



# ONABEN

Our Native American Business Network  
ANNUAL REPORT 2013



## LOOKING BACK AT 2013

Dear Friends of ONABEN:

The ONABEN team is excited to celebrate our successes of 2013. While the past year could be perceived as a year of transition and change for the organization, I prefer to think of it as a time of new beginnings. We will always honor our past, but look forward to all that is to come for ONABEN and its team in the coming years.

Wow, where to begin? Well, we are steadily making progress toward ONABEN's new brand. We believe in early 2014, we will be sporting a new logo and website! Our organization has grown and expanded, and therefore the elements that encompass our identity are being reworked to represent the ONABEN of new, including our new name, Our Native American Business Network.

*ONABEN's mission is to support Indigenous individuals, economic development organizations and communities by increasing opportunities for sustainable economic growth through culturally relevant entrepreneurial training and organizational development.*

I am also excited to include that it has been a banner year for our organization in regard to funding. To date, we have been awarded for every grant for which we have applied, with the exception of two not yet announced, for a total of \$1,189,015! This amount includes support from funders from whom we have never received assistance, including the Administration for Native Americans, the M.J. Murdock Charitable Trust and Native Voices Rising. We are also honored to have the continued support of the Northwest Area Foundation, Bank of America, Meyer Memorial Trust and the Paul G. Allen Family Foundation. It is through the encouragement and funding dollars of our supporters that we are in position to continue to leave a positive imprint throughout all of Indian Country, including Alaska and Hawaii.

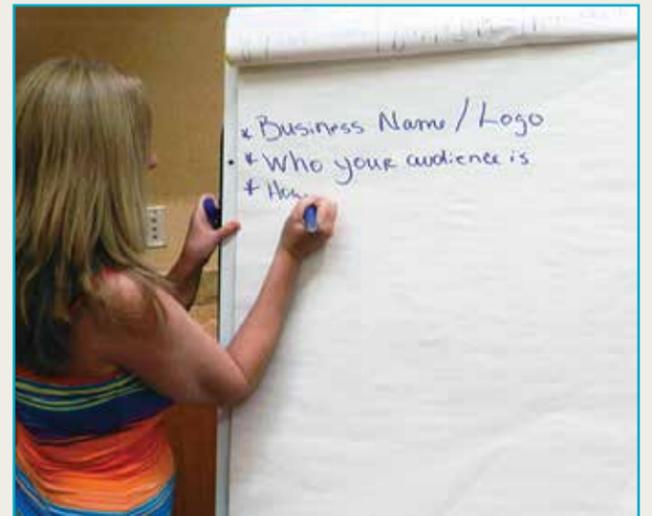
While we miss the presence of ONABEN's longtime Executive Director, Tom Hampson, I am so grateful to our Board of Directors for affording me the opportunity to lead ONABEN into the future. It is the mentorship of Tom and the encouragement and continuous support of our Board that has enabled me to transition into my role as ONABEN's Executive Director with ease and success. Your confidence in our vision and my ability to move us forward is much appreciated. I am honored to lead such a progressive and committed team.

To the rest of my team members, thank you for your hard work and dedication to ONABEN and the peoples and Native communities we aspire to serve everyday. Our ability to come together as a team and the goals we have met this year are a testament to how effective we are as a group. We function as a unit and not as six individuals, and that is the driving force behind all we have accomplished together throughout this past year. As our



team's captain, I feel it is my job to ensure we remember to celebrate our successes. For it is during such times of jubilation that we will never lose sight of our mission to support Indigenous individuals, economic development organizations and communities by increasing opportunities for sustainable economic growth through culturally relevant entrepreneurial training and organizational development.

Veronica Hix, Executive Director



"WHILE THE PAST YEAR COULD BE PERCEIVED AS A YEAR OF TRANSITION AND CHANGE FOR THE ORGANIZATION, I PREFER TO THINK OF IT AS A TIME OF NEW BEGINNINGS. WE WILL ALWAYS HONOR OUR PAST, BUT LOOK FORWARD TO ALL THAT IS TO COME FOR ONABEN AND ITS TEAM IN THE COMING YEARS".

