

A STRONG VISION



SBA Benefits
2023 Report



After over a century of poverty, high unemployment, lack of quality housing and declining numbers, the Winnebago Tribe of Nebraska embarked on a mission to gain back all that was lost following generations of displacement and government relocation.

Under visionary leadership, Ho-Chunk, Inc. was founded in 1994 to develop diverse economic drivers and new sources of revenue for the Tribe. Ho-Chunk, Inc. quickly grew and expanded, creating opportunities for more and better jobs, home ownership, education and economic and community development. Today, significant investments in youth, education, housing, employment and the elderly are bringing people back to Winnebago in record numbers. The community is alive with hope, optimism and pride, a shining example of triumph over adversity and a highly regarded model for progress and economic development.

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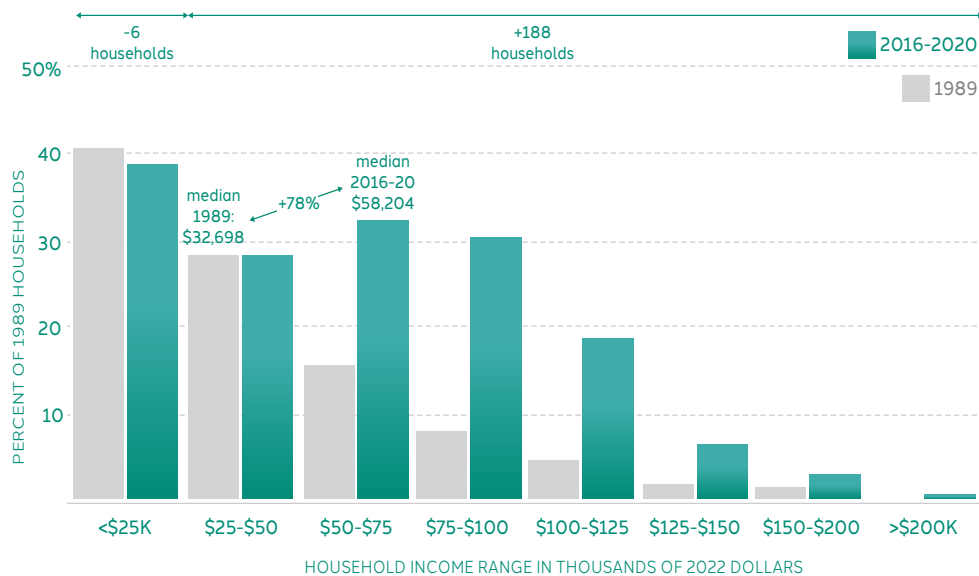


Growing Middle Class

- -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



Winnebago Tribe Vice Chairman, Isaac Smith, playing with his dog outside his Ho-Chunk Village home.



Investing in the Future

In the early 2000s, Ho-Chunk, Inc. entered federal government contracting and grew into a reputable, award-winning prime contractor. Revenue generated from the government contracting divisions of Ho-Chunk, Inc. flows back into the Winnebago Tribe, where it is reinvested in community development efforts such as education, housing, healthcare, senior care, farming and more.



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 \$500,000 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.

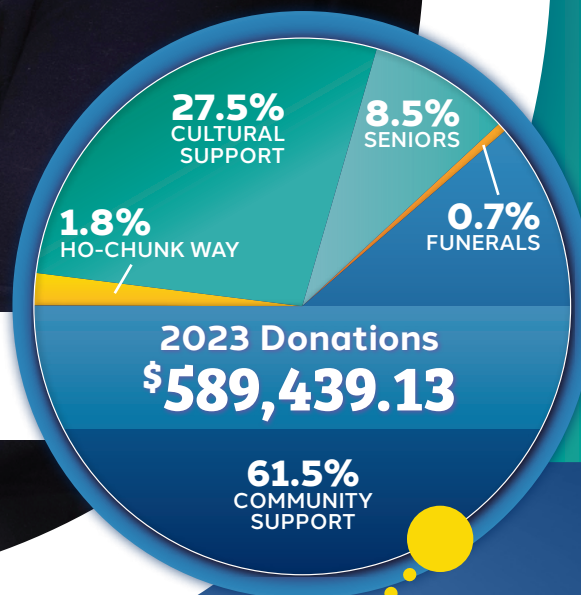


Ho-Chunk Way presenting a new vehicle to the Winnebago Senior Center.

