BLESSING HANDS, INCORPORATED

BUSINESS PLAN

Prepared for

Mrs. Betty Cutts

Founder

Blessing Hands, Incorporated

Morehead, Kentucky

By

Teresa Johnson

18 November 2008

BLESSING HANDS, INCORPORATED

BUSINESS PLAN

**1.0 Executive Summary**

Blessing Hands is a US tax-exempt not-for-profit charitable organization dedicated to helping and nurturing students by providing international friendship and improving access to educational opportunities. Through our network of volunteers we presently serve students from primary to college in five areas of Guangxi Province, one area of Gansu Province and two areas of Yunnan Province in China. We also have one project in the Philippines, and one in Thailand, and serve three villages in Myanmar. Blessing Hands’ goal is to spread blessings by empowering people to pass on the blessings that they have received. We are setting an example of charity without expecting profit or return rewards. We encourage our students to become blessing hands and pass on the friendship and encouragement they have received. Blessing Hands receives support from grants and individual sponsors.

Blessing Hands funds educational tuitions for students in the Yangshuo, Guilin, Wuxuan, Du'an and Qinzhou areas of Guangxi Province, P. R. China. We also serve the Miao and Lisu minority groups in Kunming in the Yunnan Province, China. In Gansu Province, we have one project in Baiying. Betty Cutts, the founder of Blessing Hands, taught in two areas of Guangxi in summer English camps. The friendships and connections she developed through students and visiting scholars at her local university allowed her to obtain advice and administrative help for Blessing Hands.

We also serve students outside of China. In the Philippines we have one project in Manila. In Thailand our project is at En Hui School in Chiang Mao near Chiang Mai. Two Taubu Villages and Khinphong Village in the Chin State have Blessing Hands projects in Myanmar.

In China, for the last 15 years most children over the age of fifteen did not get educational support from the government. Junior high and high school students are usually boarding students. Girls are expected to work to support their families and sometimes their brother’s education. Providing educational grants makes it possible for economically disadvantaged students to overcome the poverty that keeps them and their families trapped in cycles of want and desperation. Our children come from rural families that make a subsistence living. Many are orphans living with grandparents, children left behind in the country when their parents become migrants, or members of single parent families. Their families, heavy with the needs of the older generation, often see them as potential immediate wage earners while they dream of being teachers, doctors, and journalists.

In Manila, we serve children from a Christian school serving slum children. In Thailand BH sponsors 25 En Hui School students and will soon add 25 more. Many are refugee children from Myanmar or China. Twenty to thirty percent of the people in Chiang Dao cannot leave the border area because they are not citizens of Thailand. Drug dealers are active near the border.

In the Chin State of Myanmar, we are sponsoring 21 students in three schools, 191 got school supplies, and motorcycles and books were bought for three schools. Solar systems (8) were given in two villages. In two Taubu Villages, ninety students are in a 3-month English program. These primitive villages use a barter system and do not have roads.

**1.1 Map of Area Served**

The maps show the areas served by Blessing Hands.

**1.2 Objectives**

Blessing Hands initiatives are designed to:

* Inspire students to hope toward the future and acquire an interest in studies like English that will give them a door into more opportunities.
* Stimulate students to be givers rather than receivers- passing along blessings to others.
* Develop altruism and charity in students through volunteer activities and the example of pen pals and foreign sponsors.
* Provide safe environments and supports for students to thrive and grow during the formative years of their lives.
* To foster a family atmosphere of caring with their fellow Blessing Hands students and sponsors.
* To watch over their educational and physical welfare by removing problems to learning and growth.

**1.3 Mission**

Blessing Hands is dedicated to helping and nurturing Chinese students by providing international friendship and improving access to educational opportunities.

**2.0 Blessing Hands History**

What is now Blessing Hands began in the fall of 2005 as a simple fund to provide tuition assistance to 216 school children in thirty rural schools in Yangshuo, China. At a 2005 summer English camp, where Betty Cutts taught, Chinese teachers shared the number of students in their primary classes that could not afford tuition. A blog posting on August 29, 2005 reported Cutts’ experiences at the camp, including the needs of these students. The responses she received prompted her to organize a fund from the donations, approximately $2,000. While Cutts served as the funds administrator in the United States, a network of trusted Chinese volunteers were coordinated to oversee and administer the funds in China.

In January 2006, Cutts was notified that the Chinese government had made an announcement to waive tuition fees for students age 15 and under in its Western Provinces, which included Yangshuo. Since donations had already been procured, Cutts adjusted her scope to include primary, lower and upper middle school students in Yangshuo and Qinzhou. Initially, Cutts hadn’t planned for her charity to blossom into a fully functioning organization, but she realized the long-term impact she could make. Blessing Hands has since expanded its services to include many outreach programs for low-income students - from providing life’s essentials to opening an avenue for children to help themselves and others.

Programs currently sponsored by Blessing Hands are:

* providing school supplies to primary students
* providing food assistance to middle school students
* providing tuition assistance to secondary school students
* providing college scholarships
* creating a pen pal exchange program
* sponsoring art exhibits
* sponsoring pure water projects for primary schools
* encouraging book donations and funding for primary school libraries
* providing computers for underserved schools

**2.1 Legal Entity Definition**

Blessing Hands was incorporated in the State of Kentucky as a nonprofit service organization on April 13, 2006. Blessing Hands received its 503(c)(3) nonprofit charity status on July14, 2006.

