



Hopi Credit Association 2021 Annual Meeting

For Hopi, By Hopi



*Welcome to the
69th Annual
HCA Membership Meeting!*

Board of Directors

Vaughn Sieweumptewa, President

King Honani, Sr., Vice President

Shawn Namoki, Sr., Treasurer

Belma Navakuku, Member

Randy Poleahla, Member

Staff

Alissa Charley, Interim Executive Director

Lynnora Mahle-Talayumptewa, Accountant

Josephine Lomahaptewa, Administrative Assistant

For Hopi, By Hopi



- The Annual Meeting is being conducted in a webinar style and is being recorded for later viewing.
- Attendees are muted and questions can be asked using the question and answer format available on your screen. Questions will be answered periodically through the webinar. Participants with comments or questions at the end of webinar will be unmuted for an opportunity to speak.
- Voting will take place in a poll. The poll will be posted twice for any viewers that have two HCA members watching from the same device. Please vote only once if you are the only member viewing from your device.
- If you are calling in and cannot vote in the poll, your vote may be called in the following day by 3:00 p.m. Results will be announced when votes have been verified.
- Winners of prize drawings may call the next to day arrange pick up or delivery of item.
- Each attendee of the webinar will receive an incentive.

Housekeeping

For Hopi, By Hopi



Agenda

Welcome

Call to Order

Approval of Minutes

March 20, 2019

Recognition Award

Election Board Vacancies (3)

Reports

2020 Highlights

2020 Loans & Collections

Treasurer Report

2021 Projects

Old Business - None

New Business

Deceased Shareholders

General Information

Comments

Adjourn



For Hopi, By Hopi





Approval of Minutes

For Hopi, By Hopi



Vaughn Sieweumptewa



Service Award







Vaughn Sieweumptewa

Sunforehead Clan
Sipaulovi



Belma Navakuku

Fire Clan
Sichomovi

Board Vacancies

Vote for 3!



