



HO-CHUNK NATION LEGISLATURE

Governing Body of the Ho-Chunk Nation

**HO-CHUNK NATION LEGISLATURE
AMENDMENT TO RESOLUTION 12-08-09 K
TRANSFER OF SMALL BUSINESS PROGRAM AND FINANCIAL
LITERACY PROGRAM TO HHCDA'S CDFI PROGRAM
RESOLUTION 12-22-09 N**

- WHEREAS,** on November 1, 1994, the United States Secretary of the Interior approved a new Constitution for the Ho-Chunk Nation, formerly known as the Wisconsin Winnebago Tribe; and
- WHEREAS,** the Ho-Chunk Nation ("Nation") is a federally recognized Indian Tribe, organized pursuant to the Indian Reorganization Act of 1934; and
- WHEREAS,** Article V, Section 2(a) of the Ho-Chunk Nation Constitution ("Constitution") grants the Ho-Chunk Nation Legislature ("Legislature") the power to make laws, including codes, ordinances, resolutions, and statutes; and
- WHEREAS,** Article V, Section 2(s) of the Constitution grants the Legislature the power to promote public health, education, charity, and such other services as may contribute to the social advancement of the members of the Ho-Chunk Nation; and
- WHEREAS,** the Ho-Chunk Nation Legislature created the Ho-Chunk Nation Small Business Development Fund in 1994 to diversify Tribal community economics and support enrolled Tribal members toward self-sufficiency by assisting enrolled Tribal members in the development or expansion of a small business; and
- WHEREAS,** the Ho-Chunk Nation Small Business Program administers the loan programs which require Tribal members to repay these loans through income earned by operation of their tribal business or by their quarterly per capita shares in the event of non-payment from income; and
- WHEREAS,** Ho-Chunk Nation Housing and Community Development Agency ("HHCDA") is developing a Native Community Development Financial Institution ("CDFI")-First Nations Community Financial-for the purpose of providing mortgage and consumer lending and counseling, including foreclosure-prevention training; and
- WHEREAS,** most Native American CDFI's include small-business lending as one of their principal activities.
- WHEREAS,** the Legislature adopted Resolution 12-08-09 K with respect to the aforementioned issues; and
- WHEREAS,** the Department of Treasury is recommending amendments to Resolution 12-08-09 K in order to better address the needs of the Nation and Tribal Members.

NOW THEREFORE BE IT RESOLVED, that the Ho-Chunk Nation Legislature, pursuant to its Constitutional authority, hereby approves for the Small Business Program and Financial Literacy Program be combined with the HHCDA's CDFI Program as of January 4, 2010.

BE IT FURTHER RESOLVED, that the Small Business and Financial Literacy Programs salaries, fringe, and position costs be assumed by the Ho-Chunk Nation until the CDFI is self-sufficient and can financially support the Small Business and Financial Literacy position costs and is incorporated as a separate 501(c)(3), non-profit entity, and is self-sufficient.

Executive Offices

W9814 Airport Road P.O. Box 667 Black River Falls, WI 54615
(715) 284-9343 Fax (715) 284-3172 (800) 294-9343

BE IT FURTHER RESOLVED, that the Ho-Chunk Nation Department of Treasury will transfer all Zura Honac business portfolios, allocated funds, and assets, including interest, principal, and inventory, to the HHCDA CDFL.

BE IT FURTHER RESOLVED, that the Ho-Chunk Nation Department of Treasury will transfer all funds established through grants and other funding received by the Small Business and Financial Literacy Programs while under the direction of the Department of Treasury.

BE IT FURTHER RESOLVED, that the HHCDA shall service the All Nations Loans Program and the Department of Treasury will report with respect to and collect loans made pursuant to the All Nation Loans Program as this Program will remain with the Ho-Chunk Nation and not transfer to the HHCDA CDFI Program.

BE IT FURTHER RESOLVED, that the HHCDA CDFI, the Small Business Program and the Ho-Chunk Nation will develop a Memorandum of Understanding to execute the transfer of all Small Business and Financial Literacy assets and to establish continued services and cooperation with the departments of the Ho-Chunk Nation.

