Dear Cherokee Nation Citizen,

It is our privilege to present Cherokee Nation’s Popular Annual Financial Report for fiscal year ended September 30, 2021 (FY2021). This report is part of our continued effort at government accountability, transparency and keeping you, the Cherokee citizens better informed. You will find brief descriptive information about the Cherokee Nation, its service departments and programs in a manner that is easy to read and understand.

The financial information presented in this report is derived from the Cherokee Nation’s Fiscal Year 2021 Annual Comprehensive Financial Report (ACFR), but presented here in a summarized format. The ACFR 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 FY2021 Annual Comprehensive Financial Report.

The financial statements included in this report reflect only the Cherokee Nation government operations, and are presented in an unaudited, non-GAAP format. For your convenience, contact information for Cherokee Nation’s component units can be found on page 14.

We recognize and appreciate the dedicated staff in Financial Resources for the countless hours involved in the preparation of this report.

It is an honor to serve the Cherokee people, thank you for your interest in this report.

Wado.
Osiyo!

The Cherokee Nation is a sovereign Indian 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 in September of 1839, 68 years prior to Oklahoma’s statehood.

Today, the Cherokee Nation is the largest tribe in the United States with more than 400,000 citizens worldwide. More than 137,000 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 more than 11,400 employees, Cherokee Nation and its subsidiaries are one of the largest employers in northeastern Oklahoma. The tribe has a more than $2.17 billion impact on the Oklahoma economy.
### Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$3,106,900,000</td>
</tr>
<tr>
<td>Investments</td>
<td>18,250,000</td>
</tr>
<tr>
<td>Accounts receivable, net</td>
<td>44,001,000</td>
</tr>
<tr>
<td>Due from Component Units*</td>
<td>25,004,000</td>
</tr>
<tr>
<td>Inventories</td>
<td>14,915,000</td>
</tr>
<tr>
<td>Notes receivable</td>
<td>1,364,000</td>
</tr>
<tr>
<td>Other current assets</td>
<td>14,655,000</td>
</tr>
<tr>
<td>Restricted cash, cash equivalents and investments</td>
<td>4,410,000</td>
</tr>
<tr>
<td>Long-term notes receivable</td>
<td>10,984,000</td>
</tr>
<tr>
<td>Other assets</td>
<td>33,000</td>
</tr>
<tr>
<td>Equity interests in Component Units*</td>
<td>1,166,096,000</td>
</tr>
<tr>
<td>Capital assets, non depreciable</td>
<td>64,188,000</td>
</tr>
<tr>
<td>Capital assets, depreciable, net</td>
<td>439,706,000</td>
</tr>
</tbody>
</table>

**TOTAL ASSETS** $4,910,506,000

### Deferred Outflow of Resources

**TOTAL DEFERRED OUTFLOW OF RESOURCES** $3,180,000

### Liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable</td>
<td>24,889,000</td>
</tr>
<tr>
<td>Accrued liabilities</td>
<td>50,180,000</td>
</tr>
<tr>
<td>Other current liabilities</td>
<td>13,069,000</td>
</tr>
<tr>
<td>Unearned revenue</td>
<td>2,342,355,000</td>
</tr>
<tr>
<td>Notes payable and long-term debt</td>
<td>146,181,000</td>
</tr>
<tr>
<td>Capital leases</td>
<td>1,223,000</td>
</tr>
<tr>
<td>Compensated absences</td>
<td>11,750,000</td>
</tr>
<tr>
<td>Derivative instrument - rate swap</td>
<td>3,180,000</td>
</tr>
<tr>
<td>Other noncurrent liabilities</td>
<td>6,756,000</td>
</tr>
</tbody>
</table>

**TOTAL LIABILITIES** $2,599,583,000

### Net Position

<table>
<thead>
<tr>
<th>Description</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net investment in capital assets</td>
<td>350,991,000</td>
</tr>
<tr>
<td>Restricted</td>
<td>1,684,546,000</td>
</tr>
<tr>
<td>Unrestricted</td>
<td>278,566,000</td>
</tr>
</tbody>
</table>

**TOTAL NET POSITION** $2,314,103,000

Net position is the value of the tribe's assets and deferred outflow of resources less its liabilities. At the end of the FY2021, our net position increased to $2.31b. Of this total amount, $278.6m are unrestricted funds that may be used by the tribal government for programs and services.

