet. The webinars were free and open to the public, and focused on sharing best practices from Native community programs and elements of capacity-building, such as program evaluation, sustainability and budgeting.
- **Publications and Resources:** First Nations launched a new website so that Native communities can access resources related to food-systems issues. This website is located at **www.NativeFoodSystems.org**. First Nations also published two reports highlighting the outcomes of our food-systems grantmaking: *Reclaiming Native Food Systems - Part I: Indigenous Knowledge and Innovation for Supporting Health and Food Sovereignty*, and *Reclaiming Native Food Systems - Part II: Indigenous Knowledge and Innovation for Supporting Senior Health and Wellness*.





From Field to Fork at the Big Pine Paiute Tribe of the Owens Valley



The Big Pine Paiute Tribe of the Owens Valley is located on the Big Pine Indian Reservation in California, at the foot of the Eastern Sierra Nevada Mountains. The tribe's early ancestors utilized the land and water to create irrigated areas that produced the tribe's main food source. However, at the turn of the 20th century, the city of Los Angeles purchased most of the land and water rights in the Owens Valley and transferred them to the Los Angeles basin, thus severing the tribe's connection with the land and water and interfering with its ability to feed its own people.

Today, the Big Pine Reservation is considered a "food desert" because of the lack of access to healthy and affordable food. In 2010, the tribe established the Sustainable Food System Development Project to transform its food desert into a more robust, sustainable food system by establishing a permaculture garden.

In 2013, First Nations awarded the Big Pine Paiute Tribe \$37,500 through the Native Agriculture and Food Sovereignty Initiative (NAFSI) to expand the permaculture garden to include a demonstration site, a fruit orchard, a seed bank, and a weekly farmers' market. This grant, underwritten by the W.K. Kellogg Foundation, has allowed the tribe to develop an innovative field-to-fork model that will sustain the community for generations to come.

This grant allowed the tribe to expand its small permaculture garden into a larger educational community garden that teaches tribal members how to plant, grow and harvest healthy, organic heirloom fruits and vegetables as well as Native plants and medicine. The tribe used the expanded permaculture garden as a demonstration site to conduct several classes and workshops, including a three-day intensive permaculture course, food policy/sovereignty classes, youth mentoring sessions and numerous gardening workshops.

The gardening workshops, in particular, have been very popular among tribal members. At these workshops, tribal members learn about composting, caring for plants and respecting ecosystems. Many workshop participants used these lessons to create their own personal home gardens. These workshops encouraged tribal members to start their own gardens while simultaneously attending to the community garden. As a result of these hands-on workshops, tribal members helped plant, grow and harvest more than 100 pounds of squash, cucumbers, tomatoes, green beans and bell peppers that were eventually donated to the tribal grocery store.

Many tribal members also volunteered at the expanded permaculture garden site outside of these workshops. For example, several volunteers helped plant 50 perennial fruit trees. The trees did not yield any fruit this season. However, once these trees mature, they have the potential to yield hundreds of pounds of fruit. These trees will produce healthy, fresh fruit for generations. The tribe speculates that eventually it will need to hire more workers to maintain the fruit orchard and the ever-expanding permaculture garden.

The tribe determined which fruits and vegetables to plant in the permaculture garden by conducting a community survey. This survey also helped the tribe determine which seeds to collect and store for the seed bank. The purpose of the seed bank is to gather the seeds of plants originally grown in the region

and preserve them for future generations. The seed bank is a continuing process that will grow as the tribe becomes more and more aware of its needs and learns proper seed-saving techniques.

A portion of this grant was also used to host weekly farmers' markets that helped farmers and workshop participants sell their fruits and vegetables. These farmers' markets are intended to help growers earn extra money and provide tribal members with a healthy alternative to processed foods.

The Big Pine Paiute Tribe of the Owens Valley developed the Sustainable Food System Development Project to improve the physical health and well-being of its people and to preserve its tribal community for generations to come. The success of this innovative field-to-fork model reiterates that tribes have the potential to strengthen and improve their own communities.





Financial and Investor Education

First Nations and its subsidiary, First Nations Oweesta Corporation, work in partnership with American Indian tribal governments and communities throughout North America to assist them in designing and administering financial and investor education programs. Our projects range from helping individuals and families understand the basics of financial management – opening and maintaining a bank account and using credit wisely – to helping individuals understand financial markets and a variety of financial instruments for borrowing and saving. Our team also works with tribal governments and tribal investment committees to help them navigate the complicated world of finance.

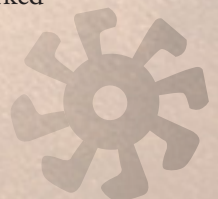
Financially healthy and informed Native families contribute to vibrant economic, cultural and social systems in Native communities. Our work promotes increased financial knowledge, enhances financial capability, and ultimately leads to financial empowerment in Native communities.