A five-member board of directors and a nine-member advisory board were installed at the first board meeting on June, 18 2006.

**2.2 Management**

Blessing Hands management consists of a board of directors and an advisory board. There are presently six members on the board of directors and ten members on the advisory board.

**2.3 Personnel Plan**

Blessing Hands does not retain nor employ any American personnel. Our two administrators in China are considered part time volunteers of Blessing Hands. In consideration for the amount of time and effort they give to Blessing Hands, they are compensated $500 a year. With the exception of the two administrators in China, Blessing Hands board of directors and advisory board are not compensated.

**2.4 Board of Directors**

Blessing Hands Board of Directors consists of five members:

Founder Betty Cutts serves as President. She is a housewife and community volunteer with a Master’s Degree in Elementary Education.  Cutts has been a volunteer teacher in a nursing home, many vacation Bible schools, enrichment classes at Rowan County Middle School, English as a second language (ESL) program at her church, and two summer English camps in China.  She has also served as a volunteer court appointed special advocate (CASA), hospital Pink Lady, and with Meals on Wheels.  Presently she is chairperson of the Yangshuo Committee of Morehead Sister Cities and spearheaded the Morehead Wheelchairs for Peace drive that donated over 90 wheelchairs to handicapped people in Yangshuo, China. Cutts enjoys traveling on mission trips and has gone to Haiti, Honduras, India, and Taiwan.

Phyllis Nickel serves as Vice-President. She is semi-retired nurse working two days a week at Southern Ohio Medical Center in the Monitored Care Unit in Portsmouth, Ohio. She loves bedside patient care as it gives her the opportunity to anoint and pray for patients at their request. She is an Oncology Certified Nurse and administers chemotherapy.

David Cutts serves as Treasurer. Cutts is a retired Doctor of Physics at Morehead State University. He acquired his PhD from the University of Tennessee.  He grew up in Tabernacle, New Jersey where his family had a blueberry and cranberry farm.  Cutts enjoys traveling and has been to Europe, China, and the Middle East.

Doris Wells is a retired secretary and real estate agent. She is married to Mickey Wells and has two children and five grandchildren. She has been to China to observe the work of Blessing Hands and is committed to helping our students. She has raised money and solicited gifts for Blessing Hands and often volunteers for our events.

Eric Zhang came to the US from the Yunnan Province of China in 1990 as a Chinese native speaker to assist the Chinese Language and Culture Program at Whitman College in Washington State. Then, he went to West Virginia Institute of Technology and obtained a Master’s degree in Control Systems Engineering. During his studies at West Virginia Institute of Technology, he worked as an adjunct instructor for the Department of Mathematics. There he met his wife Destiny who was born in China but grew up in Chile. Currently, he teaches Chinese at the Lexington Chinese School and gives private tutoring lessons.  He also serves on the board of the Lexington Chinese Association.

## 2.5 Advisory Board

The Advisory Board consists of ten members:

Li Ling Li 李 英 利 (Walson): An alumnus of Morehead State University with a Master’s Degree in Business Administration, Li Ling Li is an accountant for Guangxi Traditional Chinese Medical University in Nanning, Guangxi, China. He advises Blessing Hands with banking and general recommendation. He was present at the original meeting in Yangshuo that founded Blessing Hands. He is also eager to help with other things like printing our brochure in China and meeting Blessing Hands volunteers at the airport.

 Xuqi Wen 文 旭 琦 (Qiqi): Mrs. Wen was a visiting scholar at Morehead State University for nine months. She lives in Liuzhou, China and works for the Tax Department of the government. She often travels to meet Betty Cutts when she is in China and recently helped with shopping for children’s gifts. She enjoys the study of English.

Zhenhua Sun (Suzy): Suzy lives in Morehead, Kentucky with her husband, Dr. Qingzhou Xu, who is an assistant professor of space science at Morehead State University. Suzy is working toward a teaching degree in math from Morehead State University. She grew up in a rural area of Northern China and often advises about the needs of rural families. She also helps with Chinese translation.

Emily Hsu (Chin Ling): Emily has graduate degrees from Morehead State University and Asbury Theological College. She is from Taiwan and works with college students at the Family Church Ministry in Taiwan. She was present at the founding meeting in China of Blessing Hands in 2005.

Lina Fong: Lina grew up in Hong Kong but has spent most of her life in America. She is the founder of Global Cultural Resources and Family Counseling, Inc. She is a certified counselor with experience in foreign adoptions, student exchanges, and premarital and marital counseling.

Malan Cai (蔡 马 兰): Malan has a graduate degree in communications from Morehead State University and teaches English at Guangxi Normal University. She was present at the initial founding meeting of Blessing Hands and has continued to be the volunteer director of Blessing Hands in the Guilin area. She accompanies Betty Cutts as a translator while she is in Yangshuo and advises concerning educational and cultural matters.

Lu Hanbin: Mr. Lu is a former visiting scholar at Morehead State University and an English teacher at Guangxi University in Nanning, Guangxi, China. He is very helpful with advice and assistance for Betty Cutts when she is in China and usually helps with her schedule in Nanning. He provides transportation, translation, and logistics.

