



2024

SBA Benefits **REPORT**



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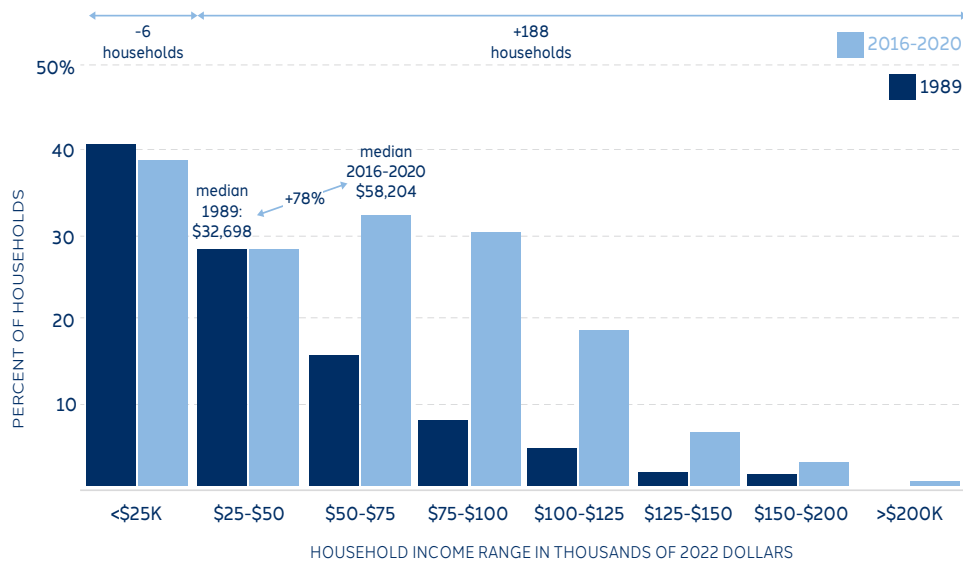
The Winnebago Tribe started Ho-Chunk, Inc. in 1994 to help its people by creating jobs and diversifying the Tribe's revenue. Our mission has since evolved to create both an economy and middle class on the reservation – measurably improving life in less than a generation.

Ho-Chunk Village on the Winnebago Reservation.



Growing Middle Class

- -6 pts in homes with income under 25k per year since 1989
- +78% increase in median income since 1989
- +100% increase in households with median incomes ranging \$50k to \$200k since 1989



Community members celebrating 30 years of Ho-Chunk, Inc.

Investing in the Future

Ho-Chunk Way is an employee donation program that builds on the mission of Ho-Chunk, Inc. to improve lives in the Winnebago community. Since its inception in 2017, over \$600,000 has been raised through employee donations and funds matched by Ho-Chunk, Inc. Ho-Chunk Way recipients include community organizations like Whirling Thunder Wellness, Winnebago Youth Shelter, Ho-Chunk Renaissance, the Winnebago Boys & Girls Club, the Winnebago Senior Center and Winnebago Tribal Farms.



\$600,000+
donations since 2017

Winnebago Wildlife & Parks Team.

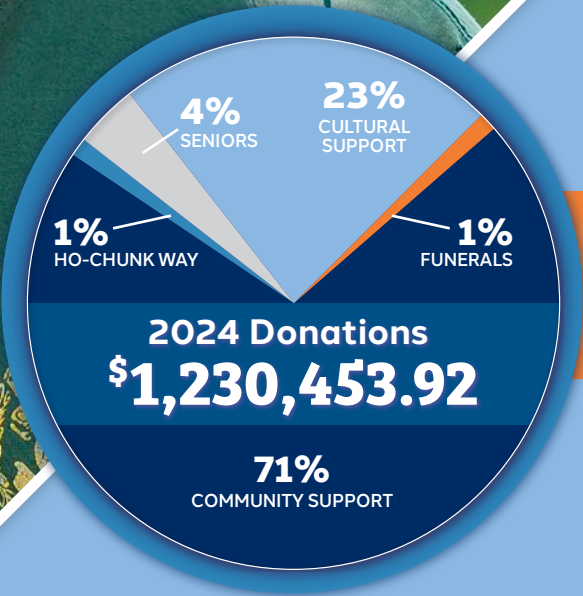


Health, Social & Cultural Support

SPOTLIGHT

In 2024, Ho-Chunk Way raised \$58,328 in support of the Winnebago Tribe of Nebraska Wildlife & Parks. This organization plays a vital role in land conservation and restoration, buffalo program management, animal control, hazardous fuel reduction, and the development of community parks and recreational services.

