



RESPOND • RECOVER • REBUILD

Cherokee Nation FY2020 Popular Annual Financial Report
for fiscal year ended September 30, 2020

— TOGETHER —
COMMUNITY • FAMILY • CULTURE

Dear Cherokee Nation citizen,

We are pleased to present the Cherokee Nation’s Popular Annual Financial Report for fiscal year ended September 30, 2020 (FY2020).

This report was prepared as part of our ongoing commitment to government accountability and transparency. Inside you will find financial and statistical data about the Cherokee Nation and its service programs in a reader-friendly format. This year’s report highlights our priorities to the Cherokee people Together: Community – Family – Culture.

The financial information presented in this report is derived from the Cherokee Nation’s Fiscal Year 2020 Comprehensive Annual Financial Report, but is presented here in summarized form. The Comprehensive Annual Financial Report is prepared in conformance with generally accepted accounting principles (GAAP) and includes financial statements audited by an independent accounting firm. To learn about the Cherokee Nation’s financial position and operating activities in more detail please visit www.cherokee.org to view the FY2020 Comprehensive Annual Financial Report.

Contact information for our Cherokee Nation’s Component Units can be found on page 14; however, the financial statements included in this report reflect only the Cherokee Nation government operations, and are presented in an unaudited, non-GAAP format.

Wado.



Principal Chief Chuck Hoskin Jr.



Deputy Chief Bryan Warner



Treasurer Tralynna Sherrill Scott

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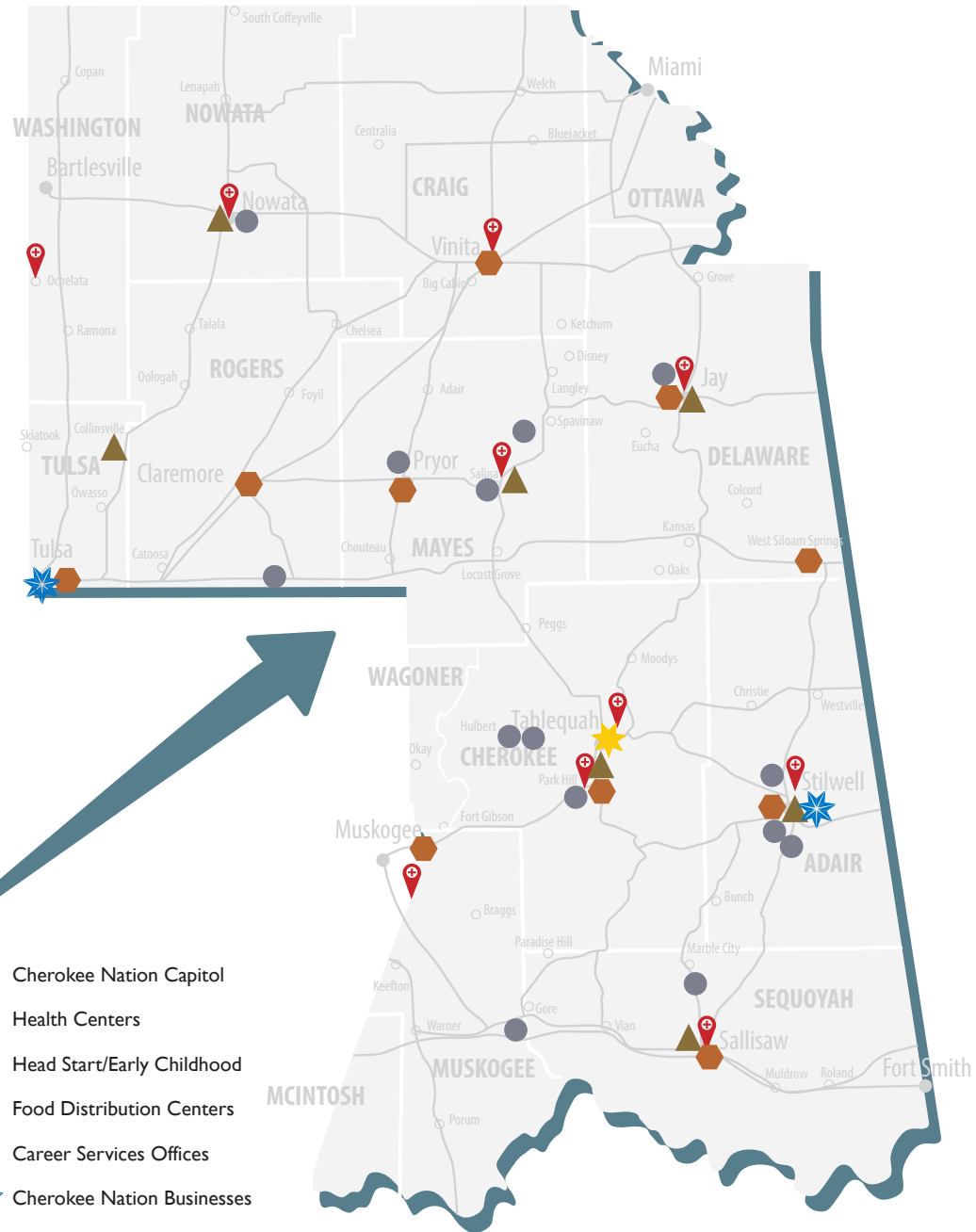
ᎠᎩᎩ Osiyo!

