

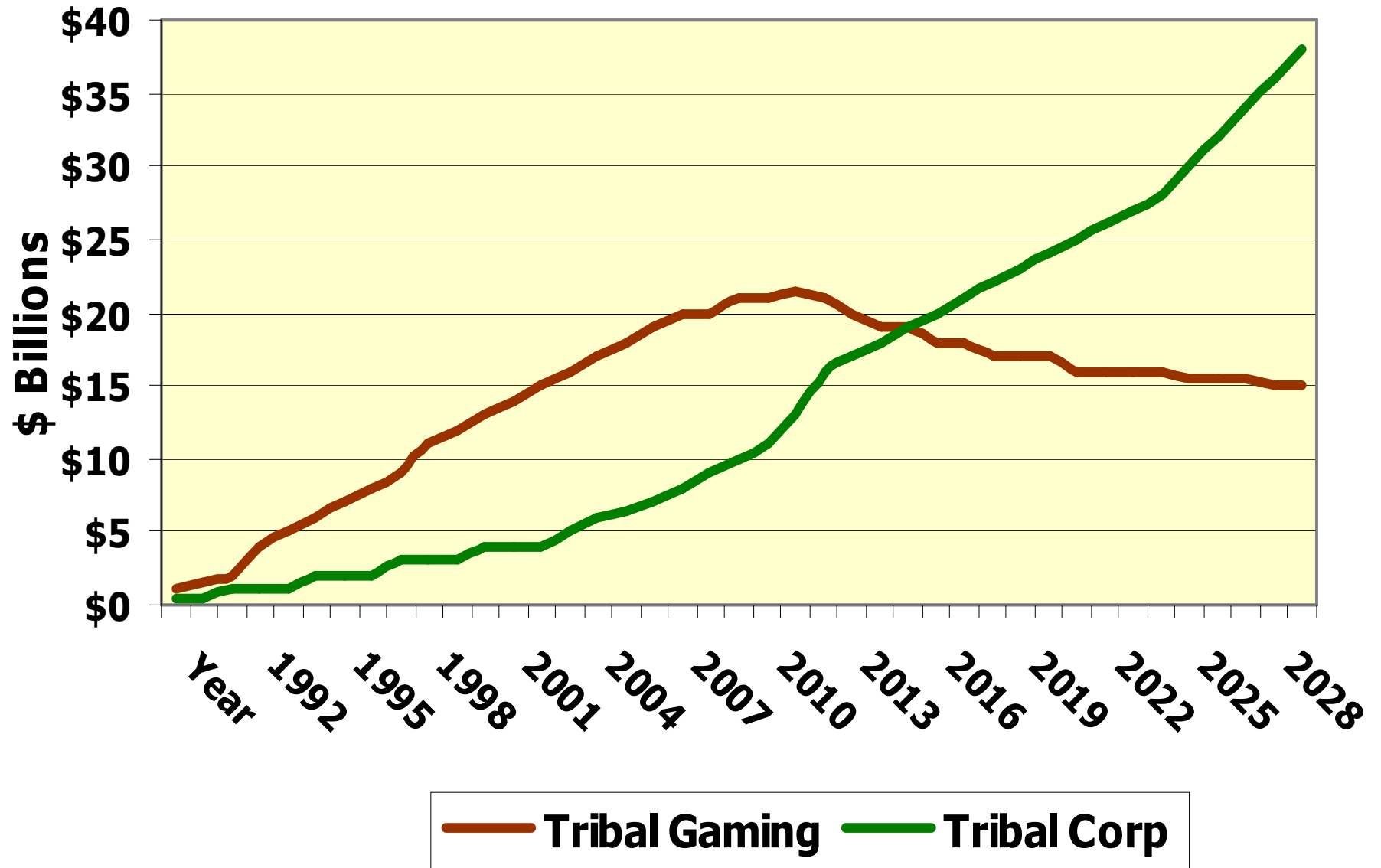
**HCI**  
**HO-CHUNK, INC.**

**MADE IN AMERICA**

## Presentation Outline

- Tribal Corporate Era
- Best and Worst
- Tribal Corporate
  - No Nuts and Bolts
  - Big Picture Thinking Instead
- Ho-Chunk Village (If we have time)

# Indian Country Economic Trends



# THE WORST

- Worst Economic, Political, and Legal Environment in the United States
- Trust Land Ensures Poverty
  - Government Poverty
    - No taxes, No Bonds, No Capital
    - BIA's Role
  - Individual Poverty
    - No Collateral, No Farming, No Mortgages, No Intergenerational Wealth Transfer
- No Entrepreneurship
- Government Systems were Imposed



## The BEST

- We Make our Own Laws (Civil Regulatory)
  - Gaming
  - Old Stereotypes: Cigs and Gas
  - New?
- Sovereign Immunity
- Tax Immunity
  - The Future!
  - Not our Fault, No Choice
- Grant Funding

