

Executive Summary

Boyd Hill Baptist Church has committed itself to developing community outreach programs that strengthen and enrich the lives of our youth. As part of this mission, the Church should establish an after-school mentoring program for at risk girls ages 8-14.

The report summarizes research by six national agencies showing how minority girls in this age group are at particular risk for dangerous behaviors because of the peer pressures they face and the social challenges present in their homes. It includes a survey of third-, sixth-, and ninth-grade girls from three Rock Hill Schools that shows that young girls believed that having a mentor would significantly improve their self-esteem. They also felt they would benefit from learning more about successful women's lives and from increased emphasis on their faith. The report discusses similar successful mentoring programs in Orangeburg, Columbia, and Charlotte, and cites improved school performance, enhanced self-esteem, and reduced pregnancy rates as three of the chief benefits of such programs.

As the report demonstrates, this program can be established at Boyd Hill drawing on the resources of the congregation with little or no extra expense to the Church. It will benefit girls who make up 10% of the congregation, and will have a lasting impact on their lives and those of their families. By serving these young women, the Church will fulfill our mission to bring Christ into the lives and homes of all members of our community.

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The following report presents a business plan for the establishment of a prefabricated housing community on seventeen acres of land southwest of Columbia, SC. It is targeted at the rapidly-growing starter-family home market in an area where the proposers have well-established family and community ties.

You will find included a market analysis of housing in Gadsden, SC, location of the planned community, which covers the availability of rental and residential dwellings, community growth statistics, economic analysis of the Gadsden community, and the potential for future growth. I have also included a competitive analysis of the market and detailed biographies of the proposed proprietors and financial backers to demonstrate both the viability of the proposal and the proposers' support from the community.

Also presented are a cost-benefit analysis of such a start-up venture, detailed financial projections, management and capitalization analyses, and a proposed repayment schedule. I have also provided information on supplementary sources of funding that will be sought from the Minority Business Council and the United States Small Business Administration.

The proposed venture provides Founders Federal Credit Union with a solidly-researched, carefully-detailed investment opportunity that will yield an excellent return as well as furthering Founders' reputation for supporting minority- and locally-owned small businesses within the Richland County area.