The Cherokee Nation is a sovereign tribal nation. Upon settling in Indian Territory (present day Oklahoma) after the Indian Removal Act, the Cherokee people established a new government in what is now the city of Tahlequah, Oklahoma. A constitution was adopted on September 6, 1839, 68 years prior to Oklahoma's statehood.

Today, the Cherokee Nation is the largest tribe in the United States with over 388,000 citizens worldwide. More than 144,000 Cherokee Nation citizens reside within the 14-county tribal reservation area that covers most of northeastern Oklahoma.

The services we provide include health, human services, education, employment, housing, economic and infrastructure development, and environmental protection.

With more than 11,800 employees, Cherokee Nation and its Component Units are, collectively, one of the largest employers in northeastern Oklahoma. The tribe has more than a \$2.17B economic impact on the Oklahoma economy.



Assets

	TOTAL
Cash and cash equivalents	984,382,000
Investments	15,636,000
Accounts receivable, net	34,581,000
Due from Component Units	9,000,000
Inventories	10,628,000
Notes receivable	1,559,000
Other current assets	12,965,000
Restricted cash, cash equivalents and investments	4,408,000
Long-term notes receivable	9,442,000
Other assets	50,000
Equity interests in Component Units	909,844,000
Capital assets, non depreciable	42,444,000
Capital assets, depreciable, net	375,024,000

TOTAL ASSETS 2,409,963,000

Deferred Outflows of Resources

TOTAL DEFERRED OUTFLOWS OF RESOURCES 8,985,000

Liabilities

Accounts payable	19,821,000
Accrued liabilities	38,796,000
Other current liabilities	4,157,000
Unearned revenue	542,512,000
Notes payable and long-term debt	157,581,000
Capital leases	1,587,000
Compensated absences	11,919,000
Derivative instrument - rate swap	8,985,000
Other noncurrent liabilities	6,716,000

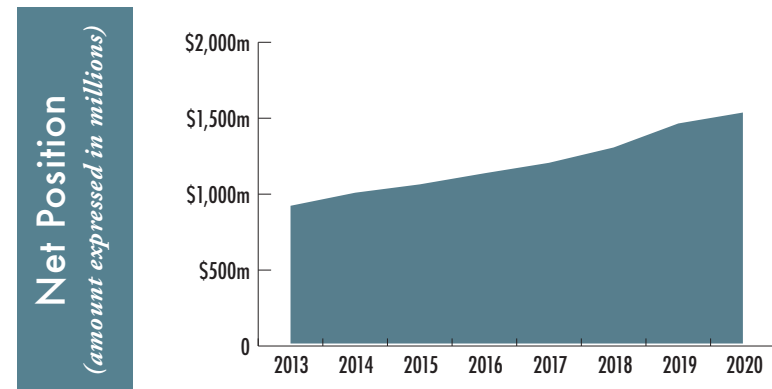
TOTAL LIABILITIES 792,074,000

Net Position

Net investments in capital assets	254,414,000
Restricted net position	1,220,364,000
Unrestricted net position	152,096,000

