



CHEROKEE NATION FY2022 POPULAR ANNUAL FINANCIAL REPORT

FOR FISCAL YEAR ENDED
SEPTEMBER 30, 2022

FORGING A
LEGACY

— TOGETHER —
COMMUNITY • FAMILY • CULTURE

Dear Cherokee Nation Citizen:

It is our privilege to present Cherokee Nation’s Popular Annual Financial Report for fiscal year ended September 30, 2022 (FY2022). This report is part of our continued effort at government accountability, transparency, and keeping you, the Cherokee citizens, better informed. You will find brief descriptive information about the Cherokee Nation, its service departments, and programs presented in a manner that is easy to read and understand.

The financial information in this report is derived from the Cherokee Nation’s Fiscal Year 2022 Annual Comprehensive Financial Report (ACFR), but presented here in a summarized format. The ACFR is prepared in conformance with generally accepted accounting principles (GAAP) and includes financial statements audited by an independent accounting firm. To learn about the Cherokee Nation’s financial position and operating activities in more detail, please visit www.cherokee.org to view the FY2022 ACFR.

The financial statements included in this report reflect only the Cherokee Nation government operations, and are presented in an unaudited, non-GAAP format. For your convenience, contact information for Cherokee Nation’s component units can be found on page 14.

We recognize and appreciate the dedicated staff in Cherokee Nation Financial Resources for the countless hours involved in the preparation of this report.

It is an honor to serve the Cherokee people, and we appreciate your interest in this report.

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PRINCIPAL CHIEF
Chuck Hoskin Jr.



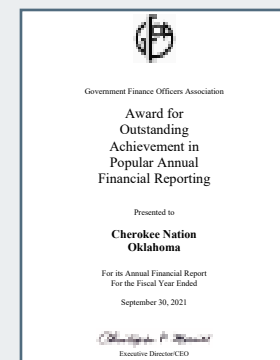
DEPUTY CHIEF
Bryan Warner



TREASURER
Janees Taylor

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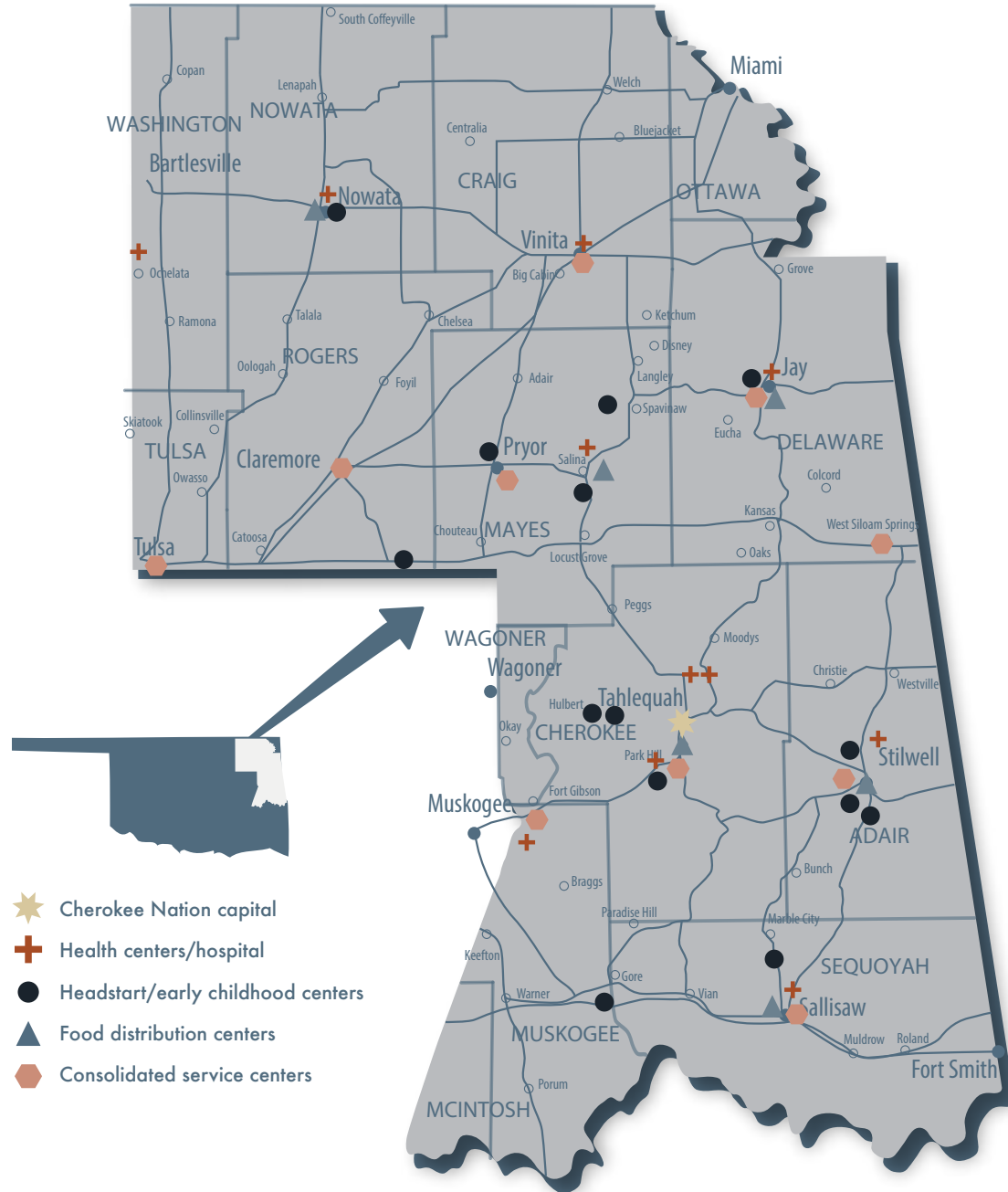
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The Cherokee Nation is a sovereign tribal government. Upon settling in Indian Territory (present day Oklahoma) after the Indian Removal Act, the Cherokee people established a new government in what is now the city of Tahlequah, Oklahoma. The Cherokee Nation Constitution was adopted in September 1839, almost 70 years before Oklahoma statehood.