\$500,000+
donations since 2017



Ho-Chunk Way presenting a new vehicle to the Winnebago Senior Center.



Health, Social & Cultural Support

SPOTLIGHT

In 2023, Ho-Chunk Way raised \$69,420 in employee donations for the Winnebago Senior Center.

These funds were used to purchase a new 2024 Chevrolet Suburban, which will provide safe and reliable transportation for Winnebago seniors for many years. In addition, it will assist in delivering nutritious meals to homebound Winnebago seniors. Annually, the Winnebago Senior Center serves over 10,000 meals.

Forward Focused

The Community Impact & Engagement Department of Ho-Chunk, Inc. is dedicated to managing its philanthropy efforts in Winnebago, including several scholarship and youth development programs.

INTERNSHIP PROGRAM

College students gain valuable work experience through the Ho-Chunk, Inc. Internship Program, which provides hands-on opportunities within area businesses to both undergraduate and graduate students.

ACADEMIC DEVELOPMENT PROGRAM

Ho-Chunk, Inc. sponsors 7th-12th grade students in Winnebago who want to attend educational events, boost their academic learning, gain exposure to colleges and other academic organizations or overcome summer learning loss.

Since 2008, 224 students have completed the Ho-Chunk, Inc. Summer Internship Program.

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



Lakaylah Kearnes gives her final presentation as an intern.

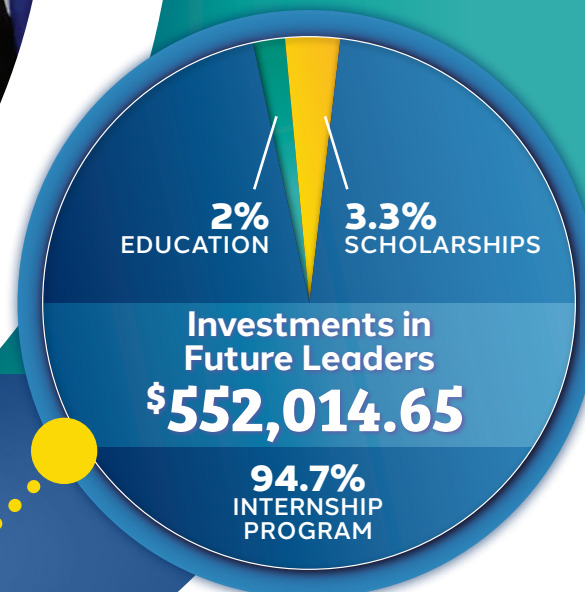


Terri Lee Medina, HCI Community Impact & Engagement's Community Programs Manager, with the 2023 HCI Summer Interns at their final presentations.

Education & Development

SPOTLIGHT

In 2023, 29 summer interns were placed across the company and country, completing an 11-week paid internship, in Winnebago and Bellevue, Nebraska, Sioux City, Iowa, and Fairfax, Virginia.



Land Stewardship

As Ho-Chunk, Inc. grew, so did new ideas and innovative endeavors for supporting the Winnebago Tribe. Ho-Chunk Farms was established in 2012 with the goals of increasing the Winnebago Tribe's farmland lease values, increasing food sovereignty and providing an avenue for teaching future generations to be good stewards of the land. Along the way, the Tribe was able to begin buying back non-trust farmland within the reservation. Ho-Chunk Farms continues to grow and diversify into the future.