**Award-winning financials**

Outstanding Achievement in Popular Annual Financial Reporting (2012-2020)
Distinguished Budget Presentation Award (2015-2021)

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

#### General Revenues:
- Motor fuel tax: $10,455,000
- Motor vehicle tax: 20,677,000
- Tobacco tax: 14,681,000
- Sales tax: 2,303,000
- Unrestricted grants and contributions: 13,742,000
- Unrestricted investment earnings: 877,000
- Dividends from component units*: 186,182,000
- Miscellaneous revenue: 5,040,000
- Transfers

#### Program Revenues:
- Charges for services: 475,298,000
- Operating grants and contributions: 1,423,092,000
- Capital grants and contributions: 19,298,000

#### TOTAL REVENUES
- 2,171,645,000

#### Expenses

#### Governmental Activities:
- Tribal government: 119,501,000
- Health Services: 464,384,000
- Education Services: 106,330,000
- Human Services: 665,648,000
- Community Services: 121,106,000
- Interest on long-term debt: 4,456,000
- Change in Equity Component Units: 20,788,000

#### TOTAL GOVERNMENTAL ACTIVITIES
- 1,481,425,000

#### TOTAL BUSINESS-TYPE ACTIVITIES
- 2,991,000

#### TOTAL EXPENSES
- 1,484,416,000

#### CHANGE IN NET POSITION
- 687,229,000

#### NET POSITION, BEGINNING
- 1,626,874,000

#### NET POSITION, ENDING
- $2,314,103,000

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

### Other Information
For additional information, please see notes to basic financial statements in the Annual Comprehensive Financial Report at [www.cherokee.org](http://www.cherokee.org)
The Cherokee Nation received $410.9m through the CARES Act enacted in March 2020. Although the Department of Treasury allowed us to obligate the funds until December 31, 2021, this report reflects spending from Oct. 1, 2020 – Sept. 30, 2021 to reflect the Cherokee Nation’s fiscal year.

**CARES ACT**

**CONSTRUCTION** $62,104,991
- Public schools 2,019,097
- Contact tracing facility 2,240,395
- Community clubs/parks 2,561,398
- Virtual media center 3,220,466
- Health centers 5,345,147
- Meat processing plant 7,666,687
- Food distribution centers 8,227,988
- Cherokee Nation social distancing 9,097,043
- PPE manufacturing plant 21,726,770

**SUB GRANTS** $37,391,048
- Backpack program 87,887
- Boys & Girls Clubs 226,839
- Community waterlines 1,204,264
- Safe housing 1,581,878
- Community grants 1,671,552
- Public schools 3,499,817
- Cherokee Nation Component Units 29,118,811

**EQUIPMENT** $18,535,661
- EPA equipment 195,585
- Vocational training vehicles 162,373
- Meat processing 165,343
- Office equipment 268,097
- Health care 823,037
- PPE manufacturing 1,599,120
- Telework/virtual learning 15,322,106

**ADMINISTRATION** $800,944
- Reservational travel 125,434
- Office expense 167,244
- Accounting/auditing 508,266

**PUBLIC SAFETY** $28,848,797
- PPE 296,136
- Cleaning/sanitizing 526,296
- Hunting and fishing land 4,392,815
- Building/surface testing 6,609,289
- Hazard pay and fringe 17,024,261

**CITIZEN ASSISTANCE** $31,346,171
- Burial assistance 180,574
- Children’s clothing 273,650
- Vocational assistance 562,634
- Food distribution 698,584
- Scholarships 1,386,966
- Participants’ pay 3,372,932
- Virtual learning 4,061,635
- Safe housing 4,994,637
- Elders safety and utilities 6,007,239
- Emergency assistance 9,807,320
The Cherokee Nation was awarded $1.996b through the American Rescue Plan Act enacted in March 2021. Department of Treasury has allowed for four years to spend the funds. This report reflects only spending from October 1, 2020 through Sept. 30, 2021 to reflect the Cherokee Nation’s 2021 fiscal year.

