

HUNKPATI INVESTMENTS, Inc.

*"Promoting self-sufficiency,
self-determination and an
enhanced quality of life for the
reservation community."*

Hunkpati Investments, Inc.

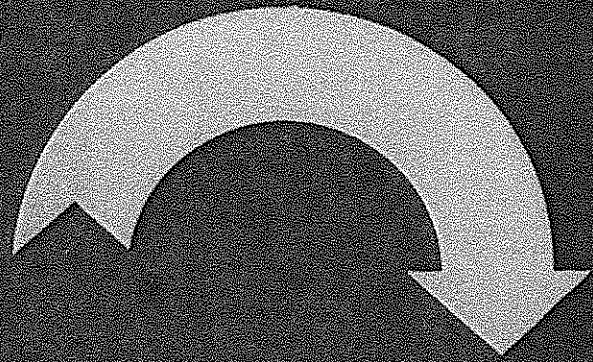
PO Box 175

Fort Thompson, SD 57339

Office: 605.245.2148

Fax: 605.245.2435

**BUY
LOCAL**



SHOP

**CROW
CREEK**



Hunkpati Investments

*~ Shop on Crow Creek ~
Serve your community!*

Hello Crow Creek,

It has been a good year for Hunkpati Investments and we have greatly enjoyed getting to know many of you all through doing your taxes for free, helping you fix your credit, and helping many of you start local businesses.

We get a lot of questions about who we are, what we do, and why we do it. So here is our story— we are a non-profit organization that is controlled by an entirely Native, local board. We have representatives from Crow Creek, Big Bend, and from Fort Thompson from all different families on the reservation. Our funding comes through various grants— federal, state, private foundations, and private donors that we win in order to promote economic development on Crow Creek. We are open 5 days a week, all year round, in Fort Thompson.

We provide a lot of different services for community members, but our dream is to help create a self-sufficient local economy. We believe that this will happen through helping community members take their dreams and current skills and turn them into viable ways to support their families. No doubt you've seen our posters around town, but we are starting a Buy Local Campaign to invite you all to be a part of those efforts.

One of the first things we hear when we discuss the importance of shopping locally is that we have no local places to shop. While that might have been true at one point, there are now, literally, dozens of places to Buy Locally from in Crow Creek. If something breaks and you need a handyman, if you need new tires, if you need a haircut, these services are now all available here in Fort Thompson. If you need birthday or graduation presents— there are so many talented artists in town, ready to take your commissions or sell you some of their beautiful works. Please look through and see all that is available here in our own community and see what your friends, neighbors, and family members are up to.

Warm Regards,

The Staff and Board of Hunkpati Investments

For more information on how to start your own business call 245-2148 or stop by our offices in the Mel and Elnita Rank Center on the main intersection in Fort Thompson. Also, if you are a Crow Creek entrepreneur and would like your business listed in future printings of the business directory, please let us know.

Why Shop Crow Creek?

Create Jobs for our Children

Local businesses create jobs for community members. When surveyed, 93% of Crow Creek students said they wanted to leave Crow Creek after they graduated, mostly because of the lack of jobs here. Supporting a local small business leads to more jobs for these youth, keeping our family here.

Grow our Sovereignty

We grow our sovereignty when we are self-sufficient, and self-sufficient communities only come through having our own businesses. In local surveys, we have discovered that only an estimated 10% of our money stays on Crow Creek every month, while the other 90% (almost \$900,000) goes to Pierre and Chamberlain! If we spend money here, it stays in our community and builds a local economy that makes us self-sufficient.

Support Local Families

No doubt many of us are related to or know someone that does some sort of business— beading , quilting, car repair. Wouldn't we rather support our own Aunties, Uncles, Families, and Neighbors?

Save Money Driving

Sometimes it may seem cheaper, but it is getting more and more expensive to drive far away to get our goods.

Take Pride in our Community

When these local businesses survive, we now have local goods available. These businesses give back by sponsoring our basketball and fishing tournaments, training our youth through internships, and donating goods to our powwows.

We can take pride in our community and all the things we have to offer the next generation. Also, we serve as an example for our children – showing them that they can succeed in business, too.

Buy Local ~ Shop Crow Creek

Bad Nation

Barber & Beauty Shop

Owner: Melva Rank

Hours: Call for Appointment.

Services: Haircuts, Perms, Color, and Waxing.

Rates: Haircuts \$10 for Adults, \$8 for kids 10 & under; Waxing \$6; Perms and colors vary; please call for pricing.

Location: Bad Nation Community, 3 miles east of Fort Thompson.

Phone: 245-2235 or 680-4143



Dawnee's Home Repair

Owner: Don Paul Touche

Hours: 8 AM–8 PM by appointment, including weekends.

Services: All Home Repair.

Rates: Free Estimates

Phone: 605-875-3255;
605-730-0722



Hawk's Tire Service

Owner: Sherwood Hawk

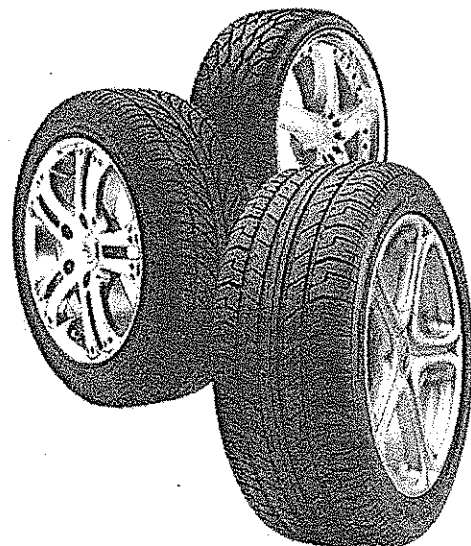
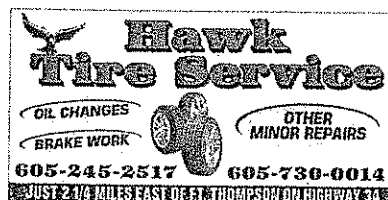
Hours: 2 PM–6 PM M-F or by appointment,

Services: Tire Repair & Service, Oil Change, and Minor Auto Maintenance and Repair.

Rates: Varies by Price of Tire

Location: Bad Nation Community, 3 miles east of Fort Thompson.

Phone: 605-730-4556



Farley Hawk Construction, LLC

Owner: Farley Hawk

Hours: Morning, Noon, & Night by
Appointment

Services: General Contracting,
Construction, and Renovation.

Rates: Free Estimates

Location: 33468 228th., Fort Thompson

Phone: 605-730-2043



Kosters' Wood Krafts

Owner: Eugene Koster

Hours: 8-5 M-F

Services: Walking Sticks (Diamond
Willow and Twisted Wood), Native
Dancing Sticks. Personal commissions
welcome!

Rates: Call for Prices

Location: 213 BIA Route 4,
Fort Thompson

Phone: 605-245-2408



Pop's Coffee Shop

Owner: Clark Zephier

Hours: 7:00 AM—2:30 PM.

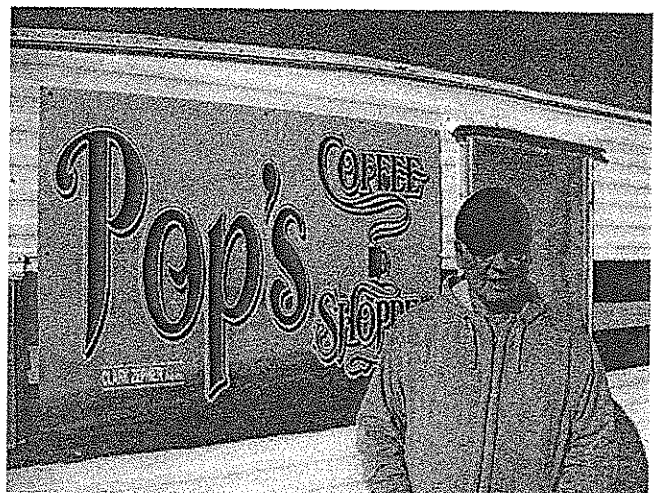
Services: Premium and flavored
coffees, treats, hot chocolate, chai,
espresso, sugar free flavors.