1,100 acres dedicated to organic farming

6,700 total acres managed by the farm

\$1.5 million farmland lease payout to the Winnebago Tribe in 2023



Community members participating in the annual Indian corn harvest



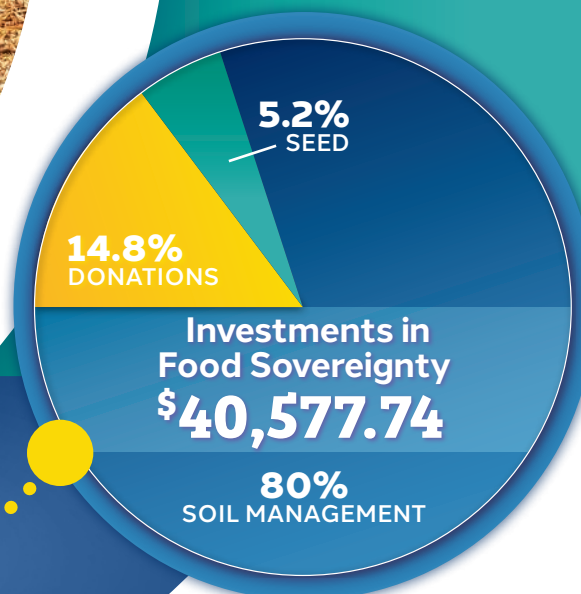
Ho-Chunk Farms harvesting crops with their new combine.



Lands

SPOTLIGHT

With the purchase of a combine in 2023, Ho-Chunk Farms is now capable of running full operations, from planting to harvesting, on their 3,000 acres of crops without contracting out assistance.



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.

12%
INCREASE IN
HOME OWNERSHIP
1990-2022

71%
INCREASE IN
MEDIAN HOME VALUES
1990-2022



\$2,500,000

PAID IN DOWN PAYMENT ASSISTANCE SINCE 2007

**210 housing units
have been built since 2000**

**12% increase in home
ownership since 1990**

**Median home values have
increased by 71%**

**70 families impacted by
new, single-family homes**

**Over \$2,500,000 has been provided
in down payment assistance since 2007**

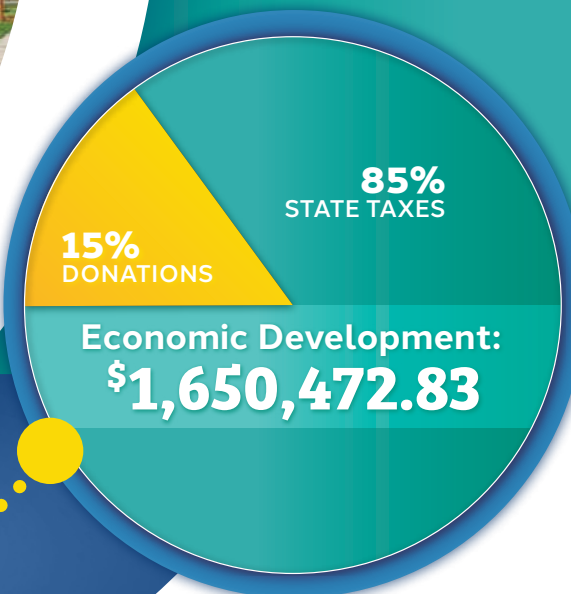


Elder cottages in Ho-Chunk Village.

Economic & Community Development

SPOTLIGHT

Today, Ho-Chunk Village 2.0 is expanding to include an additional 40 acres of quality, affordable housing, new retail spaces, parkways, walking trails and elder housing. More families than ever are living their dreams in Winnebago, with statistics to back it up.



Self-Sufficiency

BUILDING COMMUNITY

One of the missions of Ho-Chunk Inc. is to promote self-sufficiency within the Winnebago Tribe. We do this in many ways, from generating our own products and services to creating new employment opportunities and through ambitious educational strategies aimed at helping our youth achieve rewarding careers. Today, a new middle class is emerging in Winnebago with a 78% increase in median income since 1989.

IMPROVING LIVES

Today, Ho-Chunk, Inc. employs more than 1,700 people in a variety of industries, from entry level all the way up to senior management. Approximately 25% of the workforce is comprised of minorities, and more than 100 of the workers are from the Winnebago Tribe.

+100%

increase in Indians
enrolled at Winnebago
High School since
2000

58%

college continuation
rates in 2021

+302%

increase in adults with
degrees from 2000

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 South Sioux City, Nebraska, 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 seven 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.



HCI employees Melanie Parker (Winnebago Tribe of Nebraska) and Ashley Coons (Omaha Tribe of Nebraska).

Employment

SPOTLIGHT

Ho-Chunk, Inc. employees enjoy competitive pay and benefits, along with the ability to progress their careers within the company.