Today, the Cherokee Nation is the largest tribe in the United States with more than 441,000 citizens worldwide. Approximately 139,000 Cherokee Nation citizens reside within the 14-county tribal reservation area that covers most of northeastern Oklahoma.

The services we provide include health and human services, education, employment, housing, economic and infrastructure development, and environmental protection.

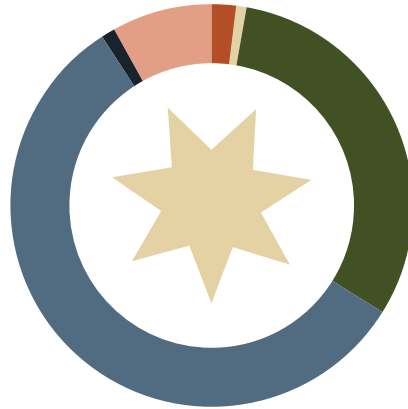
THE TRIBE HAS A MORE THAN \$2.17B IMPACT ON THE OKLAHOMA ECONOMY.



FINANCIAL HIGHLIGHTS

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Where the Money Comes From



- ★ Operating Grants & Donations: 57%
- ★ Charges For Services & Other: 31%
- ★ Dividends: 8%
- ★ Taxes: 2%
- ★ Unrestricted Grants & Contributions: 1%
- ★ Investment Earnings: 1%

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Where the Money Goes



- ★ Health Services: 39%
- ★ Tribal Government: 23%
- ★ Human Services: 16%
- ★ Community Services: 12%
- ★ Education: 9%
- ★ Interest on Long-Term Debt: 1%

STATEMENT OF NET POSITION

ASSETS	TOTAL
Cash and cash equivalents	\$ 2,121,692,000
Investments	762,649,000
Accounts receivable, net	87,959,000
Due from component units	18,368,000
Inventories	8,221,000
Notes receivable	1,729,000
Other current assets	15,722,000
Restricted cash, cash equivalents and investments	4,428,000
Long-term receivables	38,928,000
Long-term notes receivable	12,388,000
Other assets	17,000
Derivative instrument - rate swap	13,496,000
Equity interests in component units**	1,494,724,000
Capital assets, non depreciable	67,725,000
Capital assets, depreciable, net	490,312,000
TOTAL ASSETS	5,138,358,000
LIABILITIES	
Accounts payable	20,918,000
Accrued liabilities	73,083,000
Due to Component Units	8,593,000
Other current liabilities	8,176,000
Unearned revenue	1,753,654,000
Notes payable and long-term debt	1,953,000
Direct financing obligation	849,000
Compensated absences	12,180,000
Other noncurrent liabilities	7,025,000
TOTAL LIABILITIES	1,886,431,000
TOTAL DEFERRED INFLOWS OF RESOURCES	13,496,000
NET POSITION	
Net investment in capital assets	554,236,000
Restricted	2,099,228,000
Unrestricted	584,967,000
TOTAL NET POSITION	\$ 3,238,431,000

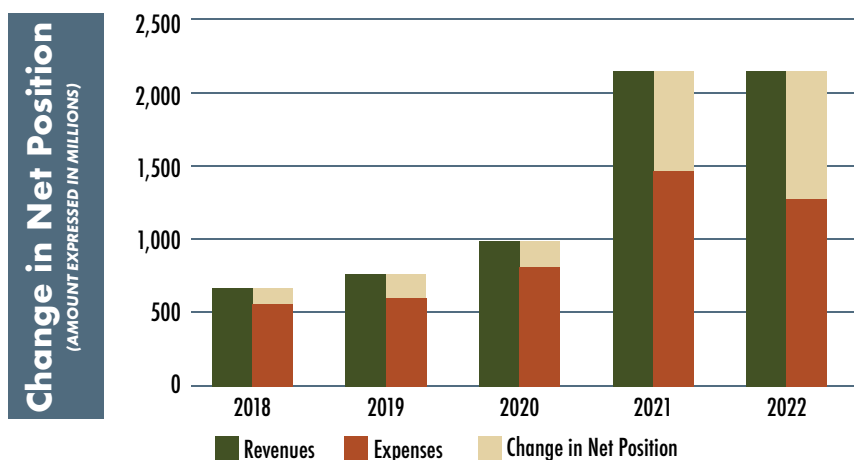
Rounded to the nearest thousand.