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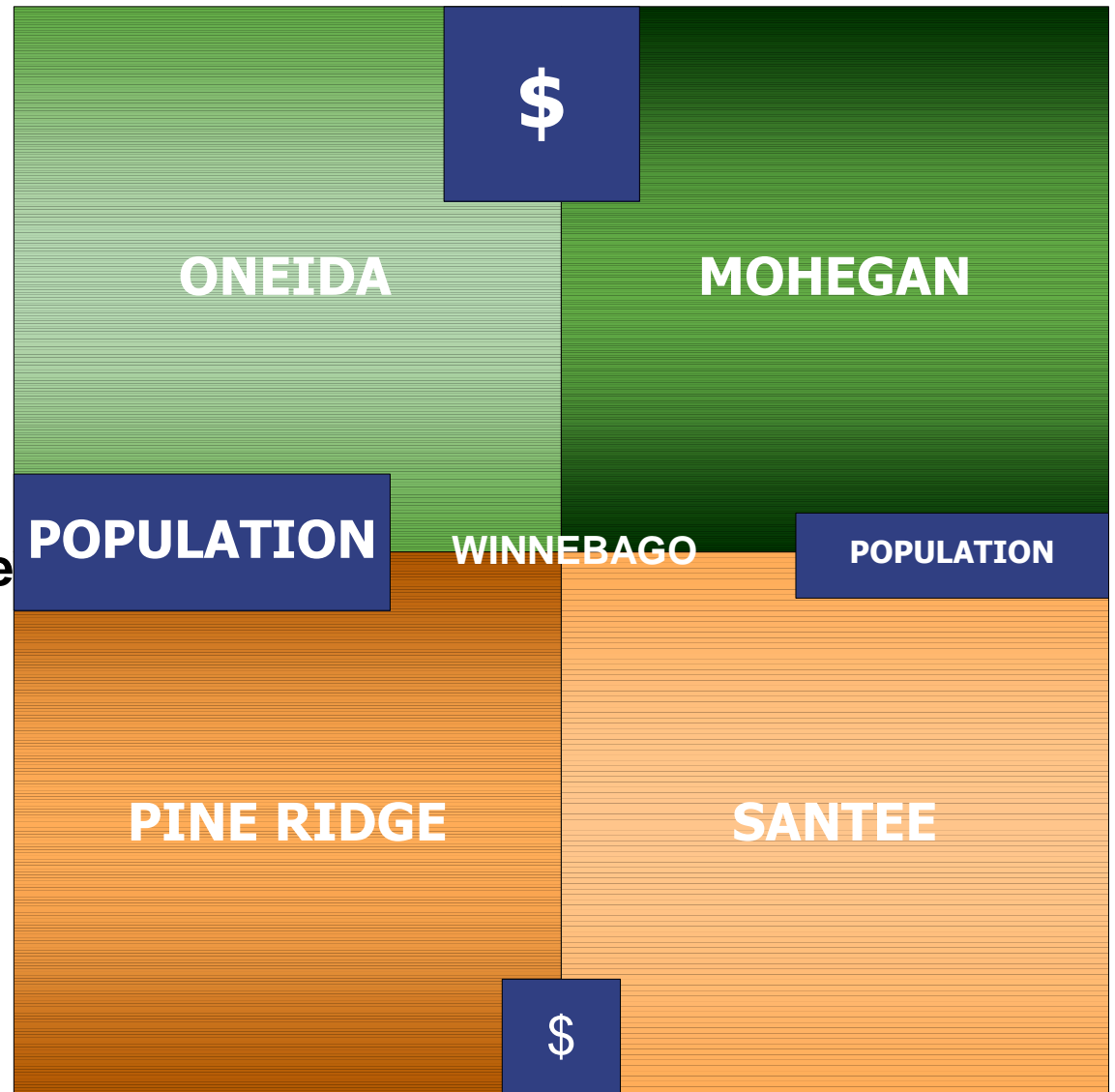
# THE TRICK

- Minimize the Worst
  - Stabilize Gov't
  - Separate Business from Politics
- Maximize the Best
  - Establish Tribal Corporation
    - Structure (JT)
    - Strategy
    - Organic Creativity
  - Unique Ways to Access Capital

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# Corporate Strategy

- Grant Based
- Non –Profit
- Entrepreneur
- Business Recruitment
- Tribal Corporation
  - Single Purpose
  - General Purpose
  - Financial
  - Gov. Contracting

