

A photograph of a desert landscape. In the foreground, there is a wooden fence made of three horizontal rails and several vertical posts. The ground is sandy and sparsely covered with dry grass. In the middle ground, there are rolling hills and a small, winding path. In the background, there are dark, jagged rock formations under a clear blue sky.

Creating Opportunities
On the
Pine Ridge Reservation



Mission Statement

Lakota Funds is a community development financial institution leading an economic resurgence of the Oglala Lakota Oyate on the Pine Ridge Reservation through culturally appropriate strategies reigniting the traditional Lakota spirit of productivity, commerce, and trade.

History of Lakota Funds

- Lakota Funds was born in 1986 by group of visionary community leaders.
- The group saw the need to go beyond charity that focused on daily needs.
- When Lakota Funds started there were only two Oglala Lakota owned businesses on the reservation.
- Lakota Funds became the first Native American Community Development Financial Institution (CDFI) in America on March 31, 2000.



Wahpekute

(Shooters Among the Leaves)



Sinsintunwan

(Campers Among the Swamps)



Ihanktunwan

(Campers at the end of the Circle)



Mdewakantunwan

(People of the Spirit Lake)



Camps of the



Wahpetunwan

(Dwellers Among the Leaves)



Titantunwan

(People of the Prairie)



Ihanktunwana

(Little Yanktons)

Sicangu Band



**Mnicounjou
Band**



**Hunkpapa
Band**



**Bands of the
Titantuwan Lakota**



Sihasapa



Itazipco Band



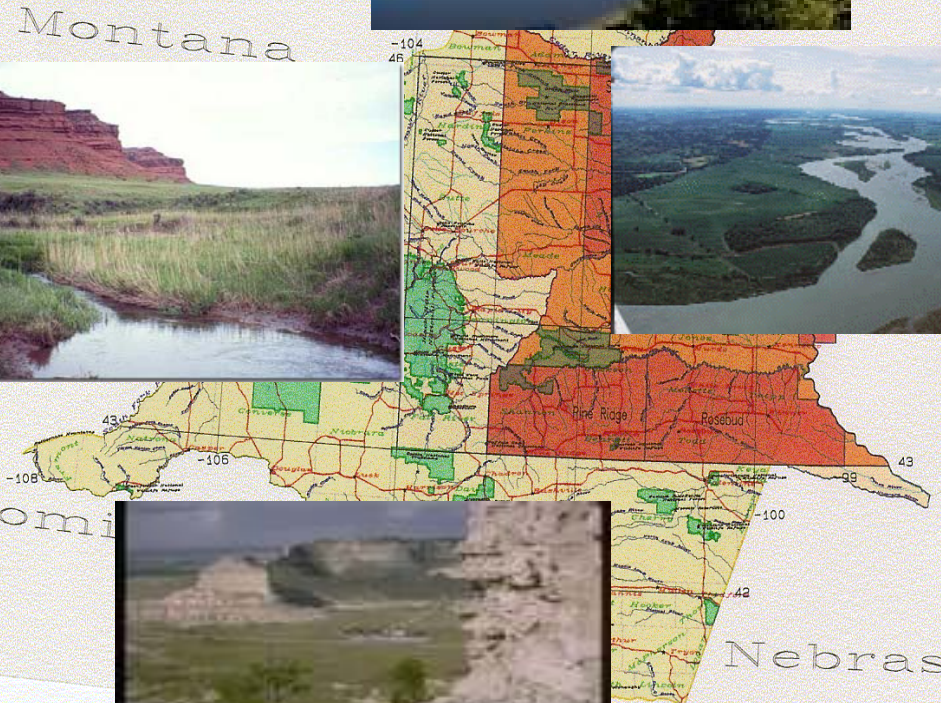
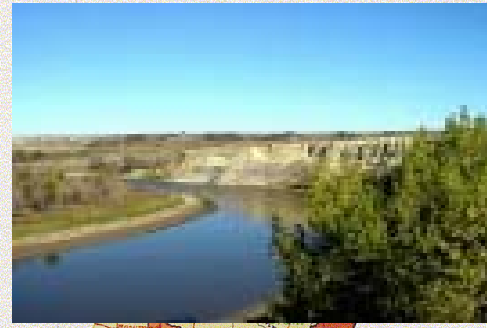
**Oohenumpa
Band**