The funds were dedicated to the restoration of Big Bear Park, located on the western bank of the Missouri River. This historically significant site holds deep ancestral ties to the Tribe, marking the area where the group first settled upon arriving in Nebraska.



Winnebago Tribe of Nebraska
Conservation Officer Pete Snowball Sr.

Forward Focused

Ho-Chunk, Inc. oversees a variety of youth development and funding aimed at providing financial support and educational opportunities for high school and college-aged students in Winnebago, fostering the growth of a skilled and capable workforce.

Those efforts include; Internship Program, Ambassador Program, Legacy Learners, Apprenticeship Program, Career Development Program, Academic Development Program, and multiple scholarships.

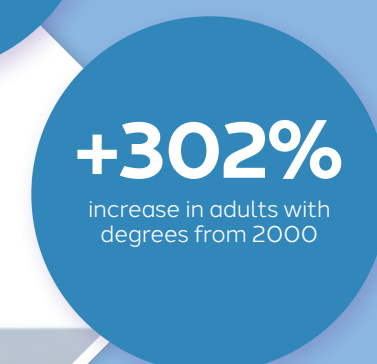
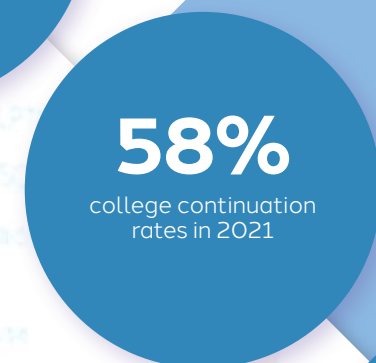
Since 2008, 52% of Ho-Chunk, Inc. interns were Winnebago Tribal Members.

22% of interns have become employees of Ho-Chunk, Inc.

Since 2008, 272 students have completed the Ho-Chunk, Inc. Summer Internship Program.



Ho-Chunk Capital CEO Aaron LaPointe talking at the 2024 Legacy Learners Lunch.

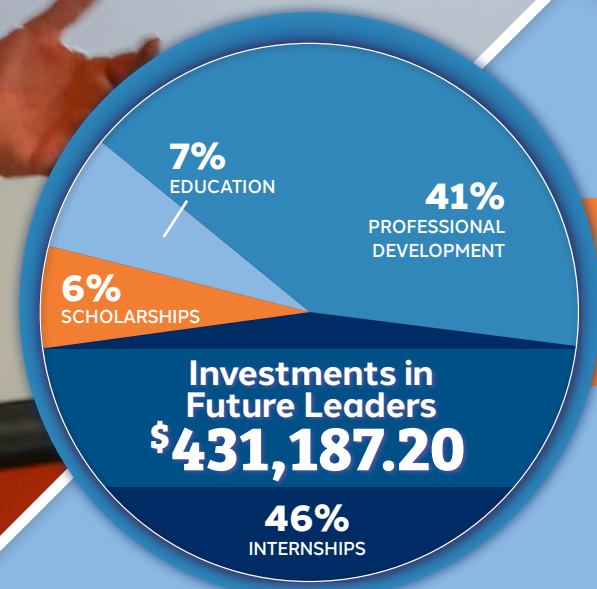


Education & Development

SPOTLIGHT

In 2024, Ho-Chunk, Inc. provided paid internships to 24 students. **38% of them were hired back full-time or part-time.**

- Who
- Me
- Wolf
- Associates degree from UPT
- Bachelor degree from WSU
- First generation & non-trad student
- Family of substance abuse
- Advocate for mental health
- Small business owner



Previous Ho-Chunk, Inc. intern and Career Development Program Recipient Sandy Scott Jr. teaching HCI apprentices through his business Indigucation.

Land Stewardship

Ho-Chunk Farms continues to improve resource usage through conservation farming practices, participating in the Environmental Quality Incentives Program (EQIP) from the Natural Resources Conservation Service (NRCS).