Rates: 12oz-\$2.00, 16oz-\$2.50,
20oz-\$3.00

Location: Fort Thompson Area

Phone: 605-730-9817

Will do special events!



G&R's Small Engine & Automotive Repair

Owner: Gilbert Pickner

Hours: 8 AM-5:30 PM by appointment Mon-Sat

Services: Repair Lawn & Garden Equipment and Minor Automobiles Servicing

Fair and Competitive Rates: \$20 small engine servicing; \$25 oil change for regular size engines; free estimates on larger jobs

Location: 3 miles from Crow Creek Village

Phone: 605-894-4410



Pickner's Lawncare

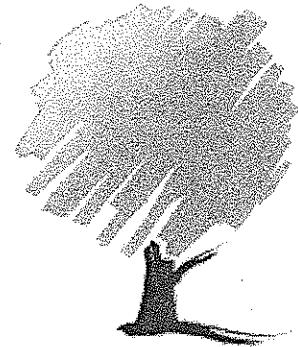
Owner: Jeff Pickner

Services: mowing, trimming, tilling, etc.

Rates: Free Estimates, Discounts for Elders

Location: Fort Thompson

Phone: 605-730-4310



Howe's Body Shop

Owner: Raynard Howe

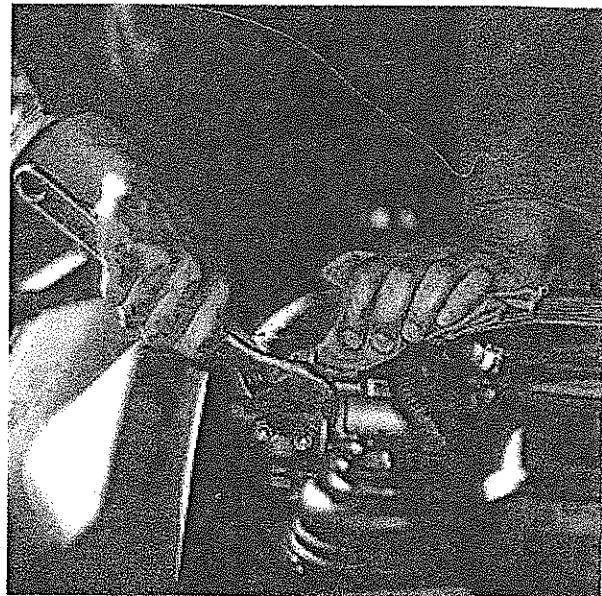
Hours: 8 AM-4 PM and by appointment, including weekends.

Services: Auto Body Repair and Painting

Rates: Call for Free Estimate

Location: Big Bend

Phone: 605-478-0275



Buy Local ~ Shop Crow Creek

Wes Parson's Fencing

Owner: Wes Parsons

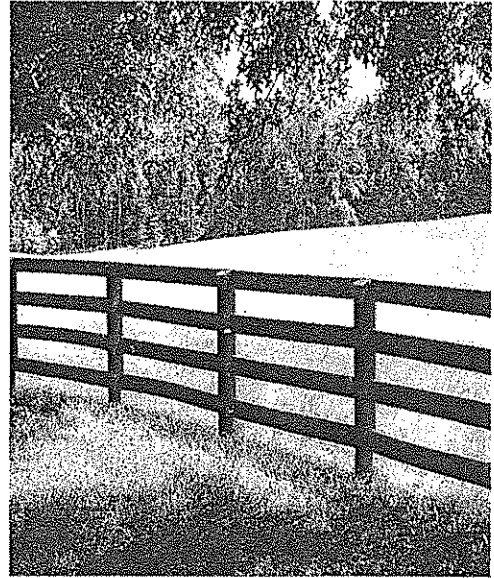
Hours: Anytime, Call for Appointment.

Services: Fencing Repair and Construction

Rates: Free estimates, Varies Depending on Size

Location: 30 Miles East of Pierre on Highway 34 in Big Bend

Phone: 605-875-3222 or 605-478-0176



Shelby's Minimart, LLC

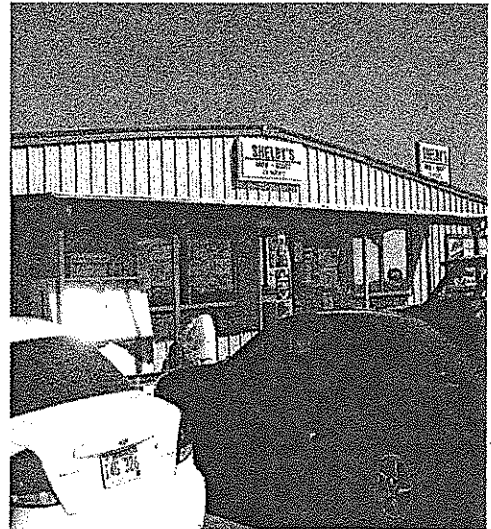
Owner: The Isburg Family

Hours: 24 hours a day, 7 days a week

Services: Gas, Laundry, Movie Rental, Convenience

Location: Highway 47 Bypass, East of the Lode Star Casino in Fort Thompson

Phone: 605-245-2788



Natalie Voice's Star Quilt

Owner: Natalie Voice

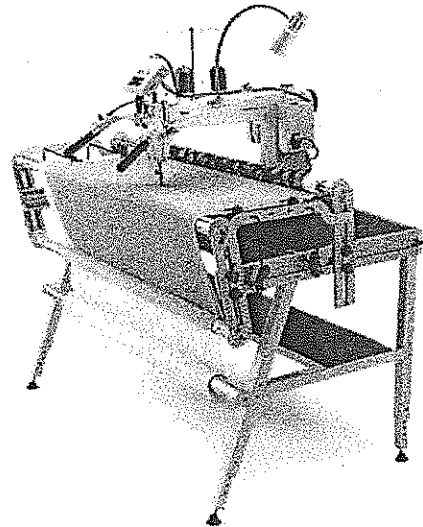
Services: Star Quilts and Regalia.

Location: Fort Thompson

Rates: \$200 Full Size; \$75 Baby Quilt

Phone: 605-245-2870 or 605-730-4061

Will take special orders and commissions!



Buy Local ~ Shop Crow Creek

Mystic Horse Art Studio

Owner: Lyle Miller

Hours: 8-4 or by Appointment

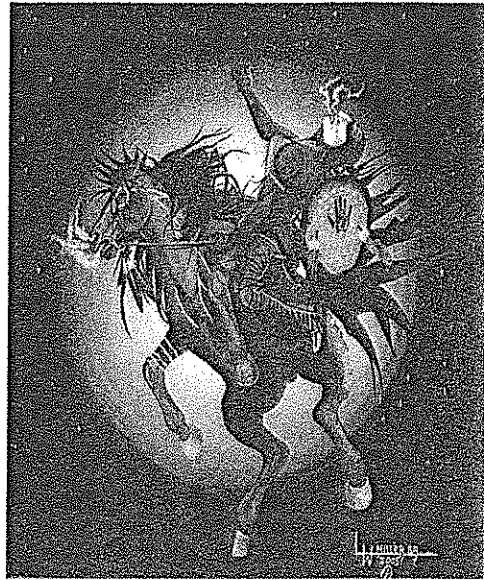
Services: One of a kind fine arts including paintings and sculptures. Originals and Prints available.