Randy Poleahla

Corn Clan
Old Oraibi



Katrina Silas

Roadrunner Clan
Munqapi

For Hopi, By Hopi

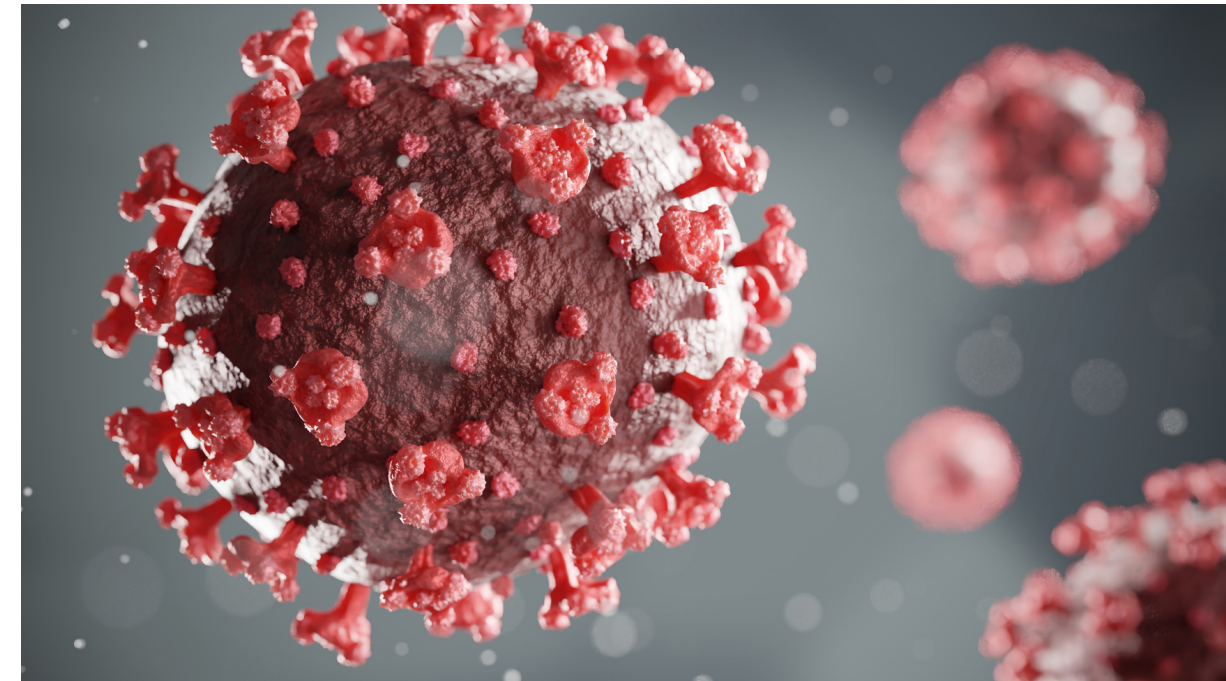


2020 Highlights

March 2020

HCA office closed to ***in person*** business on March 23, 2020

- Conducted business electronically
- Continued to lend



HCA remains open for electronic/phone business:
Monday-Friday 8:00 am - 5:00 pm

2020 Highlights

April 2020

HCA implemented phone payments by debit card



Small Business Emergency Loan

Created to help small businesses impacted by the pandemic

- Special Interest Rate of 5%
- Deferred first payment
- Limited time: up to December 31, 2021