Scan to view Cherokee Nation's
FY2022 Annual Comprehensive
Financial Report



Net position is the value of the tribe's assets less its liabilities. At the end of FY2022, the tribe's net position increased to \$3.24B. Of this total amount, \$585M are unrestricted funds that may be used by the tribal government for programs and services.



Awarded the Government Finance Officers Association Triple Crown for FY2021

-  Outstanding Achievement in Popular Annual Financial Reporting (2012-2021)
-  Certificate of Achievement for Excellence in Financial Reporting (2001-2021)
-  Distinguished Budget Presentation Award (2015-2023)

STATEMENT OF ACTIVITIES

REVENUES

	TOTAL
General Revenues:	
Motor fuel tax	\$ 10,947,000
Motor vehicle tax (MVT)	21,043,000
Tobacco tax	14,262,000
Sales tax	3,356,000
Unrestricted grants and contributions	15,665,000
Unrestricted investment earnings	10,045,000
Dividends from component units*	161,294,000
Miscellaneous revenue	4,541,000
Litigation settlement	53,158,000

TOTAL GENERAL REVENUES 294,311,000

Program Revenues:

Charges for services	665,869,000
Operating grants and contributions	1,208,488,000
Capital grants and contributions	1,986,000

TOTAL PROGRAM REVENUES 1,876,343,000

TOTAL REVENUES 2,170,654,000

EXPENSES

Governmental Activities:

Tribal government	291,868,000
Health Services	488,523,000
Education Services	115,266,000
Human Services	201,108,000
Community Services	143,663,000
Interest on long-term debt	3,322,000

TOTAL GOVERNMENTAL ACTIVITIES 1,243,750,000

TOTAL BUSINESS-TYPE ACTIVITIES 2,576,000

TOTAL EXPENSES 1,246,326,000

CHANGE IN NET POSITION 924,328,000

NET POSITION, BEGINNING 2,314,103,000

NET POSITION, ENDING \$ 3,238,431,000

Rounded to the nearest thousand.

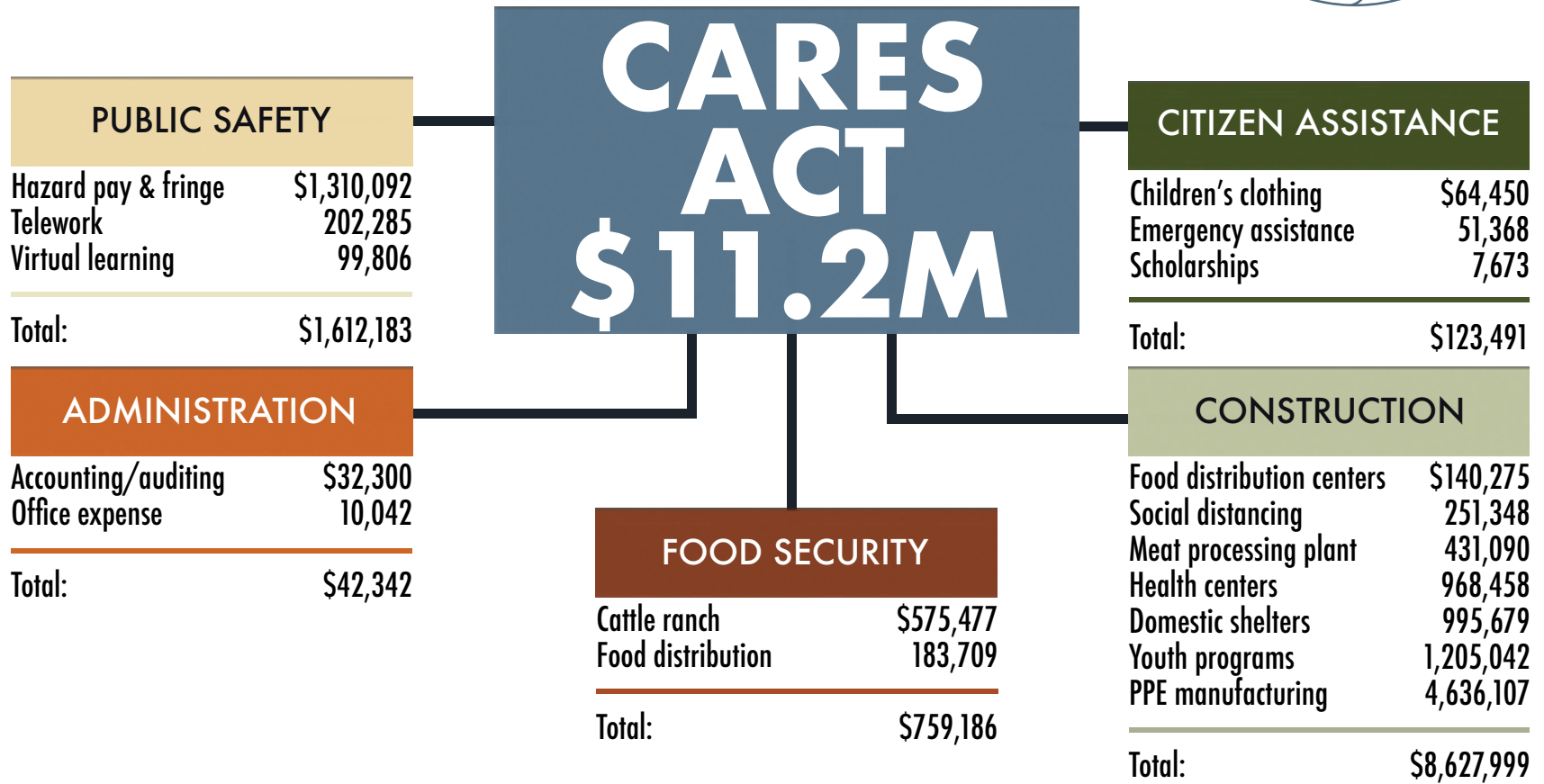
*Dividends received from Component Units. Amounts do not reflect financial information relating to the Component Units. For list of Component Units, visit page 14.