In 2024 the group rebuilt two local irrigation wells with degrading infrastructure and installed soil moisture probes for accurate monitoring to minimize water waste and improve crop health.



Youth participating in the communities' annual Indian corn harvest.

1,400 acres using cover crops for land conservation

7,500 total acres managed by Ho-Chunk Farms

\$1.8 million farmland lease payout to the Winnebago Tribe





Lands

SPOTLIGHT

In 2024, Ho-Chunk Farms successfully **returned 200 acres of farmland back to the Winnebago Tribe of Nebraska**, through a \$1.9 million purchase.



Ho-Chunk Farms combine during fall harvest.

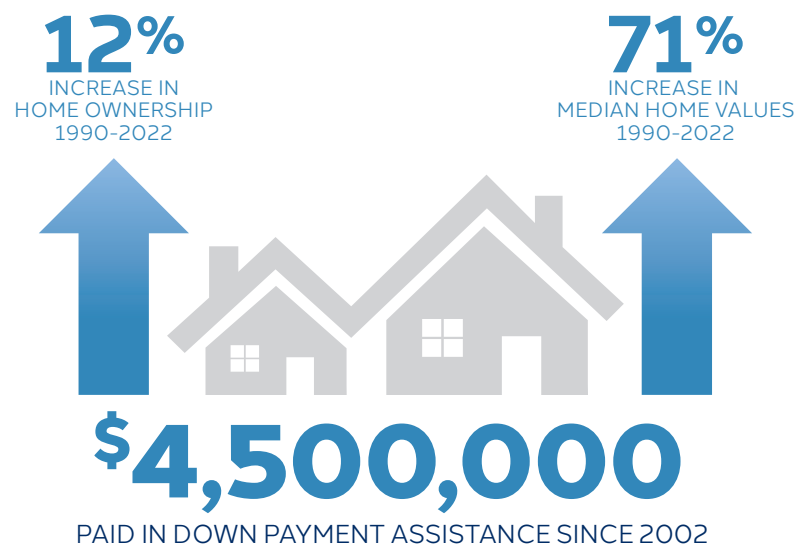
Home Ownership

The dire need for quality housing in Winnebago has been a major focus in Ho-Chunk, Inc.'s economic development efforts.

In the early 2000's, forty acres of land were purchased and a master plan for a residential neighborhood was developed. Just fourteen years after initially breaking ground, every lot in Ho-Chunk Village is home to a family who might not otherwise have one. This was made possible by a \$75,0000 down payment assistance program sustained by Ho-Chunk, Inc. The company's real estate division assists in the loan process and provides first-time buyers with home ownership courses. Because homes are built by Ho-Chunk, Inc.'s construction division, homes are purchased at cost.

265 housing units
have been built since 2000

12% increase in home
ownership since 1990



Median home values
have increased 71%

92 families
impacted with new homes

Over \$4,500,000 has been
provided in down payment
assistance since 2002

Economic & Community Development

SPOTLIGHT

To accommodate the expanding needs of the community, development has commenced on an additional 40 acres under the Ho-Chunk Village 2.0 initiative. This new phase will feature a variety of facilities, including a third live-work building, additional apartment complexes, single-family residences, and multi-family residences.

The Ho-Chunk, Inc. Construction Group is also building a new daycare center on the reservation for the Tribe, next to the communities' new emergency services building.

Construction on new facilities in the Ho-Chunk Village.



