Table of Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction</td>
<td>3</td>
</tr>
<tr>
<td>About Cherokee Nation</td>
<td>4</td>
</tr>
<tr>
<td>Money Sources and Uses</td>
<td>5</td>
</tr>
<tr>
<td>Financial Highlights</td>
<td>6-7</td>
</tr>
<tr>
<td>Health Services</td>
<td>8</td>
</tr>
<tr>
<td>Education / Language</td>
<td>9</td>
</tr>
<tr>
<td>Human Services</td>
<td>10</td>
</tr>
<tr>
<td>Career / Commerce</td>
<td>11</td>
</tr>
<tr>
<td>Community Involvement</td>
<td>12</td>
</tr>
<tr>
<td>Environmental Protection</td>
<td>13</td>
</tr>
<tr>
<td>Component Units</td>
<td>14</td>
</tr>
<tr>
<td>Directory</td>
<td>15</td>
</tr>
</tbody>
</table>
Dear Cherokee Nation Citizen,

We are pleased to present the Cherokee Nation’s sixth Popular Annual Financial Report. This report was prepared for you and is part of our continuing effort to keep you better informed. Many of you have asked for financial information and highlights of the Cherokee Nation in a format that is easy to read and understand. In this report, you will find financial and statistical information about the Cherokee Nation and its service departments and programs, specifically those serving our mission to the Cherokee people: “Homes, Health and Hope.”

The information in this report summarizes the Cherokee Nation’s financial position based on the detailed financial statements found within our Fiscal Year 2017 Comprehensive Annual Financial Report (CAFR). The financial statements were prepared in conformance with Generally Accepted Accounting Principles (GAAP) and audited by an independent accounting firm. Cherokee Nation received an unmodified, or clean, audit opinion. For additional information and details, please visit www.cherokee.org to view the current year’s CAFR.

The balances presented in this report are for the general government and are presented in an unaudited, non-GAAP format. Cherokee Nation’s subsidiary component units contact and general information can be found on page 14; however, their financial information is not included in this report.

We deeply appreciate and thank the Cherokee Nation’s professional staff in Financial Resources and Communications for their time and talent in preparing this report.

Thank you for taking the time to read this report. It is our honor and privilege to serve you.

Bill John Baker
Principal Chief

S. Joe Crittenden
Deputy Principal Chief

Lacey A. Horn
Treasurer
Osiyo!

The Cherokee Nation is a sovereign tribal government. 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 358,000 citizens worldwide. More than 133,000 Cherokee Nation citizens reside within the 14-county tribal reservation area that covers most of northeastern Oklahoma.

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

With approximately 10,400 employees, Cherokee Nation and its subsidiary component units are, collectively, one of the largest employers in northeastern Oklahoma. The tribe has more than a $2 billion economic impact on the Oklahoma economy.
Cherokee Nation Health Services, the largest tribal health system in the US, was awarded an Indian Health Service (IHS) Joint Venture Construction project to build a 469,000-square-foot outpatient facility in Tahlequah. As construction began in FY2017, we invested $37.9m into the construction project. Once completed, IHS will provide at least $80m annually for staffing and operations of the new facility.

Focusing on providing quality care for Cherokees, we invested $8.1m in FY2017 to renovate and expand our tribal complex facility so that our citizens can have better and easier access to services. The Judicial Branch will relocate to the complex, which will then house all three branches of our tribal government.
The Nation’s assets and deferred outflow of resources exceeded its liabilities and deferred inflow of resources at the end of the FY2017 by $1.2 billion (net position). Of this total amount, $45.0m is unrestricted net position that may be used to meet the government’s ongoing obligations.

### Awards
- Outstanding Achievement in Popular Annual Financial Reporting (2012-2016)
- Distinguished Budget Presentation award (2015-2017)
Cherokee Nation’s net position increased by $68.5m. The governmental activities increased $67.4m. Business-type activities increased $1.1m.