- VERONICA HIX, EXECUTIVE DIRECTOR



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## SOCIAL ENTREPRENEURSHIP INITIATIVE (SEI)

Two years ago in 2011, the Northwest Area Foundation (NWAFF) selected and funded ONABEN to plan and implement the Social Entrepreneurship Initiative (SEI). Composed of **nine** Native economic development organizations, ONABEN designed the cohort to:

- Increase knowledge and capacity, while promoting leadership development
- Strengthen existing relationships and forge new relationships
- Increase the application of social entrepreneurship principles
- Increase progress toward broad and enduring change within Indian Country

The SEI realized these goals...and so much more. Over the course of eight meetings across four states, peer learning reached a whole new level, shared ideas led to collaboration and nine, individual organizations became one...a network was formed. Everyone involved realized so much throughout this journey of learning and exploration that, in many ways, it is difficult to measure the true success of the Social Entrepreneurship Initiative.

At ONABEN, we understand the challenges faced by organizations working to develop stronger, more financially stable economies in Native, and often, rural communities. The dedication of the cohort members is a testament to their commitment to the communities they work to represent and serve. And ONABEN was honored to be a part of the SEI.

Professional development and technical assistance are critical to the sustainability and growth of any organization and were key elements of the SEI. Each cohort member organization received tailored training and technical assistance relative to the unique needs of the organization during each year of the SEI. Every face-to-face meeting was designed to facilitate the continued opportunity for professional growth and organizational capacity building. With the assistance of ONABEN's partner, Craft3, ONABEN

provided members 723 hours of technical assistance designed to strengthen the effectiveness of program staff and operations of the organizations!

In supporting this project, the NWAFF funded ONABEN and these cohort organizations with the intent to increase the capacity of the cohort to expand entrepreneurship opportunities and implement social entrepreneurship principles. With the cohort members' dedication to fulfill their obligation to the Foundation, and the determination of ONABEN and Craft3 to meet the needs of the dynamic group that made up the SEI, the objective of the Foundation was met. But, everyone achieved much more than this original objective. Throughout the Social Entrepreneurship Initiative, ONABEN, Craft3 and the **nine** cohort organizations realized our own individual limitations, but came to understand the power of standing together. We learned that while our communities are unique, they are often very much the same. We discovered a "love of place." And, the SEI challenged us to move away from Business as Usual (BAU) and strive for WOW!

"I liked having Board members come to events to see what's going on in CDFI country and give people an idea of what you do as a CDFI."

-Ted Piccolo, Northwest Native Development Fund

"We were a young organization, barely certified, and the SEI gave me a clearer picture of what this field has to offer and what kinds of services we could be offering...Some of the conclusions we came up with, as a cohort is that we are social entrepreneurs as community development organizations. So many people think 'entrepreneur, you have to make a profit' - but the profit we're making is a social profit. We're getting a return in human capital. That's a good way to explain what I think social entrepreneurship is."

-Whitney Nordvold, IDA Program Administrator, Hunkpati Investments, Inc.

"I had a clear idea of what social entrepreneurship meant, or theoretical idea of what it meant in the world, but I hadn't seen it applied in Indian Country. So, I applied it to Indian Country and it wouldn't fit - square peg and round hole, which was frustrating, because I knew theoretically what it was. I think the SEI, the chaos, throwing it on to the drawing table and putting in place where it intuitively made sense to the group worked. And we ended up understanding social entrepreneurship as being what the outside world was doing as well. We took the concept from theoretical to practical - and then contextual."

-Lakota Mowrer, Assistant Director, Four Bands Community Fund

Above and left, SEI, Washington. Fall 2013  
Douglas Patton Jr. and Tawney Brunsch. Lakota Funds



## WHAT DOES THIS MEAN FOR INDIAN COUNTRY?



- 1115 Youth Introduced to Financial Literacy
- 314 Jobs Created in Native Communities
- 38 Partners Engaged
- 32 Business Loans Deployed
- \$809,435 Dollars Leveraged within Indian Country

*"I was surprised at how much our Native CDFIs have contributed to our communities, evidenced by our visits/tours and sharing our stories. We ARE making a difference, which inspires us to do even more!"*

*I would like to utilize the SEI model in our internal planning and development, continue to utilize the process with our youth stakeholders as we develop a long-term youth leadership development strategy, utilize it with our customers as a planning tool (part of our training as well as TA) and share with our tribe, the Quinault Indian Nation, and related organizations and entities."*