2013 Highlights

- **My Green Campaign:** Funded by the FINRA Investor Education Foundation, the *My Green* effort is a social marketing campaign aimed at Native youth who receive a minor's trust fund payout. The campaign uses multiple media channels to send an empowering message to young people who are getting ready to receive their money. The main feature of the campaign is the *My Green* website at www.mybigmoney.org. It features four spokespeople – Native youth ages 17-23 – who present their stories about how they managed their “Big Money.” They share their lessons learned in several videos, and serve as guides throughout the different sections of the website. The site contains several money tools that Native youth can use to better manage their payments, including a Big Money simulation game that mirrors real-life spending decisions. The campaign also includes a Facebook page, a YouTube Channel, and posters of each of the *My Green* spokespeople.
- **Youth Savings Account Program:** Funded by the W.K. Kellogg Foundation, this effort was a part of a school-based financial education project piloted with two high schools in McKinley County, New Mexico, in 2013. A total of 42 Youth Savings Accounts were opened for Native youth who were enrolled in a financial education program based on the *Building Native Communities: Financial Skills for Families* curriculum. According to our evaluation, the program objectives to encourage students to open a bank savings account and to develop positive saving habits were met, and students reported increased knowledge, positive attitudes and positive behavior change related to savings and financial management as a result of the program. The combination of a school-based financial education program and experiential learning has demonstrated positive outcomes and represents a promising model for Native communities.
- **Promoting Native American Family Economic Security - School-Based Financial Education:** In 2013, we wrapped up a three-year collaboration with several public schools in McKinley County, New Mexico, where we had piloted a school-based financial education program titled *Life on Your Terms*. This program reached 442 students in McKinley County in 2013, and our evaluation indicates that the program's intended outcomes for 2013 that “teachers are better able to offer financial education classes” and “students will have increased financial knowledge and improved financial behavior” were met. Overall, students reported an increase of 1.15 points (on a five-point scale) in knowledge gained across a range of financial topics, and 85% of students said they would or were already developing a savings plan. In April 2013, First Nations was asked to present its findings about the school-based financial education program at a Consumer Financial Protection Bureau conference on financial education.
- In 2013, First Nations worked closely with the **Office of the Special Trustee for American Indians** at the U.S. Interior Department to help conduct outreach to Individual Indian Money account holders as well as tribal investment committees. First Nation also partnered with the Federal Indian Minerals Office in late 2013 to conduct outreach to beneficiaries of mineral leases on the Navajo Nation.



- **Building Economic Security Over a Lifetime:** This initiative continued in 2013, with funding from the Ford Foundation. In 2013, First Nations continued to work with key partners in Oklahoma to build and nurture two coalitions dedicated to inclusive asset-building. First Nations coordinated this work with the goal of elevating an asset-building agenda at the state, local and tribal levels that will provide inclusive income and program strategies to ensure family economic security. Working closely with partners on the ground, First Nations helped the Oklahoma Native Assets Coalition reach out to tribes and Native nonprofits in the state and share ideas, information, and innovative models with policymakers and practitioners. First Nations worked closely with the Oklahoma Policy Institute to support the Oklahoma Assets Network as it reached out to underserved communities in Oklahoma, identified key policy and program issues, and educated community members and policy leaders about innovative asset-building programs.
- **InvestNative Online Financial Education Challenge:** This online financial education resource, funded by the FINRA Investor Education Foundation, utilizes concepts and lessons from the *Building Native Communities: Financial Skills for Families* curriculum as a foundation for its interactive, youth-oriented curriculum. Every spring and fall, a national Financial Literacy Challenge is conducted to encourage Native youth to complete the curriculum. To date, a total of 418 students have participated in the online financial literacy challenge.
- **Pathways to Financial Empowerment Project:** Funded by the Bill and Melinda Gates Foundation and the Paul G. Allen Family Foundation, this two-year project will pilot a school-based financial education program with youth at the Early College Academy of the Native American Youth Family Center (NAYA) in Portland, Oregon. This program provides culturally-appropriate financial education that combines classroom and experiential learning to result in behavioral changes positively affecting management of financial assets.
- **Northwest Nations Wiki – An “Environmental Scan” of Northwest Native Nations:** First Nations is honored to partner with the Northwest Area Foundation to conduct a scan of innovative financial empowerment programs in its eight-state region. Work has begun on a “Northwest Nations Wiki” (NWNW) which will provide detailed information on a range of programs for the region’s 74 tribal nations.
- **Ask Dr. Per Cap:** Funded by the FINRA Investor Education Foundation, the *Ask Dr. Per Cap* project includes a series of newspaper advice columns and radio appearances on the nationally syndicated program *Native American Calling*. Using multiple media channels to spread his message, “Dr. Per Cap” provides financial advice on a range of topics. The newspaper column is available free of charge to Native newspapers and is being used across North America.
- **Tribal College-CDFI Collaboration Project:** This project, funded by the Johnson Scholarship Foundation, is designed to help develop tribal college entrepreneurship curricula in two targeted Native communities with the goal of piloting the curricula with college students and reservation residents who plan to launch small businesses. We partnered with Northwest Indian College and College of Menominee Nation and other economic development programs in each community in 2013.
- **Native Asset-Building Partnership Project (NABPP):** The goal of the NABPP is to strengthen tribal and Native institutions through peer learning and model development that will improve control and management of assets. In 2013 we partnered with the Oneida Tribe of Wisconsin and the Mille Lacs Band of Ojibwe and helped connect them to mentoring organizations that worked with them to accomplish their project goals.