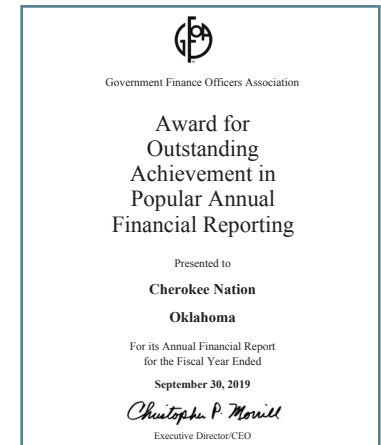
TOTAL NET POSITION 1,626,874,000

Net position is the value of the tribe's assets less its liabilities. At the end of the FY2020 our net position increased to **\$1.63b**. Of this total amount, **\$152.1m** are unrestricted funds that may be used by the tribal government for programs and services.

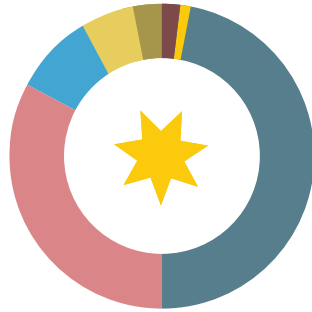


Award-winning financials

-  Certificate of Achievement for Excellence in Financial Reporting (2001-2019)
-  Outstanding Achievement in Popular Annual Financial Reporting (2012-2019)
-  Distinguished Budget Presentation Award (2015-2019)

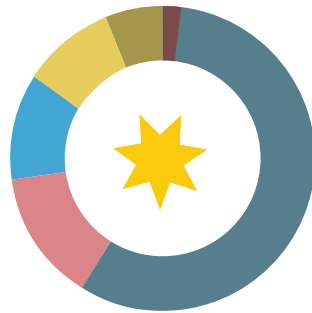


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Where the Money Comes From



- ★ Operating Grants and Contributions : 66%
- ★ Charges for Services and Other : 20%
- ★ Dividends : 5%
- ★ Taxes : 4%
- ★ Unrestricted Grants and Donations : 2%
- ★ Capital Grants and Contributions : 2%
- ★ Investment Earnings : 1%

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Where the Money Goes



- ★ Health Services : 45%
- ★ Tribal Government : 19%
- ★ Community Services : 12%
- ★ Education Services : 12%
- ★ Human Services : 9%
- ★ Component Units : 3%

Revenues

	TOTAL
General Revenues:	
Motor fuel tax	\$ 10,515,000
Motor vehicle tax	17,469,000
Tobacco tax	14,765,000
Sales tax	2,592,000
Unrestricted grants and contributions	13,173,000
Unrestricted investment earnings	5,167,000
Dividends from Component Units*	53,858,000
Miscellaneous revenue	3,575,000
TOTAL GENERAL REVENUES	121,114,000
Program Revenues:	
Charges for services	200,077,000
Operating grants and contributions	658,455,000
Capital grants and contributions	22,207,000
TOTAL PROGRAM REVENUES	880,739,000
TOTAL REVENUES	1,001,853,000

Expenses

Governmental Activities:	
Tribal government	159,294,000
Health Services	370,897,000
Education Services	96,994,000
Human Services	76,285,000
Community Services	86,591,000
Interest on long-term debt	4,802,000
Change in Equity Component Units	20,788,000
TOTAL GOVERNMENTAL ACTIVITIES	815,651,000
Business-type Activities:	
TOTAL BUSINESS-TYPE ACTIVITIES	5,243,000
TOTAL EXPENSES	820,894,000
CHANGE IN NET POSITION	180,959,000
NET POSITION, BEGINNING	1,445,915,000
NET POSITION, ENDING	1,626,874,000

**Dividends received from Component Units. Amounts do not reflect financial information relating to the Component Units.*



The COVID-19 pandemic is the greatest public health crisis facing the Cherokee Nation and our tribal citizens in generations. To mitigate the long-term damage, the Cherokee Nation launched the COVID-19 Respond, Recover and Rebuild relief plan in May 2020.