Rates: \$100 for Prints & Originals range from \$500-\$3000.

Additional Info: Works out of his home in Mitchell, and is best reached by cell phone, or visit his Facebook page at Mystic Horse Art Studio.

Location: Fort Thompson

Phone: (605) 491-5587



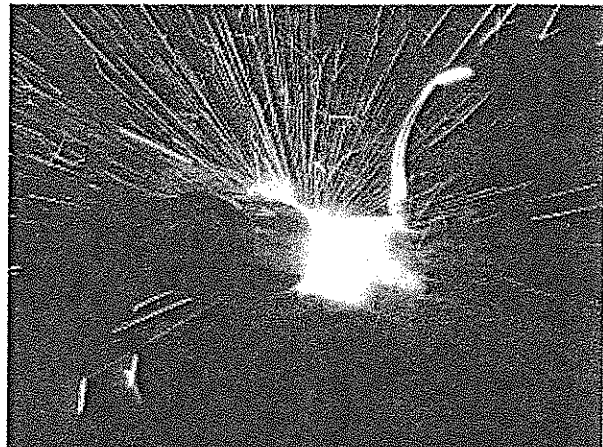
John's Service

Owner: John Olson

Services: Repair, welding, machining for all automobiles, farm equipment, hydraulic repair

Location: 33671 228th St., Fort Thompson (Mile and half west of Episcopal Church)

Phone: 605-680-3016



Patty's Star Quilts

Owner: Patty Parsons

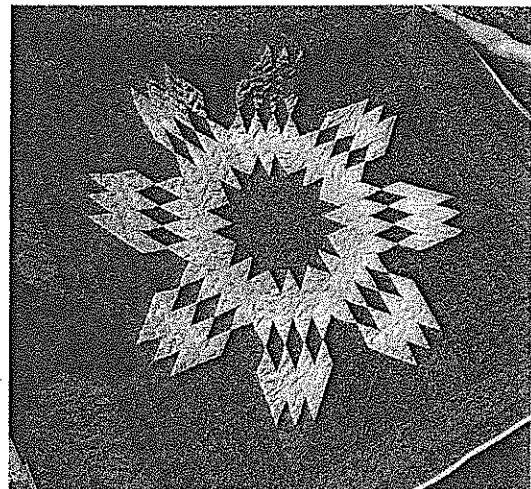
Hours: Anytime by Appointment

Services: Star Quilts and other fine quilts

Rates: Varies on Size and Amounts of Quilts Needed

Location: 31730 Lonesome PL, Harrold, SD

Phone: 605-875-3222



Phone: 605-245-2448 or 605-245-2788

OMI Information Technologies

Owner: Anthony Isburg

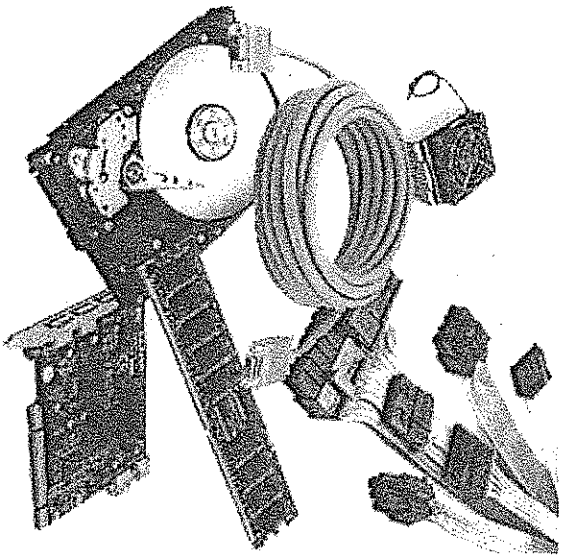
Hours: 8-4 Mon-Fri and by Appointment

Services: Computer servicing, repair, maintenance, management information system consulting,

Rates: Based on Service

Location: Fort Thompson

Phone: 605-245-2800



Great Plains Solutions

Owner: Halona Hall

Hours: Call for Appointment.

Services: Pest Control, Commercial Cleaning, Floor Restoration

Rates: Call for free quotes.

Location: Big Bend, but will serve all of Crow Creek and surrounding areas.

Phone: 605-280-0799



Dakota Women

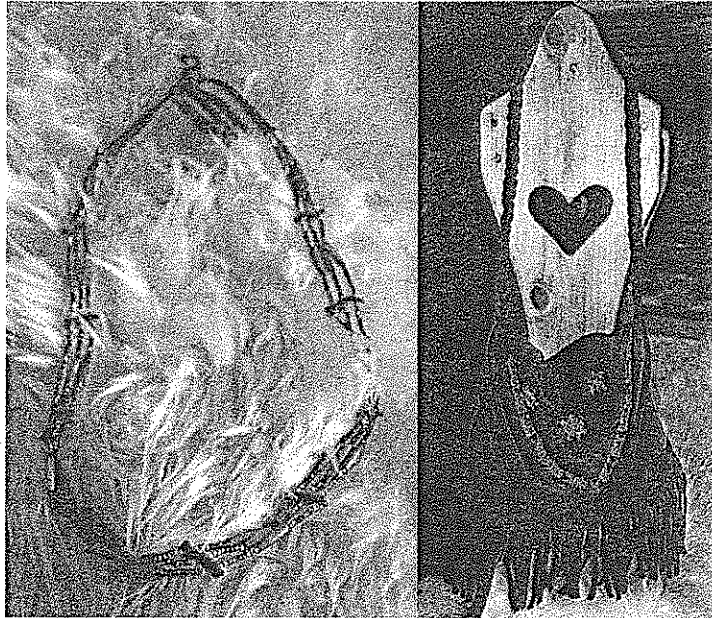
Creations:

Native Diva Designs

Owner: Robin Rockwood-Shortbull

Services: Jewelry, clothing and beaded handbags

Phone: 605-224-4079



Red Skkye Music

Owner: Larry Gravatt

Services: Live Music, Guitar Lessons, Concessions, Accessories

Rates: \$10 per guitar lesson; \$300 for a 9pm-2am Booking

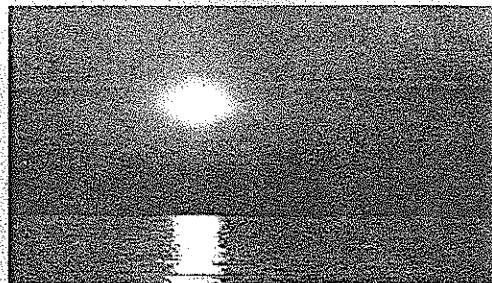
Location: BIA 6 and 14

Phone: 605-730-3953

Also sells Sioux Burger and Indian Tacos!

Red Skyy Music

Native Owned



Kate's North Shore Pub and Grub

Owner: Kate Ratliff

Services: Daily Lunch Specials and Pub

Hours: 10am-1pm Mon-Friday and 5pm to Close 7 days a week

Featuring: A soup of the day and fresh brewed iced tea everyday

Order to go and Delivery Available!

Location: Old North Shore Bait and Tackle

Phone: 605-730-3953

Email: katesnorthshore@gmail.com

Follow Kate's on Facebook!

Buy Local ~ Shop Crow Creek

Triple E Trucking

Owner: Elvis Ortlej

Services: Secure Trucking

Rates: \$1.25+ a running mile

Phone: 605-730-4320

Safe, on time delivery!