2013 Publications

- ***Life on Your Terms Financial Education Program in McKinley County, New Mexico – An Evaluation Report:*** This 80-page evaluation report provides an overview of the school-based financial education project development and presents an assessment of the project impacts and outcomes.
- ***Youth Savings Account Program in Gallup-McKinley County, New Mexico – An Evaluation Report of 2013 Program Activities:*** This 50-page evaluation report provides an overview of the Youth Savings Account program, the development and management process, and the program outcomes.
- ***Investing for Growth: Growing the Next Generation of American Indian Leaders:*** The Johnson Scholarship Foundation hired First Nations in 2013 to conduct an evaluation of an MBA in American Indian Entrepreneurship program they sponsored at Gonzaga University. From February through September, research was carried out and interviews were conducted with more than 65 alumni, students, faculty and staff. The final report was delivered to foundation board members in September 2013.





The *My Green* Campaign

It's called "Minor's Trust," "Big Money" or "18 Money," and for a number of Native American youth, it represents a blessing and a curse. However, a new interactive web tool can help Native youth do big things with their money.

A small number of tribes pay out dividends from tribal businesses, or per capita payments, to their members. Payments for tribal members who are age 17 or younger are usually held in a financial trust until the youth turns 18. At age 18 (although sometimes later) youth receive a substantial payment and are faced with the responsibility of managing their "Big Money" at a young age.

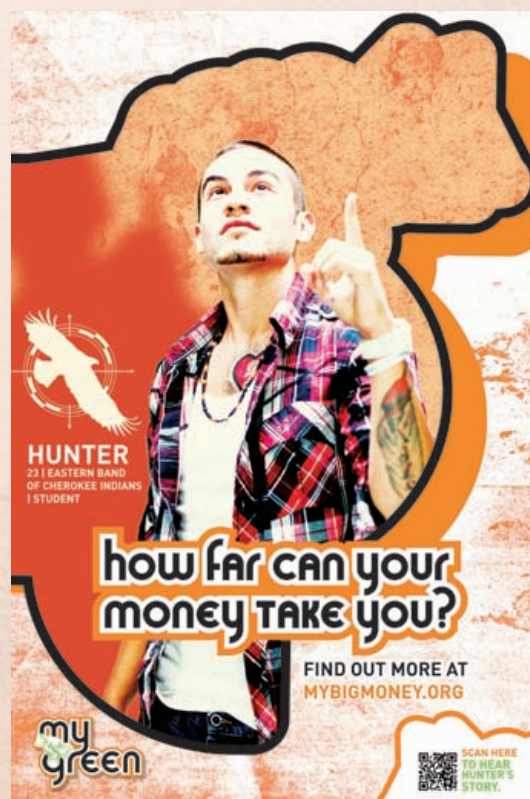
With funding from the FINRA Investor Education Foundation, First Nations launched the *My Green* campaign to help Native youth learn to manage their money. The main feature of the campaign is the *My Green* website at **www.mybigmoney.org**. It features four spokespeople – Native youth ages 17-23 – who present their stories about how they managed their Big Money. They share their lessons learned in several videos, and serve as guides throughout the different components of the website. The site contains several money tools that Native youth can use to better manage their payments, including the 18 Money Challenge simulation game that mirrors real-life spending decisions one must make.

First Nations created the campaign and website in response to the growing demand to provide financial education to Native youth who are receiving a large lump sum of money. Studies have shown that Native youth have very low rates of financial literacy and are more likely to be "underbanked," and Native youth who receive a large Minor's Trust payment (sometimes \$50,000 or more) are especially vulnerable to making poor financial decisions.

Indian Country is young – about 32 percent of Native Americans are under the age of 18, compared to only 24 percent of the total U.S. population.

"Receiving a large Minor's Trust payment at age 18 can be exciting but also very stressful for Native youth," said Shawn Spruce, program consultant at First Nations. "We are confident the *My Green* website will offer these kids valuable tools to explore how to invest in their future."

First Nations promoted the *My Green* campaign at several conferences in 2013, including those of the Native American Finance Officers Association, the Gathering of Nations Pow Wow, and The National Indian Education Association.





Combating Predatory Lending

For Native Americans, the impact of predatory lending is devastating because it destroys the potential for asset-building that is needed to bring economic security to Indian families and communities. First Nations' research has demonstrated that predatory lending is stripping money from low-income tribal citizens, especially those who are "unbanked" or "underbanked." Our studies on predatory lending in Indian Country include best practices to combat abusive lending and prevent the bleeding of assets from Native communities.

