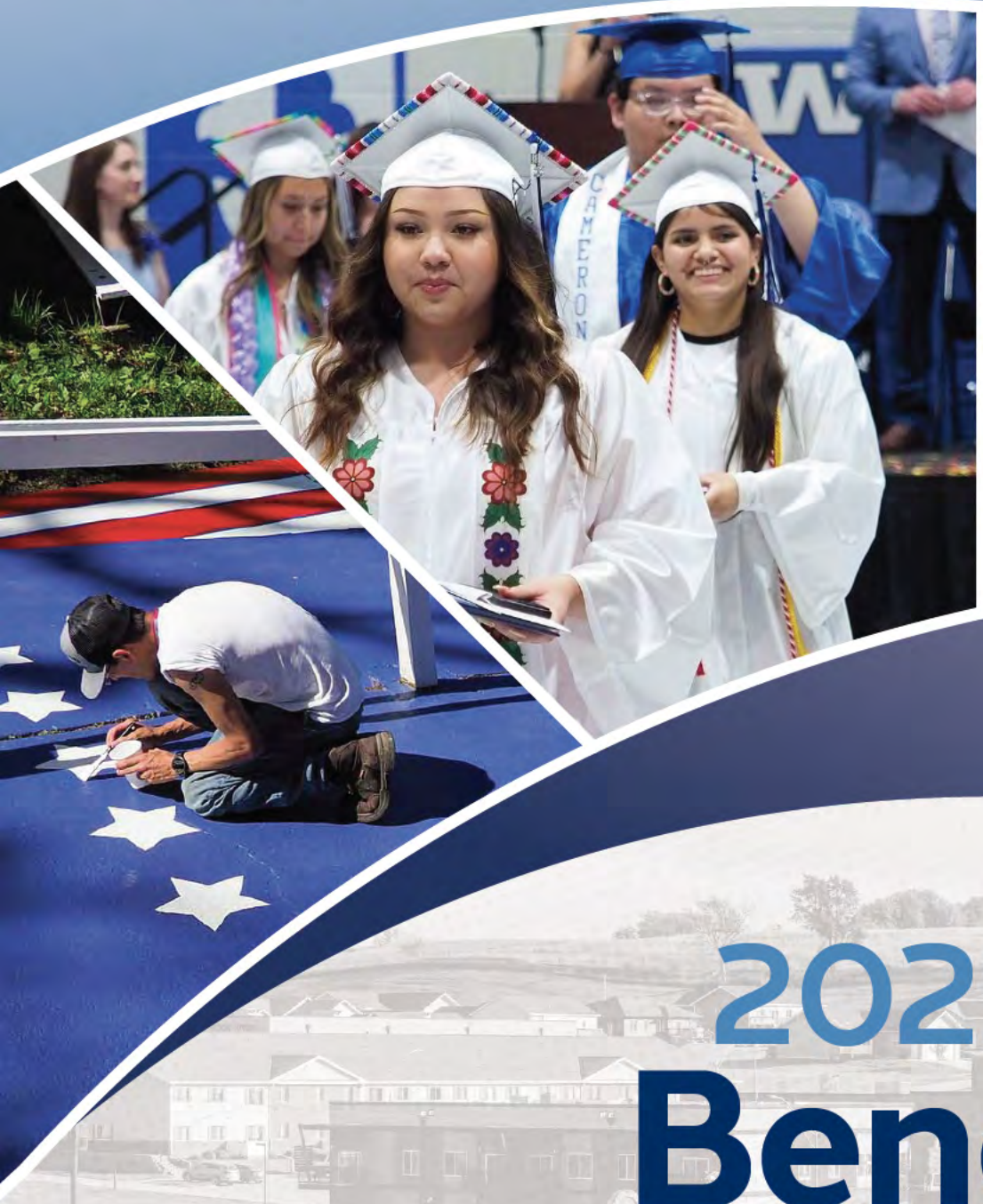
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2025 SBA Benefits Report