Anna Liu (Yunna): Anna Liu is the administrator of Blessing Hands in the Qinzhou area of Guangxi. She also gives advice and counsel on many matters. Anna was a visiting scholar at Morehead State University in 2005 and helped write the original grant that launched the first Blessing Hands program in Qinzhou. She is a key leader at Qinzhou No. 1 Middle School, since she supervises the English teachers and handles affairs with foreign teachers and visitors. She has received teaching awards on a provincial level and is honored in her community as a leader.

Jeff Fannin: Jeff is the Pastor of Bluebank Church of God in the Morehead area and owns Good Shepherd Printing Service with his wife Tammy. They have adopted twin Chinese girls from Guangxi Province. Jeff has traveled to Guangxi Province and has a heart for Chinese people, especially orphans. He was one of the beginning incorporators and board members of Blessing Hands before his time became limited.

Gloria Wei Shourong: Gloria is a key administrator of the Yangshuo Education Department. At one time she administered all the primary teachers and manages 100 primary schools in Yangshuo County. She is the Blessing Hands representative in the Yangshuo Department of Education. Her education degree is from Southwest Normal University. She has served as the director of a summer English camp in China.

**3.0 Mission Statement**

Blessing Hands is dedicated to helping and nurturing Chinese students by providing international friendships and improving access to educational opportunities.

**3.1 Objectives**

Blessing Hands objectives are designed to:

* give students hope for the future by sparking an interest in learning.
* encourage students to be givers rather than takers.
* develop altruism and charity in students.
* provide safer environments to allow students to thrive and grow during their formative years.
* foster a family atmosphere with students and sponsors.
* watch over the educational and physical welfare by removing obstacles to learning and growth.

**3.2 Market Analysis**

### *Yangshuo*

Yangshuo County is an ancient city, over 1,400 years old, built during the Sui Dynasty (AD 590). It is famous for its spectacular scenery of hills and rivers. The Li and Tianjin rivers run near the town. Yangshuo’s 300,000 population consists of a variety of nationalities; Han, Zhuang, Yao, Hui are just a few. The dominant language spoken is Mandarin Chinese, although many speak English. The county is 551.4 sq. miles and has 49,421 acres of land used for agricultural cultivation. It has six towns and three rural areas (villages).

The weather in Yangshuo is subtropical with consistent rainfall. The weather is divided into four seasons – spring, summer, autumn, and winter. Summer and autumn are usually dry and warm (70(F). Summers are hot, humid and rainy (80(F - 100(F), while winters can be gray and wet with temperatures of 40(F - 60(F.

Tourism is the lifeblood of Yangshuo County. Yangshuo is a world-class tourist city receiving 2.8 million tourists a year. There are hundreds of tourist boats that carry passengers from Guilin to Yangshuo – a 40-mile journey. Yangshuo offers over 200 restaurants and hotels, an outdoor drama, the spectacular karst mountains, and caves for exploring.

Other industries in Yangshuo County include agriculture, bamboo processing, marble processing, fruit selling and animal feed processing.

Mineral resources are lead, zinc, iron, ore, manganese, marble, and limestone. There are 180 species of wild animals, including the famous raccoon-dog and pangolin. Food products such as kumquats, chestnuts, persimmons, and pomelo are plentiful.

Transportation is by bus, bicycle, motorcycle and open taxis. Traffic on main two-lane roads can be chaotic and secondary roads are rough. Some rural roads are impassable after a rain. Boats traverse the rivers. Trains and planes are available an hour away in Guilin.

Cell phones are plentiful and Internet is available in every town and most hotels. Students are not encouraged to use the Internet. However, some lower and upper middle schools have Internet access for supervised research and sending emails.

Postal service is available in the towns. Postage stamps are glued on by hand in the post office. In rural schools postal service is not easily accessible. Delivery of packages and letters between the United States and China can take weeks.

The city of Yangshuo has an efficient, abundant water system that can supply 7,000 tons per day and yields hydroelectric resources of 8,380,000 kilowatts. However, rural schools have only wells dug by hand. Water must be boiled before use.

Medical facilities consist of two town hospitals and a community hospital in each of the nine townships. The villages have small clinics called “cooperative medical services”. There are only 480 hospital beds in all of Yangshuo County. Our sponsored families report medical bills are a constant burden and many family members won’t seek medical treatment for lack of money.

A lasting impression of Yangshuo County is the primitive conditions the farmers live under. Due to the uneven terrain, using tractors and other laborsaving machines are not feasible. All people farm as their ancestors did centuries ago – by hand and oxen. Not surprisingly, many peasant farmers still tend to hold traditional beliefs that all members of the family will work in the fields. The average land area for our sponsored student’s families is 1.68 hectare (4.2 acres). Farmer’s account for 78% of the population (260,000) and raise citrus, vegetables, peanuts, and rice. Rice crops are harvested twice each year with an annual yield of 100,000 tons. Peasant farmers sell some of their crops in nearby town markets but most is used to feed the family. Farmers have experienced great difficulties with crop failures in 2008 caused by a 50-year winter freeze and unusual spring flooding.