For Hopi, By Hopi

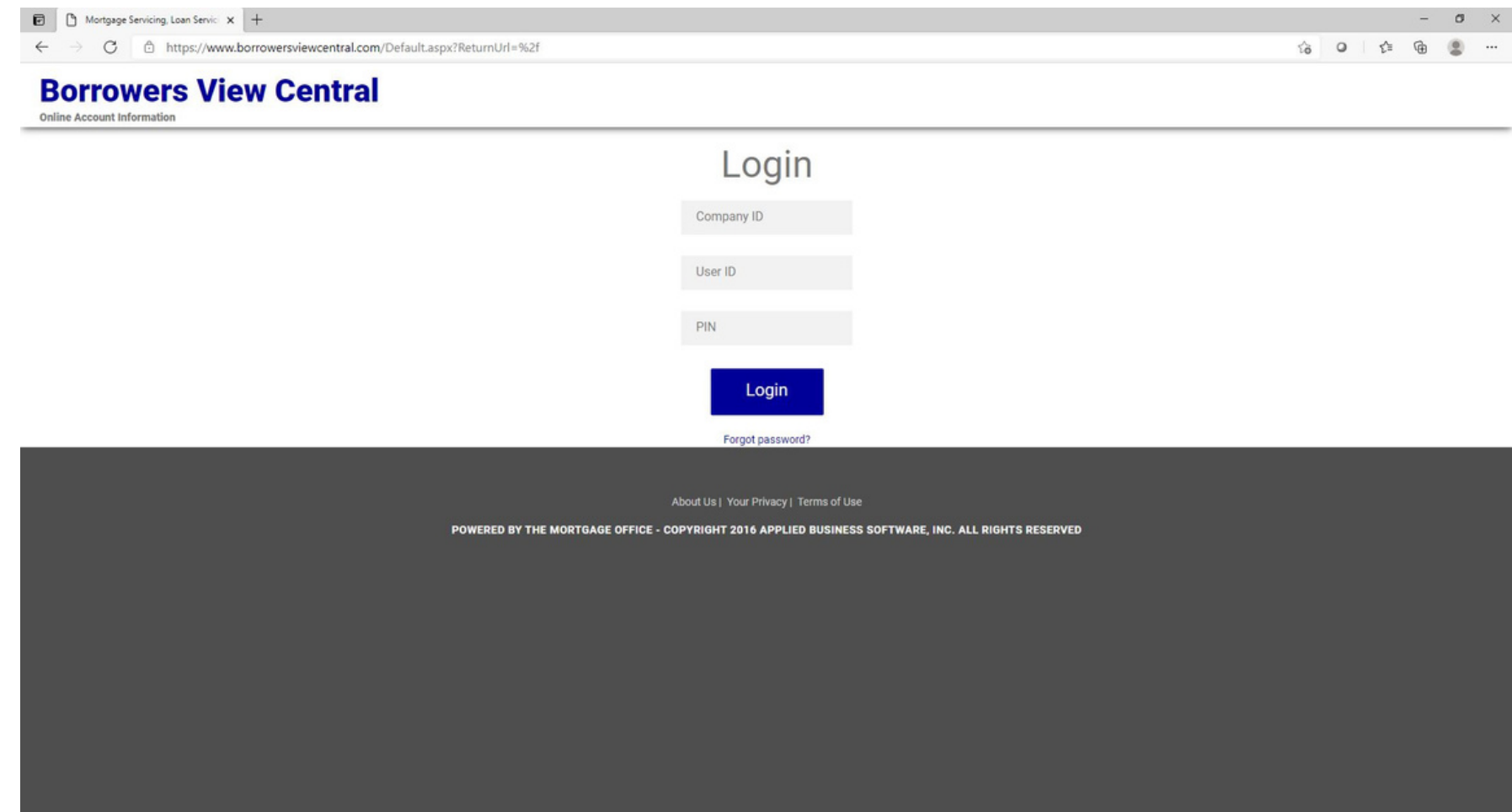


2020 Highlights

July 2020

HCA launched Borrowers View Central and online payments

- borrowersviewcentral.com
- Log in information needed:
 - Company ID
 - User ID
 - Pin
- Information Provided:
 - Loan Terms & Balances
 - Borrower Information
 - Payment Information
 - Make Payment Option
 - Account History



The screenshot shows a web browser window with the URL <https://www.borrowersviewcentral.com/Default.aspx?ReturnUrl=%2f>. The page title is "Borrowers View Central" with the subtitle "Online Account Information". The main heading is "Login". Below the heading are three input fields: "Company ID", "User ID", and "PIN". A blue "Login" button is positioned below the fields. A link for "Forgot password?" is located below the button. At the bottom of the page, there is a footer with links for "About Us | Your Privacy | Terms of Use" and a copyright notice: "POWERED BY THE MORTGAGE OFFICE - COPYRIGHT 2016 APPLIED BUSINESS SOFTWARE, INC. ALL RIGHTS RESERVED".