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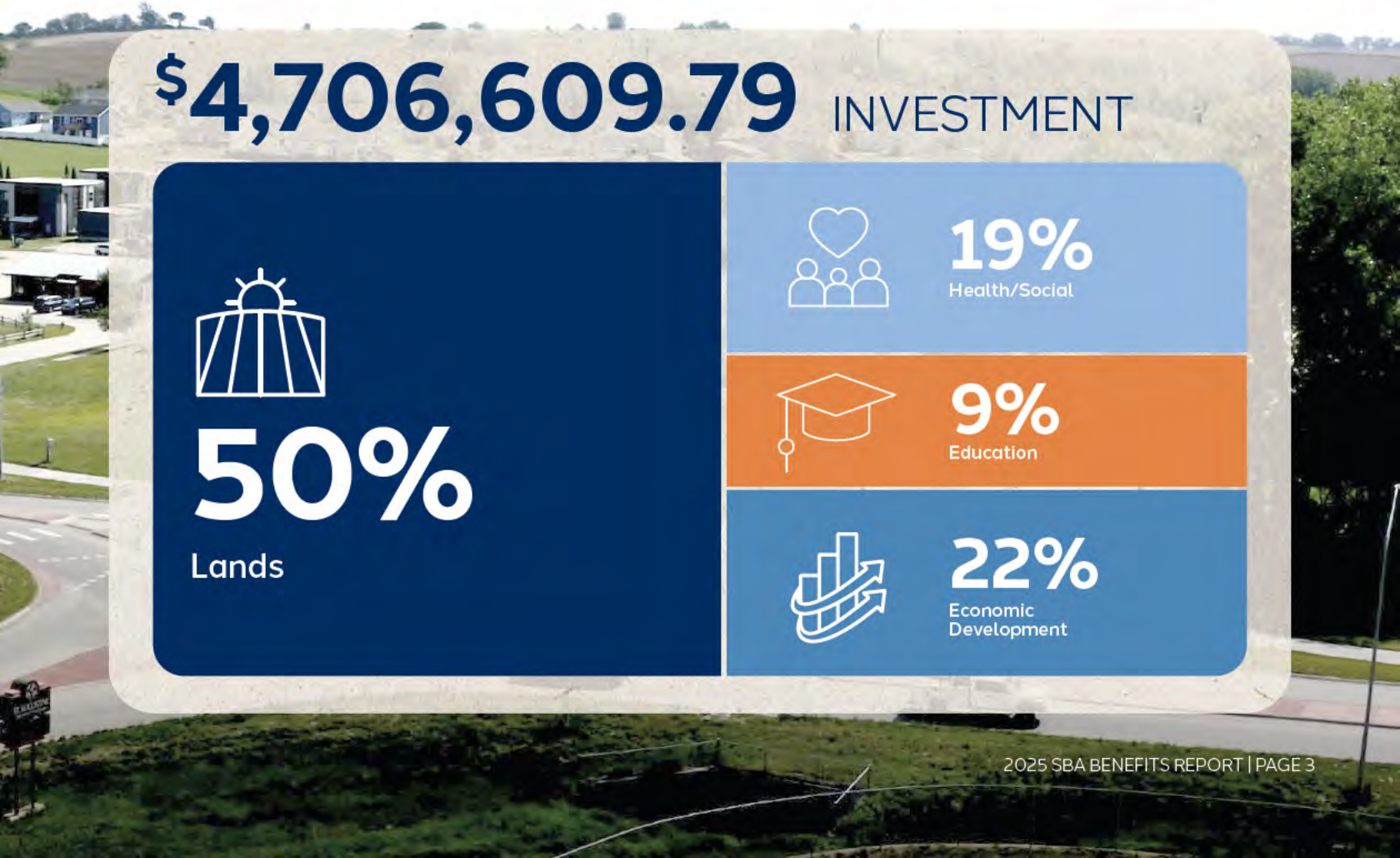


Building Opportunity Through Enterprise

Founded by the Winnebago Tribe of Nebraska in 1994, Ho-Chunk, Inc. was established to create lasting economic opportunity for the Tribe and its people. Today, the company continues that mission by transforming the success of its diverse business enterprises into investments that strengthen tribal self-determination, expand opportunity, and improve quality of life for current and future generations.