ASSET BUILDING

SMALL BUSINESS FINANCING

SMALL BUSINESS DEVELOPMENT & SUPPORT

ASSESSROADS BUSINESS EXCHANGE

CREDIT BUILDER

COMMUNITY SERVICES

FINANCIAL SERVICES

EQUITY PROGRAM



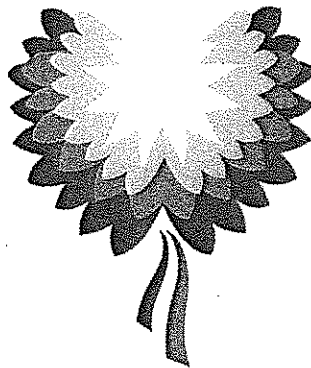
Hunkpati Investments, Inc.
PO Box 175
Fort Thompson, SD 57339

NONPROFIT

AUTHORIZED NUMBER:


1325336

Box Holder
Fort Thompson, SD



HUNKPATI INVESTMENTS, Inc.

The mission of Hunkpati Investments is to provide financial opportunities to stimulate economic development on the Crow Creek Reservation, promoting self-sufficiency, self determination and an enhanced quality of life for the reservation community.



HUNKPATI INVESTMENTS, Inc.



2012 ANNUAL REPORT



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2012 HIGHLIGHTS

2012 was an excellent year for Hunkpati Investments as we continued to deliver programs designed to help the people of Crow Creek build assets and provide access to capital that helps create businesses and jobs within our local economy. Following is a summary of Hunkpati's cumulative and 2012 annual accomplishments.

	CUMULATIVE	2012
Enrolled Adult Matched Savings Participants	6	1
Enrolled Teen Matched Savings Participants	9	9
Total Savings Deposited	\$5,259	\$3,935
Building Native Communities Participants	242	9
Youth Work Force and Financial Skills Participants	39	25
Small Business Loans Awarded	13	5
Small Business Loans Awarded (\$)	\$46,830	\$21,676
Equity Grants Awarded	17	5
Equity Grants Awarded (\$)	\$73,465	\$14,170
Indianpreneurship Participants	90	32
Local Artisans Featured in Crossroads Business Exchange	30	30
Credit Builder Loans Awarded	17	11
Credit Builder Loans Awarded (\$)	\$29,467	\$18,812
Completed Tax Returns	522	156

HUNKPATI INVESTMENTS ACHIEVES US TREASURY CERTIFICATION

It is our great pleasure to announce that Hunkpati Investments was certified in March 2012 by the US Department of the Treasury's Community Development Financial Institution (CDFI) Fund.

We are very pleased to join the other approximately 70 Native CDFIs in the United States who share this great distinction. To achieve certification, Hunkpati was required to meet seven criteria, including being accountable to our community, providing appropriate support services for our clients, and

serving as an experienced lending institution. This long process makes Hunkpati Investments eligible to receive additional funding from the US Treasury and demonstrates the long-term financial sustainability of the organization.

Board Member, Ronda Hawk, had

this to say, "We've worked very hard for this. We are so thankful to the early help we received from our many project partners. We are also grateful to the hard work of our current staff. We will continue to work hard as we go forward, serving our community and expanding our service area and programming."

MESSAGES

FROM THE EXECUTIVE DIRECTOR



This has been an exciting year of growth for Hunkpati Investments. Our capacity as an organization has developed exponentially,

allowing us to deepen our impact in the Crow Creek community. We have launched a full youth initiative with the help of the Northwest Area Foundation; and with the help of Crow Creek Housing Authority, we have developed a new matched savings program from the ground up. We helped provide the Crow Creek community with fresh produce and gardening supplies through the support of First Nations Development Institute and many wonderful partners. We have also moved this year into a beautiful new home in the Mel and Elnita Rank Community Center with help of our partner, the Harvest Initiative. In addition, our small business and credit builder programs continue to help grow the financial stability and economy of Crow Creek.

As we think back on all we've accomplished, we would like to take the opportunity to thank our many partners in our service to Crow Creek. As you can see from the full listing of

our partners found at the back of this report, Hunkpati Investments is blessed to work with dozens of hardworking organizations, foundations, and governmental agencies committed to our shared work here on Crow Creek. Lastly, we would like to thank our clients who give us the privilege of allowing us to share in their dreams. The creativity, resilience, and passion of our clients continues to inspire both our staff and Board of Directors every day.

We are also pleased to report that, in wrapping up our 2010-2012 Strategic Vision, we have accomplished all of our strategic goals and objectives. This has made us extremely excited to tackle our new strategic vision, which includes expanding our service area and existing programs, as well as some completely new initiatives. We hope that some of these projects will surprise you and make you believe, once again, in what is possible when mission and hard work meet.

Many Thanks,

Krystal Langholz
Executive Director

FROM THE BOARD OF DIRECTORS



Three years ago, I was asked to serve on the Board of Directors of a new organization that planned to provide financing and seed money for

entrepreneurs starting or expanding businesses on the Crow Creek Reservation. Having lived and worked in Indian Country for the majority of my life and career, I have witnessed other similar organizations come and go. Though I was doubtful that this would amount to anything, I accepted anyway.

During the first few meetings I attended, I could see that this organization was different. The commitment of the staff and fellow board members to see it grow and succeed was very apparent. Equally apparent was the drive and commitment shown by the business owners

and entrepreneurs who participated in the programs. Those same attitudes continue today.

As a business owner myself, I appreciate the hard work and dedication it takes to build any business or organization. It's been a rewarding and exciting experience for me to be associated with Hunkpati Investments, to serve on its board, and to witness what is possible when people are dedicated and want positive change for a community.

Sincerely,

Myra Isburg

Secretary/Treasurer, Board of Directors

G&R REPAIR SHOP CELEBRATES FIRST YEAR SERVING CROW CREEK

Gilbert "Ray" Pickner has been fixing machinery practically his whole life. He recently has found a new way to use his talents: G&R's Repair Service.

Ray opened G&R's Repair Service, a small engine and auto repair shop, last year with the help of Hunkpati Investments. Ray graduated Hunkpati Investments' Indianpreneurship classes and received an equity grant and loan to start his own small business in the Crow Creek Community District.

years and is very involved in trying to create the Crow Creek Business Committee. Between running his business and keeping things organized for the community meetings, he spends time with his family and working on improvements to his garage.

"I did most of the work by myself,

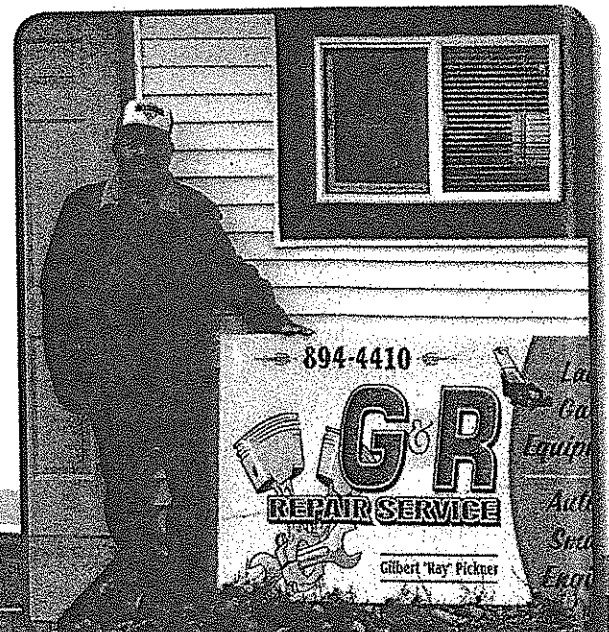
"We look forward to visiting Ray next summer and seeing how things are going for him.