-Natalie Charley, Executive Director, Taala Fund (below)



## NATIVE AMERICAN ENTREPRENEURIAL EMPOWERMENT OUTREACH PROGRAM FOR SBA OFFICE OF NATIVE AMERICAN AFFAIRS

In 2013, ONABEN completed its second contract year providing services for the SBA Office of Native American Affairs (ONAA), as part of the Native American Entrepreneurial Outreach. Throughout the past year, our organization worked in conjunction with RedWind Consulting to provide business development training to 23 communities, in 17 states across Indian Country.

Advocating for the growth of Native economies and helping Native Americans reach a higher degree of self-sufficiency are important objectives of the ONABEN/RedWind team. With the support of the SBA ONAA, our organization works to lay the foundation to build the skill levels and increase the business development knowledge of aspiring Indianpreneurs and small business owners across Indian Country.

This contract work also enables ONABEN to expand its market and leave a broader, positive impact on Native communities throughout the United States. Understanding the importance of collaboration and embracing the power of coordinated efforts, the Native American Entrepreneurial Empowerment Outreach allows ONABEN to not only provide direct services to entrepreneurs. It affords ONABEN - Our Native American Business Network the opportunity to partner with smaller, local organizations dedicated to supporting the entrepreneurial spirit of their communities. The partnerships forged between national nonprofit and local organizations created a platform of support that developed a pathway of shared knowledge and peer learning.

Inspired by our philosophy of embracing an entrepreneurial spirit, ONABEN is excited at the opportunities the SBA ONAA contract has provided to our organization and its team. For the first time in our history,

ONABEN was able to provide direct services to entrepreneurs on the islands of Hawaii. In 2014, ONABEN and its partner, RedWind Consulting, will continue the work with the SBA Office of Native American Affairs and will provide services to entrepreneurs in 15 Native communities across Indian Country.

*"It was a privilege to have ONABEN come to the island of Moloka'i. The training they provided was superb. It combined enthusiasm, hands on activities, and business in a very relaxed and inviting atmosphere, all in layman's terms. The participants walked away feeling good about themselves and where their businesses are headed. They learned how to think outside the box to reach goals, thus coming up with some very innovative and strategic plans for marketing and expansion. As a result, here in Moloka'i our businesses are starting the 'Moloka'i Startups' a small business networking group for businesses in operation for five years or less."*

- Jennifer Hawkins, Business Specialist, Kuha'o Business Center



## SBA ONAA SUCCESS STORY: HOPE HUSKEY, DIRECTOR OF PROGRAM DEVELOPMENT, SEQUOYAH FUND – CHEROKEE, NORTH CAROLINA

"WE WERE ALREADY FAMILIAR WITH ONABEN BECAUSE WE USE THEIR INDIANPRENEURSHIP CURRICULUM TWICE A YEAR..."

*"When ONABEN came to Sequoyah fund for the two-day training, the whole class was filled with artists, which was a surprise for us.*

*Business owners who attended the training liked it, and everyone thought it was a good use of their time. Since that training, I speak to many of the entrepreneurs on a regular basis and know one artist who participated opened a shop downtown and is doing well. Before the training, he mainly marketed himself at powwows and road sales and now is staying at home. We talked about marketing and online sales, which was new to our artists and something they were very interested in.*

*Once we saw the class was composed of so many artists, we thought we could develop something more for artists. The training ended up providing a great opportunity for us to see there is a community of business owners out there with similar needs we could develop a program around, which is what we are doing now."*

2012

- ▶ 8 Training Sites
- ▶ 100+ Entrepreneurs Served

2013

- ▶ 23 Training Sites
- ▶ 342 Entrepreneurs Served



## INDIANPRENEURSHIP: SUCCESS STORY

### Journey & Growing in 2013

ONABEN proudly produces Indianpreneurship, a suite of products designed to promote the establishment and advancement of Native-owned businesses. Based on the art of storytelling, Indianpreneurship is the chosen curriculum of Native American Community Development Financial Institutions (CDFIs), Native specific business development organizations and tribal business programs throughout Indian Country.