As the Tribe's economic development corporation, Ho-Chunk, Inc. plays a vital role in supporting Tribal government and advancing initiatives that might otherwise be difficult to sustain through the reservation's limited tax base alone. Through strategic investment in people, communities, and economic growth, the company helps build a stronger future for the Winnebago Tribe.

In 2025, Ho-Chunk, Inc. directed more than $7.1 million toward Health, Social & Cultural Support, Education & Development, Lands, Economic & Community Development, Employment, and direct economic benefits to the Winnebago Tribe.



$4,706,609.79 INVESTMENT

50%
Lands

19%
Health/Social

9%
Education

22%
Economic Development

A Changing Federal Landscape

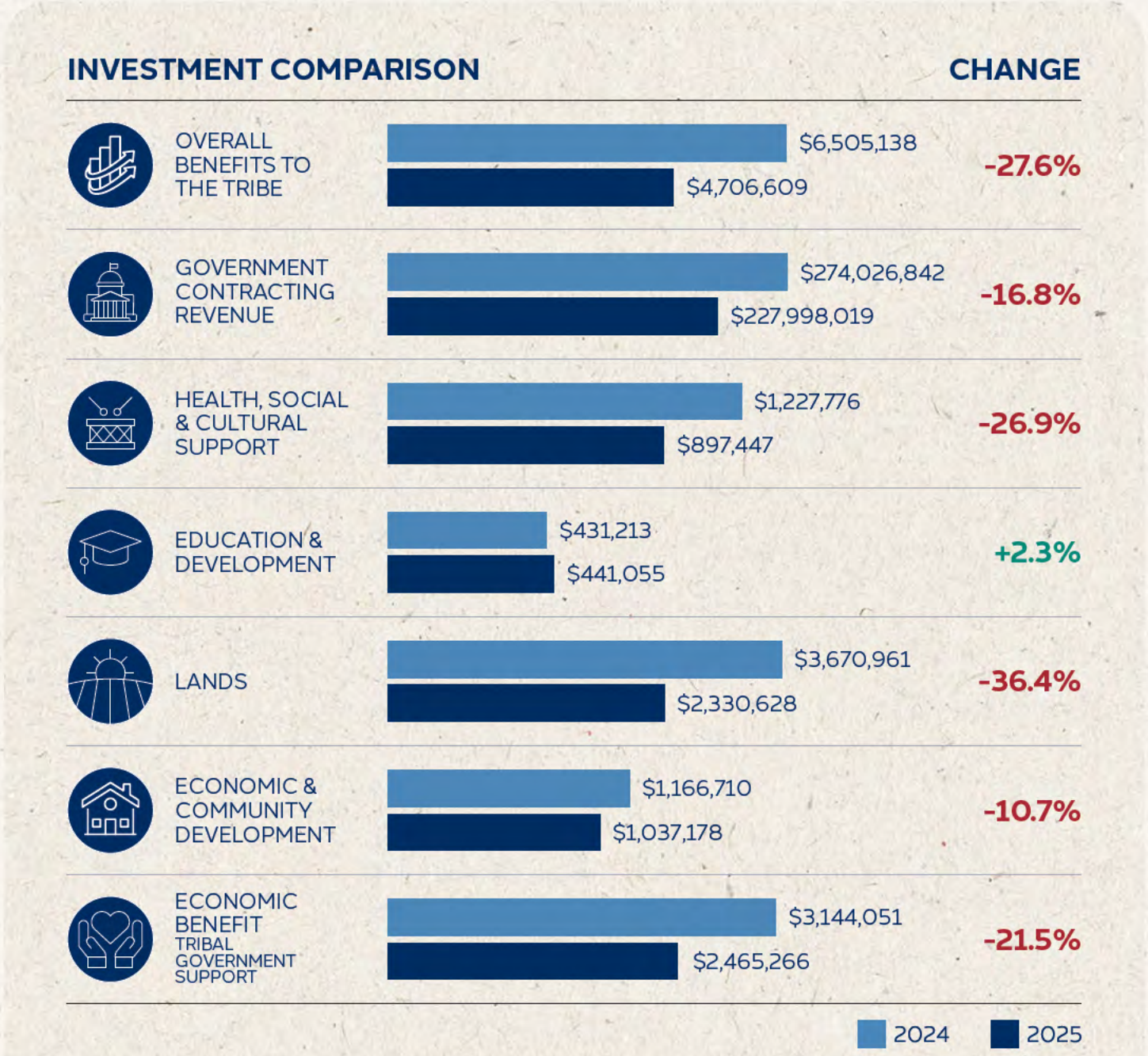
2025 brought one of the most challenging federal contracting environments in Ho-Chunk, Inc.'s history. Shifting federal priorities, agency restructuring, contract reductions, and increased scrutiny of government spending created uncertainty for contractors across the country—including tribally owned enterprises participating in the SBA 8(a) Business Development Program.