Although he is still working to get everything going, Ray's dedication to his business is an inspiration. Hunkpati Investments is excited to keep working with him and assist him in any way he needs along the way," says Hunkpati Investments' Business Coach, Elaine Kennedy.

"Although he is still working to get everything going, Ray's dedication to his business is an inspiration."

Ray used his financing to build a new garage specifically for his business where he does small engine repair and routine oil changes. Ray has been doing most of the construction work on his garage himself, despite staying very busy working for the betterment of the Crow Creek community. Ray has been a member of the Crow Creek community for many

but there are some things like putting up the ceiling where I need to get help. It is slow, but it is coming together." Ray's business has been doing well in the community, although he still struggles with finding the time to get everything done, such as getting his signs up.



TO DATE, HUNKPATI INVESTMENTS HAS AWARDED A TOTAL OF 13 SMALL BUSINESS LOANS TOTALING \$46,830.

IN ADDITION, THEY HAVE AWARDED 17 EQUITY GRANTS TOTALING \$73,465.

OVER 50 INDIVIDUALS HAVE GRADUATED FROM INDIANPRENEURSHIP, A COURSE THAT HELPS ASPIRING ENTREPRENEURS WITH VARIOUS ASPECTS OF DEVELOPING A BUSINESS.

TWENTY CROW CREEK YOUTH ACHIEVE SAVINGS GOALS OVER SUMMER

The Crow Creek Asset Building Okodakiciyapi, a collaborative of community partners, facilitated a summer savings program in which 20 youth, ages 6-13, saved a total of \$4,020 in order to achieve their financial goals of purchasing a bicycle or laptop.

The Crow Creek Asset Building Okodakiciyapi, a collaborative of community partners, facilitated a summer savings program in which 20 youth, ages 6-13, saved a total of \$4,020 in order to achieve their financial goals of purchasing a bicycle or laptop.

The program combined financial education lessons with hands-on activities that demonstrated the value of hard work and encouraged entrepreneurship to a total of 46 youth participants. By participating in designated program activities, the children earned stipends, which were deposited into a savings account and matched 2:1 by partners of the Crow Creek Asset Building Okodakiciyapi. Depending on age level, children were able to put up to \$300 towards their savings goal upon program completion.

"It is amazing to see our children of Crow Creek embrace an entrepreneurial spirit and concepts of self-sufficiency. I have no doubt that these

kids are walking away with greater confidence to follow their dreams, and we can't wait for next summer's

"It is amazing to see our children of Crow Creek embrace an entrepreneurial spirit and concepts of self-sufficiency."

program to do it again," says Krystal Langholz, Executive Director of Hunkpati Investments, a partner in the community collaborative.

The Crow Creek Asset Building Okodakiciyapi is funded by Administration for Native Americans, the Assets for Independence Program, and the Northwest Area Foundation and is comprised of seven community partners, including the Boys & Girls Club, Crow Creek Housing Authority, Crow Creek Tribal Schools, Diamond Willow Ministries, Great Western Bank, Hunkpati Investments, and Lutheran Social Services.

The group also facilitates several other programs with an asset-building focus, including an adult

financial education and matched savings program, a youth workforce development and financial skills program, and a teen matched savings program.

"These programs provide the knowledge, skills, and resources needed for individuals and families of the Crow Creek Reservation to start building assets and creating wealth in their communities," states Langholz.



TWENTY CHILDREN HAVE GRADUATED FROM THE SUMMER SAVINGS PROGRAM, AND 30 TEENS HAVE GRADUATED FROM THE YOUTH WORKFORCE AND FINANCIAL SKILLS PROGRAM.

OVER 50 YOUTH HAVE PARTICIPATED IN HUNKPATI'S MATCHED SAVINGS PROGRAM, RESULTING IN NEARLY \$70,000 PUT TOWARDS ASSET-BASED SAVINGS GOALS.



BUYING LOCAL REWARDS

Helen Pomani of Fort Thompson won the March 2012 Buy Local prize, and she most definitely deserved it. Using her Hunkpati Investments' Buy Local Business Directory, Helen visited three new Crow Creek Businesses she'd never been to. After having Dawnee's Home Repair balance her washing machine, Helen bought tires from Hawk's Tire Shop.

"He was very considerate," she said, explaining that Sherwood Hawk had given her a ride while she waited for her tires to be installed.

Lastly, Helen and her brother Frank bought minnows at Dion's Bait Shop before going fishing down in old Fort Thompson. And of course, Helen has been a long-time

customer of Shelby's Convenience Store.

Helen was excited to have won a \$50 gift certificate at Kate's Pub & Grub—home of the famous "K-T Burger".

"I think it is pretty exciting to have the local businesses starting up. I thought I'd throw some money their way and see if they do right by it. And I've been back to see Hawk's Tire Shop twice since then," Helen says. She adds, "Don't go far. Buy Local—you don't have to travel far anymore to get what you need."

The Buy Local Campaign was started by Hunkpati Investments in 2011 to promote local business development.

CROW CREEK FRESH FOOD INITIATIVE

Thanks to continued support from First Nations Development Institute and South Dakota State University Extension, the Crow Creek Fresh Food Initiative is working to support fresh produce and healthy habits on Crow Creek.

Early in the planting season, the Crow Creek Fresh Food Initiative partnered with National Relief Charities to distribute over 90 start-up kits with gardening tools and seeds. Hunkpati Investments offered support to new and veteran gardeners throughout the summer.

the garden this year, and their hard work bore fruit in the form of carrots, radishes, and fresh greens. Yum! The community garden, located in a central location next to the elementary school, welcomed volunteers and encouraged community members to participate in this venture to help feed the people of Crow Creek.

Also as part of the Crow Creek Fresh Food Initiative, Hunkpati registered vendors for its first farmer's market. The farmer's market featured affordable produce from the community garden and accepted EBT cards to ensure low-income families had access to fresh, local food.

In addition, Hunkpati partnered with the South Dakota State University Extension to deliver a food preservation workshop to the residents of Crow Creek. This knowledge was critical to help community members maintain access to healthy foods throughout the winter months.

The Crow Creek Community Garden returned for a second year in 2012! Hunkpati Investments hired six local teenagers to help tend



THROUGH THE CROW CREEK FRESH FOOD INITIATIVE, HUNKPATI INVESTMENTS DISTRIBUTED 96 GARDEN KITS IN THE SPRING OF 2012, WHICH YIELDED OVER 600 POUNDS OF FRESH FRUITS AND VEGETABLES FOR THE COMMUNITY OF CROW CREEK.

CROW CREEK COMMUNITY ORCHARD

After a year of preparation and contributions from several partners, the Crow Creek Community Orchard has been planted to provide traditional Dakota wild fruit plants and other favorite fruits to residents of the Crow Creek Reservation.

After a year of hard work and preparation, the Crow Creek Community Orchard was planted this April. This fruit orchard will have over 300 local wild fruit plants. There will be several varieties of fruit, including those used in traditional Dakota recipes, such as chokecherry bushes, as well as other favorites, such as apple, pear, plum, and apricot trees.

The orchard project has grown out of the partnership of several amazing organizations and governmental agencies.