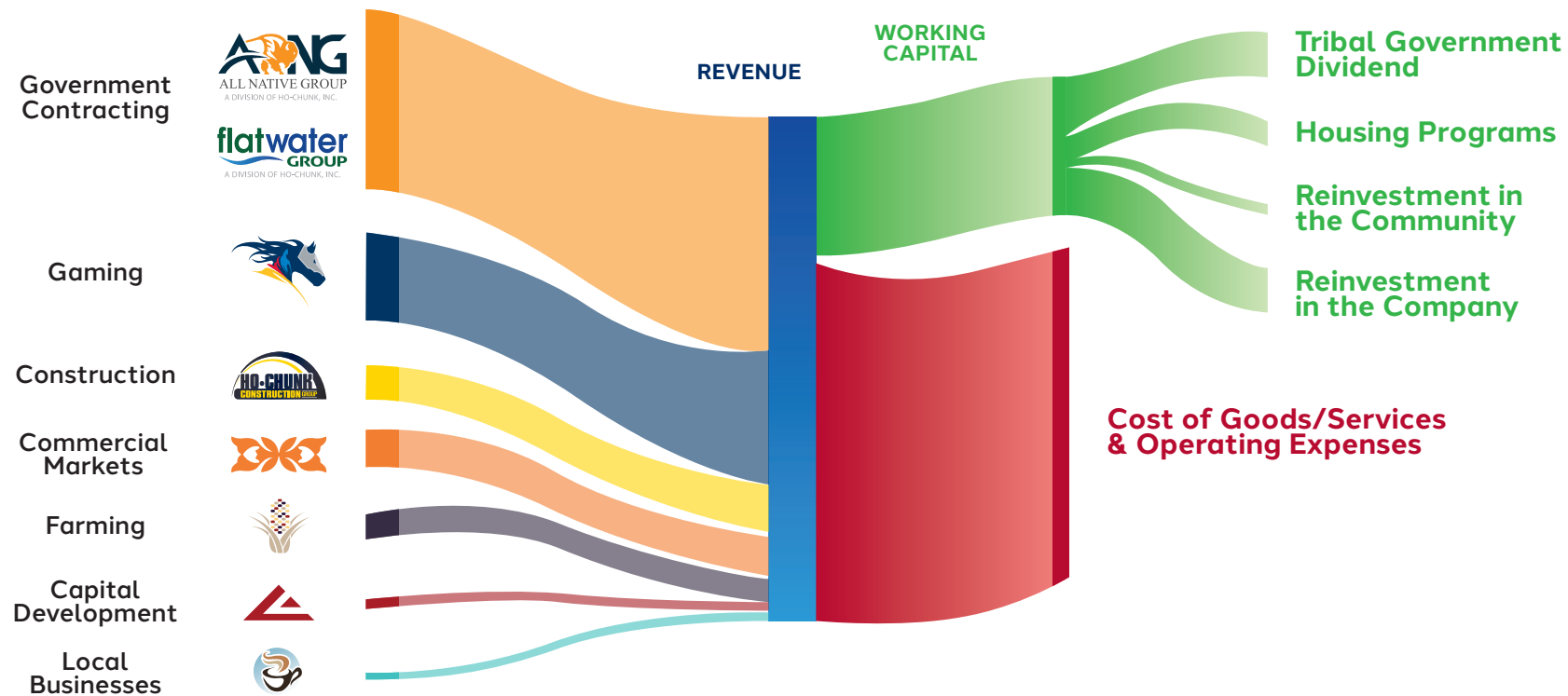


Tribally-Owned

Ho-Chunk, Inc., and the many institutions of the Winnebago Tribe exist to fulfill the dreams of Winnebago visionaries who have **walked on** – a dual mission of generating revenue and affecting positive change in the community through housing development and assistance, healthcare, education, jobs, and infrastructure.

HO-CHUNK, INC. FROM REVENUE TO PAY-OUTS

DIVISIONS CONTRIBUTING TO REVENUE





Heath Rist, CEO of All Native Group, posing with HCI CEO, Lance Morgan, after receiving the ESGR'S Pro Patria award.



Economic Benefit

SPOTLIGHT

Ho-Chunk, Inc.'s profits from these industries support the Tribal Government's focus areas, reinvestment in the community, and future growth in other industries including real estate development, retail, and agriculture.





Proudly Owned by the Winnebago Tribe of Nebraska

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