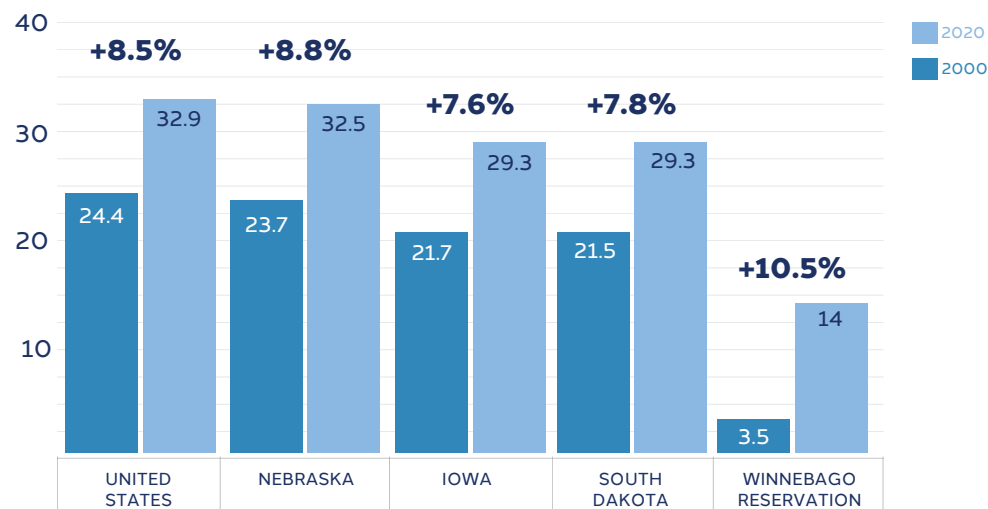
Self-Sufficiency

BUILDING COMMUNITY

A widespread ripple effect takes place every time Ho-Chunk, Inc. creates a new business opportunity, develops property, invests in a community, builds upon an idea or believes in an entrepreneur. The company's award-winning socio-economic business model connects its past to a bright, successful future and is something company leaders strive to improve every day.

COLLEGE ATTAINMENT COMPARISONS 2000-2020

PERCENTAGE OF ADULTS OLDER THAN 25 WITH BACHELORS DEGREES OR HIGHER.



KEY TRIBAL BUSINESSES:

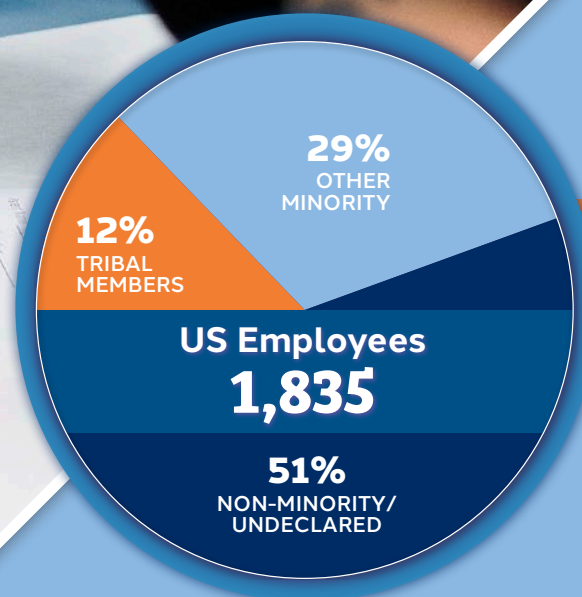
- **HCI Construction** provides premier general contractors and design-builders for commercial, industrial and government projects.
- **Dynamic Homes** builds quality single-family and multi-family housing.
- **Sweetwater Cafe** offers a gourmet coffee house experience in Winnebago and Sioux City, Iowa.
- **SweetGrass Trading** is the go-to marketplace for Native American foods, gifts, and health and beauty products.
- **Pony Express** is a chain of convenience stores, with three locations in Iowa and Nebraska.
- **Ho-Chunk Trading Group** manufactures, distributes and sells Native American tobacco, foods and gift items.
- **Blue Earth Marketing** provides full-service marketing, public relations, advertising and branding solutions to Ho-Chunk, Inc.'s vast array of companies as well as clients across ten states.