For additional information, please see notes to basic financial statements in the Annual Comprehensive Financial Report at www.cherokee.org

**FOR THE YEAR ENDED
SEPTEMBER 30, 2022**

The Cherokee Nation received \$410.9M through the CARES Act enacted in March 2020. This report reflects spending of \$11.2M from October 1, 2021 to September 30, 2022 to reflect the Cherokee Nation's 2022 fiscal year.

The COVID-19 pandemic is the greatest public health crisis that the Cherokee Nation and our tribal citizens have faced in generations. To mitigate the long-term effects of the pandemic, the Cherokee Nation launched the COVID-19 Respond, Recover and Rebuild relief plan in May 2020. This plan, funded with monies received through the Coronavirus Aid, Relief, and Economic Security (CARES) Act, allowed us to offset unexpected expenses, protect employee paychecks and benefits, increase infrastructure, expand programs for the most vulnerable Cherokees, and invest in communities to expedite recovery.



The Cherokee Nation received \$1.996B through the American Rescue Plan Act enacted in March 2021. This report reflects spending of \$417.4M from October 1, 2021 through September 30, 2022 to reflect the Cherokee Nation's 2022 fiscal year.

According to the U.S. Treasury, the \$20B Coronavirus State and Local Fiscal Recovery Funds (FRF) through ARPA were set aside for tribes to replace revenue lost by tribal governments, strengthen support for vital public services, help retain jobs, and address other challenges faced by tribal nations in the U.S. as a result of the pandemic.

By investing FRF funds into the Cherokee Nation's COVID-19 Respond, Recover and Rebuild spending plan, the tribe can continue to address the public health and economic challenges that have contributed to unequal impacts of the pandemic on tribal communities throughout the country.

\$417.4M ARPA

\$39.1M PUBLIC HEALTH & SAFETY

ARPA Accounting/Audit	\$ 65,275
COVID vaccine/testing	2,841,859
Essential workers pay	31,353,784
Food security	2,617,710
PPE supplies	120,804
First responders	2,061,700
Total public health & safety	\$ 39,061,132

\$356.6M ECONOMIC IMPACT

Citizen Assistance	\$ 134,789,891
Community grants/beneficiary	2,182,974
Edu./Language assistance	11,019,120
Revenue replacement	175,000,000
Voc. training/small business	33,566,413
Total economic impact	\$ 356,558,398

\$21.7M INFRASTRUCTURE

Broadband/virtual work	\$ 2,137,015
Health centers	453,171
Roads and waterlines	3,989,895
Safe housing	6,714,707
Enhanced workplace safety	8,454,484
Total infrastructure	\$ 21,749,272

For many Cherokees, the greatest source of connection to our tribe is through local Cherokee community organizations. Today, 84 organizations belong to the network of grassroots community groups throughout the country. These groups focus on a variety of areas, including cultural preservation, nutrition, community service and much more.

SMALL BUSINESS ASSISTANCE CENTER (SBAC)

SBAC encourages entrepreneurship services for Cherokee citizens. The tribe provided \$2.5M in commercial loans in FY2022 to 41 small businesses creating or maintaining 139 full-time jobs.





ROADS AND BRIDGES

The Roads program improves the quality of life for tribal families and communities by providing safe roads and easier access. In FY2022, the tribe spent \$22.8M repairing and/or constructing 73.69 miles of roads and bridges.