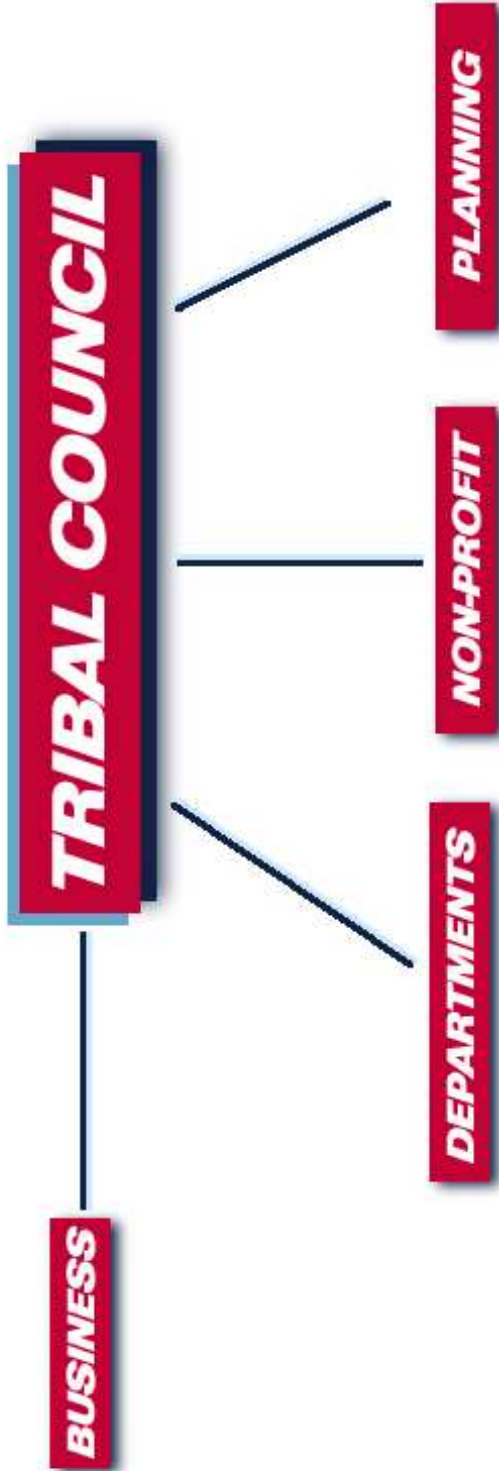


## Intangibles

- Structure and Strategy are Important But . . .
- People are what Matter
  - HCI Example
- Education of Tribal Membership