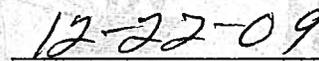
BE IT FURTHER RESOLVED, that this resolution shall be effective upon its adoption and approval of said resolution.

CERTIFICATION

I, the undersigned, as Tribal Secretary for the Ho-Chunk Nation, hereby certify that the Legislature of the Ho-Chunk Nation, composed of **13 members**, of whom **11** constituting a quorum were present at a meeting duly called and convened and held on the **22nd day of December, 2009**, that the foregoing resolution was adopted at said meeting by an affirmative vote of **11 members, 0 opposed, and 0 abstaining**, pursuant to the authority of Article V, Section 2(a) and (x) of the Constitution of the Ho-Chunk Nation approved by the Secretary of the Interior on November 1, 1994, and that said resolution has not been rescinded or amended in any way. I further certify that this is a verified copy of said resolution.



Hope B. Smith, Tribal Secretary



Date

MEMORANDUM OF UNDERSTANDING

BETWEEN

HO-CHUNK HOUSING AND COMMUNITY DEVELOPMENT AGENCY (HHCDA) AND ITS COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION (CDFI)

AND

THE HO-CHUNK NATION

This Memorandum of Understanding ("MOU") is made and entered into by and between (1) Ho-Chunk Housing and Community Development Agency ("HHCDA") and (2) the Ho-Chunk Nation ("HCN").

I. REPRESENTATIONS.

- WHEREAS, HHCDA is an independent 501(c)(3) nonprofit agency that is responsible for developing, funding, and administering affordable housing, housing-support, and housing-finance services for Ho-Chunk Nation members, other Native Americans, and Nation housing communities; and
- WHEREAS, HCN is a federally recognized Indian tribe, whose Department of Treasury presently includes a Small Business lending program and a Financial Literacy program, both of which provide services to HCN members; and
- WHEREAS, HHCDA's CDFI provides both personal loans and financial-literacy counseling, complementing services provided by the HCN Small Business and Financial Literacy programs; and
- WHEREAS, HHCDA's CDFI and the HCN Small Business and Financial Literacy programs have had an excellent working relationship, sharing ideas and resources, with similar perspectives on tribal affordable lending, and with eligibility for many of the same federal, state, and foundation programs; and
- WHEREAS, the merging of HHCDA's CDFI with Small Business and Financial Literacy, creating one combined entity, will greatly enhance the efficiency of providing tribal financial services and will increase the capacity of staff to provide these services (*see list of CDFI post-merger services in section III*); and
- WHEREAS, the Ho-Chunk Nation Legislature, on December 8, 2009, enacted a resolution (12-08-09 K) approving the merger of the HCN Small Business and Financial Literacy programs with the HHCDA CDFI program.

II. AREAS OF PARTNERSHIP.

The HHCDCA CDFI will attempt to work with the Nation and its departments and programs to make the transition to a merged organization as smooth and trouble free as possible. Both parties herein fully understand and agree to the following description of areas of collaboration and partnership:

1. *Execution of Merger.* All of the following merger activities will begin as of the approval of the HCN Legislature resolution, on December 8, 2009, in preparation for full merger on January 4, 2010.
2. *Small Business and Financial Literacy Personnel.* Existing HCN personnel in these programs (Small Business Manager and two Finance Liaison Officers) will become HHCDCA employees, as of January 4, 2010. One of these employees, in the Financial Literacy Program, will be going on active military duty on January 14, 2010. HHCDCA will receive full funding from the Nation to defray the costs of these *three* employees' salary, fringe, and position operating expenses.
 - Owing to the unusual circumstance of one of the Financial Literacy Program employees' going on active military duty, she will have the choice when she returns of remaining an HHCDCA employee or having a comparable position made available to her by the Ho-Chunk Nation. Her decision will need to be made before she goes on leave. Her position will be filled by an LTE if she chooses to return to HHCDCA, and by a permanent replacement if she chooses to return to an HCN position.
3. *Small Business and Financial Literacy Program Assets.*
 - *Portfolios, Allocated Funds, and Records.* All of the loan portfolio—including principal and interest—and remaining HCN allocated funds of the Zura Honac program and the Small Business Development Fund, together with all program records, will be transferred to HHCDCA.
 - *Financial Literacy Program Records.* These records will all be transferred to HHCDCA.
 - *All Nations Program.* The All Nations program can be serviced by HHCDCA for the Nation. This will be a decision of the Ho-Chunk Nation. All reports to USDA and the liabilities of the program will, however, remain with the Nation, in either case, as required by USDA.
 - *Equipment Inventory.* All inventory items of the Small Business and Financial Literacy programs will become the property of HHCDCA, including items purchased through an Oweesta Little Eagle Staff Fund grant and former USDA RBEG grant (ended 07/30/2005). (See attached *Small Business and Financial Literacy inventories, Oweesta letter, and USDA letter.*)
 - *Computer Equipment.* All computer equipment for the Small Business and Financial Literacy programs will be provided by the Nation's IT Department, which will transfer all program files from the programs' old computers to the new ones that IT will install in HHCDCA's CDFI offices. This equipment will be serviced by IT.