This several acre orchard is located on land provided by the Christ Episcopal Church in Fort Thompson. Red Olson, Eucharistic Minister for the Episcopal Church says, "It was just idle land that we seldom used, so we wanted to put it to better use. This fruit orchard is something that the whole community can benefit from." Diamond Willow Ministries, a Christian non-profit relief agency on Crow Creek, has donated countless hours helping research local fruit varieties and help coordinate the project. The Crow Creek Agency of the Bureau of Indian Affairs has donated manpower helping construct the fence, which will help protect the growing fruit trees. Lower Brule Wildlife Department has provided help designing irrigation, while Ashworth Road Baptist Church and Resurrection Lutheran Church have provided volunteer labor and financial support for purchasing trees. The Crow Creek Sioux Tribe has gladly donated a water source which will help the trees survive the tough South

"This fruit orchard is something that the whole community can benefit from."

Dakota summers. The whole project was made possible by First Nations Development Institute, the foundational partner in the Crow Creek Fresh Food Initiative. In addition, many other agencies and organizations have contributed or will contribute make the orchard possible.

"It is truly amazing to see so many diverse organizations come together to accomplish something so wonderful for the Crow Creek Community. We are so blessed to have so many great partners who understand the importance of fresh fruit access for both the health and vitality of the community," says Krystal Langholz, Executive Director of Hunkpati Investments.

The Crow Creek Community Orchard will celebrate its spring planting in mid-April with a community feast and volunteer day. Berry plants should be edible in the next few years, while larger trees should mature in the next four to five years. While everyone remains excited for first crops, all the many partners who have worked on the project believe that it will be worth the wait.



STATEMENT OF FINANCIAL POSITION

SEPTEMBER 30,

	2012 TOTAL	2011 TOTAL
ASSETS		
<i>CURRENT ASSETS</i>		
Cash	\$ 73,592	\$ 153,787
Grants receivable	619,507	142,066
Prepaid expenses	633	304
Notes receivable, current portion, less allowance for doubtful accounts, 2012 \$5,050; 2011 \$1,650	17,006	14,960
<i>Total Current Assets</i>	<u>710,738</u>	<u>311,117</u>
 <i>PROPERTY AND EQUIPMENT, at cost</i>		
Machinery and equipment	46,174	15,883
Less accumulated depreciation	(8,417)	(2,547)
<i>Net Property and Equipment</i>	<u>37,757</u>	<u>13,336</u>
 <i>OTHER ASSETS</i>		
Notes receivable	8,841	4,007
<i>Total Other Assets</i>	<u>8,841</u>	<u>4,007</u>
TOTAL ASSETS	<u>\$ 757,336</u>	<u>\$ 328,460</u>
 LIABILITIES AND NET ASSETS		
<i>CURRENT LIABILITIES</i>		
Accounts payable	\$ 15,243	\$ 10
Deferred revenue	545,565	172,889
Accrued expenses	6,373	--
<i>Total Current Liabilities</i>	<u>567,181</u>	<u>172,899</u>
 Long-term debt	<u>--</u>	<u>20,000</u>
 <i>NET ASSETS</i>		
Unrestricted:		
Invested in property, plant and equipment, net of related debt	37,757	13,336
Undesignated	152,398	122,225
<i>Total Net Assets</i>	<u>190,155</u>	<u>135,561</u>
TOTAL LIABILITIES AND NET ASSETS	<u>\$ 757,336</u>	<u>\$ 328,460</u>

BOARD OF DIRECTORS

Sandra Isburg
Chairperson

Wes Parsons
Vice-Chairperson

Myra Isburg
Secretary/Treasurer

Tom Livermont
Lending Committee Chairperson

Anthony Barker

Ronda Hawk

Tally Monteau-Colombe

STAFF

Krystal Langholz
Executive Director

Theresa Long Turkey
*Administrative Assistant/
Office Manager*

Billy Jo Sazue
Youth Program Coordinator

Elaine Kennedy
Business Coach and Loan Officer

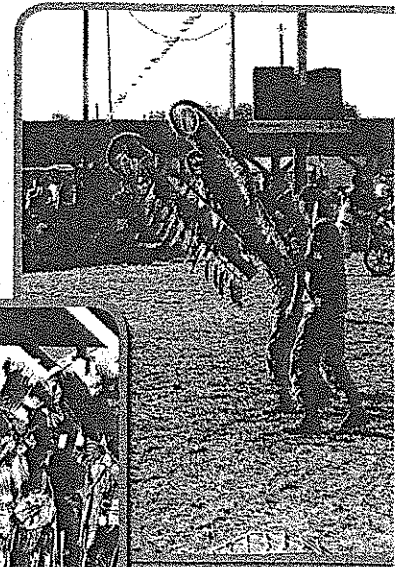
Emily Trump
Finance and Loan Officer

Wendy Wells
*IDA and Financial Literacy
Program Coordinator*

THANK YOU

Hunkpati Investments would like to thank the following funders and partners for supporting our work and contributing to the economic growth on the Crow Creek Reservation.

- Administration for Native Americans, the Assets for Independence Program
- Boys & Girls Club
- Citi Foundation
- Crow Creek Housing Authority
- Crow Creek Tribal Schools
- Crow Creek Sioux Tribe
- Diamond Willow Ministries
- First Nations Development Institute
- Great Western Bank
- Harvest Initiative
- Lutheran Social Services
- National Relief Charities
- Northwest Area Foundation
- South Dakota State University Extension
- US Department of Agriculture Rural Development
- US Department of Health & Human Services
- US Department of Treasury's Community Development Financial Institution Fund



OUR MISSION

HUNKPATI INVESTMENTS PROVIDES FINANCIAL OPPORTUNITIES TO STIMULATE ECONOMIC DEVELOPMENT ON THE CROW CREEK SIOUX INDIAN RESERVATION, PROMOTING SELF-SUFFICIENCY, SELF-DETERMINATION, AND AN ENHANCED QUALITY OF LIFE FOR THE RESERVATION COMMUNITY.



HUNKPATI INVESTMENTS, Inc.

PO Box 115

Fort Thompson, SD 57309

Phone: 605-245-2111

Fax: 605-245-2115

www.hunkpati.com

FINANCIAL SERVICES

Building Native Communities Financial Skills Class

Since February 2009, Hunkpati Investments' Building Native Communities financial skills class has helped hundreds of individuals develop effective strategies for budgeting income, establishing credit, and utilizing services provided by banks and other private lenders. The class not only equips community members with important financial skills, but also builds a foundation for accessing credit, avoiding predatory lending, and pursuing entrepreneurship. Building Native Communities stresses the importance of building community assets through buying locally and keeping money in the community.

Volunteer Income Tax Assistance (VITA)

Hunkpati Investments provides free tax preparation for basic income tax returns on the Crow Creek Indian Reservation, through funding and training provided by the IRS VITA program. We offer free tax preparation to save community members money and educate our clients on the dangers of tax return anticipations loans. We strive to give our clients the most accurate tax return, encourage them to file every year, and do our best to answer any tax related questions. We also discuss innovative ways that our clients could make the most of their tax returns.

"I now know what I need to consider when applying for a loan." —Participant of Building Native Communities class.



Community members participating in the Building Native Communities Financial Skills Class.

SMALL BUSINESS FINANCING

It can be hard to find financing to start a small business. Many people lack access to traditional sources of owner's equity, such as home ownership, family, and friends. This missing equity, combined with other factors including poor credit and a lack of familiarity with the formal financial sector, can in turn make it difficult to obtain loans from traditional banks and other lenders. For these reasons, 63% of tribal members currently believe that small business loans are "difficult to access" or "extremely difficult to access."

Hunkpati Investments offers both equity grants and low-interest loans to local entrepreneurs. The programs are intended to provide start-up capital for small businesses, as well as to support the expansion of existing businesses. Small businesses create many jobs and sustain a vibrant local economy. Therefore, starting a business could mean employment for not only the owner, but other members of the community as well.