For Hopi, By Hopi



2020 Highlights

September 2020

Construction completed of ramp and reception area



For Hopi, By Hopi



2020 Highlights

Hopi Tribe Coronavirus Relief Fund Grant

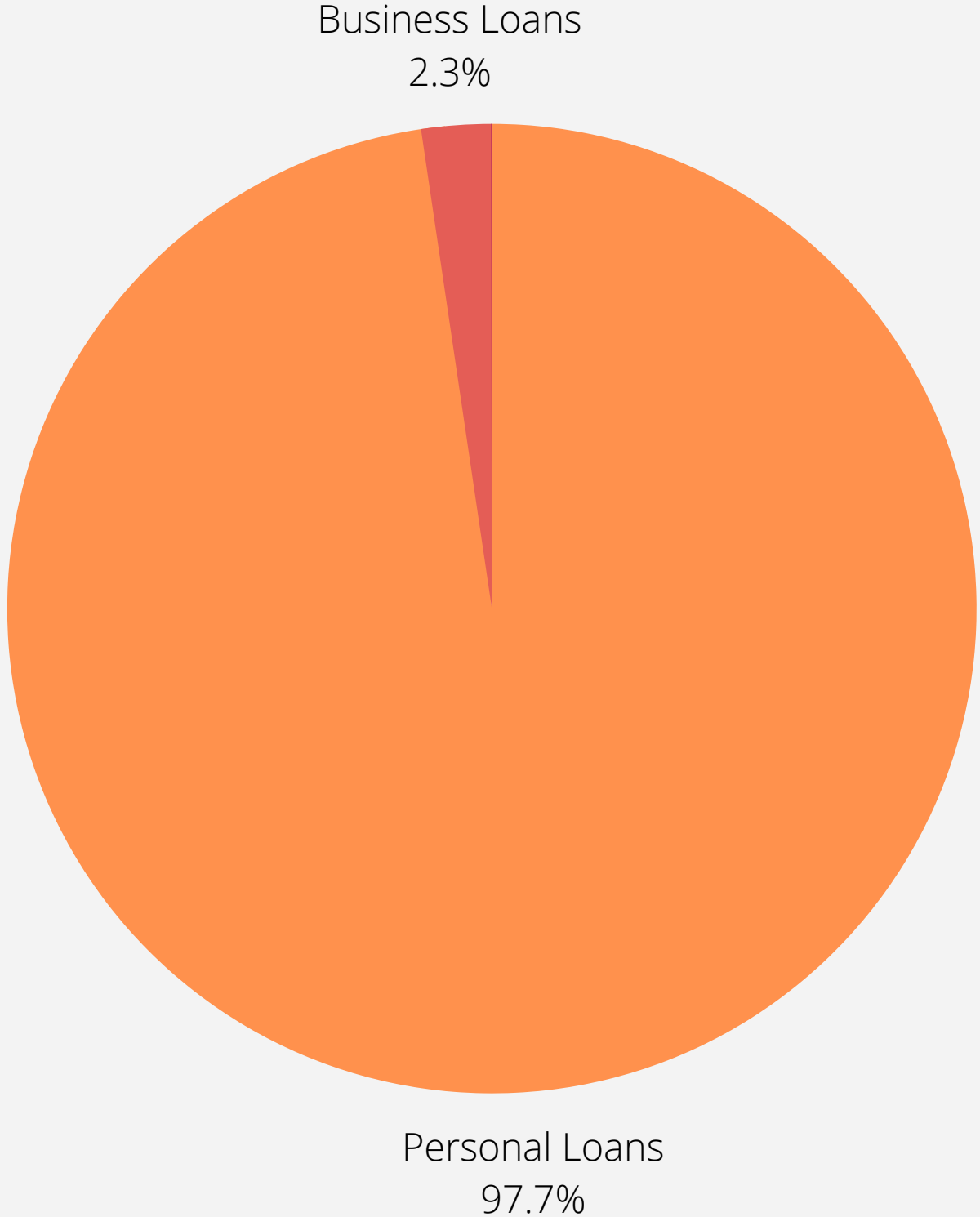
Granted award of \$20,080.43

- Ramp and Reception Area
- Internet Service for Employee Remote Work
- Laptops for Employee Remote Work
- Software and Subscriptions Necessary for Remote Work
- Personal Protection Supplies
 - Mask
 - Gloves
 - Sanitizing Products
- Conference Monitor