What is predatory lending? Predatory lending strips assets from reservation-based and rural American Indian families and their communities. Predatory lending intentionally places consumers in loans with higher costs than loans offered to similarly qualified consumers. The primary purpose of these high-cost loans is to enrich the lender with little or no regard for the costs to the consumer. These unscrupulous actions by a lender entice, induce and/or assist a borrower in taking a loan that carries high fees, a high interest rate, strips the borrower of equity, or places the borrower in a lower-credit-rated loan to the benefit of the lender.

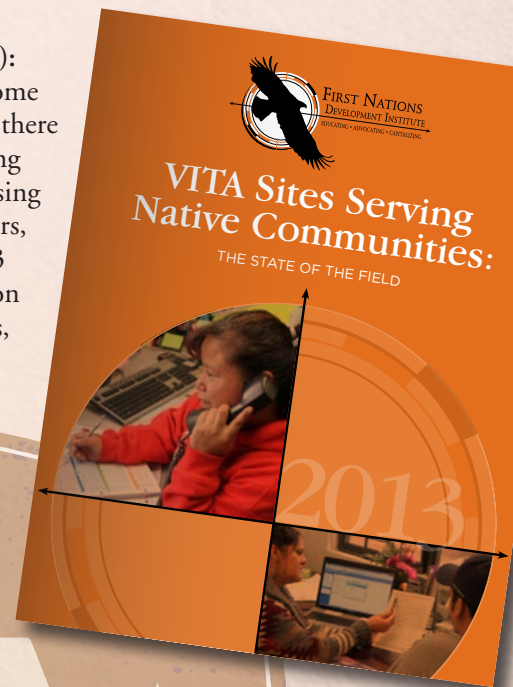
2013 Highlights

- **Supporting Native VITA Programs:** Volunteer Income Tax Assistance (VITA) sites are a useful tool for providing free tax-preparation services to low- to moderate-income people and helping them claim a range of valuable tax credits, including the Earned Income Tax Credit (EITC). In addition, they can help individuals avoid high fees for tax-preparation services and also avoid being persuaded to take on high-cost or predatory loans against their tax refunds. In 2013, First Nations supported a total of seven VITA programs serving Native communities. Funded by the Bill and Melinda Gates Foundation, the Paul G. Allen Family Foundation, and the W.K. Kellogg Foundation, First Nations was able to provide grants that resulted in more than 1,765 tax returns prepared, bringing nearly \$2.6 million in refunds to tribal communities, including \$869,233 in the Earned Income Tax Credit.
- **VITA Plus – Building Native American Family Economic Security and Linking Asset-Building Programs:** In 2013, we finished a two-year partnership with three VITA programs serving Native communities in the northwest. We partnered with Chief Dull Knife College Cooperative Extension program, the Northwest Native Development Fund, and Chehalis Tribal Loan Fund to help them expand their VITA programs and begin to offer benefits-screening for interested clients. VITA programs can help their clients learn about public benefits programs including Temporary Assistance for Needy Families (TANF), the Low-Income Home Energy Assistance Program (LIHEAP), and other resources that can assist families in achieving economic security. Funded by the Bill and Melinda Gates Foundation and the Paul G. Allen Family Foundation, this project provided benefits-screening for 390 clients, and 105 were referred to asset-building programs.

- **More Tax Time Troubles: Combating Predatory Lending in New Mexico:** In 2012 and 2013, First Nations published two reports that focused on tax-time predatory financial services, including high-cost refund anticipation loans. These reports were based on “mystery shopper” visits conducted with tax preparers in New Mexico. In 2013, we met with several policymakers about our research, and the work culminated in the introduction of a bill in the New Mexico state legislature to regulate tax preparers in January 2013. Discussions about the legislation were ongoing for several months, coordinated by State Sen. Benny Shendo. While the legislation never made it out of committee, there is heightened awareness of the issue and an interest in pursuing legislation in the next legislative session.
- **Collaboration with National Partners:** Our work on predatory financial services has attracted the attention of many national partners. In 2013 we worked with a staff member at Human Rights Watch who conducted research into predatory lending targeting Native American consumers. We also worked with the Center for Responsible Lending and the National Consumer Law Center to raise awareness of the ways in which high-cost lending was affecting Native American communities. We attended the Consumer Federation of America’s High-Cost Credit Summit in late 2013 to share findings from our research.

2013 Publications

- **VITA Sites Serving Native Communities: The State of the Field (2013):** This report provides an overview of the types and sizes of Volunteer Income Tax Assistance (VITA) programs serving Native communities. Last year, there were 145 VITA sites that served Native American communities, according to the IRS. These sites were sponsored by tribal governments, tribal housing authorities, Native and non-Native nonprofit organizations, senior centers, credit unions, tribal colleges and urban Indian centers. During the 2013 tax season these sites filed a total of 48,413 returns, facilitated \$70 million in refunds and helped people claim approximately \$26 million in EITCs, which is money that comes back to or stays in Native communities and benefits the entire community.