The 2007 average annual income of a farmer in the Guangxi Province was 3,224 Yuan ($472.32 US). The highest per capita income per year of our students is $247 US, while the lowest is 0. Most are far under $247 US. In Yangshuo County it costs about $443 US for a lower and upper middle school student to attend school for one year. Yangshuo County has about 148 schools; 117 are primary schools. All are mostly located in rural areas. There are 15 lower middle schools and 5 upper middle schools. Many schools were built by the Hope Project, which is a national education foundation supervised by the government.

### *Qinzhou*

The Qinzhou Prefecture has a population of 3,485,600 made up mostly of the Han nationality. Qinzhou is an area spanning 4,142 sq. miles and includes several counties. The city of Qinzhou, which is the capital of the prefecture, sits on the Bay of Tonkin. It is famous for its blue dolphins and seaport. The city has grown immensely in the last four years sprouting wide streets and tall buildings.

Qinzhou has a subtropical oceanic monsoon climate. Long summers and relatively warm winters characterize weather. There are six months (late April to late October) during a year with its monthly average temperature above 72(F. Summer and autumn are damp and hot. June and August are the peak periods of rainfall.

Industry in Qinzhou includes tourism, farming, grain cultivation, hog husbandry, fruit growing and fishing.

The rural life in this area is very similar to the Yangshuo farmers with the addition of banana and sugar cane crops. The land is not as hilly and is more suitable for farming.

The families of Blessing Hands students from this area average a little higher per capita income than in the Yangshuo area. $984 US is the highest per capita income reported by one of our Qinzhou students. But most are much lower at about $300 US. The expenses of the lower and upper middle schools are higher in the Qinzhou area, as well.

**3.3 Market Segmentation**

Blessing Hands serves the children of rural Yangshuo and Qinzhou, China. Often family households will include many generations including children, parents and grandparents. Typical household responsibilities for younger children are to care for the livestock and carry water. Older children work the fields. Clothing is washed in rivers in many villages. The family homes have outdoor latrines. Rooms in the home have one electric bulb hanging from the ceiling, satellite TV, and electric fans. Family members sleep under mosquito netting.

Students begin to board at school from the age of 12 or 13. Younger students that live far from school will also board. The student’s time at school is productive and busy. The school day begins with mass exercises. Students attend morning classes until noon at which time lunch and a rest period occur. They return for afternoon classes and are kept busy at night studying, washing their clothes, and cleaning the classrooms and living quarters.

Living quarters are dorm rooms, which house up to nine same-grade students in one room. Each grade selects class monitors who have great leadership rolls. The motto to live by is the good of the group is considered above the rights or needs of the individual.

Classrooms are not heated. Fans and open windows are the rule in summer. Class sizes are large and schedules can include night and weekend classes. Students are expected to sit at attention with their hands on their desks when not writing or reading. Teachers live at the schools and often serve as substitute parents.

The teaching curriculum revolves around academics and rote learning. Teaching is focused on tests that will be taken by students to determine their future. Lower middle schools consist of three grades. These students must test and score at a set standard to advance into upper middle school. Higher test scores place students in better schools. Upper middle is three grades. A national college exam is given annually at the end of the third year. Students who do not pass the exam will remain at their upper middle school for an additional year. Students who pass with low scores may enroll at a vocational school while students with high scores may enroll to college.

**3.4 Service Demographics**

Located in the western part of South China, Guangxi Zhuang Autonomous Region has a land area of 230,770 sq. km (89,100 sq. miles) but 70% is mountainous and hills. The total population in 2004 was 48.99 million with 18.68 million of minority nationalities. Minorities make up 38.21% of the total population. The 11 nationalities include the Zhuang, Han, Yao, Miao and Dong. 15.5 million are Zhuang.

As one of the border provinces containing a great variety of nationalities, Guangxi has 49 poor counties across its regions with 28 of those under the State Poverty Reduction Program. There are a total of 4,060 poor villages. It is estimated that 27.3% of the rural villagers are low-income. Per capita annual net income of rural residents is 1,865 Yuan, or $273 US. Per capita disposable income is 1,487 Yuan, or $217 US for rural residents.

Guangxi has made great progress in poverty reduction since the government’s 1993 “8-7 Anti-Poverty Plan” was implemented. The 8 (80 million people) 7 (for the 7 years to the year 2000) program set a goal to lift the 80-100 million remaining poor out of poverty by the year 2000. From 1978 to 2004, the people having difficulty with basic living demands changed from 21 million to 960,000. Through this program the poverty level in Guangxi Province went from 70% to 2.4% and living conditions in poverty stricken areas were greatly improved. The economic and social development still lags far behind and most rural villages in mountainous areas still suffer from poverty. Between 1995 and 2002, the Southwestern China World Bank Loan Project was a prominent anti-poverty force in the area by giving $113.5 million US. Many non-government organizations have stepped in to help make a difference in the area including World Vision, Oxfam Group, and Action Aid.

In 2000, the population structure by sex and age showed there were 11.78 million people aged 0-14, representing 26.24% of the region’s total 44.89 million people; 29.91 million aged 15-64, 66.64% of the total; and 3.2 million aged 65 and over, 7.12% of the total. The total dependency ratio
reached 50.08%, of which the dependency ratio of the young was 39.38% and 10.70% for the aged. In 1990, the sex ratio (the number of males born per year for every 1,000 females) was 110.3 but in 2000 it was 112.68, increasing 2.38%.