Indianpreneurship – Journey (Business Planning Curriculum): A Native American Journey Into Business is designed for Native entrepreneurs who want to start their own business. Laying the groundwork for business planning, ONABEN's text creates the environment for an interactive learning experience. Established in a way that enables instructors and Indianpreneurs to embark upon an experience of learning and discovery together. A step-by-step curriculum, the material is an excellent starting point for business development.

Indianpreneurship – Growing (Business Management Curriculum): Growing Your Business in Indian Country is an intensive, multi-year business development training course for alumni of ONABEN programs, established Native business owners and tribal enterprise managers. It focuses on building advanced business skills and uses a peer-mentoring model to establish the learning environment. Graduates of this class will be equipped to grow their enterprise by improving their knowledge and skills in strategic business planning, financial analysis and marketing. Excellent for portfolio management, Growing Your Business in Indian Country is a valuable coaching tool that enables CDFIs and business development organizations to establish and maintain a coaching relationship with Indianpreneurs.

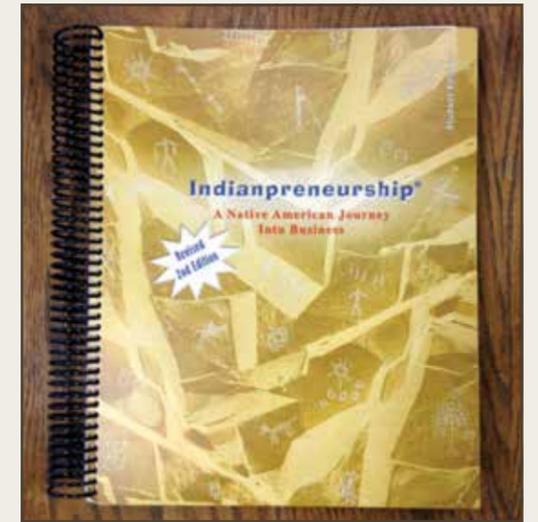
Indianpreneurship Course Instructor Training – Train the Trainer: This course instructor training takes place twice a year and consists of two days of interactive training and small group work covering the basic philosophy underlying the Indianpreneurship course and experience. We introduce best practices in classroom facilitation and instruction, as well as utilize discussions and peer information exchange. We walk participants through selected lessons of the text and introduce them to the curriculum, which includes tips on running their own small business program. ONABEN is also working on an online platform for the training.

One of our customers, Trees, Water & People, based in Colorado, used our curriculum to provide a successful training in South Dakota at the Red Cloud Renewable Energy Center as part of their Tribal Green Business Development Program this past August. This training included enthusiastic students from the Quileute Tribe in Washington, the Northern Cheyenne Reservation in Montana, the Shoshone Bannock, the Karuk Tribe in northern California and the Spirit Lake Tribe. Trees, Water & People also provided these wonderful images captured from that training.

"Anna joined us from the Quileute Tribe in Washington State. She had

an impressive adventure getting to the Red Cloud Renewable Energy State, starting with a ride to Montana from her cousin, who had to get back to work. In Montana, Anna bought a car to get the rest of the way to South Dakota. Before finally arriving, Anna had to fix a flat tire, and as she put it, 'get to know every Red Cloud organization on the Pine Ridge Reservation,' looking for us. She made it to the class Monday afternoon and brought with her lots of enthusiasm and energy, off of which we all fed.

–Lacey Gaechter, National Director, Trees, Water & People



*"This training would not have been possible without ONABEN - Our Native American Business Network and its Indianpreneurship Program, upon which my curriculum is based."*

– Lacey Gaechter, National Director Trees, Water & People



©2013 TREES, WATER & PEOPLE



TREES, WATER & PEOPLE'S NATIVE AMERICAN GREEN BUSINESS DEVELOPMENT TRAINING USES INDIANPRENEURSHIP AS THE BASIS FOR THEIR CURRICULUM.