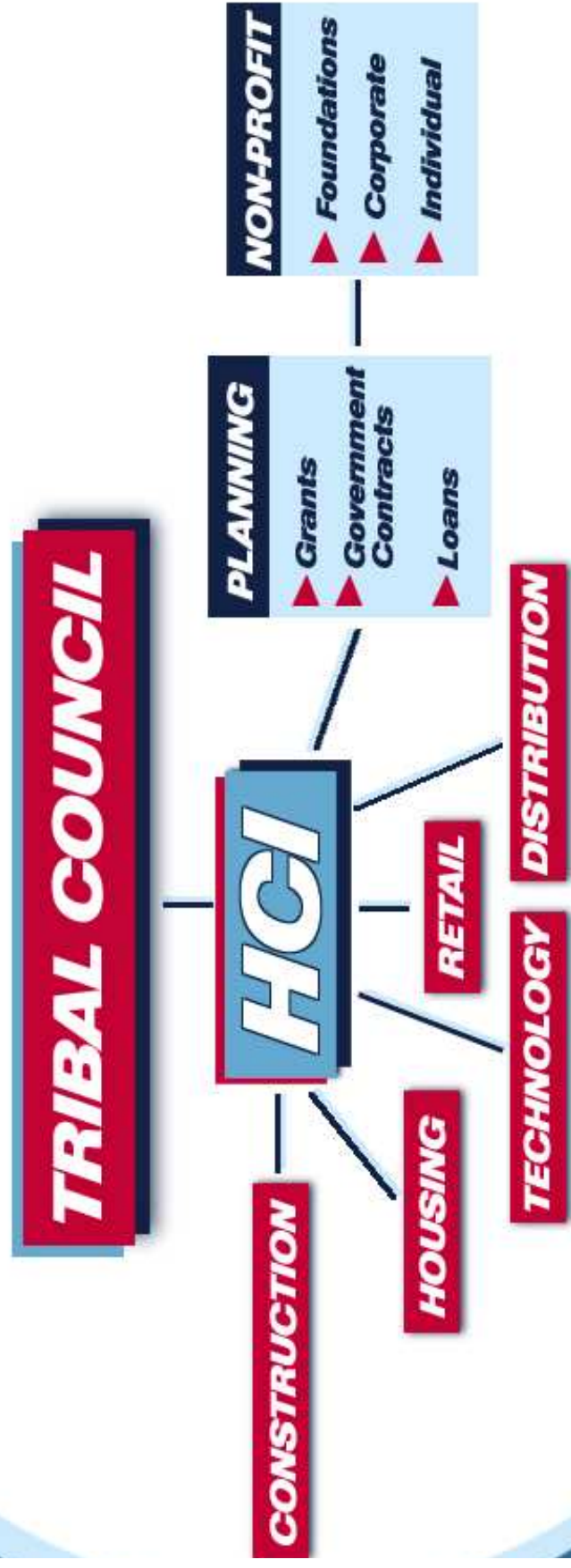


# WIDE & FLAT STRUCTURE



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# THE TOTAL APPROACH



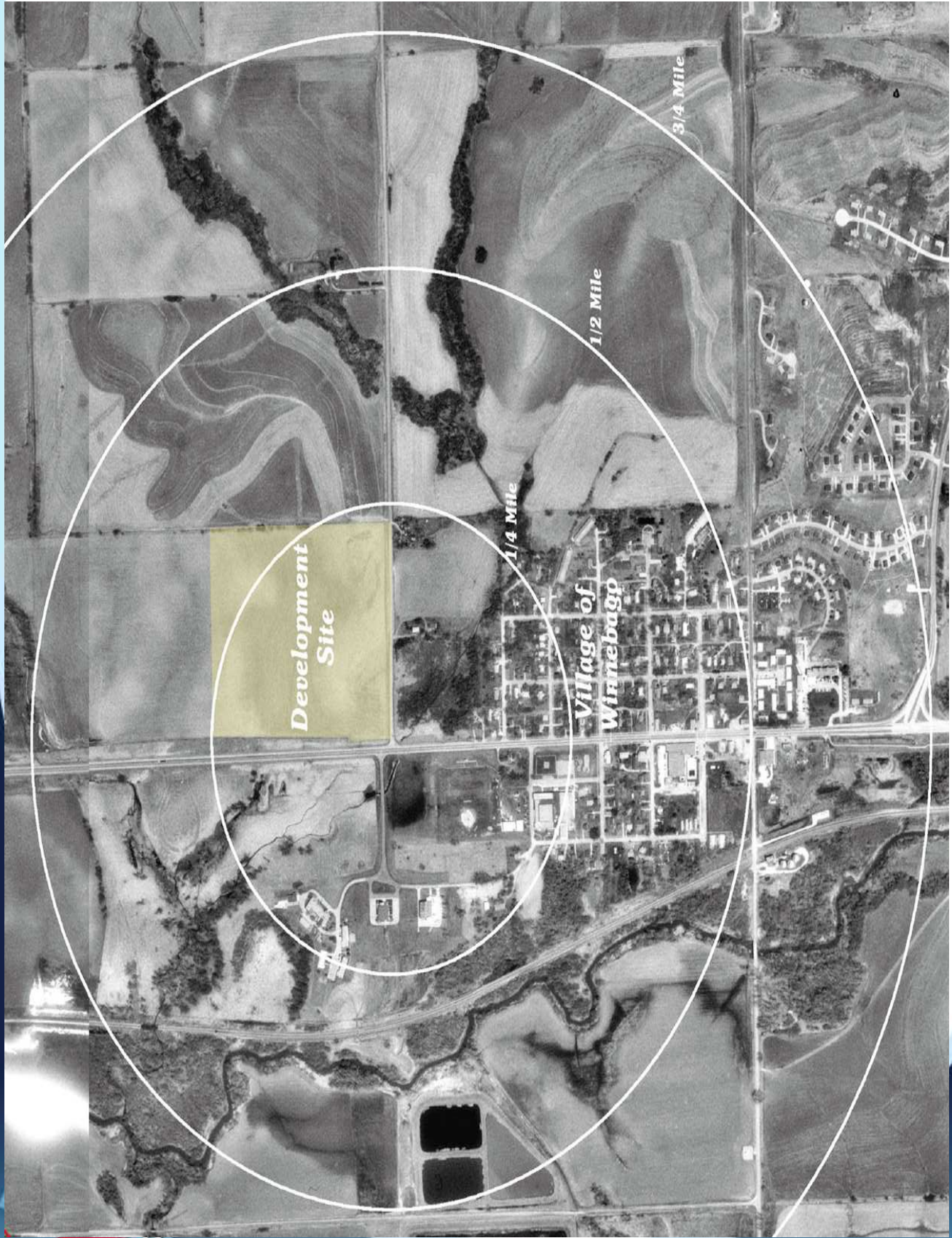
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## Ho-Chunk Village

- Ho-Chunk Village was our first chance to use our new structure
- Need Housing, Commercial, Governmental and Industrial space.
- Design a community where physical activity is part of the design.
- Tribal companies construct and also locate in the village creating additional socio-economic benefits.