**3.5 Education Demographics**

The decades after the founding of the People’s Republic of China (1949) have witnessed a rapid increase in Guangxi’s population with all types of education. In the years after 1982, the educational level of its population continued to rise. However, it is still low compared with the rest of the country. By the end of 2000, there were 30 institutions of higher learning with an enrollment of more than 117,900 students; 6,484 secondary schools with 6,038,000 students; and 16,109 primary schools with 5,368,000 pupils. In 2000, the enrollment rate of school-age children was 98.68% and the illiterate rate was 3.79%.

In 1990, the length of education received by those aged six and over averaged 5.40 years, with the average educational level of the total population standing at the fifth grade. Despite the marked improvements in educational attainments, education in Guangxi remains under deveveloped compared to the national average. Currently, a great number of people are still illiterate or semi-literate. In addition, great disparities exist between males and females, between urban and rural areas, and between different regions in education development.

Several quasi-government organizations are helping offset the educational disparities for primary, lower and upper middle school children by building schools and repairing dilapidated schools. Among them are the Xiwang (Hope) Program supported by the Communist Youth League and Chunlei (Spring Bud) Program run by all the All-China Federation of Women and the Children’s Foundation of China.

To assist poor college students, the government offers loan programs and awards college scholarships. Current government scholarships for needy Guangxi college students include:

* 140,000 students will receive 326,000,000 Yuan ($393,102,616 US) in scholarships from universities and governments.
* 13,030 students will receive national encouragement scholarships of 5,000 Yuan/per student ($6,029.18 US).
* 121,549 students will receive national assistant scholarships of 1,500 - 2,500 Yuan/per student ($1,808.75 - $3014.59 US).
* 3,333 students will receive Guangxi government scholarships of 3,000 Yuan /per student ($3,617.50 US).
* 1,800 students will receive Guangzhou assistant scholarships of 1,000 Yuan/per student ($1,205.83 US).

**3.6 Service Psychographics**

A typical profile of the children served by Blessing Hands can be described by the following:

* Our students need help in many areas. Foremost they want to go to school and will endure hardships to pass the mandatory tests that allow them into high schools and colleges.
* Our students have very little worldly goods. They come from rural low-income families.
* Sickness of caretakers, divorce, lack of income, and the death of parents stress their families. We deliberately seek orphans and single parent families to help.
* Their outlook is group oriented and family centered. Honoring teachers and family come before their own needs and wishes. They seek to avoid failure and loosing face at any cost.
* Our students are mostly boarding students living eight to a dorm room with little personal space in living quarters, classrooms and at home.
* Including grandparents, the average family size is 4.57. Out of 553 student records, 74 students report older brothers and 95 report older sisters, 104 report younger brothers and 100 report younger sisters. Over half of our students are not from single child families. Too many family members and not enough land are common comments on student records. The average land units for our students are 1.68 hectare.
* We serve more girls than boys and more high school students than any other level. 62.84% of our students are girls.
* Our students have not traveled beyond their schools but yearn for a window on the world and are interested in foreigners, especially from the United States.
* Our students are naïve concerning the opposite sex. They are not subjected to the influences that occur in Western cultures.
* Families are most receptive to receiving the services offered by Blessing Hands.
* Students want to learn English and are often quite good in written English. Oral English is less proficient.

**3.7 Services Offered**

Blessing Hands strives to foster reciprocal relationships between the citizens of Morehead, Kentucky and the Guangxi Province of China by creating opportunities for service and friendship through mutual respect, understanding and cooperation.

Blessing Hands creates opportunities for the citizens of Morehead to connect with the citizens of the Guangxi Province by stimulating environments to creatively learn, work and solve problems together through cultural and educational exchanges.

Blessing Hands is promoting awareness through community outreach and people-to-people relationships through a pen pal exchange program.

Blessing Hands serves low-income students in schools in Yangshuo and Qinzhou by providing school supplies to primary, lower and upper middle school students, tuition and boarding assistance for lower and upper middle school students, and funding for forty-three college scholarships.

Blessing Hands, in collaboration with Sister Cities of Morehead, provides opportunities for city officials and local citizens to experience and explore the Chinese culture through supervised visits of China by college interns, volunteers, and sponsors.

Blessing Hands encourages all those associated with and those that have been touched by its generosity to pass on their knowledge and resources in order to bless those who come after them.

**3.8 Service Behaviors**

Blessing Hands has established an effective method to distribute tuition assistance and other goods and services through a network of trusted volunteers, both in the United States and China. The Yangshuo and Qinzhou areas each have a paid part-time administrator who is responsible for bank accounts, local decisions, records, and dispersal of funds. Our Yangshuo administrator and representative, Shourong (Gloria) Wei, is one of four directors in the Yangshuo Educational Department.

Twelve Chinese local teachers voluntarily assist Gloria Wei with events, records, errands, and translation. Teachers serve over their area schools and report income, family information, and grades. They also send pictures, thank you and pen pal letters, and other reports about the students. These volunteer teachers submit the semester records for each student and receive the funds for the school certified by a signature receipt. School seals are on all documents to show their authenticity.

The Qinzhou area director is Anna (Yunna) Liu. She is a respected administrator at the premiere upper middle school of Qinzhou that has 6,000 students. She oversees the English teachers and relations with foreigners for her school. She is an award-winning teacher honored by her province as one the outstanding leaders in the Qinzhou area. She was a visiting scholar at Morehead State University and has a master’s degree.