Despite these challenges, Ho-Chunk, Inc. remained committed to its mission. While the operating environment changed, the organization's commitment to the Winnebago Tribe did not. Investments continued across education, community development, land stewardship, employment, and cultural initiatives, ensuring that business success continued to create meaningful benefits for the Tribe and the surrounding community.



2024 Benefits Compared with 2025 Benefits

Changes in federal contracting and community priorities influenced how investments were allocated in Fiscal Year 2025.



Strengthening Community

Healthy communities are built through sustained investment in the people, traditions, and organizations that enrich everyday life. Ho-Chunk, Inc. supports initiatives that strengthen community well-being by promoting health, preserving cultural traditions, assisting elders, and partnering with organizations that improve quality of life throughout the Winnebago community.

In 2025, the organization's investments supported a broad range of community priorities, with the largest share directed toward community programs and services, while also advancing cultural initiatives, senior services, health-related programs, and assistance for families during times of need. Together, these investments reflect Ho-Chunk, Inc.'s enduring commitment to strengthening the community it was created to serve.



$897,447.56 INVESTMENT

83%
Community Support

10% Cultural Support

5% Seniors

1% Health

1% Funerals

Honoring Service. Preserving Legacy.

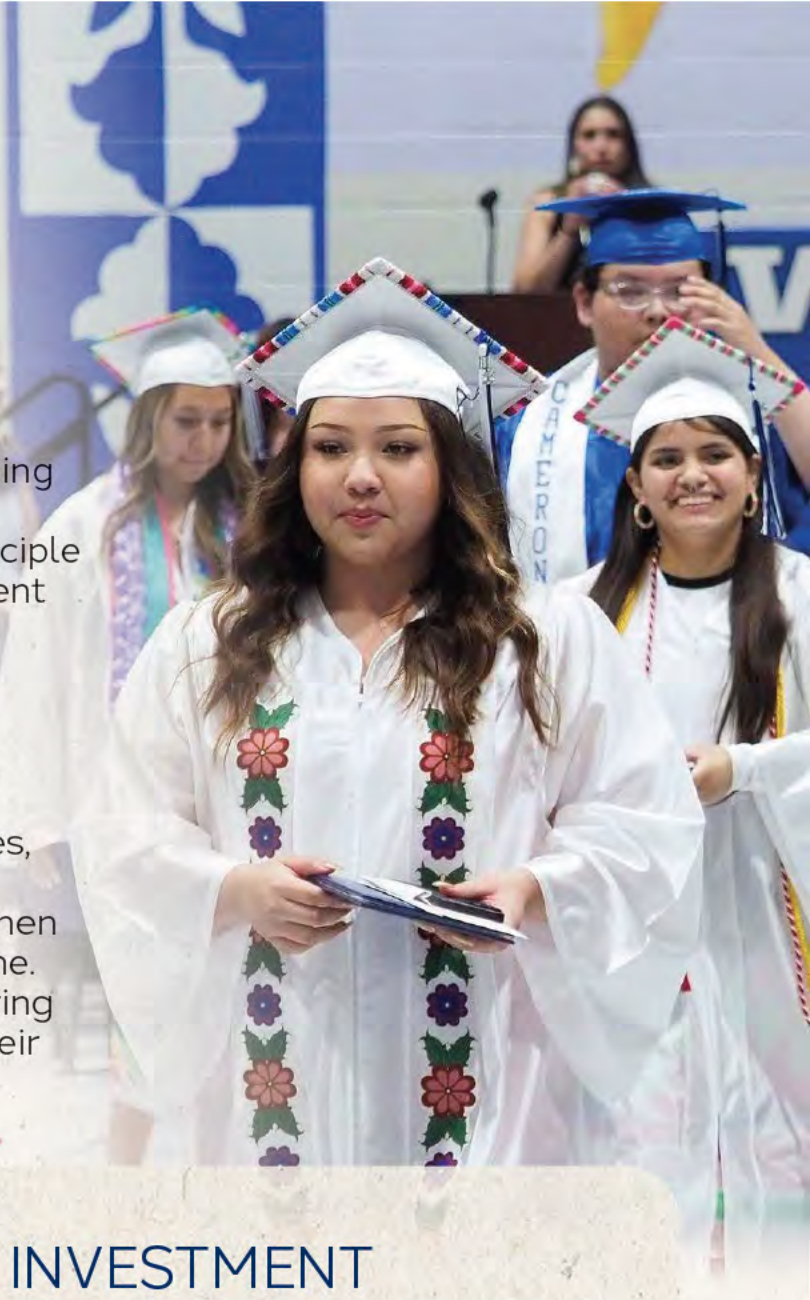