Oglala Band



1851 SIOUX NATION FORT LARAMIE TREATY

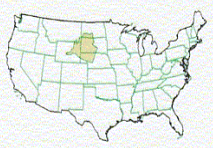


LEGEND

- TREATY OF FORT LARAMIE WITH SIOUX, Sept. 17, 1851 (11 Stat. 749)
- TREATY RESERVATION BOUNDARY, April 29, 1868 (15 Stat. 635)
- AMEND RESERVATION BOUNDARY, Act of Feb. 28, 1877 (19 Stat. 254)
- SIOUX NATION SPILT, Act of March 3, 1869 (25 Stat. 886)
- FEDERAL LANDS

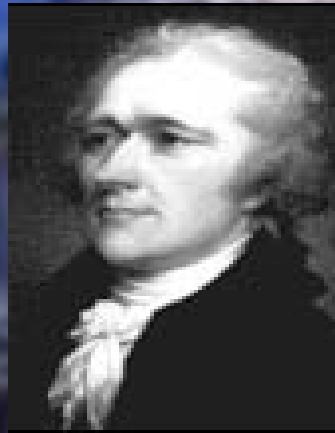


USDI-BIA ABERDEEN AREA GIS
01-04-96



BUREAU OF INDIAN AFFAIRS

The Strength of our people and the treaties have been recognized by the Founding Fathers of this Nation and the Supreme Court



- *“that as the consent of both was essential to their formation at first, so must it ever afterwards be to alter or cancel them”*
- *“They are just as binding, and just as far beyond the lawful reach of legislative acts now, as they will be at any future period, or under any form of government”*
- *“They are not rules prescribed by the sovereign to the subject, but agreements between sovereign and sovereign”*
- *“We have applied them to Indians, as we have applied them to the other nations of the earth. They are applied to all in the same sense”*