Her volunteer assistant is Gavin (Xian) Qin, who helps with records, errands, events, and many other jobs. There are also volunteer teachers in each of the 18 schools served in Qinzhou. They supervise the Blessing Hands students in their schools, report information, sign receipts for their schools, and help select new candidates.

There are three bank accounts in China that are reported monthly to the Blessing Hands administrator in the United States. The accounts are recorded in a Quicken bookkeeping program. The treasurer or board chairperson makes bank deposits into the Blessing Hands business account at US BANK in Morehead, Kentucky.

All checks are co-signed by two board members. Money transfers to China are done through Western Union on the signature by Betty Cutts and received by the Blessing Hands administrators or their representatives. Funds are occasionally hand delivered by Cutts using traveler’s checks. Any account withdrawal of funds over $9,000 US has to be approved by the whole board.

Annually, board members fill out a Conflict of Interest Form to promote integrity. An independent CPA auditor audited Blessing Hands books for the 2006-07 school year. Financial reports are made at each board meeting. The board meets monthly except when the board chairperson is in China or no business is needed.

Besides board members and volunteers in China, there are also volunteer Morehead State University students. We encourage student internships and have a fund established with Morehead State University to send college students to Yangshuo for summer interns when appropriate supervision is available. We have student volunteers with advertising, education, business, art, film and information systems majors. Some receive grades as part of their service. Some continue to volunteer after their graded projects are completed. Sororities, fraternities, and campus clubs assist with special projects.

Community volunteers range from businesses that donate goods and services to individuals who assist with services such as typing, traveling to our service area, packaging books or helping with events. Yangshuo is Sister Cities to Morehead, Kentucky so many citizens go to Yangshuo and participate in Sister City exchanges. Those same citizens support and encourage Blessing Hands.

Chinese volunteers, in China and America, provide translation assistance and advice. A group of English students at Guangxi University help us with the translations of our monthly newsletters and other material. Visiting scholars from Morehead State University help in many ways while they are in the US and continue to support us after returning to China. They host representatives of Blessing Hands in China and serve as translators to travelers. Artists in Yangshuo and Pubei, China have donated their paintings for our fundraising events.

**4.0 Target Market Segment**

Teachers and school administrators in China select our students according to need. Orphans and single parent families are given preference. Once added to our roll, they are usually not removed unless they move, graduate, drop out of school or ask to be removed because their family income has increased.

Students from primary through college age are the primary target population group for Blessing Hands. Boarding students under 15 years have been identified as primarily needing food at their boarding schools. The government pays the tuition and some book fees for students under 15 years but $110 US a semester is needed for food for boarding students. While some of our sponsors pay the full amount, most are asked to give $25 US a semester. This minimal amount will be raised to $35 US in 2009. Nonboarding primary students need school supplies at $15 US a year.

Upper middle school students receive no government assistance and must pay all of their tuition, books and meals. These students stay at school 6.5 days each week for each 5-month semester. The cost of meals per day is 5 - 6 Yuan (.73-.88 US). This age group needs the same assistance as the lower middle for food. From our experience this group is the most in need. Their expenses vary according to the fees charged by their school. For example, a Yangshuo upper middle school student’s full support is $574 a year. Blessing Hands is only able to offer $80 US for tuition fees per student. However, some of our sponsors are willing to pay the full tuition and meal fees for a single student.

College student’s tuition can vary from $400 to $2,000 a year depending on schools and majors. There are government backed loan and scholarship programs for poor students as stated in the Education Demographics (page 10). Most of the loan programs are designated for student’s with a particular major and can be hard to get because of the number of applicants. Blessing Hands usually gives $500 per year for college scholarships.

A Blessing Hands board appointed scholarship committee selects prospective college students to feature online according to a scoring system based on student essays, letters of recommendations, and college scholarship application information. Essays are featured in our newsletters with a plea for sponsors.

**4.1 Strategy Summary**

Blessing Hands will continue to focus on the Scholarship Fund and Tuition Assistance Fund. Blessing Hands also has three special focus programs underway, the Library Fund, Lufei Children’s Fund, Water Projects, and the Pen Pal/Sister School project. A description of each of these programs is:

* Scholarship Fund – We currently have 22 college students on one-year renewable scholarships and 12 female students on reoccurring grant scholarships. Our remaining college scholarships of $500 annually are through the generosity of our sponsors. These scholarships are renewed at the sponsor’s request. Without the Scholarship Fund these students would not be able to attend college.
* Tuition and Assistance Fund – This fund is to provide primary, lower and upper middle students with tuition and school supplies. Currently, we serve 462 students in 90 schools.
* Lufei Children’s Fund – This special fund is in honor of an 8 year-old girl, Zhang Lufei, who lost her life in a flood in Yangshuo County. Donations to this fund are being used to help students in Yangshuo with their education.
* Library Fund: Collections of used books are made once a year and sent by UPS to China. The Library Fund also accepts donations to buy Chinese books for school libraries where Blessing Hands students attend.
* Water Project – This special fund is to help schools in Yangshuo obtain pure drinking water for their students by digging new wells or applying water purification equipment to present wells. Most primary schools in Yangshuo are rural and either have only hand pumps or no water source at all. We hope to finish one water project in 2009 and raise money for others to begin in subsequent years.
* Pen Pal/Sister School program – Ten Morehead area schools are Sister Schools with schools in Qinzhou or Yangshuo, China. Our Chinese administrators help administer a pen pal/Sister City grant that matches pen pals and encourage school exchanges.