Through our COVID-19 plan, the tribe distributed fresh food to tens of thousands of Cherokees, prioritizing our elders, Cherokee speakers, disabled and those with chronic health conditions. Cherokee Nation also helped students develop remote learning plans to help keep our communities as safe as possible. Our public health tracing team monitored more than 400 active COVID cases on a daily basis which provided safety to our people and communities. From health care to food security to safe workplaces, Cherokee Nation has been a national leader on pandemic response.
COMMUNITY
Strong communities are important to the Cherokee people. Cherokee Nation contributes resources to our communities to ensure they remain strong and prosperous.

ROADS
The Roads program provides safe roads and easier access for Native families and communities. In FY2021, Cherokee Nation utilized $19.9m to repair or construct 87.65 miles of roads and bridges.

SMALL BUSINESS ASSISTANCE CENTER
SBAC encourages entrepreneurship services for Cherokee citizens. The tribe distributed $2.9m in commercial loans during FY2021 to 33 small businesses creating or maintaining 92 full-time jobs.

COMMUNITY WATERLINES
In FY2021, $7.8m went toward 17.07 miles of waterlines to improve the quality of life for families and communities by providing safe water supplies.

TRANSIT RIDES
Provides people throughout the Cherokee Nation Reservation a safe, cost-effective, efficient, eco-friendly way to travel between our communities reducing our carbon footprint. In FY2021, 99,463 transit rides were provided.

Each year, the Cherokee Nation allocates 38% of its tax revenue from the sale of tribal car tags to public schools in northeast Oklahoma. In 2021, $7.5m was distributed to 107 public schools.
Cherokee Nation operates the largest tribally managed health care system in the United States, consisting of ten ambulatory health centers and one hospital providing a wide variety of physical, dental, optometry and mental health care to Native Americans. The tribe’s health centers and hospital saw over 1.5m patient visits in FY2021.

**COMMUNITY HEALTH CENTERS**

<table>
<thead>
<tr>
<th>HEALTH CENTERS</th>
<th>LOCATION</th>
<th>PATIENT VISITS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amo</td>
<td>Salina</td>
<td>110,018</td>
</tr>
<tr>
<td>Coowee scooter</td>
<td>Ochelata</td>
<td>77,790</td>
</tr>
<tr>
<td>Gadugi</td>
<td>Tahlequah</td>
<td>3,317</td>
</tr>
<tr>
<td>Redbird Smith</td>
<td>Sallisaw</td>
<td>148,492</td>
</tr>
<tr>
<td>Sam Hider</td>
<td>Jay</td>
<td>117,079</td>
</tr>
<tr>
<td>Three Rivers</td>
<td>Muskogee</td>
<td>221,977</td>
</tr>
<tr>
<td>Vinita</td>
<td>Vinita</td>
<td>137,528</td>
</tr>
<tr>
<td>Will Rogers</td>
<td>Nowata</td>
<td>76,996</td>
</tr>
<tr>
<td>Wilma P. Mankiller</td>
<td>Stilwell</td>
<td>134,324</td>
</tr>
<tr>
<td>W.W. Hastings Hospital</td>
<td>Tahlequah</td>
<td>448,134</td>
</tr>
<tr>
<td>Cherokee Nation Outpatient</td>
<td>Tahlequah</td>
<td>85,379</td>
</tr>
<tr>
<td>Behavioral Health</td>
<td>Claremore/Tahlequah</td>
<td>12,765</td>
</tr>
<tr>
<td><strong>FY2021 TOTAL PATIENT VISITS</strong></td>
<td></td>
<td><strong>1,573,799</strong></td>
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**UNRESTRICTED COMMUNITY CONTRIBUTIONS**

<table>
<thead>
<tr>
<th>CONTRIBUTION</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>226 Children/youth program</td>
<td>$198,406</td>
</tr>
<tr>
<td>316 Community support/events</td>
<td>$592,034</td>
</tr>
<tr>
<td>347 50103</td>
<td>$878,971</td>
</tr>
<tr>
<td>273 First responders</td>
<td>$1,243,793</td>
</tr>
<tr>
<td>249 Public schools</td>
<td>$6,384,210</td>
</tr>
<tr>
<td><strong>FY2021 TOTAL UNRESTRICTED CONTRIBUTIONS</strong></td>
<td><strong>$9,297,414</strong></td>
</tr>
</tbody>
</table>

**BEHAVIORAL HEALTH**

This program aids in mental health, substance abuse and community-based programs promoting mental health. In FY2021, 12,765 patients were treated.