2020 Loans

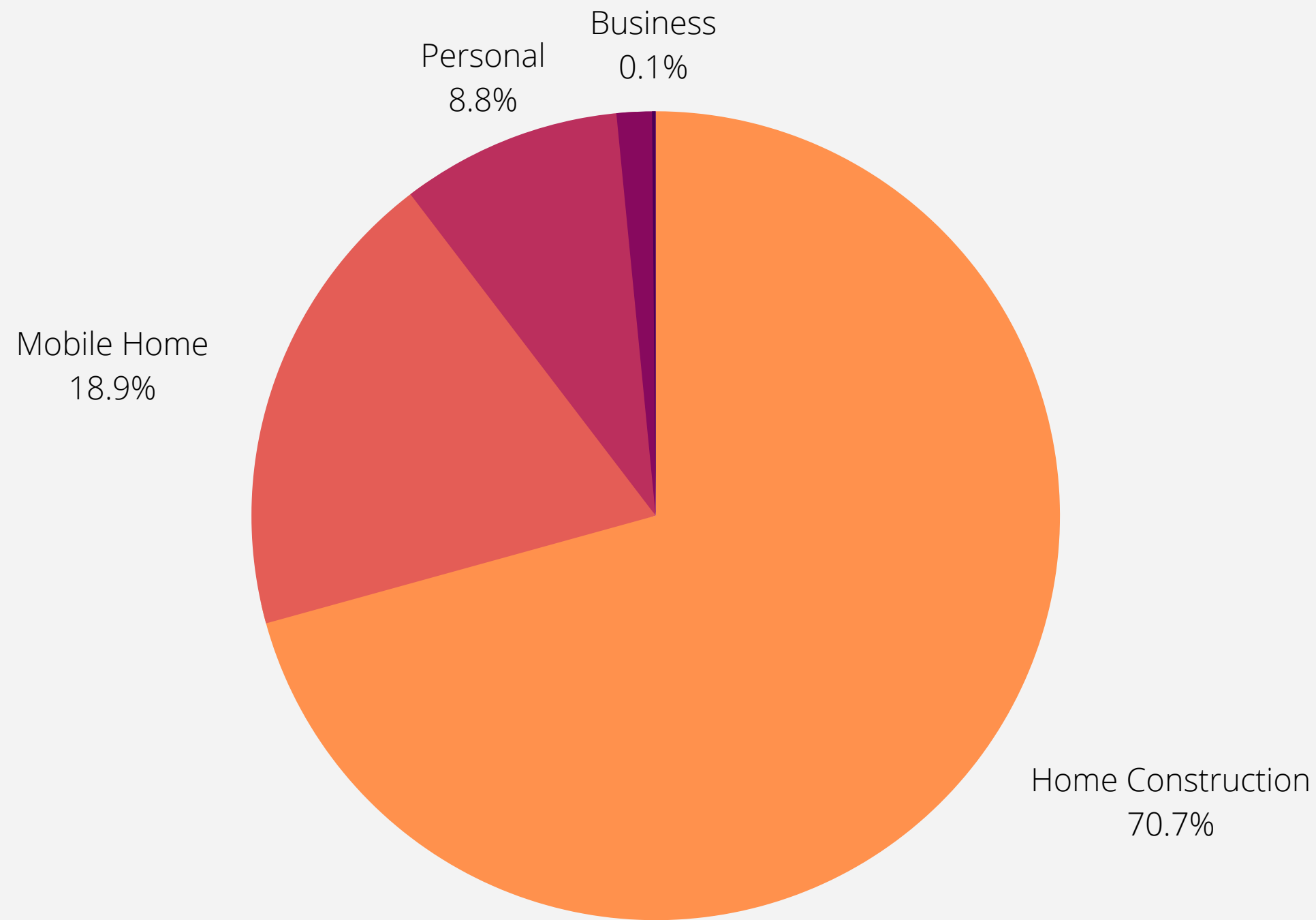


Type	Dollar Amount	Number
Personal	\$105,739.00	66
Business	\$2,500.00	1

2020 Loans



2020 Year End Portfolio



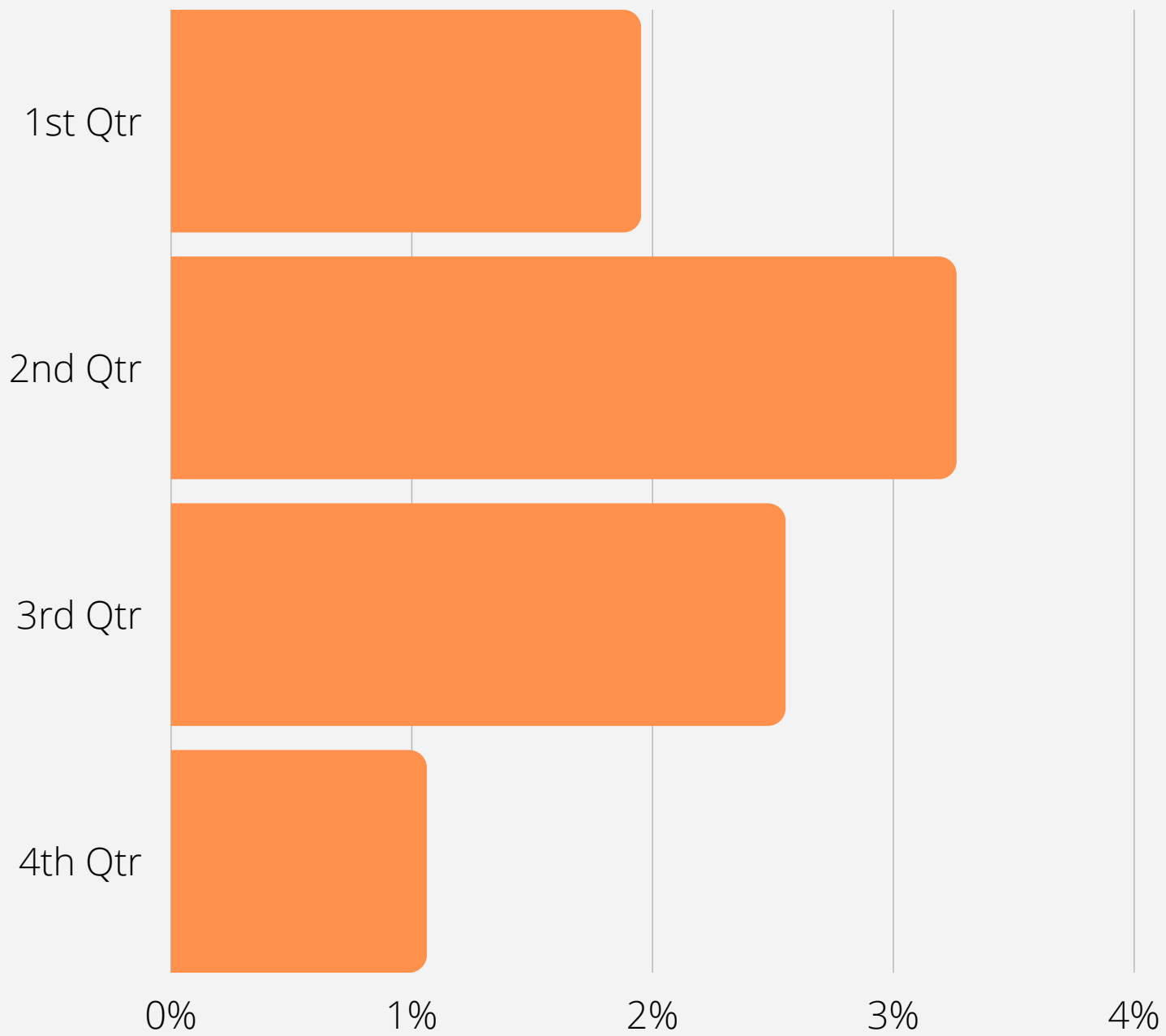
Type	Dollar Amount
Home Construction	\$774,358
Mobile Home	\$207,078
Personal	\$96,645
Bill Consolidation	\$15,400
Business	\$1,602