4. *Financial Literacy Grant Assistance.*

- The remaining funds of the Financial Literacy Program's Little Eagle Staff Fund grant from First Nations Development Institute / Oweesta will be transferred to and administered by HHCDA. This arrangement has been approved by Oweesta.

5. *Nation's Responsibility.*

- HCN will provide the following position expenses for the Small Business Manager and the two Finance Liaison Officers:
 - Salary.
 - Fringe, including insurance premiums at the level HHCDA provides.
 - Program expenses. (Program expenses include but are not limited to travel and training expenses, day-to-day operational expenses, office-space rental, and telephone and other utilities costs.)

These expenses will continue to be defrayed by HCN until HHCDA's CDFI is self-sufficient. (Note: Small Business and Financial Literacy will have new telephone numbers following the transfer.)

- The following items will retain their position on the "HCN Per Capita Distribution Deduction Priority Level List" (all are Priority Level 20):
 - Small Business Loan.
 - Zura Principal.
 - Zura Interest.
 - All Nations Principal.
 - All Nations Interest.

III. CDFI SERVICES TO THE NATION AND NATION MEMBERS.

The expanded HHCDA CDFI, now including the Small Business and Financial Literacy programs, will provide a broad range of financial services. The organization will serve as a One-Stop Shop of financial services to Ho-Chunk Nation members, including, but not limited to the following:

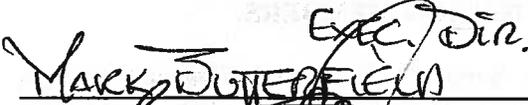
- One-on-one budgeting.
- Credit counseling.
- Homebuyer advocacy.
 - Assist with obtaining home-equity loans.
 - CDFI staff has direct experience in mortgage lending and will work closely with homebuyers to insure their success—e.g., staff can attend closings, review loan products for acceptable rates and terms, and meet with and reviews contracts for new construction.
 - Packaging VA loans on behalf of the HCN Veteran Affairs Department.
 - Assisting to locate conventional products for existing homeowners' refinance.
 - Foreclosure prevention, in conjunction with Neighborhood Housing Services of Richland County (NHSRC).

- Provision of loan products:
 - Consumer loans.
 - Neighborhood Stabilization Program (NSP) mortgages.
 - Commercial loans.
 - Pre- and post-loan counseling.
- Education:
 - Financial literacy, including regular trainings in the different HCN areas.
 - Homebuyer education.
 - Youth financial-education services, in conjunction with Fifth Third Bank.
 - Entrepreneurship, which includes business-plan development and small-business financial-management training.
- Financial Intervention Program.
- Provision of required Financial Literacy training to recipients of assistance funding provided by the HCN.
- Extension and expansion of the HHCDA Resident Services and Self-Sufficiency (ROSS) program in Wisconsin Dells, with a potential of servicing new ROSS programs in the other HCN/HHCDA communities.
- Facilitation of a Financial Wellness Conference.
- Small Business Mentoring Program.
- Expansion of Small Business service area.
- Partnering/coordination of services with various outside organizations (e.g., NHSRC).