Blessing Hands will continue to generate new programs and recruit volunteers, both in the United States and China, to carry out our mission.

**4.2 Marketing Strategy**

Blessing Hands marketing will focus on increasing its visibility in the community and worldwide in order to inform others of the struggles faced by our target audience. We are using film presentations as public service announcements and for viewing on Youtube to reach a larger audience.

We have received a Google Advertising Grant that allows us to place ads all over the world. We have a volunteer who is writing copy in Chinese and we hope to develop ads in other languages.

Monthly, we send a professionally packaged newsletter through constantcontact.com. It keeps our supporters informed about students’ needs and Blessing Hands programs. Our circulation is 1,126 and is published in Chinese and English. We host a website at http://www.Blessing-Hands.org and a blog at http://blessinghands.blogspot.org.

We make presentations at many venues, including schools, churches, clubs, and art galleries. We have developed a PowerPoint presentation in both Chinese and English. We have attended Christian conferences, local festivals and mission fairs to exhibit a table display. We have a printed brochure that is updated periodically.

**4.3 Fundraising Strategy**

Blessing Hands has received two grants in the past. We will continue to apply for grants in the coming years to help fund the college scholarships and other programs being developed by Blessing Hands. We will continue to solicit support from individual and group sponsors.

**5.0 Funding Forecast**

Blessing Hands monthly revenues for any calendar year will fluctuate based on the fundraising efforts and programs at the forefront.

The following are Blessing Hand’s current fundraising programs:

###### The Cutts Foundation (CF)

The Cutts Foundation grant has been very generous in awarding Blessing Hands with funding to assist twelve females in their quest for a college degree. Blessing Hands has established the Cutts Female College Fund and presented each of the twelve female college students with $500 annual renewable tuition assistance. The Cutts Foundation grant will continue until the year 2011, at which time Blessing Hands will need to locate alternative resources to continue the Cutts Female College Fund.

###### W. Paul and Lucille Caudill Little Foundation (LF)

The W. Paul and Lucille Caudill Little Foundation awarded Morehead Sister Cities, Inc and its collaborating partner, Blessing Hands, a $7,152 two-year nonrenewable grant to:

* Present a one-time only Friendship Art Show. In cooperation with the Rowan County Courthouse Art Foundation. Showcased artwork from students in China was sold for the benefit of poor children in Yangshuo County.
* Offset expenses of the pen pal program. Letters, art, and music are being exchanged between the students of Rowan County (Morehead) Kentucky and Yangshuo China. This program’s goal is to strengthen the bonds of friendship and cultural awareness in education and fine arts.

The final installment from this grant was received in 2008. To continue the pen pal program alternative funding must be sought.

###### Individual and Group Sponsors (IS)

Blessing Hands will continue to solicit donations from individuals or groups interested in sponsoring a student through the Blessing Hands Tuition and Assistance Fund. Sponsors select or are matched with a Blessing Hands student. Primary students can be sponsored for $15 US/semester, lower middle school students for $35 US/semester, upper middle school students for $80 US/semester, and college students for $500 US/year. An increase in sponsors will result in more funds. Additional funding is the ingredient Blessing Hands needs to increase the number of children it can help.

###### Individual and Group Donors (ID)

Many times, Blessing Hands will receive donations from individuals or groups who have been touched by our mission and wish to help. These donors often don’t specify which program their donation is to supplement. As a result, these funds are placed in the general fund.

###### Charity Auction (CA)

As a one-time event, the charity auction is scheduled for January 24, 2009. Professional and student paintings will be featured online and in our newsletter. The Kentucky Chinese American Association is co-sponsoring the event. The silent charity auction will be in the lobby of the concert hall. Many volunteers are helping with the auction by designing the auction catalog, soliciting donations, donating art and other items, and setting up and taking down the auction display. The cultural program will begin at 7:30 pm. The auction will be available from 6 to 7 before show time.

Editor's Note: To maximize the chart size for the Projected Funding Forecast by Year, the fundraising categories above have been abbreviated.

|  |
| --- |
| Projected Funding Forecast years are based on school years – August 1st – July 31st. |
|  | **FY 2008-2009** | **FY 2009-2010** | **FY 2010-2011** |
| Funding (Expected or Received)  |   |   |   |
| CF | $7,048 | $7,048 | $7,048 |
| LF | 3,530 | 0 | 0 |
| IS/ID (Estimated) | 60,000 | 75,000 | 85,000 |
| CA | 3,000 | 0 | 0 |
| Total Funding | $73,578 | $82,048 | $92,048 |
|   |   |   |   |
| Cost of Funding | FY 2009 | FY 2010 | FY 2011 |
| Fundraising |  |  |  |
|  Advertising | $500 | $600 | $700 |
| Management |  |  |  |
|  Fees, Taxes, other | 1,400 | 1,500 | 1,600 |
| Services |  |  |  |
|  Scholarship Fund | 29,000 | 45,000 | 55,000 |
|  Tuition and Assistance Fund | 37,000 | 45,000 | 55,000 |
|  Lufei Children’s Fund | 100 | 300 | 500 |
|  Library Fund | 300 | 500 | 700 |
|  Water Project | 200 | 400 | 800 |
|  Pen Pal/Sister School Program | 550 | 600 | 650 |
| Cost of Funding | $69,050 | $93,900 | $114,950 |
| Net Funding | 4,528 | (11,852) | (22,902) |
| Carry Over | 0 | 4,528 | 0 |
| Forecasted Funding Needed | $0 | $7,324 | $22,902 |