The Respond, Recover and Rebuild spending plan ensured vital services to Cherokees continued. Under this plan, the tribe addressed the most pressing needs of its citizens during the COVID-19 pandemic, while also making strategic decisions in order to leverage every dollar to help the most people possible.

Through the Respond, Recover and Rebuild COVID-19 plan, Cherokee Nation has distributed fresh food and served more than 1 million meals to tens of thousands of Cherokees, prioritizing elders, Cherokee first language speakers and those with chronic

health conditions. The tribe also made sure that none of the more than 11,800 employees missed a paycheck, in addition to helping students develop remote learning plans, and kept communities as safe as possible. From health care to food security to safe workplaces, Cherokee Nation has been a national leader on pandemic response.

The Cherokee Nation received a \$410.9m allocation of federal emergency relief funding under the Coronavirus Relief Fund ("CRF") contained in Title V of the Coronavirus Aid, Relief, and Economic Security Act ("CARES Act") enacted in March 2020. Although the Department of Treasury's deadline is December 31, 2021, this report reflects CRF spending from March 16, 2020 to Sept 30, 2020 to reflect the Cherokee Nation's fiscal year.

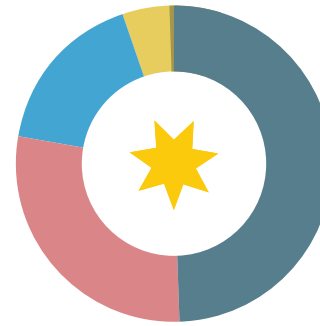
For up-to-date information on Cherokee Nation's Respond, Recover, Rebuild spending plan, visit <https://www.respondrecoverrebuild.com>.

Respond = \$159.6m

Recover = \$19.5m

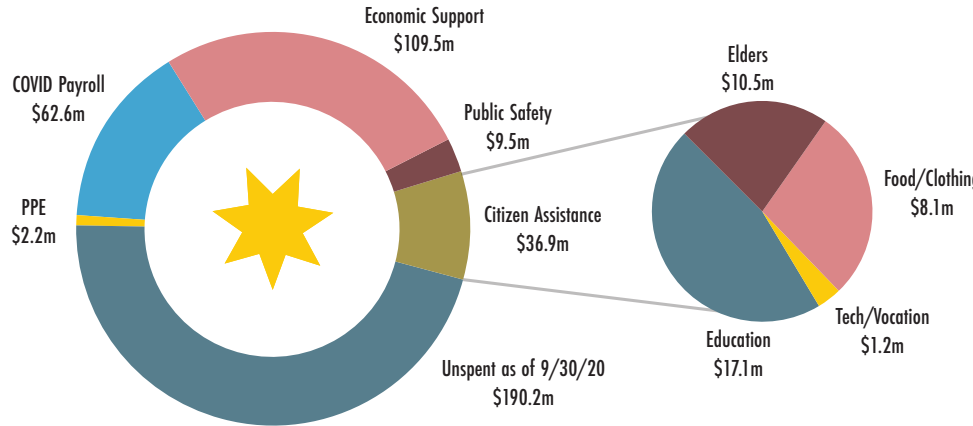
Rebuild = \$41.7m

Respond Recover Rebuild
Macro Spending as of 9/30/20



- ★ Economic Support - 49%
- ★ COVID Payroll - 28%
- ★ Citizens Assistance - 17%
- ★ Public Safety - 5%
- ★ PPE - 1%

Respond Recover Rebuild
Spending as of 9/30/20



Citizens Assistance	\$	36,899,399
COVID Payroll	\$	62,630,112
Economic Support	\$	109,547,268
PPE	\$	2,198,372
Public Safety	\$	9,515,964
Unspent as of 9/30/20	\$	190,114,886
TOTAL	\$	410,906,001

Community Contributions

Backpack programs	\$	238k
Boys & Girls Clubs	\$	335k
Community Organizations	\$	462k
501©3's	\$	898k

COVID-19 Safety Investments

Health Tents & Construction	\$	5.6m
Personal Protection Equipment (PPE)	\$	2.2m
Teleworking Equipment	\$	2.0m
Surface Testing / Distancing Barriers	\$	1.5m
Admin / COVID Communications	\$	420k

Total CARES Act spending as of 9/30/2020

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Community

The Cherokee Nation is taking steps to keep our communities safe. The Cherokee word for respect is ᎠᎵᎠᎵᎠ, and the Cherokee Nation is upholding these values in helping mitigate the spread of COVID-19.