NATION TO NATION



THE BUFFALO WAS THE FOUNDATION OF OUR INDEPENDENCE & STRENGTH

TRADE &
COMMERCE

FOOD

CLOTHING

SHELTER

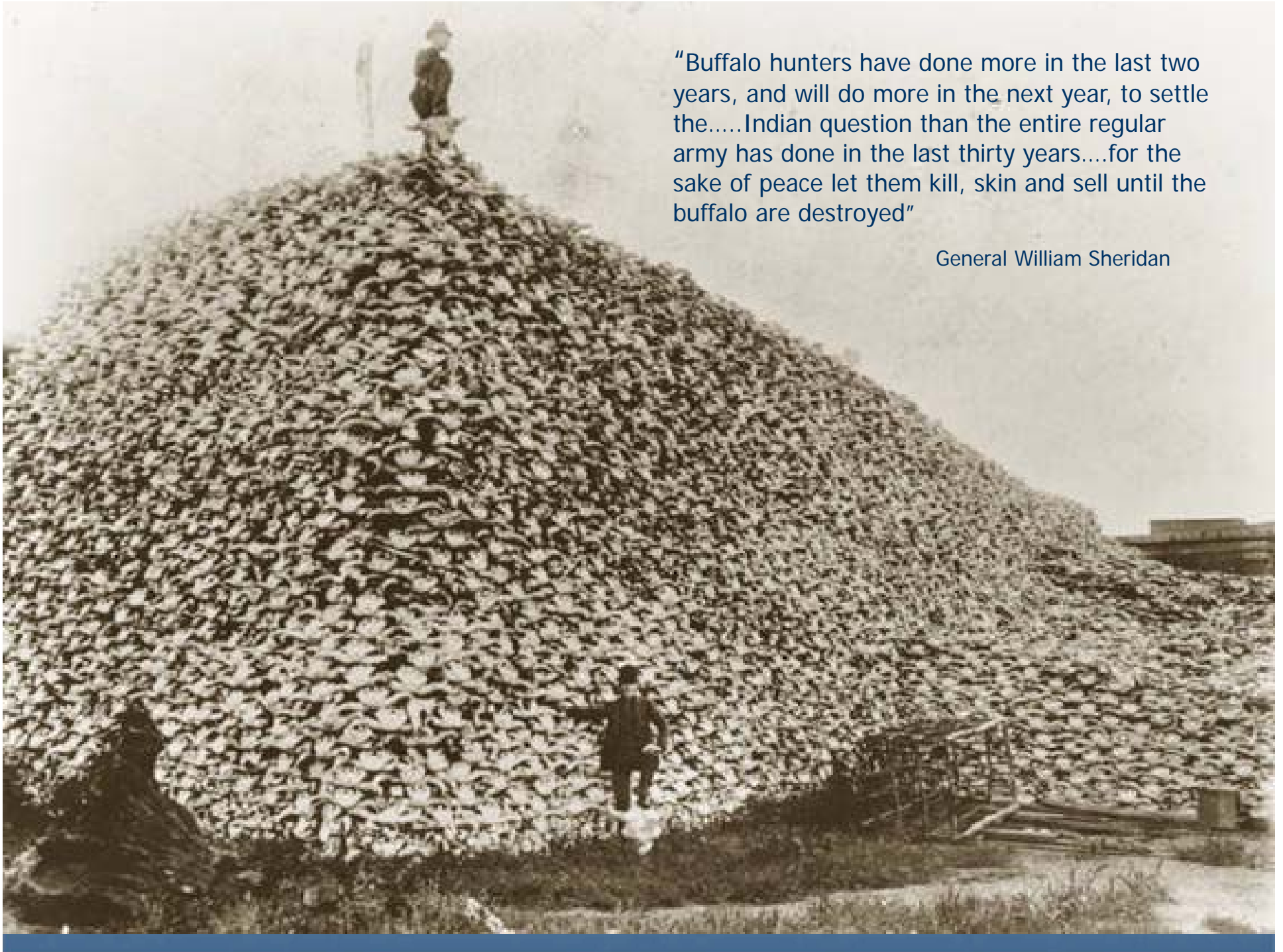
SPIRITUALITY

TOOLS &
WEAPONS



“Buffalo hunters have done more in the last two years, and will do more in the next year, to settle the.....Indian question than the entire regular army has done in the last thirty years....for the sake of peace let them kill, skin and sell until the buffalo are destroyed”

General William Sheridan



A photograph of a large herd of bison grazing in a vast, open grassland. The bison are dark brown and are scattered across the field, some standing and some grazing. The grass is a mix of green and yellow, suggesting a late summer or autumn setting. The background shows a flat horizon under a clear sky.

Since 1986 Lakota Funds Has:

- Disbursed over \$6.2 million in loan proceeds to over 394 borrowers on the Pine Ridge Reservation.
- Made 828 loans to Pine Ridge Reservation based Oglala Lakota Sioux tribal members.
- Served 451 businesses located on the Pine Ridge Reservation.
- Created over 1253 jobs.

Services

We provide:

- Business Loans up to \$200,000
- Credit Builder Loans up to \$2500
- Technical Assistance
 - One-on-One and Group
 - Financial Literacy, Business Planning, Credit When Credit Is Due, & Homebuyer Education
- Individual Development Accounts
- Child Development Accounts
- VITA
- Credit Union Development
- Eagle Nest Housing – 30 units of LITC financed homes



Technical Assistance

- Our trained Business Success Coaches work in the community helping both potential and existing entrepreneurs to remove barriers and enable them to achieve their dreams and goals for their business. Success Coaches provide hands on assistance with everything from helping clients create a business plan, to cash flows and financial projections and marketing.
- Provide on-site coaching at the client's business or home.

Lakota Tiwahe I.D.A. Savings Program

How to start an IDA

- Apply
 - Call or visit Lakota Funds
 - Enroll in Financial Literacy class
 - Complete the application
 - Enroll in Asset specific training
- Once Accepted
 - Lakota Funds helps the IDA participant open their savings account
 - Lakota Funds matches deposits according to guidelines
 - Attend monthly IDA support meetings to help the participants' reach their savings goals



Family Asset Building

While enrolled in an IDA

- **Monthly Support Meetings**
 - Meetings with other people who are also aspiring homeowners, entrepreneurs, and college graduates, all saving money to achieve their goals
- **Coaching and Mentoring**
 - Meet with participants to make sure they have a defined savings plan and are sticking to the plan to help them reach their asset goals.
- **Asset Specific Mentoring**
 - Getting you in touch with the right people to help with your asset

Family Asset Building (IDA)