2020 Portfolio



Collections

Charge Offs Year End: \$7,877.08 - 7 accounts



Quarter	Percentage of Portfolio
1 st Quarter	1.95%
2 nd Quarter	3.26%
3 rd Quarter	2.55%
4 th Quarter	1.06%

2020 Collections





HOPI CREDIT ASSOCIATION Summary Balance Sheet

As of December 31, 2020

	Dec 31, 20
ASSETS	
Current Assets	
Checking/Savings	1,743,784.67
Accounts Receivable	983,854.90
Other Current Assets	24,453.53
Total Current Assets	2,752,093.10
Fixed Assets	84,400.93
TOTAL ASSETS	2,836,494.03
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	4,873.23
Other Current Liabilities	82,770.25
Total Current Liabilities	87,643.48
Long Term Liabilities	731,843.04
Total Liabilities	819,486.52
Equity	2,017,007.51
TOTAL LIABILITIES & EQUITY	2,836,494.03

Statement of Financial Position
(Balance Sheet)

Treasurer's Report

Shawn Namoki, Sr.

For Hopi, By Hopi



Statement of Activities

(Profit & Loss)

HOPI CREDIT ASSOCIATION

Profit & Loss

January through December 2020

	Jan - Dec 20
Income	
4000 · Interest Income - Loans	98,885.47
4005 · Gain on Disposal of Asset	1,617.56
4050 · Income from Investment	15.97
4065 · CARES-US TREASURY	20,080.43
4070 · BIA Grant Revenue	56,074.73
4300 · Loan Fee 2%	2,164.78
4400 · Miscellaneous Income	1,680.19
4401 · NDN Grant	50,000.00
4405 · Application Fees	871.00
4410 · Credit Report Fees	505.00
4415 · Insurance Processing Fees	340.00
4420 · Other Loan Fees	135.00
4425 · Late Charges Income	6,520.00
4430 · Investment Dividends	241.93
	238,932.06
Total Income	