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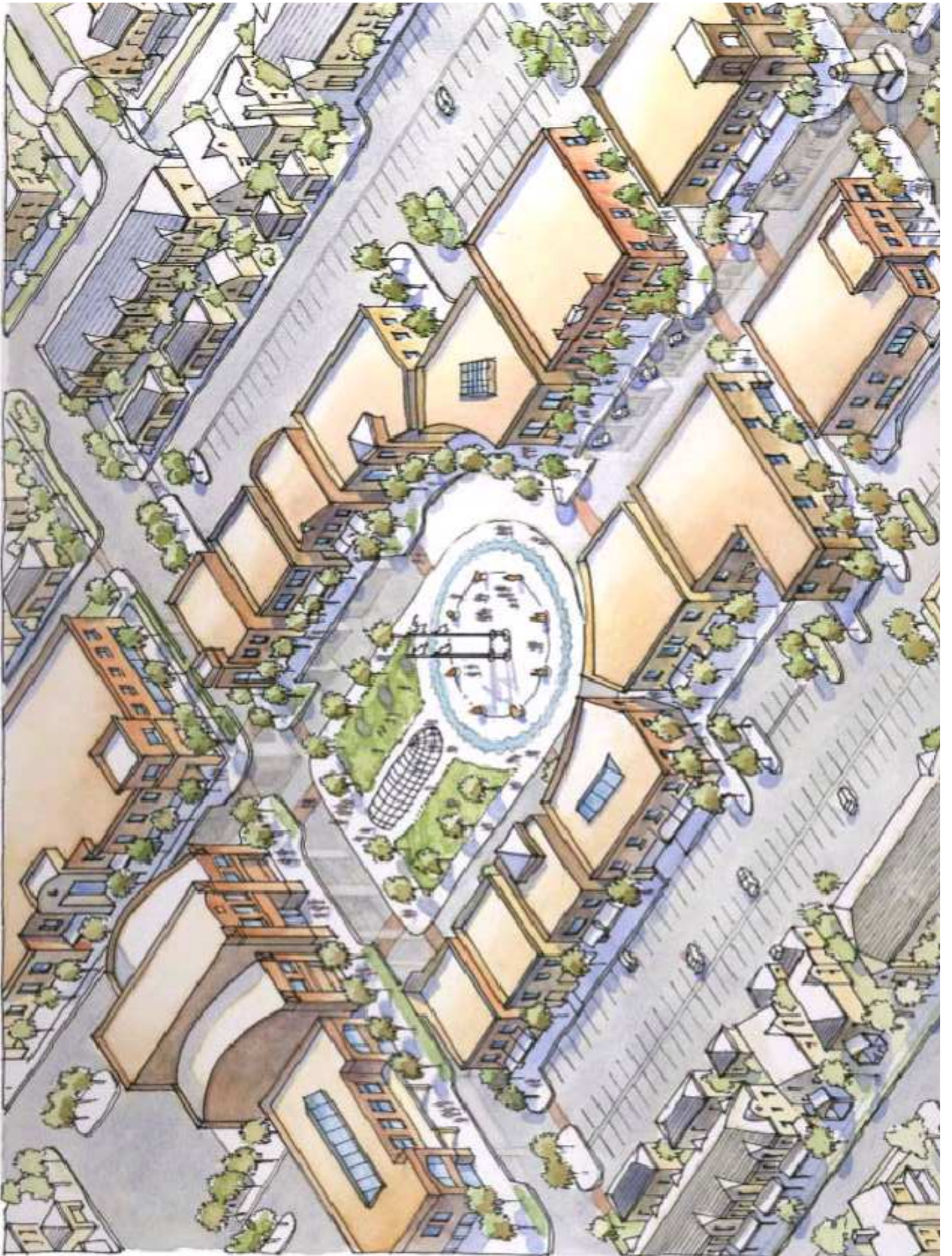