AUTHORIZED REPRESENTATIVES' CERTIFICATION OF AGREEMENT:

**Ho-Chunk Housing and Community
Development Agency**

Ho-Chunk Nation

Exec. Dir.

 Mark Duffield
 Printed Name & Title

 Signature
 DEC 18 2009
 Date

Wilfrid Cleveland President
 Printed Name & Title

 Signature
 12-30-09
 Date

SMALL BUSINESS PROGRAM

EQUIPMENT INVENTORY

05-16-08

LEXAR JUMPDRIVE SECURE		35008 (no tag)
LEXAR JUMPDRIVE SECURE		35009
DESKTOP REPLACEMENT BUNDLE (KEYBOARD & MOUSE)		35013
PC PRINTER STAND KUKUYO PUTTY		35014
SCREEN, GLARE REDUCTION, 19-21" CRT FOR 19-21" LCD		35015 Transferred
SCREEN, GLARE REDUCTION, 19-21" CRT FOR 19-21" LCD		35016 Transferred
HP SCANJET 5550C		34190
NOVA ART EXPLOSION 600,000		35018
WACOM GRAPHIRE 3 BLUE USB		35019
ADOBE CSS2 WIN LF	90060339	35021
OFFICE PRO 2003	BKMYC-VHPC3-D9VHV-PX-GRYXY	35025
OFFICE PRO 2003	D3TRV-HWY33-XQD9T-QKRM-V34KM	35026
OFFICE PRO 2003	FVP8Q-KWVCK-97RQC-8DFK9-GTFKY, 00115-956-005970	35029
TARGUS OPTICAL MINI MOUSE		35030
MCAFFEE VIRUS SCAN SOFTWARE	21192186120000000000	35042
BACK-UP CD VIRUS SERVICE	371321-B21, S0390681	35043
FELLOWS 4 PORT USB HUB	9403AZU20300R0296	35044
5 GB PC MCIA HARDWARE		35046
BELKING UNIVERSAL TRAVEL SURGE		35047
LI-LON 12 CELL PRIMARY BATTERY		35048
UNIVERSAL ROLLER DUO		35049
MEMORY STICK DUO (TOO SMALL TO TAG)		35050 (no tag)
INFO LITHIUM RECHARGEABLE BATTERY	NP-FP50	35051 (in camera)
LITHIUM P SERIES AC ADAPTOR	360007758	35052 (4 in camco)
MITEL SUPERSET 4025 PHONE		35054
MITEL SUPERSET 4025 PHONE		35055
IOMEGA 16X16DL DVD WRITER		35058
QUICKBOOKS PRO 2006	P/N308115 LIC#0462-8077-7471-351	35066
HEATSEAL H200 GBC	RE14130X	38001
EXTRA MOUSE FOR LAPTOP	F75660BGAPX4QT	35023
ELECTRIC STAPLER SWI 42101		35060
STORAGE CABINET, ICB 92531 3 SHELF LOCKING		35061
UTILITY CART 21" WIDE ICB 45083		35062
HEAVY DUTY STAPLER		35067
ANALOG CONFERENCE PHONE 5303		35011
CART, FOLD FLAT FAU90761		35070
DESKTOP ORGANIZER, BLACK WIRE MESH 4 PC SET		35072