COMMUNITY WATERLINES

In FY2022, 17.77 miles of waterlines were installed at a cost of \$1.4M to improve the quality of life for families and communities by providing access to safe water.

COMMUNITY ASSISTANCE

	33,587 Students served and assisted with school supplies in public schools
	47,455 Transit passengers on our cost-effective shuttle buses reducing our carbon footprint
	1,145 Environmental reviews ensuring that our natural resources are safe
	314 Fire assists with other fire departments throughout our reservation

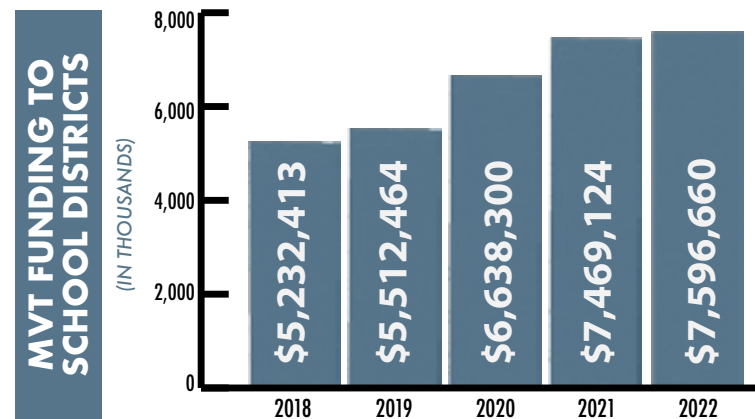
\$10.8M UNRESTRICTED COMMUNITY CONTRIBUTIONS



- ★ \$7.5M to 309 Public schools
- ★ \$1.2M to 227 First responders organizations
- ★ \$704K to 328 501(c)(3) organizations
- ★ \$545K to 266 Youth programs
- ★ \$458k to 218 Native American organizations
- ★ \$381k to 108 Municipalities

MVT FUNDS TO PUBLIC SCHOOL DISTRICTS

Each year, in accordance with Legislative Act 01-01 the Cherokee Nation allocates 38% of its tax revenue from the sale of tribal car tags to schools in the tribal reservation's 14 counties. For FY2022, \$7.6m was distributed to 107 school districts. These funds were in addition to our Unrestricted Community Contributions.



With more than 12,500 employees (including its component units), Cherokee Nation is the largest employer in northeastern Oklahoma ahead of the Amazon Fulfillment Center and American Airlines.

Top 5 Principal Employers in NE Oklahoma	Ranked	% of Total Employment
Cherokee Nation	1	27.14%
American Airlines	2	16.21%
Amazon Fulfillment Center	3	13.14%
VA Hospital & Outpatient Center	4	11.77%
Reasor's Stores	5	7.68%




Sources: Oklahoma Department of Commerce: DNB Hoovers, OESC, QCEW 2021



Cherokee Nation Health Services received two national Indian Health Service awards: The Pandemic Heroism Award for its COVID-19 Task Force and the Director's Customer Service Award for the tribe's efforts through the Pandemic Vaccine Task Force.

The Cherokee Nation invests in capital projects and infrastructure upgrades to provide citizens easier access to services.

CAPITAL PROJECTS

	\$16.6M Improvements to Cherokee Nation health centers
	\$1.3M Improvements to child development centers
	\$2.4M Additional Cherokee Nation tag offices



Forbes named Cherokee Nation among the top ten in its annual "Best Employers By State" list for the first time in 2022. Cherokee Nation employees live and work across the reservation and create a positive impact throughout northeastern Oklahoma.

Cherokee families are well known for their strength and resilience. Through family and individual services, the tribe provides an array of support programs to citizens, as well as programs designed specifically for children, youth, and elders.

INDIAN CHILD WELFARE (ICW)

ICW is a fully integrated support system for children and families to provide stability in difficult times. More than 1,500 children are cared for monthly in our foster care system. In FY2022, \$11.1M was invested into ICW.

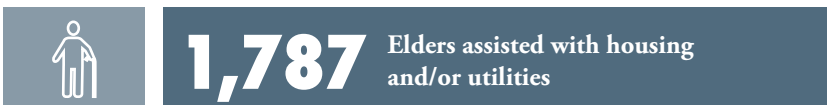
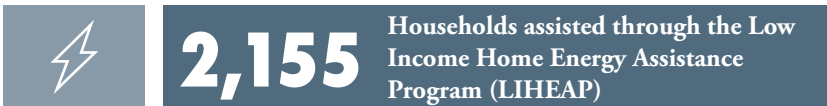
CHILD SUPPORT ENFORCEMENT

Child Support Enforcement collects court-ordered child support dollars that are then distributed to custodial guardians. The program collected and distributed over \$3.4M in child support for 2,472 active cases in FY2022.