In 2025, the Ho-Chunk Way Employee Giving Program raised $57,122.32 for the Winnebago Veterans Service Office in partnership with the Winnebago Veterans Association. The funds will support the creation of a permanent memorial honoring Chief Little Priest and his 75 warriors at Veterans Memorial Park in Winnebago, Nebraska.

Located at the site of the annual Winnebago Homecoming Celebration, the memorial will serve as a lasting tribute to the courage, sacrifice, and leadership of Chief Little Priest, Winnebago leader, warrior and U.S. Army scout, and the warriors who served beside him. It will also stand as a reminder for future generations that preserving history is essential to strengthening community.

Since its founding in 2017, the Ho-Chunk Way Employee Giving Program has raised more than $711,000 through employee contributions and company matching funds to support organizations and initiatives that enrich the Winnebago community.



Following in Their Footsteps



Chief Little Priest is remembered for reminding future generations to be mindful of the footsteps they leave behind. That same principle continues to guide Ho-Chunk, Inc.'s investment in education and leadership development—creating opportunities that prepare today's students to become tomorrow's leaders.

Through internships, ambassador programs, apprenticeships, scholarships, professional development, and career readiness initiatives, Ho-Chunk, Inc. is investing in knowledge, experience, and leadership that will strengthen the Winnebago Tribe for generations to come. Each opportunity builds upon the last, ensuring that future leaders are prepared to leave their own footsteps for others to follow.