L-R: Principal Chief Chuck Hoskin Jr., Deputy Chief Bryan Warner and Chief of Staff Todd Enlow tour one of two PPE facilities built under the Respond, Recover and Rebuild COVID-19 spending plan.

Cherokee Nation leaders broke ground in September 2020 on Respond, Recover and Rebuild projects that range from PPE manufacturing and space for social distancing, to food outreach sites and a new employee health care facility. The projects are in 10 different cities throughout our reservation. *For more information, visit anadisgoi.com.*

86	Schools received competitive grants totaling \$3.5m
105	Schools received \$10k each totaling \$1.1m
5	Colleges and universities received \$100k each totaling \$500k



During FY20, Cherokee Nation Health Services administered 28,482 COVID tests, providing safety to our people and communities.

Cherokee Nation provided more than 2,500 KN95 protective masks to fire, police and emergency management departments across the tribe's 14 counties that expressed a need for the equipment. *In FY2020, \$1.1M spent on masks and face shields to protect first responders, employees and citizens.*

Community Involvement

Cherokee Nation has always been committed to building strong community partnerships in Cherokee communities throughout the 14-county reservation.

10.22 Miles of Waterlines

To improve the quality of life for families and communities by providing safe water supplies.

69.67 Miles of Roads/Bridges

Cherokee Nation Department of Transportation improves the quality of life for Indian families and communities by providing safe roads, better access to housing, schools, health care, business, and employment.

107,784 Transit Rides

Provided people throughout the reservation a safe, efficient, eco-friendly and cost-effective way to travel between our communities reducing our carbon footprint.

554 Wells/Septic Systems Installed

Cherokee Nation Environmental Protection Commission regulates traditional areas of environmental concern. EPC installed or repaired these systems ensuring safe water for homes and communities throughout our reservation.

6,681 EMS Responses

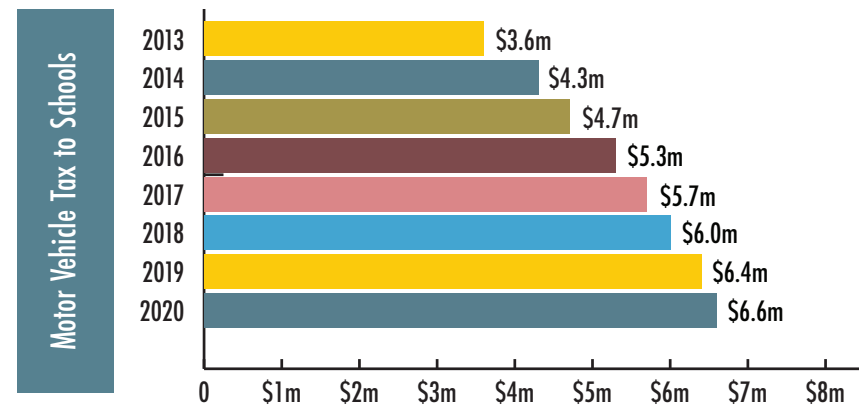
CNEMS is a state licensed paramedic level ambulance service providing services throughout Cherokee, southern Delaware, northern Sequoyah and western Adair counties.

\$1,103,436 Small Business Loans

Cherokee Nation Commerce Services assisted 13 businesses with small loans, resulting in creating or retaining 53 jobs.