Unchecked - Being located

Grey - Used by Treasury

DYMO TURBO 330 LABEL WRITER	90793-0033883	38002
SONY ADAPTER MODEL AC-VQP10	SN#30007758	38003
HP AC POWER ADAPTER (FOR HP LAPTOP)	CT575A6A01LLR40PH	35053
HP AC POWER ADAPTER (FOR HP LAPTOP)	CT537660ALLQ4HC8	35065
TOSHIBA EXTERNAL DISK HARDDRIVE ADAPTOR	ZA2236P03, 1511653276	35065
MODEL PA3109U-1FDD (FOR TOSHIBA LAPTOP)		
TOSHIBA EXTERNAL DISK HARDDRIVE ADAPTOR	ZA2236P03, 1511653575	35039
MODEL PA3109U-1FDD (FOR TOSHIBA LAPTOP)		
QUICKBOOKS PRO 2005	LICS#7612-3445-1458-311	35031
MICROSOFT OPTICAL RECIEVER	P#X800685-101, PID75709-868-8072812-00509	35041
ELECTRIC CALCULATOR SHARP EL-1192BL	4D06637Y	38005
WIRELESS MOUSE TARGUS PAUM005	SN#020401004	35052
MICROSOFT OPTICAL RECIEVER	75709-868-807-1946-00509	38007
HP WIRELESS KEYBOARD FOR NOTEBOOK	B74630DGAPX3RJ	35020
HP WIRELESS MOUSE FOR NOTEBOOK	F756050BGAPX4QT	35028
HP DIGITAL CAMERA	CN3BM91100, 945XI	35034
HP PHOTOSMART 8881 DOCK	CN395111KM	35037
SANYO DIGITAL DICTATION SYSTEM W/PC TRANSPORTATION	N0201056A, ICR-B50	35071
SONY HANDYCAM MINI DV	S01-040417-6, DCR-HC40	35022
GBC BINDING MACHINE	QDP0200, C200	35024
BROTHER TYPEWRITER	D4E844732, ML300	35059
HON VERTICAL FILE, 5 DRAWER, BLACK		35007 (Loni's Ofc)
HON VERTICAL FILE, 5 DRAWER, BLACK		35063 (Chris's Ofc)
HON LATERAL FILE, LOCKING, BLACK		35069
HON LATERAL FILE, LOCKING, BLACK		35017
MIMIO PROJECTION SCREEN		35035
TRIFOLD TABLE TOP DISPLAY		35033
HON STORAGE CABINET, 4 SHELF		35006 (Payroll)
HON VERTICAL FILE, 5 DRAWER, BLACK		35032 (Advance Tr)
600 SERIES LEATHER EXECUTIVE CHAIR		35004
600 SERIES LEATHER EXECUTIVE CHAIR		35005
CHADWICK LEATHER GUEST CHAIR		35001
CHADWICK LEATHER GUEST CHAIR		35002
CHADWICK LEATHER GUEST CHAIR		35003
WIRELESS KEYBOARD	7570911610260	35050
WIRELESS KEYBOARD	7570911610259	38008
WIRELESS MOUSE	P/N X800412-114	35040
WIRELESS MOUSE	P/N X800412-114	38006
19" FLAT SCREEN MONITOR		35056

Unchecked - Being located

Grey - Used by Treasury

19" FLAT SCREEN MONITOR			35057 Transferred
TOSHIBA LAPTOP 500-S5044		SN#12083395P	34054
TOSHIBA LAPTOP 500-S5044		SN#12083383P	35027
SONY MAVICA DIGITAL CAMERA			34056
SONY PORTABLE PROJECTOR			34050
HP PORTABLE PRINTER			34084
HP INJET PRINGER, SCANNER, COPIER		PSC 750	34055
COMPAQ CPU			64761
COMPAQ CPU			64734
CANON INJET PRINTER		K10210, S9000	34112
GBC SHREDMASTER		QQ09985	35010
HP COMPAQ NX9500 NOTEBOOK		CNF4270BT4	34191
DYMO TURBO LABEL MACHINE ESS 670		90884-0077733	35036
DYMO TURBO LABEL WRITER		90793-0033883	35064
HP NOTEBOOK EXPANSION BASE		CNF4270NVC	35012
ITEMS UNACCOUNTED FOR			
CELL PHONE			
BROTHER TYPEWRITER		D4E844732, ML300	35059
COMPAQ MONITOR			63806 (MIS Took)
COMPAQ MONITOR			63375 (MIS Took)
PROJECTION SCREEN CARRIER			
DISPLAY RACK			BRANCH OFC
DISPLAY RACK			BRANCH OFC
DISPLAY RACK			BRANCH OFC
DISPLAY RACK			BRANCH OFC
DISPLAY RACK			BRANCH OFC