$441,055.25 INVESTMENT

43%
Internships

40%
Professional Development

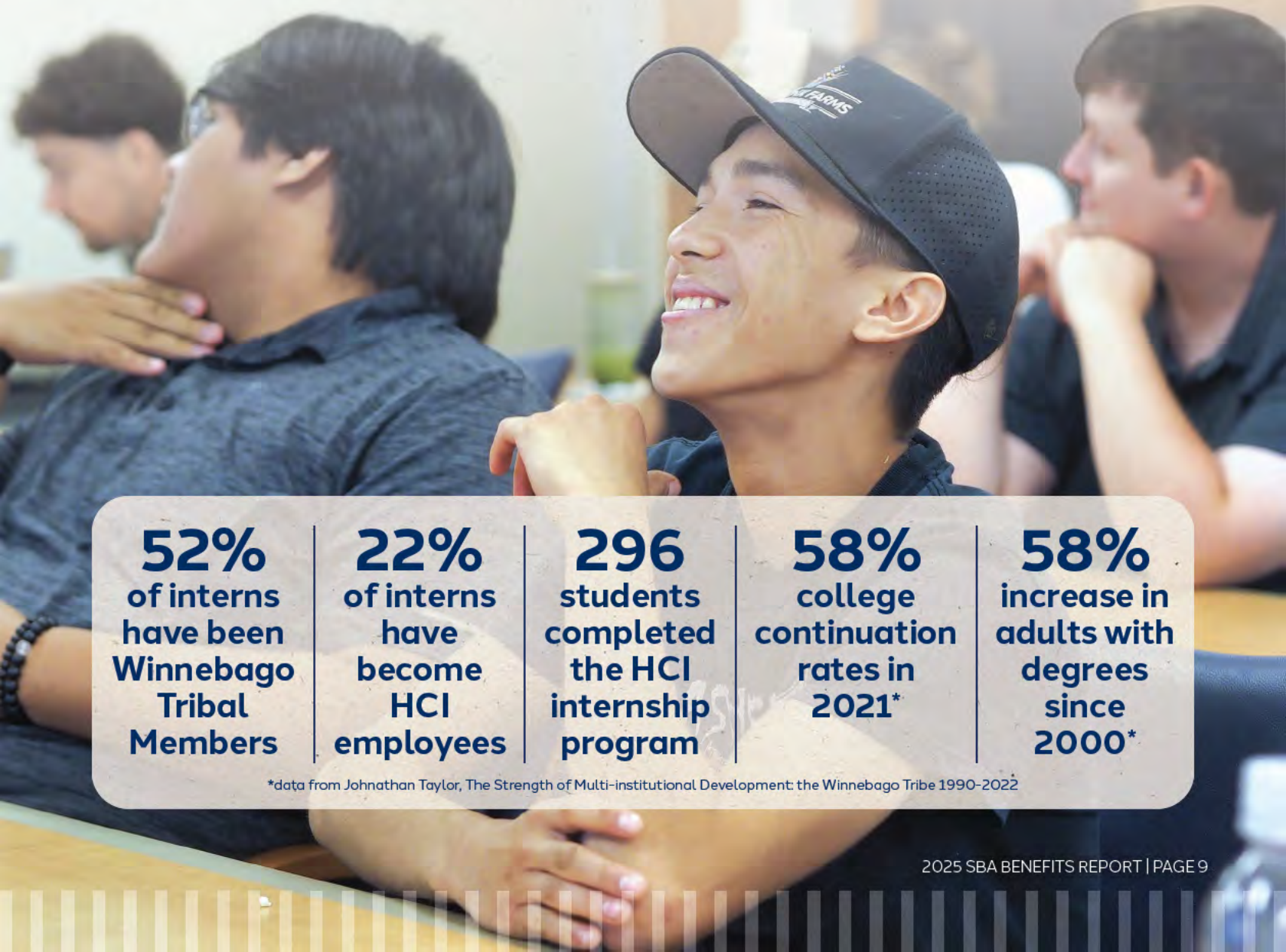
10%
Education

7%
Scholarships

Learning Today. Leading Tomorrow.

In 2025, Ho-Chunk, Inc. provided paid internships to 24 students, offering meaningful, hands-on experience across a variety of business disciplines. Half of the participants returned from previous internship experiences, demonstrating the continued value of the program and its ability to build long-term engagement.

Beyond internships, Ho-Chunk, Inc.'s Ambassador, Legacy Learners, Apprenticeship, Career Development, Academic Development and Workforce Development programs provide multiple pathways for students and young professionals to continue learning, developing leadership skills, and preparing for meaningful careers. Together, these initiatives reflect a long-term commitment to developing talent from within the Winnebago community.



52% of interns have been Winnebago Tribal Members

22% of interns have become HCI employees

296 students completed the HCI internship program

58% college continuation rates in 2021*

58% increase in adults with degrees since 2000*

*data from Johnathan Taylor, The Strength of Multi-institutional Development: the Winnebago Tribe 1990-2022

Stewarding Tribal Lands

The stewardship of tribal lands requires more than ownership. It demands thoughtful management, responsible investment, and a long-term commitment to preserving the natural resources that sustain future generations.