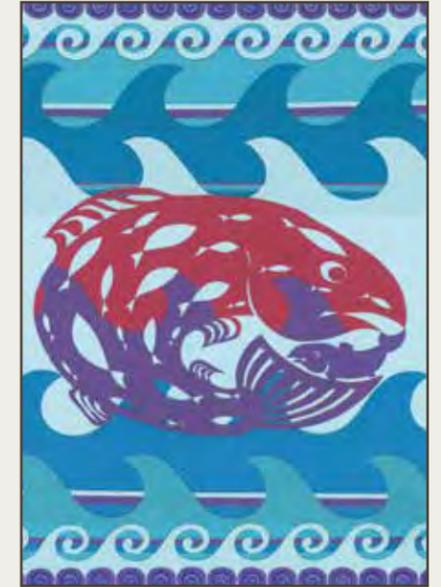
Left: Trees, Water & People. Pine Ridge Reservation. North Dakota. Summer 2013. Right: Indianpreneurship text, Journey (2nd edition)

**TRADING AT THE RIVER 2013**

North Bend, Oregon

"ONABEN HAS GIVEN ME MANY OPPORTUNITIES TO SHOWCASE MY WORK TO DISCERNING AUDIENCES, AND BEEN A VALUABLE REFERENCE AS MY SPHERE OF EVENT DÉCOR CLIENTS GROWS TO INCLUDE MANY OTHER REGIONAL NATIVE ORGANIZATIONS. WHEN MY WORK IS COMMISSIONED AND PRESENTED TO THE HUMBLEST COMMUNITY MEMBERS, LEADERS AND DISTINGUISHED SUPPORTERS OF NATIVE ISSUES, I FEEL I HAVE ACHIEVED MY CAREER GOALS. THAT KIND OF HONOR REALLY KEEPS ME INSPIRED."

- DOE STAHR, DEER CREEK STUDIO



ONABEN celebrated 11 years of hosting our Trading at the River Conference and Trade Show in North Bend, Oregon. For 2013, we focused Trading at the River on the theme, Ready, Set, Grow: Cultivating the Economic Landscape of Your Native Community. This event marks our continued effort to grow the economies of Indian Country, discuss key economic development strategies and strengthen cultures and communities.

conference fostered a discussion oriented, collaborative and interactive environment, promoting participation, exchange of ideas and peer-to-peer information sharing. ONABEN created useful workshops for small businesses and organizations focused on topics like marketing, social media, market research and government contracting.



Economic gardening set an innovative tone for participants as they took advantage of interactive workshops and round table discussions. This

Left: Doe Stahr. Trading at the River. North Bend, Oregon. Spring 2013  
Above: Trading at the River. Below: Linley Logan, Native Artist. Trading at the River, chosen artist 2013

## SERVICES: A SUCCESS STORY WITH HUNKPATI INVESTMENTS

ONABEN continued to expand its services in 2013 and took on the role of program manager to a partner organization in South Dakota. Hunkpati Investments and ONABEN had already forged a bond through joint participation in the Social Entrepreneurship Initiative, and when the South Dakota organization and its staff found themselves in need of leadership and support, ONABEN stepped in to help.

In a period of transition, Hunkpati Investments was without an Executive Director. Dedicated to the continued success of a developing, progressive Community Development Financial Institution (CDFI), ONABEN contracted with its South Dakota partner organization to take on the role of program manager and worked with the Board and staff to assist Hunkpati Investments move forward with projects for which they had been funded. ONABEN's Executive Director also stepped in to provide: development services to the Board of Directors; management support to the staff; and assistance to the organization through the recruitment and hiring process as the Board searched for a new leader for the organization.

"The services provided to Hunkpati Investments are a testament to ONABEN's dedication to Indian Country and the many organizations and teams who work everyday to create a brighter tomorrow for the communities they represent. Our organization's work in South Dakota is unique in that it provided ONABEN the opportunity to develop a technical assistance platform using a variety of their products and services. From program management, to Board development and recruitment; from team building to executive coaching and marketing; ONABEN's steady presence in Native communities and commitment to building stronger organizations continues to make a difference." -Veronica Hix.

"We are lucky to have a very capable staff and Board, but it was really the leadership of Veronica and the awesome team at ONABEN that gave us that extra boost and sense of direction through this time of transition. Veronica was very motivational and hopeful about our staff and its capabilities, which was enough to give us some extra confidence that things would work out for the best. The rest of the ONABEN team has really been so helpful too! April and Heather have helped us to step up our marketing game by assisting us with promotional materials and press releases, which were exceptionally done and completed with admirable timeliness. Selena helped us get our grant reporting more organized and Kristi, for me personally, has given some insightful professional advice. Hunkpati Investments has been

blessed to work with ONABEN and we appreciate their team's expertise, professionalism, and camaraderie so much! We look forward to working with them more as we continue with the success of our come-back."