Wigamig VITA Site's Big Success Story is a Good Representation of VITA's Big Value



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Fern Orie

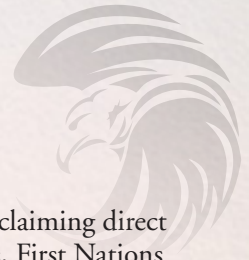
In 2013, First Nations Development Institute has also supported seven Native VITA sites with grants, technical assistance and training. One of the VITA grantees was the Wigamig Owners Loan Fund, Inc. (www.wigamig.org/) in Lac du Flambeau, Wisconsin. It serves the Lac du Flambeau Band of Lake Superior Chippewa along with all Wisconsin Indian reservations. Wigamig offered up this anecdote as just one example of a tremendous success story stemming from its VITA effort.

"We had a client who had gone to a paid preparer for the past couple of years," said Fern Orie, Wigamig executive director. "By Wigamig preparing the return and asking the appropriate interview questions, we discovered the family has an adult disabled son who they have not been claiming as a dependent on their tax return. In reviewing their previous returns from the paid preparer, we noted that they should file amended returns to claim their son for the prior years and recoup their appropriate refund and tax credits. In review and preparation of these amended returns, we discovered two errors totaling over \$2,000. With these corrections and amending the returns, the clients will be receiving nearly \$12,000 back from the IRS from two of their amended returns. This does not include a third year of an amended return that Wigamig is still processing. By educating clients, we are increasing their self-sufficiency."

"VITA programs play an important role in providing affordable, appropriate financial services for Native families. We are proud to support VITA sites and their community partners that continue to bring resources into their local communities and help them avoid predatory lending," observed Sarah Dewees, senior director of research, policy and asset-building programs at First Nations.



Native American Business Development



To create systemic economic change, First Nations works with Native American communities in reclaiming direct control of their assets. Working directly with grassroots community partners, individuals and tribes, First Nations supports and provides Native asset-development strategies and models to help communities understand, create and control the way in which Native assets are valued, as well as the decision-making process in deciding whether to monetize those assets.

First Nations and its independent subsidiary, First Nations Oweesta Corporation, work with reservation and rural Indian communities to create and support community development financial institutions, Native businesses and tribal programs with early stage investments and capitalization to stimulate business growth through new financial models, products and services. Through entrepreneurship and business development projects targeted at both the tribal (macro) and individual (micro) levels, First Nations creates and supports sustainable economic development in Native communities.

2013 Highlights

- **Native Asset-Building Partnership Project:** During 2013, work continued under First Nations' Native Asset-Building Partnership Project (NABPP). Under a grant received in the previous year, First Nations continued to develop and facilitate two partnerships – one between the Oneida Nation of Wisconsin and the Hopi Tribe, and the other between the Mille Lacs Band of Ojibwe and the Spokane Tribe – in order to strengthen the tribal infrastructure through peer learning and model development. The partnerships are based on a mentor-mentee relationship model where one tribe with an established program model assists another tribe in developing a similar program in their tribal community. In the first partnership, the Hopi tribe shared best practices with the Oneida Nation for developing infrastructure to establish a \$7871 program. In the second partnership, the Mille Lacs Band worked with the Spokane Tribe to build on human capital so Mille Lacs can implement a summer internship program to teach its youth about the natural resources field. Generous financial support for this project was provided by the Otto Bremer Foundation and The Nathan Cummings Foundation.
- **Tribal College-CDFI Collaboration Project:** During the year, work also continued on our Tribal College-CDFI Collaboration Project. First Nations facilitated partnerships between tribal colleges and local Community Development Financial Institutions (CDFIs) in two communities – the Lummi Nation in Washington, and the Menominee Indian Tribe of Wisconsin. The tribal colleges, Northwest Indian College and the College of the Menominee Nation, provided business and entrepreneurship-focused training for tribal college students. Students who complete the training are encouraged and eligible for business start-up or expansion loans from the CDFIs. The intention is to promote the growth of private-sector business development in Indian Country. The generous financial support for this project was provided by the Johnson Scholarship Foundation.
- **First Nations Oweesta Corporation:** First Nations Oweesta Corporation (Oweesta) is an independent subsidiary of First Nations Development Institute. Oweesta supports economic growth in Native American communities through the creation, development and capitalization of Community Development Financial Institutions, or CDFIs. These Native CDFIs directly provide Native American communities the tools and capital support required for real and sustainable job creation, small business development, commercial real estate development, and affordable housing/home ownership, while also offering basic banking services and financial literacy training to “underbanked” Native American communities that have been historically targeted by predatory lending practices. Since its founding in 1999, Oweesta has been part of hundreds of awards to Native institutions, totaling tens of millions of dollars in fruitful investment in Indian Country. To learn more about Oweesta, visit www.oweesta.org.