### Revenues

**General Revenues:**
- Motor fuel tax $8,488,000
- Motor vehicle tax $15,074,000
- Tobacco tax $12,254,000
- Sales tax $4,106,000
- Unrestricted grants and contributions $12,122,000
- Unrestricted investment earnings $1,615,000
- Dividends from component units* $49,444,000
- Miscellaneous revenue $6,241,000
- Litigation settlement $8,236,000
- **TOTAL GENERAL REVENUES** $117,580,000

**Program Revenues:**
- Charges for services $174,521,000
- Operating grants and contributions $315,952,000
- Capital grants and contributions $7,347,000
- **TOTAL PROGRAM REVENUES** $497,820,000
- **TOTAL REVENUES AND TRANSFERS** $615,400,000

### Expenses

**Governmental Activities:**
- Tribal government $41,010,000
- Health Services $311,892,000
- Education Services $65,666,000
- Human Services $46,048,000
- Community Services $78,290,000
- Interest on long-term debt $943,000
- **TOTAL GOVERNMENTAL ACTIVITIES** $543,849,000

**Business-type Activities:**
- **TOTAL BUSINESS-TYPE ACTIVITIES** $3,080,000
- **TOTAL EXPENSES** $546,929,000
- **CHANGE IN NET POSITION** $68,471,000

**NET POSITION, BEGINNING** $1,121,581,000
- **NET POSITION, ENDING** $1,190,052,000

*Dividends received from Component Units. Amounts do not reflect financial information relating to the Component Units.
Health and wellness are top priorities for Cherokee Nation. We have set the standard in Indian Country for outstanding health care. The Cherokee Nation’s health care capital improvement plan demonstrates our dedication to creating a world-class health care system and making health care more accessible.

Behavioral Health Programs
These programs aid in mental health, substance abuse and community-based programs promoting mental health. We assisted 18,814 patients in FY2017.

Emergency Medical Services
Cherokee Nation Emergency Medical Services (CNEMS) is a state-licensed paramedic level ambulance service. In FY2017, CNEMS responded to 5,537 calls.

Cancer Programs
Offers early detection education and screenings as part a comprehensive cancer control plan. In FY2017, there were 2,679 patients screened by preventative cancer programs.

Women, Infants and Children (WIC)
Directed toward pregnant or nursing women, as well as infants and children less than five years of age, to assist with acquiring healthy foods. In FY2017, WIC served 82,814 participants.
Unrestricted Contributions to Public Schools

Each year the Cherokee Nation allocates 38% of its tax revenue from the sale of tribal car tags to public schools in the tribal reservation’s 14 counties. In 2017, $4.8m was distributed to 105 public school districts.

Higher Education

The College Resource program awards scholarships to eligible Cherokee Nation tribal citizens pursuing a degree at an accredited college. In FY2017, there were 4,854 undergraduate and graduate scholarships awarded.

Head Start

Head Start is based on the premise that children six weeks to five years old from income eligible families can benefit from a social and educational program. In FY2017, there were 880 students enrolled in Head Start.

Sequoyah High School

Sequoyah offers high school education for Native American students in grades 9th-12th. In FY2017, there were 388 students enrolled at Sequoyah.

Cherokee Language Immersion School

A language preservation program designed to revitalize the Cherokee language beginning with our children in grades preK - 8th. In FY2017, there were 130 children enrolled at the Immersion School.
The Cherokee Nation offers an array of family support programs, some of which are designed specifically for children and elders.

**Family Assistance**
Family Assistance encourages individuals to achieve their highest level of potential by promoting economic and social stability. *Assisted 3,314 people with their utility payments and food distribution centers served over 135,000 individuals in FY2017.*

**Child Care & Development Center (CDC)**
Cherokee Nation cares deeply about the development and well-being of its youngest citizens, by providing quality child development and child care services. *Our CDC centers enrolled 426 children in FY2017.*

**Children, Youth & Family Services**
This department is a fully integrated support system for children and families who need stability and consistency in times of crisis or uncertainty. *In the Indian Child Welfare program, over 1,700 children are cared for monthly in our foster care system.*

**Elder Care**
Cherokee Nation respects its elders and performs necessary advocacy for our elderly Cherokee citizens who are unable to do so themselves. *In FY2017, we provided 38,544 hot meals to elders at our senior nutrition sites.*
Cherokee Nation is committed to growing our local and regional economies through programs that assist with job creation, career training and entrepreneurial assistance.

