RESPOND  •  RECOVER  •  REBUILD
Cherokee Nation FY2020 Popular Annual Financial Report for fiscal year ended September 30, 2020
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.
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.
**Financial Highlights**

**As of September 30, 2020**

For additional information, please see notes to basic financial statements in the Comprehensive Annual Financial Report at www.cherokee.org.

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.

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**Assets**

<table>
<thead>
<tr>
<th>Description</th>
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<tr>
<td>Cash and cash equivalents</td>
<td>984,382,000</td>
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<tr>
<td>Investments</td>
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<tr>
<td>Accounts receivable, net</td>
<td>34,581,000</td>
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<td>Due from Component Units</td>
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<td>Inventories</td>
<td>10,628,000</td>
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<td>Notes receivable</td>
<td>1,559,000</td>
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<td>Other current assets</td>
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<td>Restricted cash, cash equivalents and investments</td>
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<td>Long-term notes receivable</td>
<td>9,442,000</td>
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<td>Other assets</td>
<td>50,000</td>
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<td>Equity interests in Component Units</td>
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<tr>
<td>Capital assets, non depreciable</td>
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<td>Capital assets, depreciable, net</td>
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**Total Assets** 2,409,963,000

**Deferred Outflows of Resources**

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<tr>
<td>Deferred Outflows of Resources</td>
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**Liabilities**

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<td>Accounts payable</td>
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<td>Accrued liabilities</td>
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<td>Other current liabilities</td>
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<td>Unearned revenue</td>
<td>542,512,000</td>
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<td>Notes payable and long-term debt</td>
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<td>Capital leases</td>
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<td>Compensated absences</td>
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<td>Derivative instrument - rate swap</td>
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<td>Other noncurrent liabilities</td>
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**Total Liabilities** 792,074,000

**Net Position**

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<td>Net investments in capital assets</td>
<td>254,414,000</td>
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<td>Restricted net position</td>
<td>1,220,364,000</td>
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<td>Unrestricted net position</td>
<td>152,096,000</td>
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**Total Net Position** 1,626,874,000

**Award-winning financials**

- Distinguished Budget Presentation Award (2015-2019)

For additional information, please see notes to basic financial statements in the Comprehensive Annual Financial Report at www.cherokee.org.
**For the year ended September 30, 2020**

### Revenues

<table>
<thead>
<tr>
<th>General Revenues:</th>
<th>TOTAL</th>
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<td>Motor fuel tax</td>
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<td>Tobacco tax</td>
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<td>Sales tax</td>
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<td>Unrestricted grants and contributions</td>
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<td>Unrestricted investment earnings</td>
<td>5,167,000</td>
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<td>Dividends from Component Units*</td>
<td>53,858,000</td>
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<td>Miscellaneous revenue</td>
<td>3,575,000</td>
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<td><strong>TOTAL GENERAL REVENUES</strong></td>
<td><strong>121,114,000</strong></td>
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</table>

**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

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

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For additional information, please see notes to basic financial statements in the Comprehensive Annual Financial Report at www.cherokee.org.
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

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

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
- Respond $159.6m
- Recover $19.5m
- Rebuild $41.7m

Unspent as of 9/30/20
- TOTAL $410,906,001
- Economic Support $109.5m
- COVID Payroll $62.6m
- Citizens Assistance $36.9m
- Public Safety $9.5m
- PPE $2.2m
- Food/Clothing $8.1m
- Education $17.1m
- Tach/Vocation $1.2m
- Elders $10.5m
- Unspent as of 9/30/20 $190.2m

ECONOMIC SUPPORT - 49%
- Elders $10.5m
- Food/Clothing $8.1m
- Education $17.1m
- Tach/Vocation $1.2m
- Unspent as of 9/30/20 $190.2m

COVID PAYROLL - 28%
- COVID Payroll $62.6m
- Unspent as of 9/30/20 $190.2m

CITIZENS ASSISTANCE - 17%
- Citizens Assistance $36.9m
- Unspent as of 9/30/20 $190.2m

PUBLIC SAFETY - 5%
- Public Safety $9.5m
- Unspent as of 9/30/20 $190.2m

PPE - 1%
- PPE $2.2m
- Unspent as of 9/30/20 $190.2m

TOTAL
- TOTAL $410,906,001
- Economic Support $109.5m
- COVID Payroll $62.6m
- Citizens Assistance $36.9m
- Public Safety $9.5m
- PPE $2.2m
- Food/Clothing $8.1m
- Education $17.1m
- Tach/Vocation $1.2m
- Elders $10.5m
- Unspent as of 9/30/20 $190.2m
RESPOND • RECOVER • REBUILD

Community

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

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.

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.

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

| 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 |
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.
RESPOND • RECOVER • REBUILD

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.
RESPOND • RECOVER • REBUILD

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](https://language.cherokee.org)
- **Hear traditional Cherokee stories:**
  Available on YouTube and [osivo.tv](https://osivo.tv)
- **Traditional Cherokee artwork and dances:**
  View on [visitcherokeenation.com](http://visitcherokeenation.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 Mekah 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://cherokeenationbusinesses.com](https://cherokeenationbusinesses.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., Tahlequah, OK 74464  
918-456-5482 [www.hacn.org](http://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., Tahlequah, OK 74464  
918-453-5554 [https://eldercare.cherokee.org](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, Tahlequah, OK 74464  
888-281-6910 [www.cnhhs.org](http://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, Tahlequah, OK 74464  
918-207-0950 [www.cherokeenationfoundation.org](http://www.cherokeenationfoundation.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., Tahlequah, 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

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<th>Executive Branch</th>
<th>Communications</th>
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<td>Arts Center/Spider Gallery</td>
<td>Health Services</td>
<td>Sequoyah Schools</td>
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<td>Cherokee FIRST Information</td>
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<td>888-467-4746</td>
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<td>918-207-3936</td>
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<td>918-458-5899 or 800-353-2895</td>
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