Grants, Grantmaking and Philanthropic Services

In 1993, First Nations Development Institute launched its first grant program, the Eagle Staff Fund, to bring critically needed funding to projects and organizations in Indian Country. Since then, First Nations has managed multiple grant programs with numerous foundations, corporate partners and individual donors. Through the end of 2013, we have successfully managed grants to 894 projects and organizations in 37 states, totaling \$20.3 million.

In addition to providing financial support, First Nations also offers specialized training and technical assistance workshops, convenings and conferences to Native nonprofit and tribal entities.

First Nations works closely with each partner to ensure that we connect the appropriate strategies, issues and resources in order to develop and expand effective programming. For more information, see the “Philanthropic Services” tab of our website at www.firstnations.org.

Together with investor partners, First Nations’ resources support asset-based development efforts that fit within the culture and are sustainable. First Nations offers grant support through the Eagle Staff Fund, including special initiatives within it, as well as through other donor-advised and donor-designated funds.

First Nations is currently managing the following grant funds:

- Eagle Staff Fund
- Native Youth and Culture Fund
- Little Eagle Staff Fund
- Native Agriculture and Food Systems Initiative
- Native American Asset Watch Initiative
- Raymond James Native American Development Fund

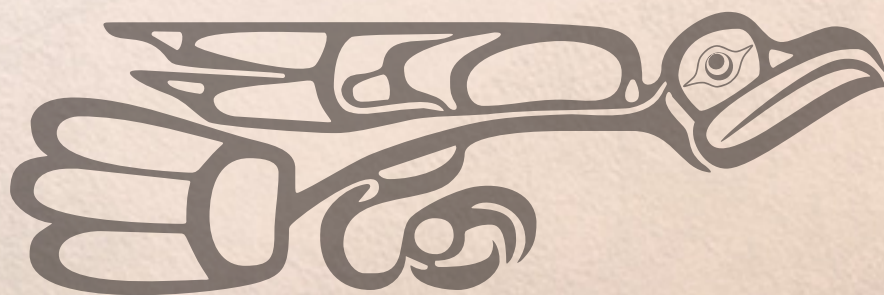
Grant opportunities are listed through the “Grantmaking” section of our website at www.firstnations.org. To receive updates, sign up for email notifications through links on the website.



Name	City	State	Amount	Description
XKKF (Xaadas Kil_Kuyaas Foundation)	Hydaburg	AK	\$10,000	Retain and reawaken Haida cultural skills through the Hydaburg city school system.
Diné Be Iina, Inc.	Window Rock	AZ	\$10,000	Increase organizational capacity in numerous areas, including management, marketing, merchandising, fundraising and board development.
Diné College	Tsaile	AZ	\$1,000	Increase healthy food access on the Navajo Nation by establishing food policy and farmers' market that connects producers to tribal youth, elders and families.
Hopi Education Endowment Fund	Kykotsmovi	AZ	\$20,000	Increase organizational capacity of the Hopi Education Endowment Fund.
Miss Navajo Council Incorporated	Window Rock	AZ	\$20,000	Create leadership programs to help instill cultural heritage, traditions and leadership skills among youth, while reducing risk behaviors.
Painted Desert Demonstration Project DBA The STAR School	Flagstaff	AZ	\$29,970	Increase control over food systems by creating a greenhouse and increasing access to local organic vegetables.
San Carlos Apache Tribe	San Carlos	AZ	\$37,500	Increase knowledge of traditional Apache lifestyles and pre-reservation diets to effect community change.
Sipaulovi Development Corporation	Second Mesa	AZ	\$10,000	Utilize education and technical assistance to improve food production and security.
White Mountain Apache Water Resource Department	Fort Apache	AZ	\$10,000	Utilize and expand the production and distribution of produce while building community involvement in the food system.
Big Pine Paiute Tribe of the Owens Valley	Big Pine	CA	\$37,500	Increase availability of locally grown food and knowledge of sustainable gardening practices through creation of a permaculture garden and a seed bank.
Denver Indian Center	Denver	CO	\$40,000	Leveraging, increasing and improving collaboration in outreach efforts among Denver's Indian-serving agencies, while increasing available resources for the organizations.
Ute Mountain Ute Tribe	Ignacio	CO	\$10,000	Create a program in which the Ute Mountain Ute Tribe's community can learn and use the concepts and methods of sustainable food production and seed saving.
Waimea Hawaiian Homesteaders' Association Inc.	Kamuela	HI	\$37,500	Increase access to local, healthy foods in Hawaii by expanding the Hawaiian homesteaders farming program from 12 farms to 24.
Nez Perce Tribe	Lapwai	ID	\$20,000	Retain the Nez Perce tribal language through direct engagement with language professionals and elders.
Wabanaki Women's Coalition	Lincolnton	ME	\$16,000	Increase organizational capacity of the coalition in order to better address domestic violence issues.
Little Earth of United Tribes	Minneapolis	MN	\$40,000	Increase skills in the American Indian community in Minneapolis to alleviate poverty, increase employment, build entrepreneurship and promote community well-being.
Minnesota Indian Women's Sexual Assault Coalition	St. Paul	MN	\$20,000	Leverage engagement of Native people and youth, as well as traditional lifeways, to better address issues of sexual violence.
Northern Eagle Federal Credit Union	Nett Lake	MN	\$15,000	Support Innovative financial education programs.
Boys & Girls Club of the Northern Cheyenne Nation	Lame Deer	MT	\$15,000	Create program to inspire Northern Cheyenne youth to reconnect with their language and cultural/traditional practices.
Hawkeye Indian Cultural Center, Inc.	Red Springs	NC	\$20,000	Retain/preserve the cultural knowledge of Lumbee elders by nourishing bonds with tribal youth and documenting histories.
Sequoyah Fund, Inc.	Cherokee	NC	\$15,000	Create a financial education program for Cherokee youth.
American Indian Science and Engineering Society	Albuquerque	NM	\$11,500	Develop a mentorship program for students majoring in agricultural-related business.
Cochiti Youth Experience	Cochiti Pueblo	NM	\$20,000	Increase the significance and influence of Pueblo agricultural principles and values, and create tribal programs that perpetuate Cochiti values.