- Whitney Nordvold, Hunkpati Investments, Inc. IDA Program Administrator

"I am so very glad that ONABEN was able to provide the support Hunkpati Investments needed during our leadership transition. It was very difficult for our whole staff and Board, and we needed the stability and strength that ONABEN was able to provide. The dedication, compassion, and leadership that ONABEN provided was very important to the continued success Hunkpati Investments in the Crow Creek community. I am, personally, very thankful that ONABEN was there."

- Krystal Langholz, former Executive Director of Hunkpati Investments, Inc. Currently, Program Manager at First Nations Oweesta Corporation

*"ONABEN has done an outstanding job in providing assistance to the Hunkpati Investments team. We are so very fortunate to have been able to work with Veronica and her team, who assisted us in keeping our organization focused and forging ahead after the loss of our Executive Director. ONABEN has provided the leadership and expertise required to maintain Hunkpati Investments' community profile and continue expansion of our CDFI. It has been a pleasure working with ONABEN's team and we will be forever grateful to their organization. This is just an example of the camaraderie of our CDFI organizations and their willingness to assist each other."*

- Myra Isburg, Secretary | Treasurer, Hunkpati Investments Inc. & Acting Executive Director



Hunkpati Program Work, South Dakota 2013.



### NORTHWEST NATIVE PEER GROUP

ONABEN continued its work with the Northwest Native Capital Development Peer Group through funding from the Small Business Administration PRIME and the Paul G. Allen Family Foundation, in order to support and strengthen emerging Native community-based economic and entrepreneurial development organizations during their critical startup stages. Taking the lead on facilitation, curriculum adaptation, on line learning and entrepreneurial development planning, ONABEN's role in the peer group has enabled the organization to further expand its image as the leading innovator in Native entrepreneurship development programs.

Using its expertise and wealth of experience to support organizations within the Native Peer Group, ONABEN continuously works to serve and grow Native entrepreneurs. Participants in the Northwest Native Capital Development Peer Group benefit from peer learning, one-on-one consulting and workshop oriented learning platforms, all designed to stabilize the operations and advance the leadership abilities of peer group members.



### ONABEN Staff

- Veronica Hix, Executive Director  
*(top, second from right)*
- Kristi Burns, Deputy Director *(lower right)*
- Selena Yokoyama, Administrative Director  
*(top left)*
- Lynn Wilson, Contract Specialist  
*(top second from left)*
- Heather Rademacher Taylor, Communications and Programs Specialist  
*(top right)*
- April Lemly, Marketing Coordinator *(lower left)*

### ONABEN Board

- Jack Lennox, Chairman (Coquille)
- Tina Retasket, Vice-Chair (Siletz)
- Aurolyn Stwyer, Secretary/Treasurer(Warm Springs)
- Robert Whitener (Squaxin Island)
- Brian Mercier (Grand Ronde)
- Ted Piccolo (Colville)
- Aaron Hines (Umatilla)
- Direlle Calica (Warm Springs)
- Monica Simeon (Spokane)

### WHAT TO LOOK FOR

#### Upcoming Projects in 2014

- Administration for Native Americans (ANA) SEEDS Program
  - ▶ Three-year community-based economic development program designed to stimulate local Native economies and economic development
  - ▶ Work in: Moloka'i, Hawaii; Cherokee, North Carolina; and Belcourt, North Dakota
- Northwest Area Foundation Building Capacity and Networks (BCN) Project
  - ▶ Offers tailored organizational and entrepreneurial training and technical assistance to help emerging and established Native CDFIs and strengthen their organizations and programs over a two-year period
  - ▶ Working with six Native CDFIs in Indian Country

#### Continued Services

- U.S. Small Business Administration Office of Native American Affairs (SBA ONAA) & RedWind Consulting Entrepreneurial Empowerment Outreach Program
  - ▶ Continue offering two-day entrepreneurial trainings and webinars to entrepreneurs over the year
  - ▶ Visiting 15 different sites in Native communities across the country