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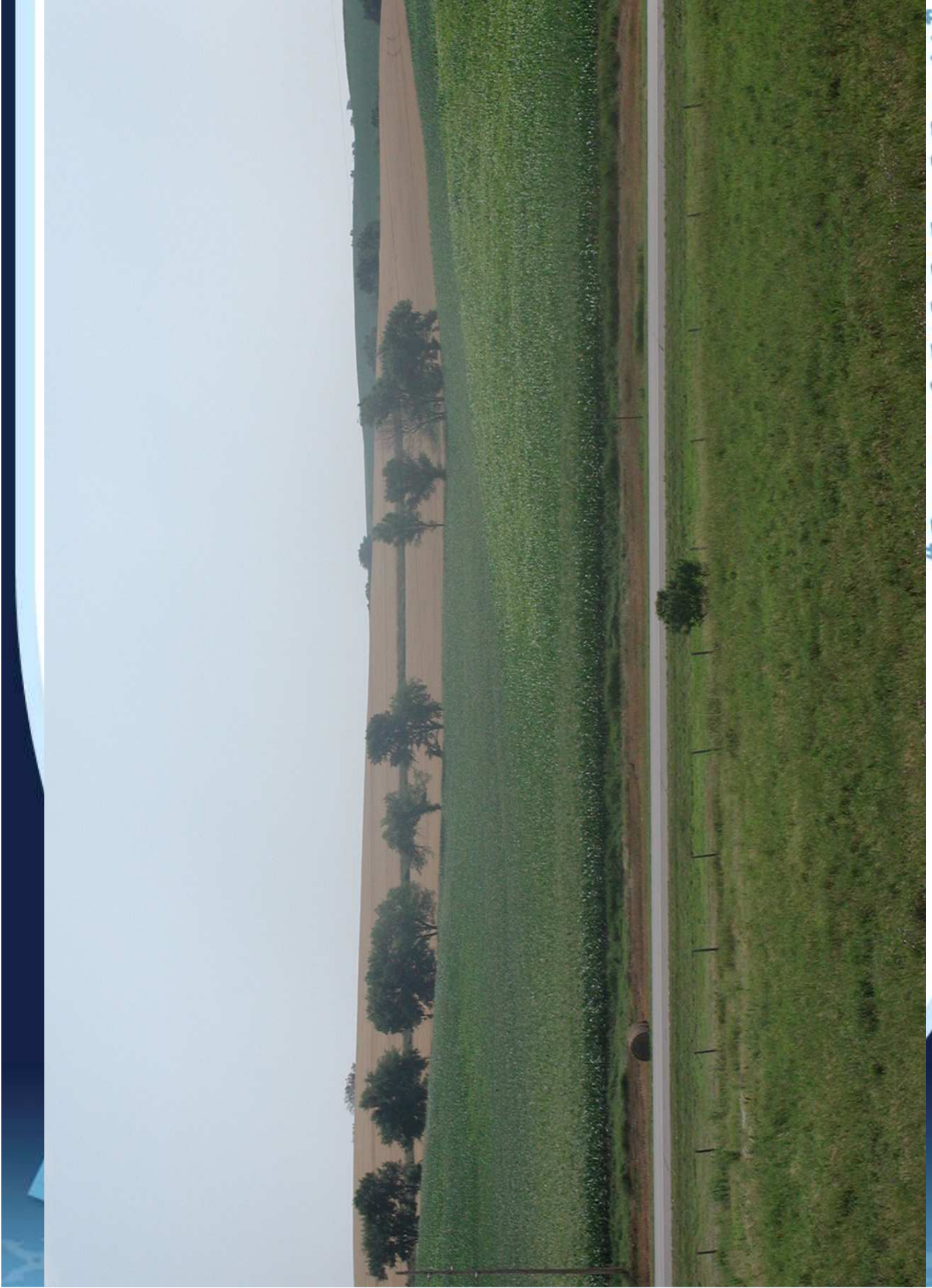
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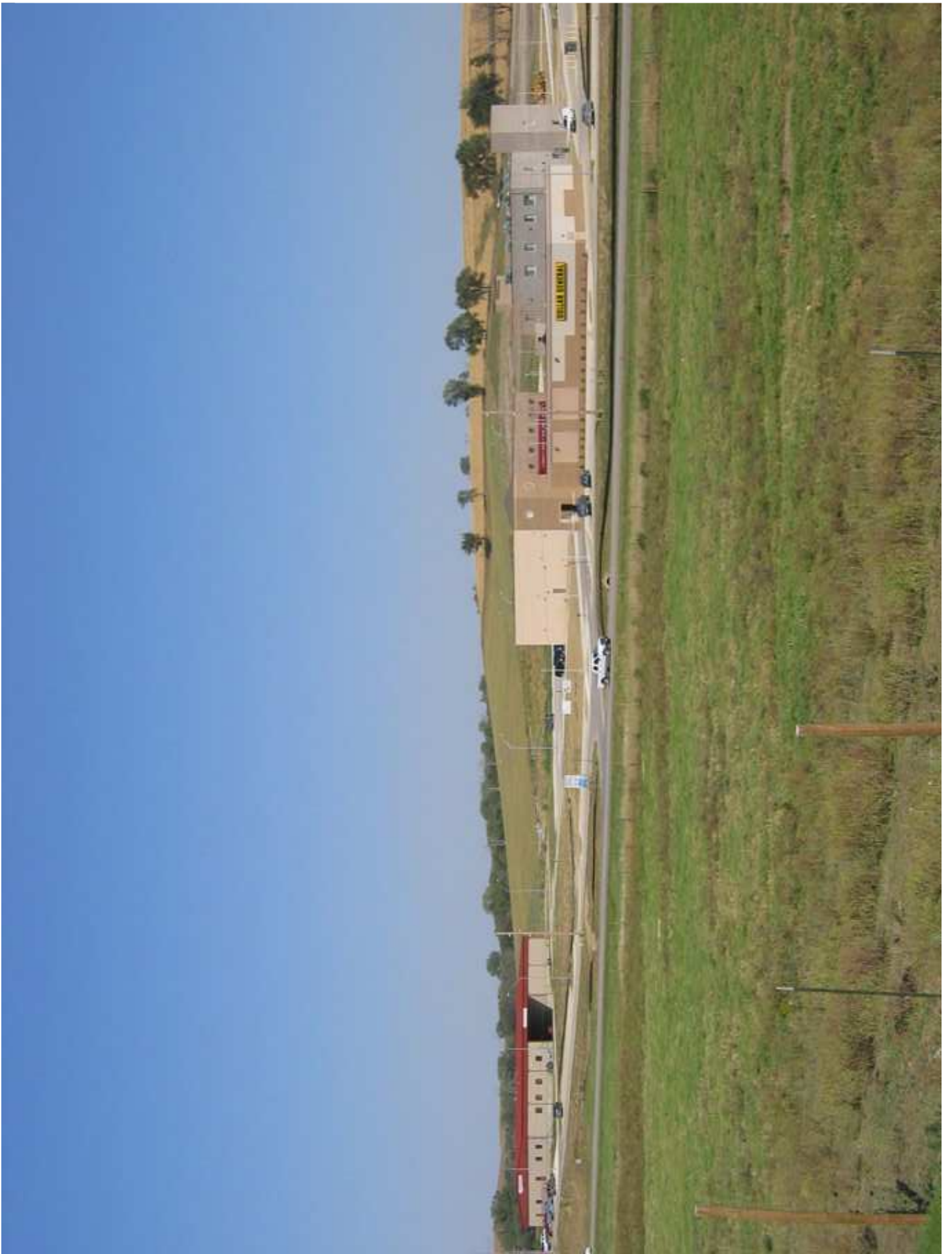