Application Requirements

Our small business financing program uses a single application process to meet the needs of each individual entrepreneur, whether through loans, grants, or both. The program is open to all individuals age 18 or over wishing to operate a business on or near the Crow Creek Reservation. Priority is given to enrolled members of federal recognized tribes. All applications are reviewed by Hunkpati Investments Loan and Equity Committee on a rolling basis. Also, to qualify for a grant or a loan of more than \$1,500, an individual must meet one of the following requirements:

- two years of documented experience running a business
- completion of a Hunkpati Investments entrepreneur business planning course (Indianpreneurship) or a recognized and comparable course
- an educational background related directly to the planned business field.

Micro Loans are available for amounts from \$500 to \$1,500. Applicants must complete a loan application, a personal financial statement, and a cash flow projection.

Small Business Loans are available for amounts over \$1,500. Applicants must meet all the requirements of a micro loan and create a complete business plan.

Equity Grants are available for amounts up to \$7,000 and are awarded on the basis of a tiered system that requires more leverage for larger projects. All grants must be matched with collateral from the business owner, either through cash committed specifically for the business, or through a firm loan commitment. Applicants must also meet all the requirements of a small business loan.

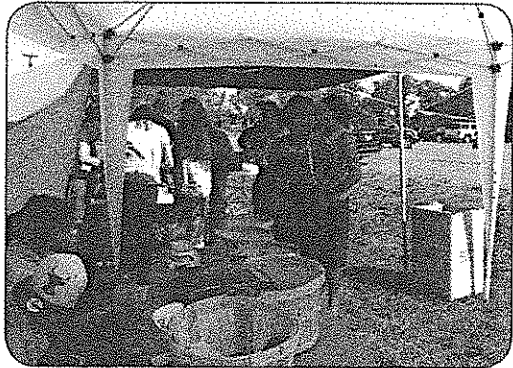


Entrepreneur Clark Zepher & Owner of Pop's Coffee Shoppe services the Crow Creek Community as well as the surrounding area with Latte, Cappuccino and coffee of all flavors.

COMMUNITY SERVICES

Crow Creek Fresh Food Initiative

Garden Kits



Community wide Farmer's Market held during the Summer and Fall months.

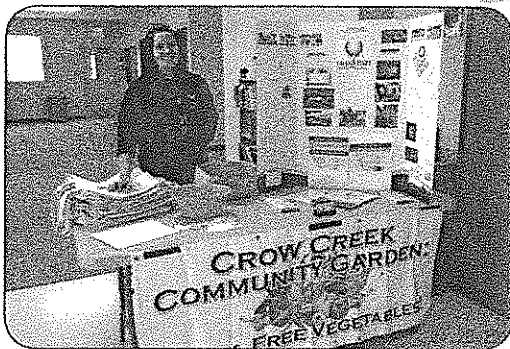
In the spring our organization disburses Garden Kits to help our community member start up personal vegetable gardens. The kits include tools, such as a spade, hand cultivator, hose, spray nozzle, shovel, etc. We also have a wide variety of vegetable seeds that people get to choose from as part of their kit. The favorites are watermelon, cantaloupe, peppers, and sweet corn. In addition with the kits, we make arrangements for our community members to have their individual gardens tilled by National Relief Charities.

Community Garden

The Crow Creek Community Garden started out as just a few raised beds in an open grassy area, but over the last couple years has developed into a full half acre garden. The area is split up into over forty 20'X20' plots, ten of which are offered to individual community members who don't have the space at home for a garden. The rest are tended by teen workers and community volunteers. The garden grows all sorts of vegetables: a variety of tomatoes and peppers, beans and peas, squash, cucumbers, and so much more. Community Garden volunteers are given free produce from the garden as a "thank-you" for their valuable time and energy.



The Crow Creek Community Garden Project.



Community Garden volunteers are given free produce from the garden as a "thank-you" for their valuable time and energy.

Farmer's Market/Vegetable Stand

Hunkpati Investments, Inc. has launched a community-wide farmer's market throughout the summer and fall months to offer locals a healthy and affordable option for shopping. Crow Creek Community Garden sells vegetables at the farmer's market and hosts a weekly vegetable stand. The proceeds from the

vegetable sales go back into the garden to help fund the garden's day-to-day functioning expenses. Ultimately, we'd like to see the garden support itself as healthy local food source, employment opportunity, and educational opportunity for the Crow Creek people for years to come.

Education

The Crow Creek Fresh Food Initiative also creates opportunities for the community to gain knowledge about gardening and food entrepreneurship. In cooperation with SDSU Extension and Indian Health Services, we offer workshops where community members can learn about the basics of gardening, food preservation, and the certification process for selling home-made foods.

HUNKPATI INVESTMENTS

Lone Man once said, "Taku Waste Wicasawa Tunkasila Wakan Tanka Wacin Wedo." (I have seen that in any great undertaking it is not enough for a man to depend simply upon himself.)

We at Hunkpati Investments have made it our mission "to provide financial opportunities to stimulate economic development on the Crow Creek Reservation, promoting self-sufficiency, self-determination and an enhanced quality of life for the reservation community." We believe the economic development of an individual or a community relies heavily on the building of financial resources and knowledge. Hunkpati Investments provides services to the Crow Creek Reservation so that no individual must undertake business ownership and household sustainability alone.

What We Do

Hunkpati Investments is a Community Development Financial Institution (CDFI) that provides basic financial services and helps individuals overcome the barriers currently preventing access to capital. CDFIs are unique entities due to their grassroots nature and ability to provide financial services where traditional financial institutions will not venture. By federal definition, a CDFI "has a primary mission of promoting community development by improving the social and/or economic conditions of underserved people . . . and/or residents of economically distressed communities."¹ Hunkpati Investments was formed in the spring of 2009 to create and facilitate economic activity on the Crow Creek Sioux Reservation through supporting entrepreneurship, financial literacy education, and by partnering with tribal members to develop native ideas. Hunkpati Investments ultimately strives for poverty alleviation through the growth of private enterprise. This private enterprise in turn creates jobs and builds a self-sustaining economy. In addition to the micro and small business loans that are crucial to the growth of private enterprise on the reservation, Hunkpati Investments provides tax preparation services, entrepreneurship and financial literacy classes, and targeted individual technical assistance for entrepreneurs.

Hunkpati Investments is governed by a Native controlled board of directors, most of whom are enrolled with the Crow Creek Sioux Tribe.

Hunkpati Investments strives toward helping individuals work to achieve their dreams: dreams of improving their community, serving their family, and bettering their life. It is our desire to help our community members journey into the realm of entrepreneurship and help turn their dreams into a thriving reality.

Our products and services are available to all individuals living on or near the Crow Creek Reservation. Please take advantage of one or all of our services and join us in transforming your dreams into a reality.

Wopida Tanka!

Many Thanks!

CROSSROADS BUSINESS EXCHANGE



Crossroads Business Exchange (CBE)

Many entrepreneurs find that all the research in the world cannot prepare business owners for every obstacle they will encounter while running their businesses. That is why Hunkpati Investments has implemented the Crossroads Business Exchange, which assists in bridging the gap between the entrepreneur's business plan and the full-scale establishment of his or her business.

The Crossroads Business Exchange (CBE) is a tool for entrepreneurs to learn in a dynamic environment what is required for their business to succeed and what aspects of their business hold the most potential for success. The entrepreneurs, with the assistance of a business coach, will take what they have learned while running their businesses in the CBE and incorporate that knowledge into their business plans. Artists who participate must work with our Business Coach and will develop an artisan and marketing plan.