Expense	
6005 · Audit Expense	6,450.00
6020 · Advertising & Promotion	3,667.95
6030 · Loan Loss	8,683.19
6035 · Bank Service Charges	1,358.60
6040 · Board Fees	3,907.50
6050 · Building Maintenance	1,196.35
6060 · Consultants/Contractors	764.00
6090 · Credit Reports	2,433.68
6095 · Depreciation Expense	22,186.00
6100 · Debit Pmt Process Fees	359.75
6105 · Filing Fees	381.37
6110 · Property & Auto Insurance	4,457.78
6115 · Payroll Process Fee	2,426.95
6145 · Interest Expense	9,650.00
6150 · Attorney Fees	630.00
6160 · Miscellaneous Expense	0.00
6180 · Office Supplies	7,651.47
6185 · Food Expense	213.30
6190 · Payroll Expenses	114,571.76
6200 · Payroll Taxes	8,911.12
6205 · Employee Benefits	11,336.04
6220 · Postage & Shipping	1,275.01
6240 · Subscription/Membership	275.00
6250 · Office Rental Expense	787.20
6255 · Equipment Leasing	1,239.49
6260 · Equipment Repair/Maint	614.25
6265 · Utilities	5,611.32
6270 · Auto Expense	993.13
6280 · Education & Training	396.00
6290 · Software Maintenance	27,458.98
6300 · Telephone & Internet Expense	7,704.51
6320 · Worker's Compensation	487.00
6350 · Annual Membership Mtg	1,003.34
9000 · Indirect Cost Expense	7,314.00
	266,400.04
Total Expense	
Net Income	-27,467.98

Web Site & Social Media Development

Oweesta/NDN Collective Grant

- New Web Page
- More Social Media Presence

Supporting Small Business Project

Oweesta/NDN Collective Grant

Partnership with Hopi Relief

- Creation of Hopi Business Directory
- Training for Hopi Small Business Owners
 - Financial Management
 - Moving Your Business Online

Market Survey

CDFI TA Grant

- Will help to determine what the current community needs are
- Establish new clients

2021 Projects

For Hopi, By Hopi



Beneficiary Order

(If not designated)

- Widow/widower
- Children
- Parents
- HCA



Future

Beneficiary form will be part of loan documents.

Deceased
Shareholders

For Hopi, By Hopi



Current Opportunities



Request for Proposal Custodial & General Maintenance

Services needed:

- Vacuuming, sweeping, and mopping of floors and decks
- Clean and sanitize bathrooms
- Clean sinks, microwaves, and refrigerator in kitchen area
- Restock supplies in bathrooms and common areas
- Empty all trash cans, replace liners and clean receptacles as needed
- Dusting and cleaning of office furniture
- Cleaning of windows and windowsills
- Maintain custodial closet and equipment in a clean, organized, and safe manner
- General maintenance of grounds
- General maintenance of building

Will need to provide own cleaning supplies and equipment/tools

Needed (8) hours per week

Work is performed around a mobile home/office with (4) staff

Location: Keams Canyon, AZ

For Hopi, By Hopi



*Building a Healthy Economy &
Developing a Spending Plan*

March 31, 2021 2:00 p.m. - 3:30 p.m.

Credit and You

April 21, 2021 2:00 p.m. - 3:30 p.m.

Being a Smart Consumer

May 26, 2021 2:00 p.m. - 3:30 p.m.

Upcoming Virtual
Webinars

Requires internet connection and a
laptop or mobile device

For Hopi, By Hopi



Loan Products

Apply today!

Home

- Home Construction
- Home Improvement
- Mobile Home

Consumer

- Personal
 - Personal use
 - Bill Consolidation
 - Ranch/Farm

Business

- Business
- Micro-Enterprise
- *Small Business Emergency Loan -
for a limited time!*

For Hopi, By Hopi





For Hopi, By Hopi



Contact Info

Monday - Friday 8:00 a.m. - 5:00 p.m.
excluding lunch 12:00 p.m. - 1:00 p.m.



*Loan Account Info &
Online Payments*

borrowersviewcentral.com



Staff Emails

lisa@hopicredit.us

lynnora@hopicredit.us

josie@hopicredit.us



Address

PO Box 1259

Keams Canyon, AZ

86034



Phone/Fax

928.738.2205

928.738.5633 Fax

New Website Coming Soon!

For Hopi, By Hopi





Thank you!



For Hopi, By Hopi