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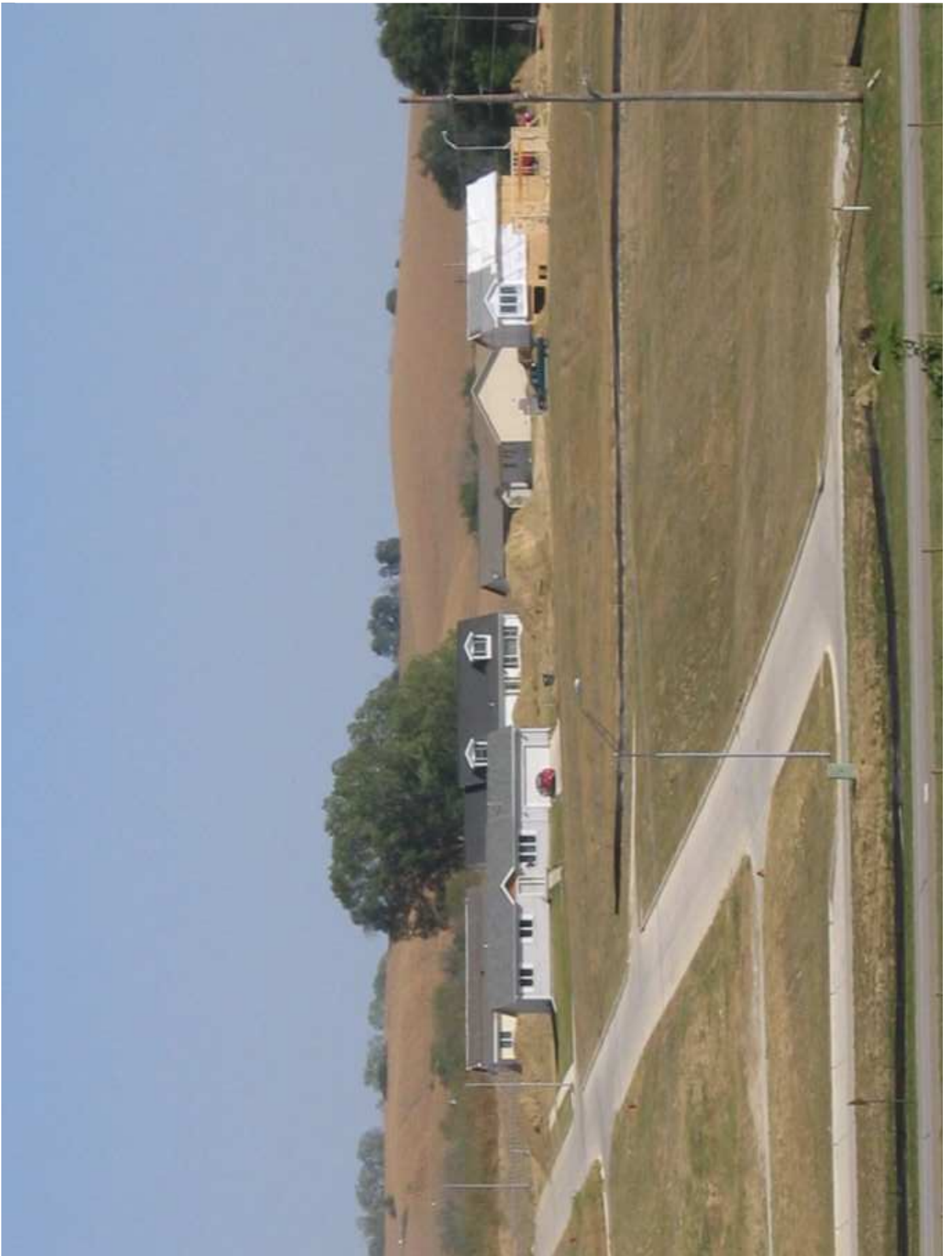