CLOTHING ASSISTANCE



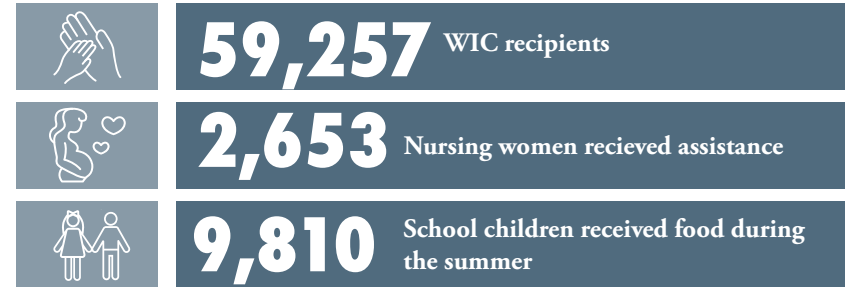
UTILITY ASSISTANCE



WOMEN, INFANTS & CHILDREN (WIC)

WIC is directed towards pregnant or nursing women, as well as children younger than 5 years of age to assist with acquiring healthy foods. In FY2022, the tribe's WIC provided \$3.4M to assist women and children with nutritional foods.





WOMEN INFANTS & CHILDREN

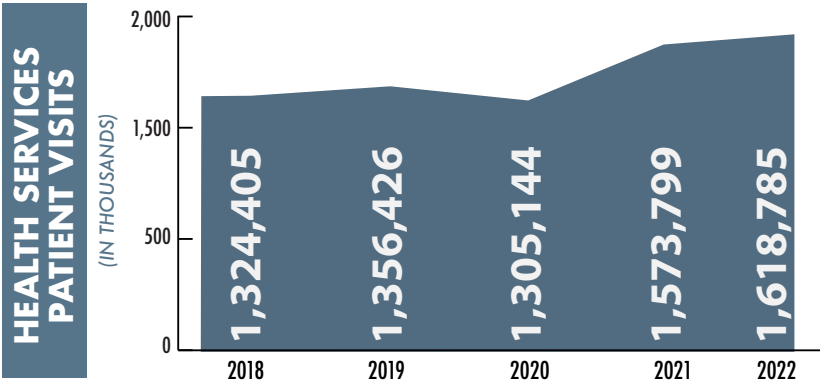




Cherokee Nation operates the largest tribally managed healthcare system in the United States. Our healthcare system consists of 10 ambulatory health centers and one hospital providing a wide variety of medical, dental, optometry and mental healthcare to all Native Americans.

HEALTH HIGHLIGHTS

	5,590 EMS calls responded to through our CNEMS ambulance service
	11,246 Diabetes patients received medical assistance and dietary education
	860 Babies born at W.W. Hastings Hospital
	1,378 Cancer patients received screening, education and referrals



VOCATIONAL TRAINING

Cherokee Nation offers in-house training programs as well as assistance to those who are enrolled in vocational training or associate degree programs. In FY2022, the tribe's vocational programs had 2,018 participants.

SELF-SUFFICIENCY PROGRAMS

These programs assist participants in creating financial security through educational classes and financial coaching. In FY2022, 115 families completed this financial counseling and obtained home mortgages.

FOOD DISTRIBUTION

Through the tribe's food distribution efforts, 68,313 individual citizens and 36,949 households were served in FY2022. Senior Nutrition served 98,760 meals in our nutrition centers and delivered 9,000 meals to elders in their homes. In FY2022, \$11.8M was spent on the tribe's food distribution programs.



One of only two Indian-emphasis centers in the United States, Talking Leaves Job Corps is an award-winning educational and career technical training program. In FY2022, \$6.8M was spent assisting 168 enrolled students.

The Cherokee Nation is committed to protecting our inherent sovereignty, preserving and promoting Cherokee culture, language and values, and improving the quality of life for the next seven generations.

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CHEROKEE IMMERSION SCHOOL

This Cherokee language preservation school has a curriculum that meets Oklahoma Department of Education standards while being taught exclusively in the Cherokee language. In FY2022, \$2.6M was invested into the school, educating 117 students in grades pre-K through 8th grade.

THE SPIDER GALLERY

The Spider Gallery perpetuates Cherokee culture by providing access to many forms of artwork. The gallery promotes and sells Cherokee artists' work such as paintings, beadwork, loom weaving, basketry, jewelry, pottery, metalworking, and prints. In FY2022, \$72.2K was collected from art sales.