The Cherokee Nation Angel Project provides gifts for Cherokee children ages 16 years or younger who live within the 14-county tribal area and meet income guidelines. *In FY2020, 2,575 children received gifts through the program.*

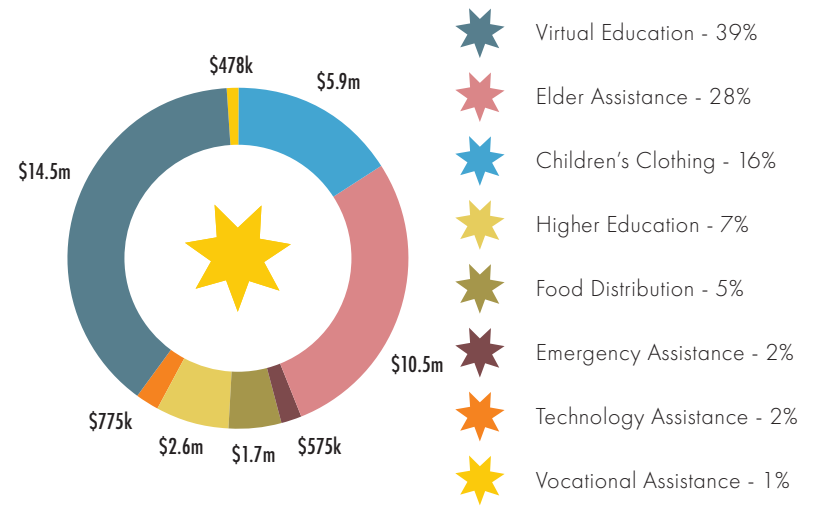


Each year, Cherokee Nation allocates 38% of its tax revenue from the sale of tribal car tags to schools in the tribal reservation's 14 counties. In FY2020, \$6.6m was distributed to 107 public school districts.

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Family

Throughout the COVID-19 pandemic, the Cherokee Nation has been committed to supporting Cherokee families through a variety of direct-assistance programs, helping them respond, recover and rebuild from the impacts of the virus.



Through our food distribution efforts, more than 90,000 citizens were served through our boxed food program and 28,000 ready-made meals went out to our senior nutrition sites and Elder Care. ***In FY2020, \$1.7m was spent on the new COVID-19 Emergency Food Distribution Program.***



Cherokee Nation citizen Brent Pigeon, who lost his job during the COVID-19 pandemic due to a decline in welding jobs, is using the tribe's Respond, Recover and Rebuild initiative to learn a new trade. ***In FY2020, \$631k was invested into career training programs and emergency vocational assistance.***

Family Programs

Cherokee Nation provides an array of family support programs to its citizens, as well as programs designed specifically for children, youth and elders.

882 Babies Born

Cherokee Nation Health Services (CNHS) is the largest tribally-operated health care system in the United States. CNHS is a growing multifaceted health care system.

67,338 WIC Recipients

Pregnant women, infants and children received food vouchers totaling \$4M. The program is directed toward pregnant or nursing women, as well as infants and children less than five years of age.

10,814 Diabetes Patients Assisted

Our Community Health Programs offer Native Americans throughout our communities education, medication and medical supplies to control diabetes.

\$3.9m Child Support Dollars Collected

The Office of Child Support Services (OCSS) enforces court orders and collects child support for custodial guardians. During FY2020, 2,372 custodial parents received child support payments through the OCSS.

113,413 Individuals Received Food

Cherokee Nation Human Services has been distributing nutritious foods to eligible Native American Families residing within the reservation of the Cherokee Nation since 1983.



Cherokee Nation operates the largest tribally managed health care system in the United States consisting of 10 ambulatory health centers and one hospital providing a wide variety of physical (1,218,716 visits), dental (54,877 visits), optometry (24,907 visits) and mental (6,644 visits) health care to all Native Americans. ***Our health care system had 1,305,144 patient visits in FY2020.***