Vocational Training
Cherokee Nation offers several in-house training programs as well as assistance to those who are enrolled in vocational training or Associate of Applied Arts or Applied Science degree programs. In FY2017, there were 1,473 Native American participants.

Adult Education
Students study at their own pace and receive individualized and group instruction. In FY2017, there were 239 citizens that received their G.E.D. from this program.

Self-Sufficiency Programs
Assists participants to create financial security through educational classes and financial coaching. In FY2017, there were 70 families that successfully obtained mortgages for homes.

Small Business Assistance Center (SBAC)
SBAC encourages entrepreneurship through business financing, government contracting and development services for Cherokee citizens. We made $2.7 million in commercial loans in FY2017 to 49 small businesses which resulted in the creation or retention of 178 jobs.
Cherokee communities are known for their strength and resilience. Cherokee Nation contributes resources to our communities to ensure they remain strong and prosperous.

Transit
Provides people throughout the Cherokee Nation reservation a safe, efficient and cost-effective way to travel between our communities. In FY2017, there were 102,148 transit rides provided.

Roads
The mission of the Roads Program is to improve the quality of life for Native American families and communities by providing safe roads and better access to housing, schools, healthcare and jobs. In FY2017, there were 78.19 miles of roads and bridges that were constructed or repaired.

Backpack Program
Provides students with school supplies and nutritional weekend snacks. In 2017, $75,200 was given to 20 backpack organizations helping 2,458 students.

Community Contributions
The Cherokee Nation believes in investing in our communities. In FY2017, Cherokee Nation provided over $8.0m of unrestricted contributions to schools, communities, nonprofits and local organizations.

Contributions to Our Communities

Our Waterline Program improves the life quality of families and communities by providing safe water supplies. In FY2017, there were 11 miles of waterlines constructed.
Cherokee Nation is committed to protecting land, water, air and our cultural and natural resources.

**Engineering & Sanitation**
Assists qualified applicants with sanitation facilities for new, like-new or existing homes. *Engineering & Sanitation participated in 906 projects in FY2017.*

**Environmental Health**
Ensures that Cherokee Nation facilities are operated in a safe and sanitary manner. *This office assisted with 347 reviews of compliance.*

**Environmental Programs (CNEP)**
Our various resources address the Cherokee Nation’s environmental concerns. *In FY2017, CNEP conducted 873 environmental reviews for projects involving roadway development, water and sewer infrastructure, housing rehabilitation and new construction.*

**Tribal Historic Preservation**
Collaborates with public and private sectors to ensure that Cherokee cultural resources are protected and preserved. *In FY2017, this program conducted over 4,000 proposed project reviews under the Federal Historic Preservation Act of 1966.*

**Seed Bank**
The program maintains an inventory of rare heirloom Cherokee crops and native plants traditionally used by Cherokees for food and cultural purposes. *In FY2017, we distributed 3,784 packages of seeds to tribal citizens.*
Cherokee Nation Businesses
777 W. Cherokee St., Catoosa, OK 74015
918-384-7474 www.cherokeenationbusinesses.com
Cherokee Nation Businesses is a parent company of a diversified portfolio of businesses owned by the Cherokee Nation. Industries included are 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.housing.cherokee.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 www.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.cnhhhs.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 National Historical Society
P.O. Box 515, Tahlequah, OK 74465
918-456-6007 www.cherokeeheritage.org
The Cherokee National Historical Society dba Cherokee Heritage Center is a 501(c)3 historical society and museum that seeks to preserve the historical culture of the Cherokee people.

Cherokee Nation Foundation
115 E. Delaware, Tahlequah, OK 74464
918-207-0950 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.
Cherokee Nation Directory
918-453-5000 • 800-256-0671 • Fax 918-458-6219

Administration
918-453-5618
Career Services
918-453-5555
Cherokee FIRST Information Center
918-207-3936
Commerce/Small Business Assistance
918-453-5536
Communications/PR/Web
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
Hunting and Fishing Licenses
918-453-5333
Indian Child Welfare
918-458-6900
Marshal Service
918-207-3800
Tax Commission (Car Tags)
918-453-5100
Tribal Council
918-207-3900 or 800-995-9465
Tribal Registration (Enrollment)
918-458-6980
Veterans Office
918-453-5695