**EMERGENCY MEDICAL SERVICES**

Cherokee Nation Emergency Medical Services (CNEMS) is a state-licensed paramedic ambulance service. In FY2021, CNEMS responded to 6,247 calls.

**DIABETES PROGRAM**

Cherokee Nation Diabetes Program offers education, medication, medical supplies and support to control and prevent diabetes. In FY2021, 10,907 patients were assisted.

**CANCER PROGRAM**

Cherokee Nation Cancer Programs offers early detection education and screenings as part of the comprehensive cancer control plan. In FY2021, 2,452 patients were screened.

**DENTAL PROGRAM**

Cherokee Nation Dental Program is located within our health centers and offers convenient, professional dental care. In FY2021, the dental program had 55,907 appointments.

**CAPITAL PROJECTS**

- **$695k** toward Child Development Centers
- **$22.9m** toward Cherokee Nation Health Centers
- **$1.95m** toward Cherokee Heritage Center Archives
FAMILY

Cherokee families are well known for their strength and resilience. Through our family and individual services, we provide an array of support programs to our citizens, as well as programs designed specifically for children, youth and elders.

CHILD DEVELOPMENT CENTERS (CDC)
The Cherokee Nation provides quality child development and child care services. In FY2021, 151 children were enrolled in child development centers and 2,609 were provided daycare through subsidies.

HEAD START PROGRAM
Children six weeks to five years old from income eligible families can benefit from this social and educational program. In FY2021, 757 students were enrolled.

INDIAN CHILD WELFARE
ICW is a fully integrated support system for children and families to provide stability in difficult times. More than 1,800 children are cared for monthly in our foster care system. In FY2021, $10.2m was invested into ICW.

CHILD SUPPORT SERVICES
Child Support Services collects court-ordered child support dollars that is distributed to custodial guardians. The program collected and distributed more than $3.6m in child support for 2,470 active cases in FY2021.

39,695 FAMILIES PROVIDED FOOD
146,790 MEALS DELIVERED TO ELDERS

27,367 CHILDREN PROVIDED CLOTHING
1,048 CHILDREN PROVIDED WINTER COATS

1,995 LIHEAP HOUSEHOLDS ASSISTED
1,160 ELDERS ASSISTED
SELF-SUFFICIENCY PROGRAMS
These programs assist participants to create financial security through educational classes and financial coaching. In FY2021, 54 families completed the financial counseling and obtained home mortgages.

VOCATIONAL TRAINING
Cherokee Nation offers in-house training programs as well as assistance to those who are enrolled in vocational training or associate degree programs. In FY2021, our vocational programs had 1,432 participants.

ADULT EDUCATION
Students study at their own pace and receive individualized and group instruction. In FY2021, 79 citizens that received their high school diploma

<table>
<thead>
<tr>
<th>Scholarship Awards</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$17,874,433</td>
<td>$17,166,222</td>
<td>$17,123,053</td>
<td>$18,397,681</td>
<td>$19,628,593</td>
</tr>
</tbody>
</table>

FAMILY ASSISTANCE
851 Babies born at W.W. Hastings Hospital
60,292 WIC Recipients provided Nutritional Food
9,940 Children fed through the Summer Nutrition Program
CHEROKEE IMMERSION SCHOOL
This Cherokee language preservation school has a curriculum that meets Oklahoma Department of Education standards while being taught exclusively in the Cherokee language. In FY2021, 83 students in grades pre-K through 8th grade attended the school.