The Crossroads Business Exchange located in the Hunkpati Investments office building.

In addition to serving our local adult entrepreneurs, Hunkpati Investments believes financial responsibility and entrepreneurial skills must be developed at a young age. Therefore, we have paired ourselves with the Crow Creek Tribal Schools to extend the CBE services to the youth of Crow Creek. Hunkpati Investments, along with educators, will recognize outstanding young entrepreneurs by providing them with a chance to implement their business plans in the Crossroads Business Exchange and help them produce their goods. Thus, Hunkpati will equip future generations to become strong Native business leaders.



Isaac Colombe, age 11, markets his artwork in the Crossroads Business Exchange.

CREDIT BUILDER

Predatory lenders, the dire economic realities faced by many of our community members, and poor financial skills often partner to create a credit history which interferes with attempts to start a small business, obtain a mortgage, or purchase a vehicle. As a growing number of employers check credit scores before making hiring decisions, poor credit history also contributes to the high unemployment rates on Crow Creek. In response to these issues, Hunkpati Investments has developed the Credit Builder Program to help community members repair their credit through financial education, credit counseling, and low-interest credit repair loans.

Before accessing a credit builder loan, each applicant must complete the Credit When Credit is Due curriculum, learning about budgeting, borrowing money, understanding loan terms, dealing with delinquency, bill collectors, or bankruptcy, and building or rebuilding their credit. The Credit When Credit is Due program is available both as an independent study option, working with a Hunkpati Investments staff member one-on-one, and as a full day class, taught in partnership with Lutheran Social Services Consumer Credit Counseling.

Next, participants work with our loan officer to construct an individual credit builder plan to address the participant's financial goals. Each plan is customized according to the individual's credit report, budget, and other financial obligations, with the ultimate goal of increasing credit scores and reducing debt burdens.

Credit Builder Loan (500-2500)

After graduating from Credit When Credit is Due, participants may access a credit builder loan, where Hunkpati Investments pays off up to \$2,500 of bad debt and replaces it with a lower interest installment loan. By paying off high interest or delinquent debts, the credit builder loan reduces the amount participants are paying in interest charges or late fees and makes room in their budget to pay down debt faster or save for other goals. In addition, Hunkpati Investments reports on the status of the loans to the credit bureaus, Experian and Transunion, thereby helping borrowers establish positive credit histories. Loans are made for terms of up to 24 months, depending on the amount borrowed and the client's ability to pay.



Kelly Swanson, the first recipient of the Credit Builder Program, improved her credit over 100 points in the first year.

The credit builder program is designed to work with clients with low credit scores, so there is no credit score requirement to access a credit builder loan. Instead, borrowers must meet the following requirements:

- provide proof of steady income for at least six months
- have collateral valued at 75% of the loan value
- be willing to set up payments through automatic ACH withdrawals from a bank account or automatic payroll deduction

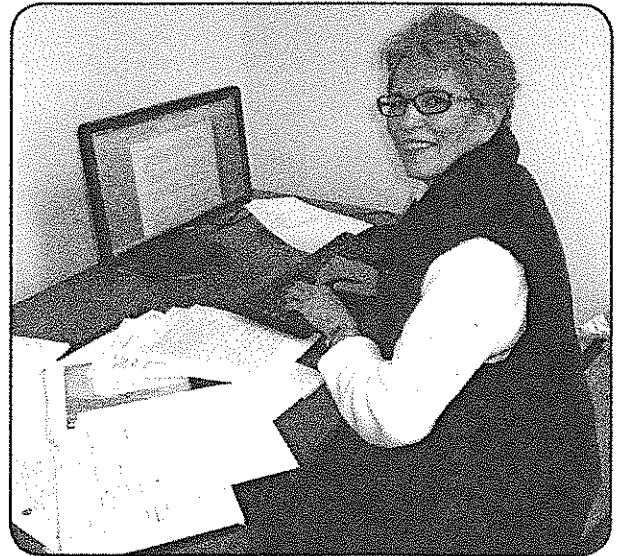


Lutheran Social Services
of South Dakota
Strengthening Individuals, Families and Communities

SMALL BUSINESS DEVELOPMENT AND SUPPORT

Indianpreneurship: A Native American Journey into Business

Hunkpati Investments' goal is to provide the resources for tribal members to develop their ideas into successful business strategies. Hunkpati Investments provides extensive training to improve the individual entrepreneur's likelihood of success. Indianpreneurship is a twelve session course that helps entrepreneurs develop a business plan and navigate the many potential struggles they might face such as tax preparation, hiring staff, and finding legal counsel. Hunkpati Investments acts as a partner to give entrepreneurs the tools necessary to achieve the goal of owning their own business.



Diane Big Eagle is a client who is working on developing her small business plan at the Hunkpati Office.

Business Training Seminars

In addition to our Indianpreneurship class, we offer many additional seminars on relevant business topics, such as QuickBooks, as we strive to meet the various needs in our community. For our established entrepreneurs, these serve as an opportunity for professional development. For entrepreneurs just starting out, these seminars create a strong support network and further educational opportunities.

One-on-One Technical Assistance

In addition to our classroom opportunities, Hunkpati Investments has an open door policy for not only entrepreneurs, but the entire community. Entrepreneurs work with Hunkpati staff to build their business projections, do market research, and prepare for financing.

The Facts: In the most recent year of published data on job growth, Native-owned businesses employed nearly 300,000 people and generated \$34.3 billion in revenue in the United States. These numbers only continue to grow. The number of Native-owned businesses grew 84 percent in a five year period, compared with a 7 percent increase across the whole US population. As small businesses play a fundamental role in job creation and a thriving local economy, the Crow Creek Reservation has a substantial opportunity for growth with the many emerging entrepreneurs in the community.

ASSET BUILDING

Hunkpati Investments provides products and services designed to assist community members with positive growth towards asset building.



The Crow Creek Okodakiciyapi Adult IDA Program

This program is designed in partnership with the Crow Creek Housing Authority to assist individuals with savings goals towards one of three assets: Homeownership, Education, or Business. The savings match is a promise to supplement your IDA savings goal at a specific rate. The Home Ownership asset savings is a 3:1 match, while the Business and Education asset savings is a 2:1 match. There are income qualifications and other policies specific to this program.

Youth Programs

Crow Creek Okodakiciyapi Teen IDA Program

The Teen IDA Program helps teens save money for a small business, education, or self-sufficiency related items: such as tuition, a car, a laptop or art supplies. All savings goals come with at least a 2:1 savings ratio, so if the participant puts in their minimum required deposit of \$25 our investors throw in \$50 to match their savings! If our teens set savings goals for tuition or small business expenses, they have an opportunity to receive an additional match if their family meets income guidelines. All participants are required to attend asset-specific educational classes and monthly IDA meetings with the administrator.



Teen IDA participants who have successfully completed the Youth Workforce and Financial skills Training.

We also offer a counterpart to the Teen IDA for youth ages 6 to 13 in partnership with the Boys and Girls Club of Three Districts during the summer months.

Youth Workforce and Financial Skills

This is a set of classes that teaches teens the importance of budgeting and setting goals, more specifically financial savings goals, as well as account management and knowing the differences between wants and needs. Teens also learn about employment: how to apply, what a good application looks like, interviewing, and basic employment expectations and etiquette. All Teen IDA participants are required to complete this class.

Higher Education Made Easy

This is a set of classes that is designed to help students navigate post-secondary education applications, financial aid, scholarships, and more. Higher Education Made Easy also gives students an idea of what to expect once they get to college. All IDA participants who are saving for tuition are required to participate in these classes.