



Two Million and Ten by 2010

Investing in the Future of the Cheyenne River Lakota People

Two Million and Ten by 2010 is a campaign led by Four Bands Community Fund to attract investments from corporations, tribes, tribal casinos, philanthropists, government agencies, and individuals that will be leveraged and reinvested to create businesses, jobs, and assets for people on the Cheyenne River Indian Reservation. By 2010, the campaign will achieve five key objectives:

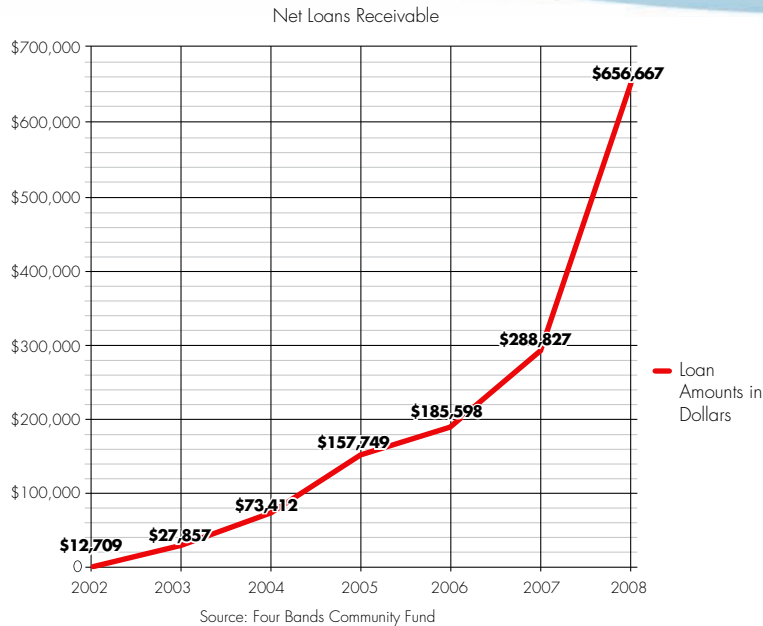
1. Every child will examine entrepreneurship as a career option by grade eight and will hear the stories of Native Americans who have established successful businesses in reservation communities.
2. Every child will expand financial literacy skills by grade ten and 100 students will open savings accounts and begin to establish positive credit histories before they leave high school.
3. Communities and families on the Reservation will reap the benefits from the start up and expansion of 70 businesses that affect 100 jobs.
4. 60 families will expand their financial literacy skills and save money that enables them to achieve asset-producing goals—purchase or renovate a home, start or expand a business, or pursue further education.
5. Four Bands will raise sufficient funds to support core operations, programs, and services, and will double the available loan capital to \$2,000,010 to support local private business development.

Background about Four Bands

Four Bands Community Fund (Four Bands) is a nonprofit organization founded in 2000 to support private business development on the Cheyenne River Indian Reservation. It is the leading organization on the Reservation in the areas of small business training and lending, entrepreneurship education, and financial literacy. The Cheyenne River Indian Reservation is located in north central South Dakota, encompassing a rural area approximately the size of the state of Connecticut. Approximately 45% of the residents are 18 years or younger and 40% of the households have incomes below the poverty level. Four Bands is focused on diversifying the local economy so that future growth is projected from locally owned private businesses, rather than jobs based in government or in companies without local ownership and a commitment to the economic development of communities on the Reservation.

In the first eight years of operations, Four Bands:

- was certified as a Native community development financial institution by the US Treasury,
- offered a business development class to 200 people,
- provided technical assistance and training services to approximately 1,000 adults and 350 youth,
- contributed \$171,000 in savings match to youth and adults for asset-building goals (money to purchase or renovate a home, start or expand a business, or pursue further education), and
- approved 175 loans totaling over \$1,272,000 that helped create and expand 74 Native-owned businesses affecting 111 jobs.



As of December 31, 2008: Total number of loans disbursed = 175
Total amount of loans disbursed = \$1,272,637

Businesses Four Bands assisted increased their annual incomes by anywhere from \$6,000 to \$26,000 and created an average of 1.5 jobs per loan. And the importance of the borrowers' introduction into the lending arena is further evidenced by the successive loans made to those owners who had excellent repayment history and who had used proceeds from their first loans to build their business assets.

"Four Bands Community Fund has developed a national reputation for the quality services Tanya Fiddler and her excellent staff provide. They offer financial education, entrepreneurship development, asset building products, and a host of other programs that are improving the lives of residents of the Cheyenne River Sioux Reservation and beyond. I have the privilege of working with dozens of non-profit organizations across South Dakota, and few are as effective or clearly making as much of a difference in their communities as Four Bands Community Fund."

Jerry Nachtigal,
Senior Vice President
of Public Affairs for
Citibank (South Dakota), N.A.

How to Learn More

- Send an email to Tanya Fiddler, Four Bands Executive Director, tfiddler@fourbands.org to answer your questions about our work and how you can support our 2010 campaign.
- Check out our website at www.fourbands.org and receive a copy of our latest audited financial statements and annual report.
- Contact one of our investors and learn first-hand why Four Bands is a good place to invest money to create lasting change for impoverished Native American communities and families.
- Visit communities on the Cheyenne River Indian Reservation and meet the people Four Bands serves.



Students from schools throughout the Reservation learned about entrepreneurship at the 3rd annual Entrepreneurship Fair, held in February.



Jonathan Little Wounded and Melanie LeClaire improved their credit and obtained a loan for a new home, thanks to Four Bands' Credit Builder program.



Through educational opportunities and financial support from Four Bands Community Fund, Bonnie LeBeau has expanded her quilting business to better serve customers.



Jesselyn Cloud's family celebrates her completion of a youth entrepreneur internship. She now has a savings account with funds to support further education, start a business, or buy a home.