ONLINE LANGUAGE CLASSES
The Cherokee Nation offers free online Cherokee language classes. Classes are held within an online language portal to allow for easy navigation of resources and also contains newly introduced, self-paced classes. More than 1,300 people participated in FY2021. For more information, visit learn.cherokee.org

CHEROKEE LANGUAGE MASTER APPRENTICE PROGRAM (CLMAP)
This Cherokee language adult immersion program pairs novice learners with master-level fluent Cherokee speakers for a two-year period. CLMAP is dedicated to develop intergeneration language growth. In FY2021, the program had 28 participants.

REMEMBER THE REMOVAL
The Remember the Removal Bike Ride is an annual memorial ride in which citizens travel the 950-mile Northern Route of the Trail of Tears, retracing their ancestors' footsteps. This year's ride marked the 181st anniversary of the Trail of Tears. In FY2021, $22k was spent on the bike ride.

CHEROKEE LANGUAGE PROGRAMS

<table>
<thead>
<tr>
<th>Program</th>
<th>Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult language program</td>
<td>$1,157,242</td>
</tr>
<tr>
<td>Child language program</td>
<td>$2,563,795</td>
</tr>
<tr>
<td>Language centers &amp; tech</td>
<td>$1,740,049</td>
</tr>
<tr>
<td>Translators/speakers</td>
<td>$1,188,071</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$6,649,157</td>
</tr>
</tbody>
</table>

Cherokee Nation broke ground in May 2021 at the site of the Future Durbin Feeling Language Center, a historic project that will house all of the tribe’s language programs under one roof for the first time. In FY2021, the tribe invested $707k.
CULTURE

CHEROKEE NATIONAL YOUTH CHOIR
The Cherokee National Youth Choir performs traditional songs in the Cherokee language. The choir consists of up to 40 Cherokee middle and high school students. The choir has won multiple awards, recorded many CD’s and acts as Cherokee ambassadors performing for venues such as the Macy’s Thanksgiving Day Parade and at the Smithsonian Museum. In FY2021, $87k was spent to support the youth choir.

HEIRLOOM SEED BANK
Heirloom seed packages for Cherokee crops and native plants traditionally used by Cherokees for food and cultural purposes are given to tribal citizens annually upon their request at no cost to the citizen. In FY2021, there were 6,865 packages distributed to citizens.

CHEROKEE ARTS CENTER AND SPIDER GALLERY
The Spider Gallery carries artwork made by Cherokee artists. Their activities generated a gross income totaling $93,509 through commissions with $71,907 paid to the artists. In FY2021, 242 people attended 69 classes taught by Cherokee artists.

TRIBAL HISTORIC PRESERVATION
This program ensures that Cherokee cultural resources are protected and preserved under the Federal National Historic Preservation Act of 1966. In FY2021, $206K was invested to ensure our land is preserved and protected.

CHEROKEE NATION HOLIDAY
The Cherokee National Holiday commemorates the signing of the 1839 Cherokee Nation Constitution. Cherokee National Holiday was a hybrid event with more than 380,000 virtual participants and more than 600 participants to the drive-in movie nights.

PRESEING
OUR CULTURE
652
TERO-CERTIFIED BUSINESSES
127,516
HUNTING & FISHING LICENSES DISTRIBUTED TO CITIZENS
992
ENVIRONMENTAL REVIEWS
Component Units
Directory

Component units are legally separate organizations for which the board of directors of the agency are financially accountable. For more information on these organizations, visit the links provided in the directory.

Cherokee Nation Businesses
777 W. Cherokee St., Catoosa, OK 74015
918-384-7474 www.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 and distribution, real estate and technology.

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

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 Comprehensive Care Agency
1387 W. 4th St., Tahlequah, 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.

Cherokee Nation Home Health Services
1630 N. Cedar, Tahlequah, 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, 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.
Executive Branch
918-453-5618

Legislative Branch
918-207-3895

Judicial Branch
918-207-3990

Arts Center/Spider Gallery
918-453-5000 x.5992

Career Services
918-453-5555

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 High School
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

To view Cherokee Nation’s FY2021 Annual Comprehensive Financial Report, visit www.cherokee.org