Employment

SPOTLIGHT

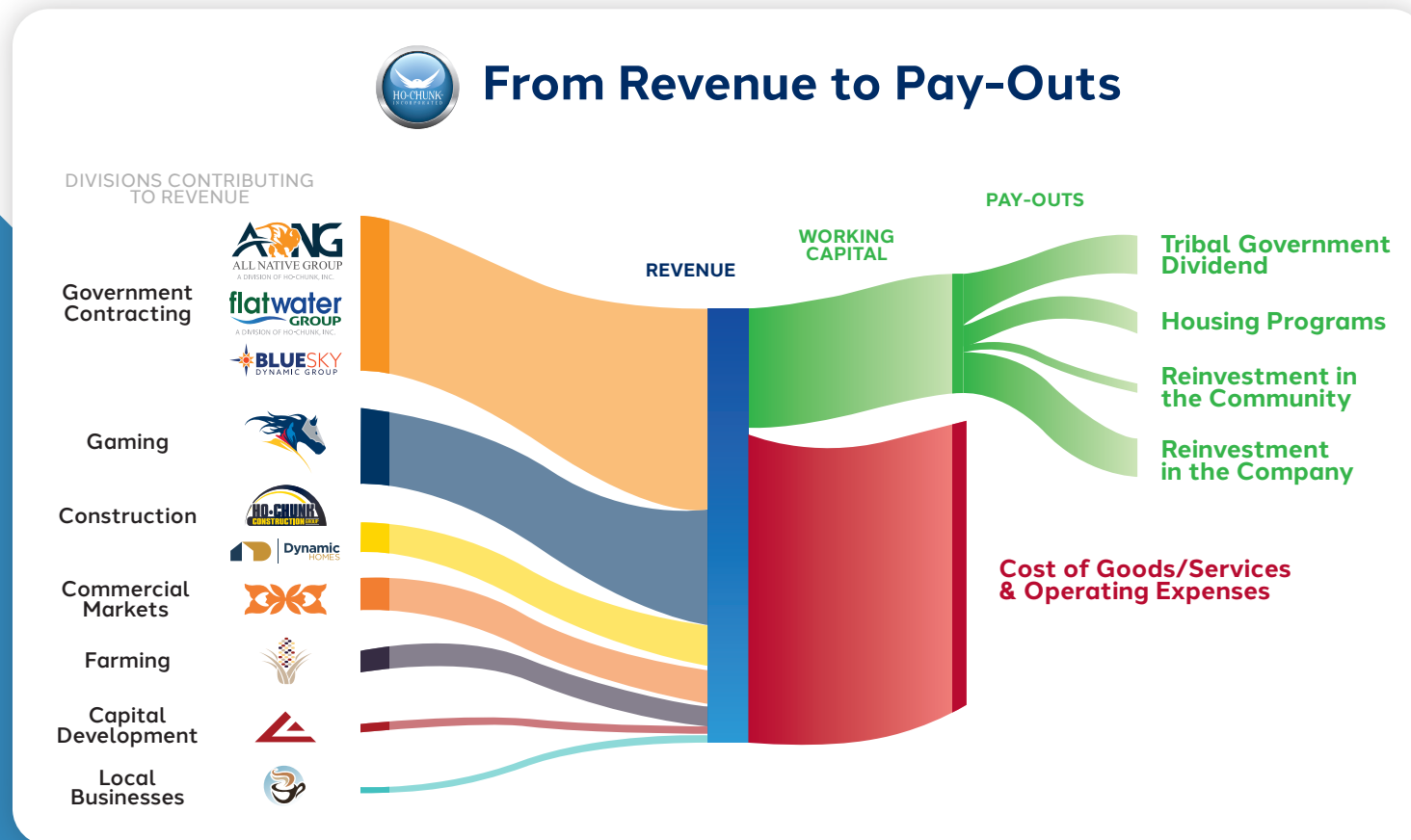
In 2022, 3,525 jobs were supported by all operations in the Winnebago community, employing 649 more people than would be expected on the base of the area's population.



A High School student at the HCI Apprenticeship Meet and Greet.

Tribally-Owned

The Winnebago Tribe of Nebraska has a large impact on the tri-state region of Nebraska, Iowa, and South Dakota. As the tribal entities earn revenue from customers, they pay workers, suppliers, and governments. These payments and purchases then lead to more buying and spending by individuals and households in repeating cycles.





Economic Benefit

SPOTLIGHT

In 2022, IMPLAN estimates that taxes from economic impact of the Tribe's purchasing and hiring resulted in **\$47.7 million in tax collections in the tri-state area** – with the company and Tribe being the counties largest property taxpayer in Thurston County, Nebraska.



Lance Morgan, Ho-Chunk, Inc. CEO, and Kenny Mallory, long-time Tribal Council and Board member, cutting the ribbon to celebrate Ho-Chunk, Inc.'s 30th Anniversary with the Sioux City business community.



Proudly Owned by the Winnebago Tribe of Nebraska

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