Name	City	State	Amount	Description
Diné Community Advocacy Alliance (DCAA) / Community Area Resource Enterprise	Gallup	NM	\$13,000	Leverage grassroots support to promote Navajo tribal council passage of healthy food/junk food tax measures that can support Navajo wellness efforts.
Diné Community Advocacy Alliance (DCAA) / Community Area Resource Enterprise	Gallup	NM	\$7,500	Increase efforts to advocate for the Navajo Nation Junk Food Tax Act of 2013.
Institute of American Indian Arts	Santa Fe	NM	\$1,000	Increase exposure for First Nations, IAIA and Native American issues by providing and coordinating on-site locations for PSA videotaping.
Keres Children's Learning Center	Cochiti Pueblo	NM	\$14,875	Retain and increase Cochiti Keres language usage through both child and parent/elder programs.
Notah Begay III Foundation Inc.	Santa Ana Pueblo	NM	\$20,000	Leverage Native youth interest in digital technology to ground them in Native values, build leadership and improve healthy habits.
Pueblo of Nambe	Nambe Pueblo	NM	\$37,500	Create a Nambe Pueblo farm brand, utilize fallow agricultural land within the pueblo, and increase the number of tribal members who participate in the agricultural sector.
Pueblo of Santo Domingo Education Department	Santo Domingo Pueblo	NM	\$15,875	Retain and increase use of Keres language and traditional cultural practices, while bridging elder-youth gap and building youth self-confidence and identity.
Pueblo of Santo Domingo	Santo Domingo Pueblo	NM	\$1,000	Increase exposure for First Nations, Santo Domingo and Native American issues by providing and coordinating on-site locations for PSA videotaping.
Pueblo of Santo Domingo	Santo Domingo Pueblo	NM	\$3,600	Increase capacity of tribal staff through training and education for improved efficiency and effectiveness of service delivery.
Santa Fe Indian School	Santa Fe	NM	\$17,875	Create Brave Girls leadership program and resources in order to engender positive change and leadership skills.
Taos County Economic Development Corporation (TCEDC)	Taos	NM	\$40,500	Increase capacity of the Native Food Sovereignty Alliance by coordinating board meetings, membership recruitment and moving the organization toward achieving its 501(c)(3) status.
Zuni Youth Enrichment Project	Zuni	NM	\$19,970	Retain and increase use of Zuni language and build cultural proficiency for youth leadership development.
Friends of Akwesasne Freedom School	Rooseveltown	NY	\$18,000	Create a program that focuses on learning how to read, write, sing, dance and participate in traditional longhouse activities.
Euchee (Yuchi) Language Project, Inc.	Sapulpa	OK	\$20,000	Retain the Euchee language and increase participation in and knowledge of traditional agricultural practices, while creating youth leadership opportunities.
Oklahoma Native Assets Coalition	Shawnee	OK	\$100,000	Increase capacity at Oklahoma Native Assets Coalition to develop a statewide, inclusive asset-building coalition to support building economic security for low- to moderate-income families and individuals.
Oklahoma Policy Institute	Tulsa	OK	\$100,000	Create and leverage a statewide asset-building coalition in Oklahoma. The organization will work with key partners to promote asset-building programs, research and policy activities.
Ponca Tribe of Oklahoma	Ponca City	OK	\$37,500	Control and/or increase food sovereignty efforts by implementing a tribal poultry flock.
Columbia River Inter-Tribal Fish Commission	Portland	OR	\$1,000	Increase food safety and exercise greater control over fish processing and packaging.
Grand Ronde Canoe Family	Grand Ronde	OR	\$19,000	Retain tribal culture and traditions, while reducing addiction issues and family violence, by creating the Fit to Paddle program.
Native American Youth & Family Center (NAYA)	Portland	OR	\$40,000	Increase capacity of programs and their revenue-generation capability in order to better provide services to the community.
Dakota Indian Foundation	Chamberlain	SD	\$20,000	Create partnerships between youth, community and cultural resources for the purpose of retaining Dakota culture.
Hunkpati Investments, Inc.	Fort Thompson	SD	\$15,875	Utilize and integrate Dakota culture into existing Hunkpati Investments programming through education.