#### Growth at ONABEN

- Expanded Outreach – ONABEN continues to grow its products and services throughout Indian Country
- Stronger Network – ONABEN continues to grow its network of resources to better serve Indianpreneurs and Native business development organizations

#### What We Offer

- Products:
  - ▶ Indianpreneurship Curriculum and Training:
    - ▶ A Native American Journey into Business (IPJ)
    - ▶ Growing Your Business in Indian Country
    - ▶ Train the Trainer – IPJ Course Instructor Training
- Services:
  - ▶ Strategic Planning
  - ▶ Board Development
  - ▶ Peer Learning Design
  - ▶ Team Building Services
  - ▶ Business Coaching Services
  - ▶ Organizational Development
  - ▶ Trading at the River Conference and Trade Show
  - ▶ Innovations in Indianpreneurship Business Competition

Above: ONABEN Staff, 2013

### CONSOLIDATED REPORTS OF FINANCIAL POSITION

Year ended: September 30, 2013

ASSETS	2013	2012
CASH	\$201,003	\$52,113
GRANTS AND CONTRACTS RECEIVABLE	\$48,374	\$22,002
UNCONDITIONAL PROMISES TO GIVE	\$501,112	\$499,908
OTHER RECEIVABLES	\$4,765	\$6,418
PREPAID EXPENSES	\$6,060	\$13,097
INVENTORY	\$18,199	\$8,833
FURNITURE AND EQUIPMENT, NET	\$8,151	\$10,197
<b>TOTAL ASSETS</b>	<b>\$787,664</b>	<b>\$612,568</b>

LIABILITIES AND NET ASSETS	2013	2012
<b>LIABILITIES</b>		
ACCOUNTS PAYABLE	\$55,484	\$56,773
ACCRUED PAYROLL AND VACATION PAY	\$30,384	\$36,263
DEFERRED REVENUE	\$1,925	-
<b>TOTAL LIABILITIES</b>	<b>\$87,793</b>	<b>\$93,036</b>

<b>NET ASSETS</b>		
UNRESTRICTED	\$84,769	\$80,819
TEMPORARILY RESTRICTED	\$615,102	\$438,713
<b>TOTAL NET ASSETS</b>	<b>\$699,871</b>	<b>\$519,532</b>