Throughout 2025, Ho-Chunk, Inc. continued to invest in the acquisition, management, and responsible use of tribal lands. From conservation-focused farming practices to strategic land management, these efforts strengthen both the long-term productivity of tribal resources and the economic opportunities they create for the Winnebago Tribe.



$2,330,628.72 INVESTMENT

73%
Land Management

27%
Land Reclamation

Growing Stronger From the Ground Up

Responsible stewardship is measured not only by preserving the land, but by ensuring it remains productive for future generations. Ho-Chunk Farms demonstrates that commitment through modern agricultural practices that strengthen both the land and the Tribe's long-term economic sustainability.

In 2025, Ho-Chunk Farms farmed more than 7,500 acres, including 1,000 acres dedicated to certified organic production. Through disciplined land management and conservation-focused farming practices, the operation achieved record harvests, with corn yields increasing 34 percent and soybean yields increasing 18 percent over the previous year.

These results reflect the value of long-term investment in tribal lands—protecting natural resources while strengthening the role of Native agriculture within the regional economy.



7,500
Acres Farmed

1,000
Organic Acres

+34%
Increase in Corn Yield*

+18%
Increase in Soybean Yield*

*Per Ho-Chunk Farms Harvest Data

Building Stronger Communities



Thriving communities are built through long-term investment in the places where people live, work, and raise their families. Ho-Chunk, Inc. continues to support economic and community development initiatives that strengthen infrastructure, expand housing opportunities, and improve quality of life throughout the Winnebago community.

These investments extend beyond individual projects. They reflect a long-term commitment to creating neighborhoods, expanding opportunity, and building the foundation for future generations to succeed.

$1,037,178.34 INVESTMENT

70%
Taxes

16%
Donations

14%
Community Development

Expanding Access to Homeownership

Communities are strengthened when families have access to safe, affordable housing and the opportunity to build long-term stability. Recognizing that housing remains one of the greatest challenges facing communities across the country, Ho-Chunk, Inc. has made homeownership a cornerstone of its community development efforts.

What began with the original 40-acre Ho-Chunk Village has expanded into Ho-Chunk Village 2.0 and an adjoining 80-acre development that now includes additional family housing and dedicated elder housing. Through down payment assistance, homebuyer education, and homes built at cost by Ho-Chunk, Inc.'s construction division, these investments continue to expand access to affordable homeownership while strengthening the Winnebago community for generations to come.



120
Acres Developed

Ho-Chunk Village 2.0 Expansion Underway

$75,000
Down Payment Assistance

Homes Built at Cost Through Ho-Chunk Construction

Creating Opportunity Across Industries

Economic opportunity creates lasting impact when it extends beyond a single business or industry. Through a diversified portfolio spanning government contracting, construction, gaming, professional services, agriculture and other enterprises, Ho-Chunk, Inc. creates jobs that strengthen families, support communities and advance the Tribe's long-term economic self-sufficiency.

Each job represents more than employment—it builds skills, supports professional growth and financial stability, and creates a stronger foundation for individuals and families.



2,031 Total Employees

Strengthening Tribal Self-Determination

Unlike state and local governments, tribal governments operate with a limited tax base. The Winnebago Tribe of Nebraska utilizes Ho-Chunk, Inc. profits to fund its sovereign functions including investments in housing, roads, education, community development, and other essential government services.

The continued success of Ho-Chunk, Inc. reduces reliance on federal funds and promotes the Tribe's goal of self-sufficiency —not only benefiting today's community but helping create opportunities for future generations.



$2,465,266 2025 DIVIDEND TO THE TRIBE

Every investment described throughout this report is made possible by the continued success of Ho-Chunk, Inc.'s businesses and the organization's commitment to reinvesting that success in the Winnebago Tribe.

Proudly Owned by the Winnebago Tribe of Nebraska

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