How the match helps you save

Deposit of \$60 per month over a 2 year period



Deposit of \$240 per month over 6 months



Deposit of \$120 per month over 12 months



\$0 \$1,000 \$2,000 \$3,000 \$4,000 \$5,000 \$6,000 \$7,000

■ Total ■ Lakota Funds Match ■ You

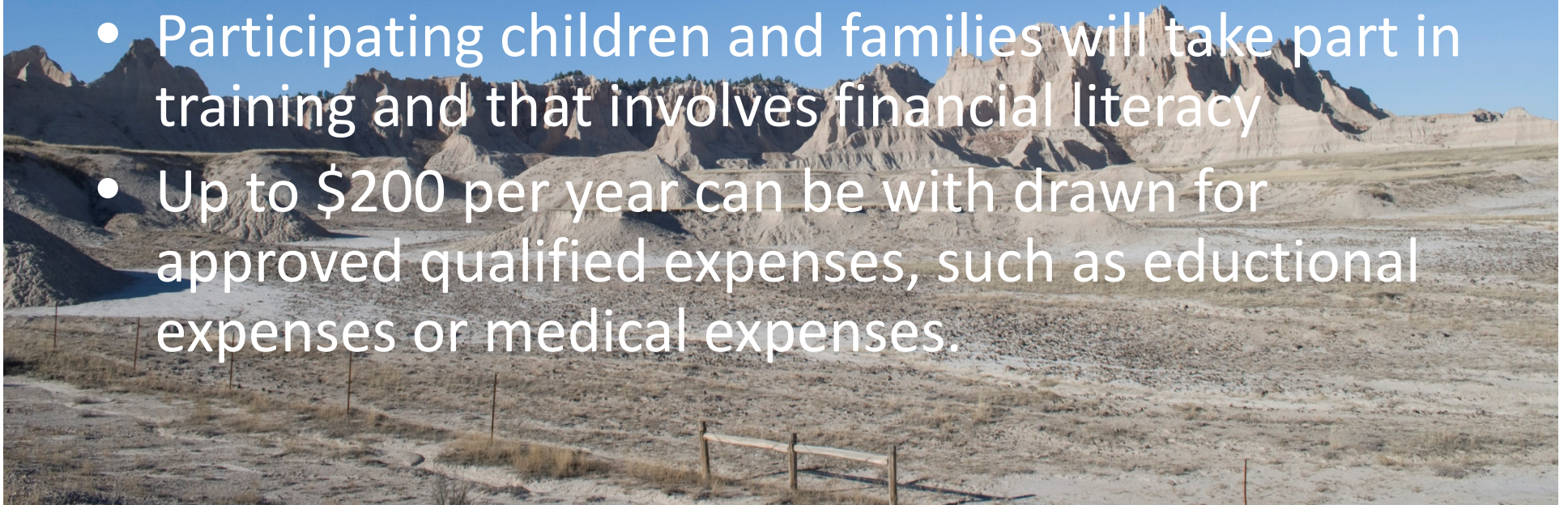
History of our IDA program

- Lakota Funds started their first IDA program in 2002
- In the beginning it was slow
- Since then we have had 5 grants with 1 still waiting for us to access.
- 2010 – Lakota Funds has cashed out 7 IDA participants
- 2011 – Lakota Funds has cashed out 14 IDA participants
- 2012 – Lakota Funds has cashed out 10 IDA participants and still going.



Lakota Tíwahe Asset Building Child Development Account Program

- When a Kindergartner or 1st grader is enrolled in the program and opened their savings account, Lakota Funds seeds each CDA with a \$50 deposit
- Lakota Funds will match the participating families' deposits by 3:1 ratio.
- Participating children and families will take part in training and that involves financial literacy
- Up to \$200 per year can be with drawn for approved qualified expenses, such as educational expenses or medical expenses.



Lakota Tiwahe Asset Building (CDA)

How the match helps you save



Lora Catches, an IDA participant who has cashed out her funds towards opening up her own hair salon. She also has her daughter enrolled into our CDA program.



Lakota Funds Partnership with TANF SUPERVISOR

- Pine Ridge Reservation is a state administered TANF program
- Tawney Brunsch found a grant that we use and partner with our local TANF
- Work Force Development:
 - Resume writing, interview techniques
 - CDL classes – In Depth Food handlers

Keith Kearns has credited their time for coming to our trainings and has even given a stipend and daycare
We encourage all the TANF workers to take part in our programs