<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>\$787,664</b>	<b>\$612,568</b>
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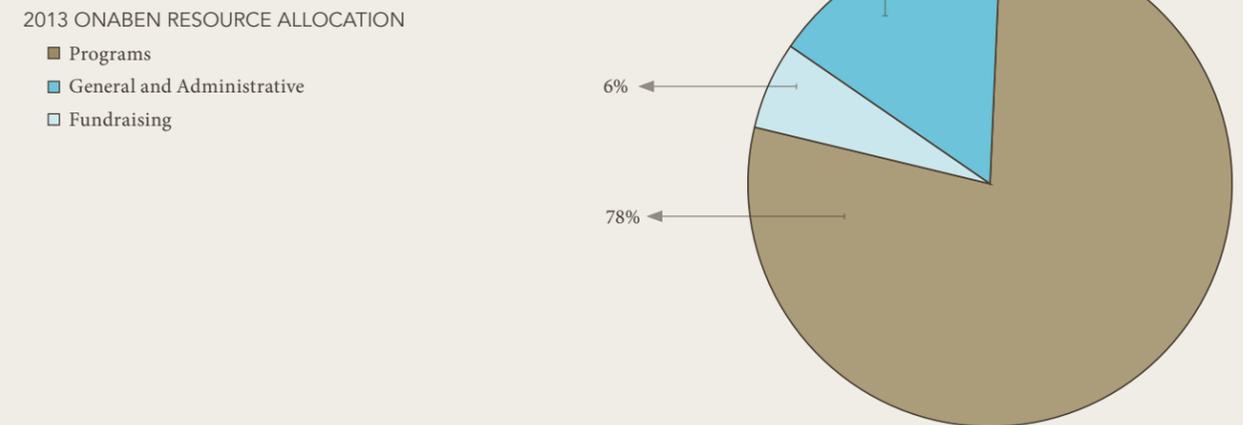
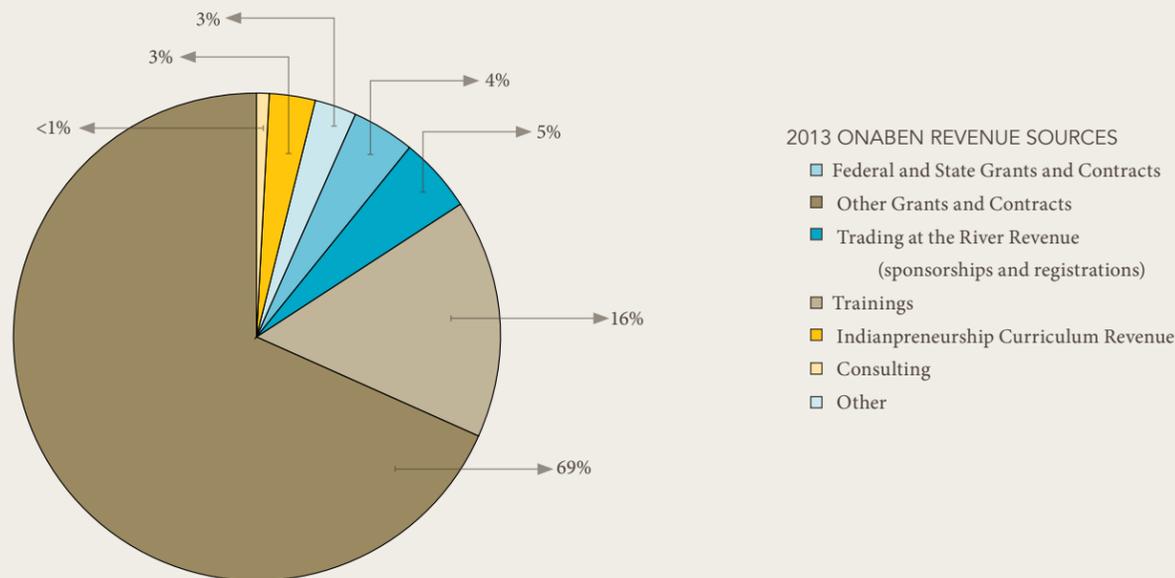
### CONSOLIDATED STATEMENTS OF ACTIVITY

Year ended: September 30, 2013

SUPPORT AND REVENUE	2013	2012
FEDERAL AND STATE GRANTS AND CONTRACTS	\$40,253	\$301,956
OTHER GRANTS AND CONTRACTS	\$722,176	\$778,353
CONFERENCE SPONSORSHIPS	\$45,090	\$54,700
CONFERENCE REGISTRATIONS	\$11,650	\$22,000
TRAINING	\$168,837	\$16,232
CURRICULUM SALES	\$50,653	\$66,167
LESS COST OF CURRICULUM SALES	-\$19,642	-\$34,357
CONSULTING	\$2,000	\$10,807
MISCELLANEOUS REVENUE	\$26,989	\$1,478
<b>TOTAL SUPPORT AND REVENUE</b>	<b>\$1,048,006</b>	<b>\$1,217,336</b>

EXPENSES	2013	2012
PROGRAMS	\$679,076	\$655,884
ADMINISTRATION	\$133,964	\$104,797
FUNDRAISING	\$54,627	\$13,354
<b>TOTAL EXPENSES</b>	<b>\$867,667</b>	<b>\$774,035</b>
<b>CHANGE IN NET ASSETS</b>	<b>\$180,339</b>	<b>\$443,301</b>

<b>NET ASSETS, END OF YEAR</b>	<b>\$699,871</b>	<b>\$519,532</b>
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"EACH YEAR, ONABEN'S TRADING AT THE RIVER HAS PROVIDED ME WITH NEW TOOLS AND IDEAS TO HELP MOVE MY BUSINESS FORWARD AND EVEN BRANCH OUT IN WAYS I HADN'T CONSIDERED. THE NETWORKING AND ENCOURAGEMENT I HAVE ENCOUNTERED HAS BEEN INSPIRATIONAL AND EMPOWERING AS A NATIVE AMERICAN BUSINESS OWNER."



- ALISON WASSON PHOTOGRAPHY.  
TRADING AT THE RIVER, CHOSEN  
ARTIST 2014

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