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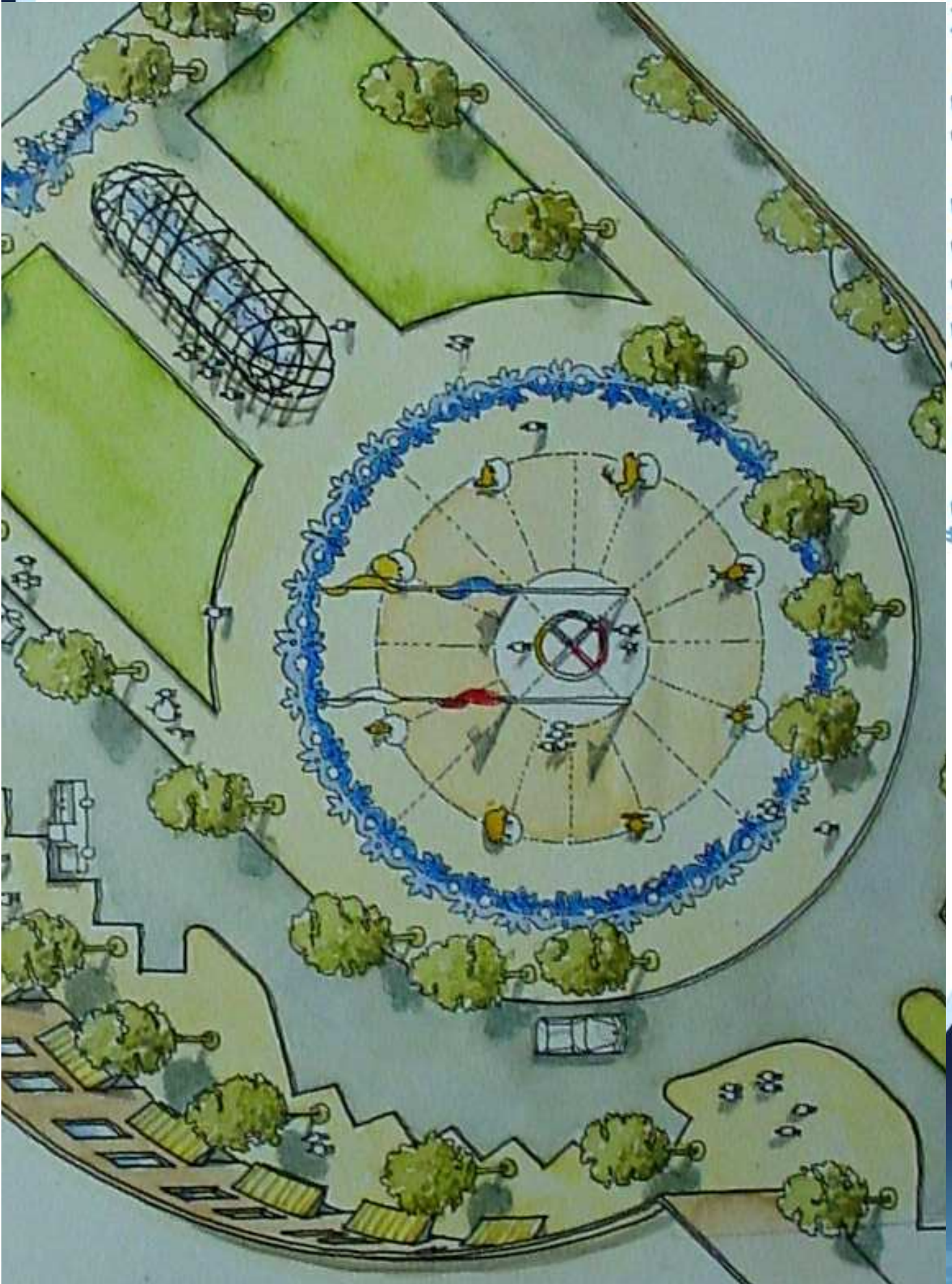




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### Wolf Clan

### Šukjaq Hikikarac

Hocak hanacj wanoišgũñj ra hirakaraire šunũn. Maĩtajehi ra hiške hirukañaĩne šunũn. Hokizaija mañape kj ñe šunũn nağa coweja horoğoc hire šunũn.

*The Wolf Clan held various functions related to social welfare, administering public health and safety. The Wolf Clan was also called upon to still the winds and served as soldiers in combat. Wolf Clan members may have served as scouts for the tribe.*

Wolf Clan is one of the eight earth clans. The wolf's cry is associated with music, as represented by the drum and gourd.



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# Ho-Chunk Village

- Raised \$14.5 million from:
  - Federal and state grants
  - Corporations and Foundations
  - Tribal Corporate and Tax Revenue
- Community Development Fund
- Housing Down Payment
- Rez Car





## Housing Example

- Housing cost 20 to 30 percent more on Rez
- Goal was affordable quality housing
- Down payment Program \$25,000 (gas tax)
- Dynamic Homes (discount \$15,000)
- Lot's at \$6,000 (actual cost \$20,000)
- Low interest rate loans (2.9 percent) or standard mortgages
- Now 20 to 30 percent less than elsewhere
- Not a give away program—targeted help

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# Commercial Example

- Two Buildings cost \$3.2 Million
- Three grants = \$2.2 Million
- BIA Loan for \$1 million
- HCI Construction Built Project
- Subsidized rental space for company and entrepreneurs and apartments
- Goal is 50 percent grant based
  - Limits size of one time projects
- Tax Credits combined with grants ups project size.

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