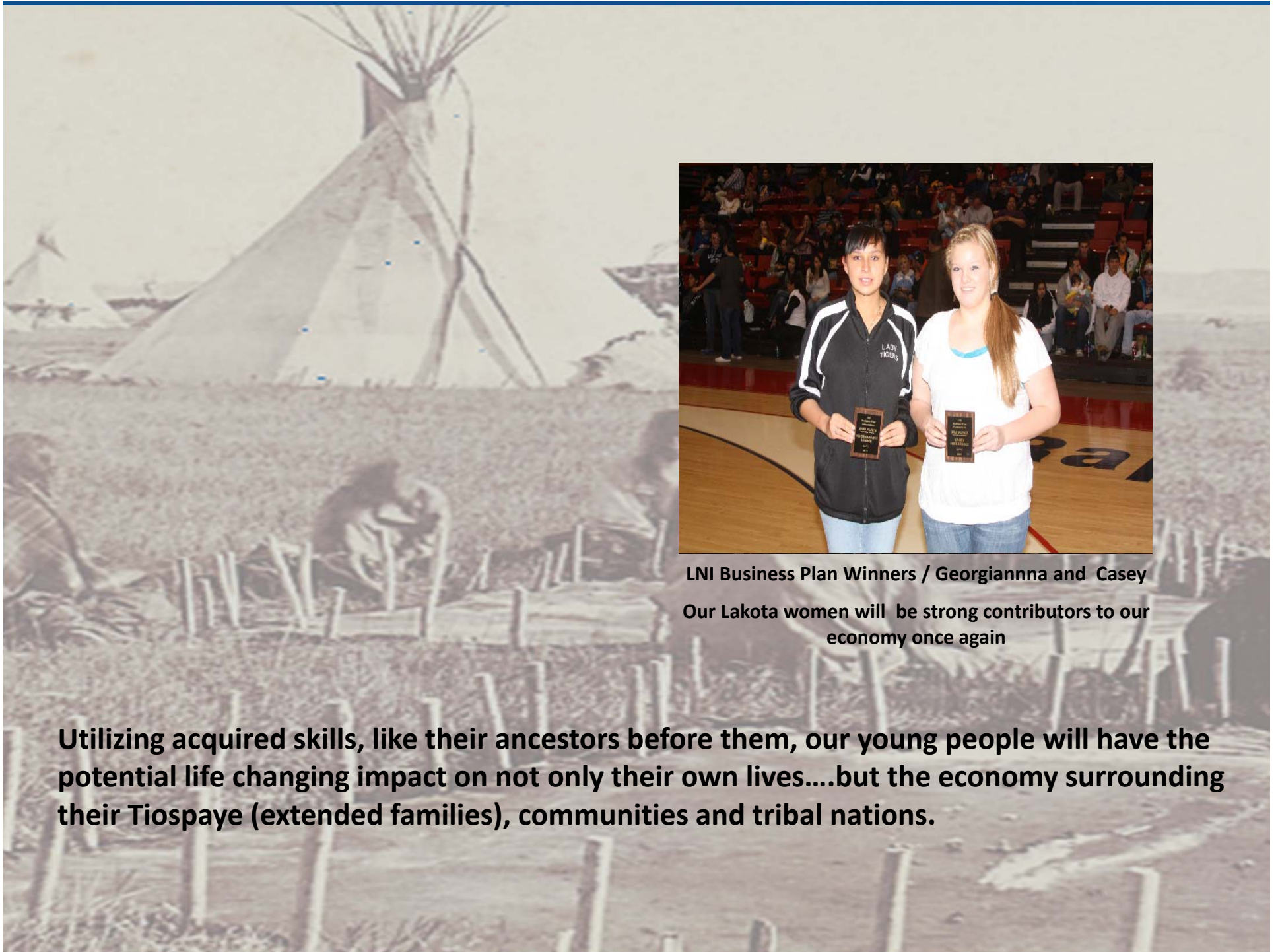
NATION BUILDING



- Agreements were made with the U.S from a position of strength...that strength derived from a strong, independent and sustainable economy
- With knowledge....our young people will once again create a sustainable economy for coming generations....just as their ancestors did



2010 Lakota Nation Invitational Business Plan winners:
The purpose of the Lakota Nation Invitational Business Plan Competition is to bring awareness of entrepreneurship to high school students to think about creating business opportunities in and around South Dakota.



LNI Business Plan Winners / Georgianna and Casey
Our Lakota women will be strong contributors to our economy once again

Utilizing acquired skills, like their ancestors before them, our young people will have the potential life changing impact on not only their own lives....but the economy surrounding their Tiospaye (extended families), communities and tribal nations.

VITA

SO VAIN
SALON

Lakota Funds is a VITA (Volunteer Income Tax Assistance) site with four certified VITA volunteers available to prepare tax returns free of charge. VITA services are available at Lakota Funds offices Monday thru Friday during normal business hours, and at different sites covering all of the nine districts on the Pine Ridge Reservation on Fridays during tax season

Lakota Trade Center

- The Lakota Trade Center was built in 1996.
- Lakota Trade Center provides offices for eight businesses and programs, as well as the Lakota Funds' offices.



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