CHEROKEE LANGUAGE PROGRAMS



- ★ Child Language Programs: \$3.3M
- ★ Adult Language Programs: \$1.5M
- ★ Operations and technology: \$1.9M
- ★ Translators and Speakers: \$1.1M

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CHEROKEE LANGUAGE MASTER/APPRENTICE PROGRAM (CLMAP)

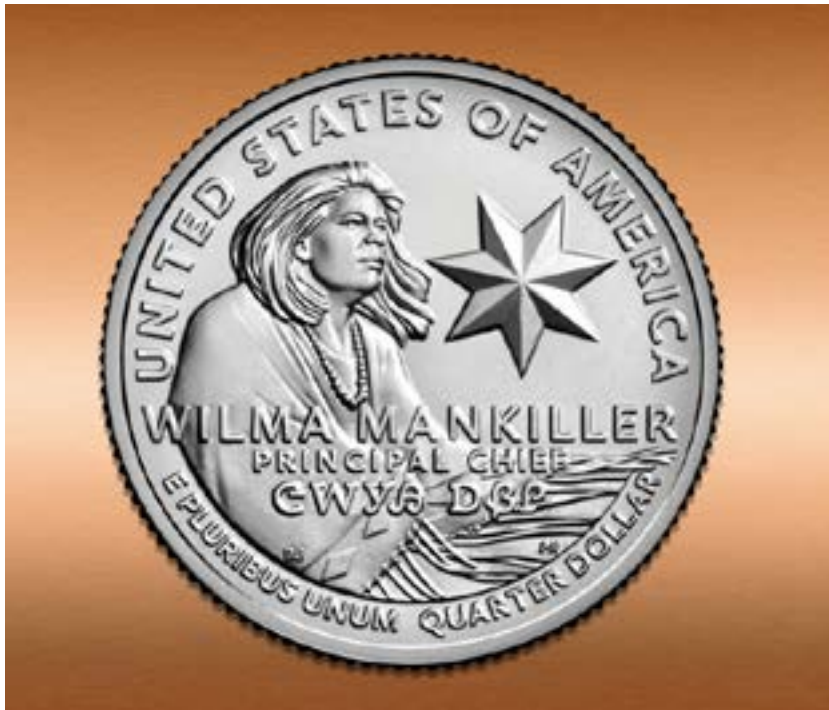
This Cherokee language adult immersion program pairs novice learners with master-level fluent Cherokee speakers for a two-year period. CLMAP is dedicated to developing intergenerational language growth. In FY2022, \$788K was invested into these participants in this vital effort to preserve the Cherokee language.

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DURBIN FEELING LANGUAGE CENTER

The Cherokee Nation invested \$16.7M in construction in FY2022 for the new Durbin Feeling Language Center. The center is named in honor of the late Durbin Feeling, the Cherokee Nation's single-largest contributor to the Cherokee language since Sequoyah. Upon completion, the center will house the Cherokee Immersion School, the Cherokee Language Master/Apprentice Program and our Cherokee translation team along with other programs offered through the tribe's Language Department.



Scan to view Cherokee Nation's Language programs and resources



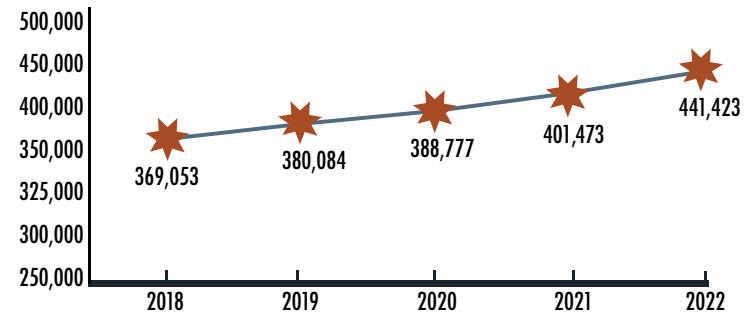
CHIEF WILMA MANKILLER COIN

In 2022, Cherokee Nation and the U.S. Mint collaborated to celebrate the first female Principal Chief of the Cherokee Nation, Wilma Mankiller.

“This coin’s design reflects the strength and determination it took for Wilma Mankiller to become the first woman elected principal chief of the Cherokee Nation and to fight for Native American and women’s rights,” said United States Mint Deputy Director Ventris C. Gibson.

Mankiller was first elected chief in 1987. She served two terms in which the tribe’s enrollment, employment, housing, health, and children’s programs all increased within the Cherokee Nation Reservation. Her leadership in social and financial issues made the Cherokee Nation a national role model.

CHEROKEE NATION CITIZENS



Native plants are traditionally used by Cherokees for food and cultural purposes. These plants are conscientiously grown and cared for so that their seeds may be passed from generation to generation. In FY2022, the tribe distributed 11,172 packages of heirloom seeds to tribal citizens.

CULTURE HIGHLIGHTS

	\$57,275 Paid to Cherokee artists for sales at the Spider Gallery
	151 People attended 43 art classes held by Cherokee Arts Center
	\$1.2M Utilized to ensure safe housing for Cherokee Speakers

Component units are legally separate organizations for which a board of directors of the entity is financially accountable. For more information on these organizations, visit the links provided.

Cherokee Nation Businesses

777 W. Cherokee St., Catoosa, OK 74015
 918-384-7474 www.cherokeemnationbusinesses.com

Cherokee Nation Businesses is the holding company of a diversified portfolio of businesses owned by the Cherokee Nation. Industries include environmental consulting, gaming, health care, hospitality, manufacturing and distribution, real estate and technology.