382

Elders assisted with safe housing

2,764

Citizens assisted with heating and air conditioning

432

Home child care providers contracted for daycare services

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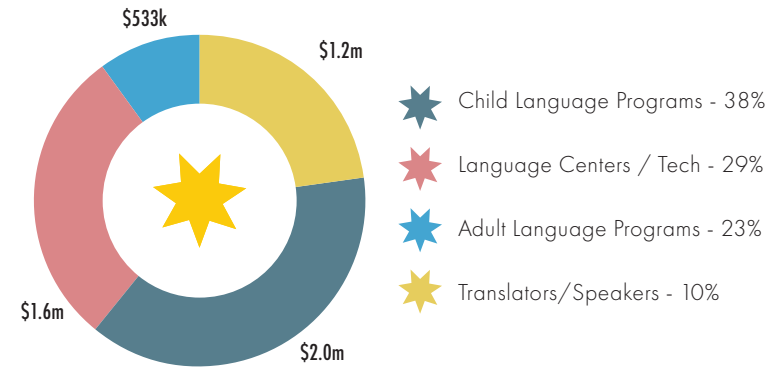
Culture

One of the greatest sources of strength Cherokee people have is our culture and heritage. COVID-19 precautions temporarily postponed cultural events, but Cherokees across the world are using digital means to stay connected.

- **Listen to Cherokee National Youth Choir singing:**
Available on YouTube, Spotify and YouTube Music
- **Download children’s books or take online Cherokee language classes:**
Visit language.cherokee.org
- **Hear traditional Cherokee stories:**
Available on YouTube and osiyo.tv
- **Traditional Cherokee artwork and dances:**
View on visitcherokeemuseum.com



Cherokee Nation invested in the creation of a cartoon to keep Immersion and other children engaged in learning the Cherokee language throughout this new distance learning environment.



Miss Cherokee Meekah Roy was among the ambassadors creating cultural videos for Cherokee Nation’s social media platforms. **In FY20, \$14.6m in CARES Act fund spent in FY20 on virtual leaning, broadcasts and COVID communications.**

Cultural Programs

Cherokee culture encompasses our longstanding traditions of language, spirituality, food, storytelling and many forms of art, both practical and beautiful. However, just like our people, Cherokee culture is not static or frozen in time, but is ever-evolving. Many Cherokees embrace a mix of both modern and traditional aspects of our culture.

737 Environmental Reviews

These environmental reviews ensure projects involving roadways, waterlines and construction are completed in a manner that protects our natural resources.

\$100,392 for Tribal Preservation

To ensure our land is preserved and protected under the Federal National Historic Preservation Act of 1966.

5,140 Heirloom Seed Packages

Cherokee crops and native plants traditionally used by Cherokees for food and cultural purposes were distributed to tribal citizens.

129,493 Hunting & Fishing Licenses

In 2016, the Cherokee Nation became a frontrunner in establishing a tribal-state hunting and fishing compact. Under the compact, the Cherokee Nation issues hunting and fishing licenses free of charge to eligible Cherokee citizens residing in the state of Oklahoma.

775 Business TERO Certified

The Tribal Employment Rights Office monitors and enforces the Cherokee Nation Tribal TERO Ordinance to ensure employment rights are protected.



Due to the COVID-19 pandemic, the 68th Cherokee National Holiday went completely virtual. The State of the Nation address received the largest viewing audience in Cherokee National Holiday history with over 26,000 views during the month of September on both the event platform and social media. Visit <https://thecherokeeholiday.com>.

68TH CHEROKEE NATIONAL HOLIDAY BY THE NUMBERS:

- 896,487 number of people reached from June – September
- 55,500 visitors to the Cherokee National Holiday website, representing 35 states and 31 countries
- 36,000 Community Tour videos views during the month of September
- 1,500 digital downloads of virtual souvenirs
- 3,400+ virtual platform users sending messages, sharing photos, and hosting virtual meet ups

Component Units are legally separate organizations for which the elected officials of the agency are financially accountable. For more information on these organizations, visit the links below.

Cherokee Nation Businesses

777 W. Cherokee St., Catoosa, OK 74015
 918-384-7474 <https://cherokeemnationbusinesses.com>
 Cherokee Nation Businesses is the holding company of a diversified portfolio of businesses owned by the Cherokee Nation. Industries include environmental consulting, gaming, health care, hospitality, manufacturing & distribution, real estate and technology.

Housing Authority of the Cherokee Nation

1500 Hensley Dr., Tablequah, OK 74464
 918-456-5482 www.hacn.org
 The Housing Authority of the Cherokee Nation provides Cherokee citizens with various means of housing assistance. Services include home construction, low-income rental, rental assistance and home insurance.