Unchecked - Being located
Grey - Used by Treasury

Dymo Label Writer File Folder Labels
Standard Light Bulbs – 60 watts
Jr. Size Writing Pads
HP Glossy Photo Paper
Comb Binds – Spines
Swingline Stapler
GBC AccuCut A400pro
GPC Clear View Presentation Covers
GBC Heat Seal Legal Size Lamination Pouches
Avery White Labels – Mailing
GBC Heat Seal Lamination Pouches – Framed
Universal Clip Binder
Pendeflex – Hanging File Folders - Various
Colors (Yellow, Orange, Black, Teal)
Card Stock – Star Dust
Expo Whiteboard Cleaner
Power Duster – Compressed Air
Binder Clips - Small/Large
Paper Clips - Small/Large
Trodat – Date Stamp
One Line Correction Tape
Highlighters - Multi Color
Panel Wall Clips
Premium Staples
Rubberbands
Calculator Rolls – paper
Hanging File Folder Tabs
Round Labels
Color Coding Labels
Pens
Sharpees
Post Its - Various Sizes/Colors
Sign Here Tabs
Brother Lift off Correction Tape
Tacks
Sony – Video Cassettes
Stamp Pad - Various Colors
Packing Tape
Phone Message Books
Floppy Disks
Envelope Moistener
Recordable DVDs

HP Inkjet Cartridge
Pendeflex File Folder - Various Colors (Manilla,
Gray, Orange)
Dividers
Twin Pocket Portfolios – Classification Folders
Astro Bright Paper – Various Colors (Red, Blue,
Green, Yellow, Orange)
Replicopy – Various Sizes
Wausau Paper – Various Sizes

Financial Literacy Program Inventory

**First Nations Development Institute
(Oweesta) Letter**



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

December 17, 2009

Ms. Francesca Bird
320 Epoch Ave.
Blue Wing Community Center
Tomah, WI 54660

Grant No.: G-2009-004 (please reference this grant number in all correspondence).

Dear Ms. Bird:

Thank you for your email informing me of the change in your organization. I understand that your operations will be moved over to the new tribal CDFI (First Nations Community Financial) as of January 1, 2010. Your new contact information is:

Ms. Francesca Bird
320 Epoch Ave., Blue Wing Community Center
Tomah, WI 54660
Phone: 608-374-2104; Fax: 608-374-2086
E-mail: Francesca.Bird @ Ho-Chunk.com

Your old contact information was:

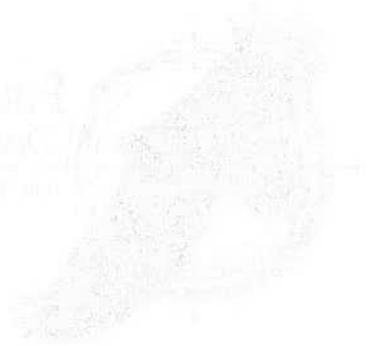
Ms. Francesca Bird
Department of the Treasury
P.O. Box 667
W9814 Airport Road
Black River Falls, WI 54615

This letter gives you permission to transfer the grant (any remaining grant funds or assets) over to the new organizational entity, First Nations Community Financial. Please let me know if you have any questions. We will change our records here.

Best wishes,

Sarah Dewees

UNITED STATES
DEPARTMENT OF AGRICULTURE
WASHINGTON, D.C. 20250



Washington, D.C. 20250

USDA Letter

Washington, D.C. 20250

A handwritten signature in dark ink, appearing to be a stylized name.

Washington, D.C. 20250



**United States Department of Agriculture
Rural Development
Wisconsin State Office**

December 22, 2009

Henry Greengrass
PO Box 667
W9814 Airport Road
Black River Falls, WI 54615

RE: Rural Business Enterprise Grant (RBEG) - \$52,306

Dear Mr. Greengrass:

It is our understanding that you are requesting a transfer of the assets purchased with RBEG grant funds from the Ho-Chunk Nation to the Ho-Chunk Housing & Community Development Agency (HHCDA), a 501(c) 3 of the Nation. The HHCDA will be administering and operating the Small Business and Financial Literacy Program. This letter is our concurrence of the transfer.

If you have additional questions, please contact Brenda Heinen at 715-345-7615, ext. 139.

Sincerely,


MARK M. BRODZISKI
Business and Community Programs Director

MMB:bkh

4949 Kirschling Court • Stevens Point, WI 54481
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