Name	City	State	Amount	Description
Hunkpati Investments, Inc.	Fort Thompson	SD	\$37,500	Develop an orchard that will benefit the community for generations to come.
Lakota Funds	Kyle	SD	\$15,000	Increase activity in a children's savings account program with elementary schools on the Pine Ridge reservation.
Native Women's Society of the Great Plains	Timber Lake	SD	\$20,000	Retaining Lakota/Dakota Isna Ti (female rite of passage) to instill in young girls an understanding of healthy behaviors and the interrelationship of mental, social and physical health.
Ogallala Commons, Inc	Nazareth	TX	\$6,000	Create an internship program.
Restoring Ancestral Winds	Tremonton	UT	\$16,000	Create a coalition to advocate for victims/survivors of stalking, domestic, sexual, dating and family violence.
Lummi Youth Wellness Center	Bellingham	WA	\$20,000	Create garden as a cultural instruction space and food source; increase number of Lummi with gardening skills and ability to prepare traditional foods and medicines; and increase language proficiency.
Northwest Indian College	Bellingham	WA	\$40,000	Increase food security by developing gardens, educational opportunities, and a food sovereignty plan. Utilize community kitchen policies to create healthier, traditionally-based meals while increasing the kitchens' leverage with food suppliers.
Northwest Indian College	Bellingham	WA	\$1,000	Support innovative youth financial and entrepreneurial education models.
Northwest Indian College	Bellingham	WA	\$37,500	Increase Muckleshoot Tribe's food security by developing gardens, providing food-related community and classroom educational opportunities and creating a five-year food sovereignty plan.
Port Gamble S'Klallam Tribe	Kingston	WA	\$15,000	Retain and increase cultural awareness among S'Klallam youth by using elders and cultural mentors to create educational content for youth trips.
Quinault Indian Nation	Taholah	WA	\$19,000	Leverage the 2013 Annual Canoe Journey to build the organizational capacity of the Quinault Youth program and increase youth participation.
Spokane Tribe of Indians	Wellpinit	WA	\$20,000	Create and utilize a tribal networking relationship with the Mille Lacs Band of Ojibwe in various natural resource areas.
Agricultural Safety & Health Council of America	Marshfield	WI	\$500	Support the 2013 "Raising Safety" Conference.
College of the Menominee Nation	Keshena	WI	\$35,000	Create a training program for Native CDFI and business owners to improve their businesses.
First American Capital Corporation	West Allis	WI	\$2,500	Develop curriculum that will provide training to entrepreneurs, students and residents of the Menominee Indian Reservation.
Lac Courte Oreilles Ojibwa Community College	Hayward	WI	\$37,500	Increase capacity at the college's Sustainable Agriculture Research Station by supporting a variety of research initiatives and educational opportunities related to fish and poultry production.
Menominee Indian Tribe of Wisconsin	Keshena	WI	\$12,530	Develop a weeklong culture camp for 30 Menominee youth ages 12 to 16.
NiiJii Capital Partners, Inc.	Keshena	WI	\$2,500	Develop curriculum that will provide training to entrepreneurs, students and residents of the Menominee Indian Reservation.
Oneida Tribe of Indians of Wisconsin	Oneida	WI	\$37,500	Create a youth entrepreneurship program that focuses upon agriculture.





2013 Donors



Our work is made possible by the extraordinary generosity of the following foundations, corporations, tribes and individuals. We are honored by your support of First Nations Development Institute's efforts to build strong American Indian communities.

Foundations, Corporations, Organizations & Tribes

AARP Foundation	The Ford Foundation	Rhode Island Foundation - Leon and Barbara Goldstein Fund
AMB Foundation	Friedman Family Foundation	Sisters of Charity of the Blessed Virgin Mary
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Appalachian Regional Commission	JPMorgan Chase Foundation	U.S. Dept. of Agriculture - Office of Advocacy and Outreach
Bank of America	Kalliopeia Foundation	U.S. Dept. of Agriculture - Rural Development
Bill & Melinda Gates Foundation	The Kresge Foundation	U.S. Dept. of Housing and Urban Development
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2013 Individual Donors

Circle of Takuye

The *Circle of Takuye* (Relatives) is made up of individuals who have honored First Nations by contributing at least \$1,000 annually.

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■ Circle of Giving

The *Circle of Giving* is First Nations' automated monthly giving program. Through their monthly recurring donations, members provide First Nations with a dependable base of support.



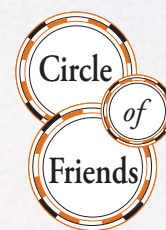
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