Housing Authority of the Cherokee Nation

1500 Hensley Dr., Tablequah, OK 74464
 918-456-5482 www.hacn.org

The Housing Authority of the Cherokee Nation provides Cherokee citizens with various means of housing assistance. Services include home construction, home rehabilitation, low-income rental, rental assistance and home insurance.

Cherokee Health Partners

1400 E. Downing St., Tablequah, OK 74464
 918-453-2140

Cherokee Health Partners is a partnership with Northeastern Health System that provides state-of-the-art medical imaging services.

Cherokee Nation Comprehensive Care Agency

1387 W. 4th St., Tablequah, OK 74464
 918-453-5554 <https://eldercare.cherokee.org>

The Cherokee Nation Comprehensive Care Agency is a community Programs of All-Inclusive Care for the Elderly (PACE) program that enhances the quality of life and autonomy for elders, while enabling them to live in their homes and communities.

Cherokee Nation Home Health Services

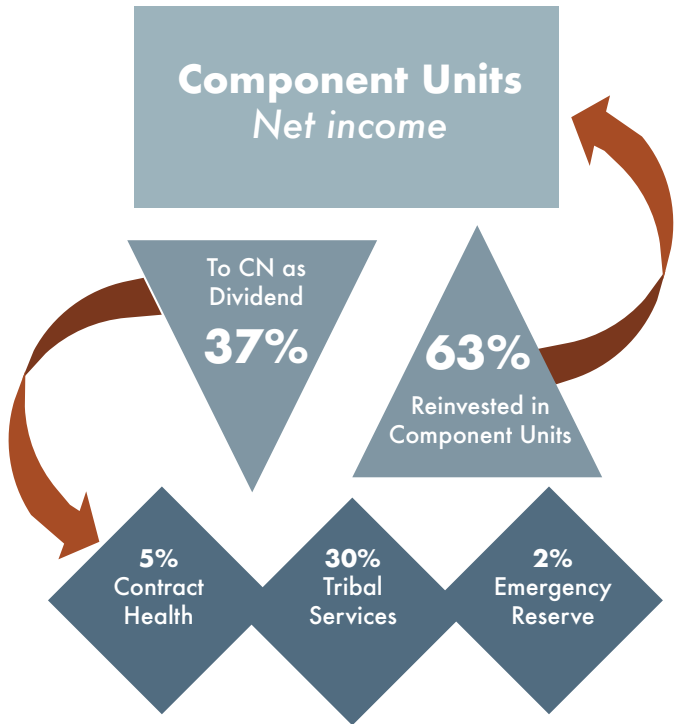
1630 N. Cedar, Tablequah, OK 74464
 888-281-6910 www.cnhhs.org

Cherokee Nation Home Health Services is a tribally incorporated not-for-profit home health care agency that is Medicare and Medicaid certified to provide state-licensed home health care. Services provided are home health, outreach, and hospice.

Cherokee Nation Foundation

115 E. Delaware, Tablequah, OK 74464
 918-207-0950 www.cherokeemnationfoundation.org

The Cherokee Nation Foundation is a 501(c)(3) charitable organization that provides higher education assistance to Cherokee students and strives to revitalize the Cherokee language.



CHEROKEE NATION DIRECTORY

Main: 918-453-5000
Toll-free: 800-256-0671

GOVERNMENT

Administration (Executive Branch)
918-453-5618

Council of the Cherokee Nation (Legislative Branch)
918-207-3895

District and Supreme Courts (Judicial Branch)
918-207-3900

SERVICES

Career Services
918-453-5555

Arts Center/Spider Gallery
918-453-5728

Cherokee FIRST Information
918-207-3936

Cherokee Phoenix Newspaper
918-453-5269

Election Commission
918-458-5899 or 800-353-2895

Commerce
918-453-5536

Communications
918-453-5541

Community & Cultural Outreach
918-207-4963

Education Services
918-453-5341

Financial Resources
918-207-3943

Gadugi Portal Support/Call Center
918-458-3100 (M-F 8 a.m. - 5 p.m.)

Health Services
918-453-1000 (ask for individual clinic location)

Human Services
918-453-5422

Human Resources
918-453-5292

Indian Child Welfare
918-458-6900

Immersion School
918-207-4900

Marshal Service
918-207-3800 (for emergencies, dial 911)

ONE FIRE Victim Services
918-772-4260 or 866-458-5399

Real Estate Services
918-453-5350

Sequoyah High School
918-453-5400 or 888-467-4746

Speaker Services
918-316-9080

Tax Commission
918-453-5100

Transportation & Infrastructure
918-207-3929

Transit (Pelivan, KATS)
918-453-5731

Registration
918-458-6980

Veterans Center
918-772-4166

Wildlife Conservation
918-453-5333

W.W. Hastings Hospital
918-458-3100



To apply for Cherokee Nation programs, visit the Gadugi Portal.

GV (Wado)


Thank you





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CHEROKEE NATION®


P.O. Box 948 • Tahlequah, OK 74465-0948
918-453-5000

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