Cherokee Nation Comprehensive Care Agency

1387 W. 4th St., Tablequah, OK 74464
 918-453-5554 <https://eldercare.cherokee.org>
 The Cherokee Nation Comprehensive Care Agency is a community PACE program that enhances the quality of life and autonomy for elders, while enabling them to live in their home and communities for as long as possible.

Cherokee Nation Home Health Services

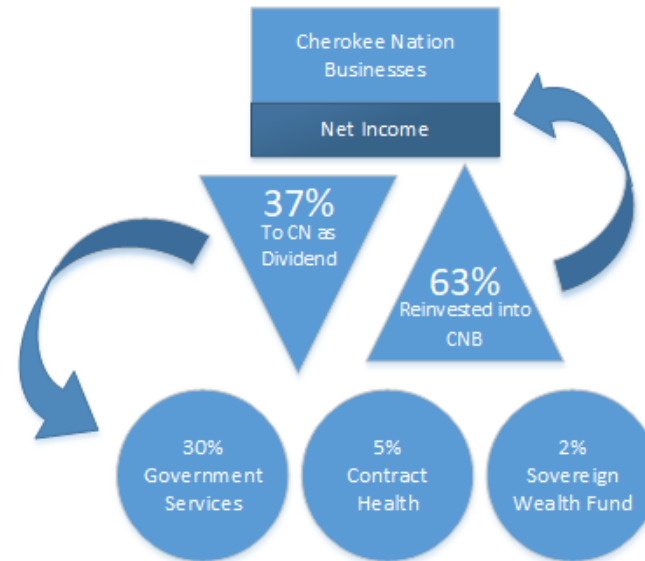
1630 N. Cedar, Tablequah, OK 74464
 888-281-6910 www.cnhhs.org
 Cherokee Nation Home Health Services is a tribally incorporated not-for-profit home health care agency that is Medicare and Medicaid certified to provide state-licensed home health care. Services provided are home health, outreach and hospice.

Cherokee Nation Foundation

115 E. Delaware, Tablequah, OK 74464
 918-207-0950 www.cherokeemnationfoundation.org
 The Cherokee Nation Foundation is a 501(c)3 charitable organization that provides higher education assistance to Cherokee students and strives to revitalize the Cherokee language.

Cherokee Health Partners

1400 E. Downing St., Tablequah, OK 74464
 918-453-2140
 Cherokee Health Partners is a partnership with Northeastern Health System that provides state-of-the-art medical imaging services.



Component units are diversified businesses wholly owned by the tribal government. 63% Of net income is reinvested in expansion/diversification of the businesses. 37% Of net income is utilized for tribal services through a dividend to the tribe.

CHEROKEE NATION DIRECTORY

Main: 918-453-5000 • 800-256-0671

Executive Branch

918-453-5618

Legislative Branch

918-207-3895

Judicial Branch

918-207-3990

Career Services

918-453-5555

Arts Center/Spider Gallery

918-453-5000 x.5992

Cherokee FIRST Information

918-207-3936

Election Commission

918-458-5899 or 800-353-2895

Commerce

918-453-5536

Communications

918-453-5541

Community Services

918-207-3879

Education Services

918-453-5341

Financial Resources

918-453-5402

Health Services

918-453-5657

Human Services

918-453-5422

Human Resources

918-453-5292

Fish & Wildlife

918-453-5333

Indian Child Welfare

918-458-6900

Marshal Service

918-207-3800

ONE FIRE Victim Services

918-772-4260 or 866-458-5399

Real Estate Services

918-453-5350

Sequoyah Schools

918-453-5400 or 888-467-4746

Tax Commission

918-453-5100

Transit

918-453-5731

Tribal Registration

918-458-6980

Veterans Center

918-772-4166



Visit www.cherokee.org to view Cherokee Nation's
FY2020 Comprehensive Annual Financial Report.



G W Y A D B F
CHEROKEE NATION®

P.O. Box 948 • Tahlequah, OK 74465-0948
918-453-5000

www.cherokee.org
www.respondrecoverrebuild.com