**5.1 Important Assumptions**

Blessing Hands projected financial plan depends on important assumptions. The key underlying assumptions are:

* We assume the government of China will not begin to supplement high school tuitions or pay food costs for children under 15.
* We assume population growth in the country will contribute to additional low-income clients.
* We assume we will increase our Individual and Group Sponsors and Donors each year, which will result in additional donations.
* We assume a continued need for financial assistance in China.
* We assume the US dollar will not loose or gain value to the Chinese Yuan.
* We assume continued good relations between the USA and China.

**5.2 Financial Information**

Blessing Hands account balances as of 11/6/2008 are as follows:

Account Balance Worksheet

As of: 6 November 2008

|  |  |
| --- | --- |
| Account | Balance 11/6/08 |
| Bank Accounts |  |
|  US Bank (Blessing Hands) | 315.56 |
|  Yangshuo Account (Gloria Wei) | 5,332.51 |
|  Guilin – Malan | 499.25 |
|  Qinzhou Agricultural Bank (Anna Liu) | 1,834.17 |
| **TOTAL Bank Accounts**  | **10,027.67** |
|  |  |
| Cash Account |  |
|  Betty Cutts Cash Account (Morehead) | 0.00 |
|  Gloria Wei Cash Account (Yangshuo) | 189.48 |
|  Pay Pal (Connected to US Bank) | 0.00 |
| **TOTAL Cash Accounts** | **189.48** |
|  |  |
| Investment Accounts |  |
|  Brokerage | 5,133.63 |
| **TOTAL Investment Accounts** | **5,133.63** |

Blessing Hands financial statements can be viewed in Appendix A, B, and C.

**CONCLUSION**

 A good nonprofit organization doesn't just happen. It requires careful planning and must include people that are willing to work for a cause that is greater than their own. Blessing Hands is such an organization. Blessing Hands has created a successful organization dedicated to improving the lives of others. To continue its mission, it is hoping to inspire others to join their effort as a volunteer, sponsor or donor. Volunteering is the cornerstone to making a difference in a community and the world. Blessing Hands provides an outlet for volunteers to advocate for a cause that will have a lasting impression on them and a profound impact on its recipients.

 Teresa Johnson 11/18/08

 Teresa Johnson 11/18/08

Appendix A

##### BLESSING HANDS INCORPORATION

Income Statement

For the Year Ending 2006

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **INCOME** |  |  |  |  |
|  | The Founding Family Charitable Foundation |  |  | 25,537.29 |
|  | Individual Donors and Sponsors |  |  | 38,537.29 |
|  | Banking – Interest |  |  | 67.50 |
| **Total Income** |  |  |  | **54,113.81** |
| **EXPENSES** |  |  |  |  |
|  | Fundraising |  |  |  |
|  |  Brochures |  |  | 145.00 |
|  |  Newsletter Postage |  |  | 19.87 |
| Total Fundraising |  |  |  | **164.87** |
|  | Management |  |  |  |
|  |  Accounting |  |  | 375.00 |
|  |  Administration (Anna Liu) |  |  | 692.13 |
|  |  Administration (Gloria Wei) |  |  | 254.14 |
|  |  Bank Charge – Service Fee |  |  | 17.54 |
|  |  Bank Charge – Purchase Checks |  |  | 19.95 |
|  |  Bank Charge – Chinese Taxes |  |  | 10.36 |
|  |  Fax Fees |  |  | 3.71 |
|  |  IRS and State Treasure for Incorporation |  |  | 561.00 |
|  |  Hotel Accommodations |  |  | 13.07 |
|  |  Internet Expenses |  |  | 140.00 |
|  |  Mailing Bags (Book Donations) |  |  | 488.50 |
|  |  Miscellaneous Management Expenses |  |  | 16.93 |
|  |  Postage (United States) |  |  | 48.94 |
|  |  Printer Supplies |  |  | 77.08 |
|  |  Volunteer Teacher Appreciation Gifts |  |  | 211.49 |
|  |  Telephone |  |  | 22.00 |
|  |  Transportation for students |  |  | 507.66 |
|  |  Traveler’s Checks |  |  | 290.00 |
|  |  Western Union (Wire Transfer Fees) |  |  | 44.00 |
|  |  Other Management Expenses |  |  | 147.05 |
| **Total Management** |  |  |  | **3,940.55** |
|  | Money Exchange Rate Short Fall |  |  | 96.94 |
| **Total Exchange Rate Shortfall** |  |  |  | **96.94** |
|  | Program Services |  |  |  |
|  |  Chen Liang |  |  | 65.36 |
|  |  Children’s Books |  |  | 232.86  |
|  |  Children’s Gifts |  |  | 529.69 |
|  |  College Scholarships (Female) |  |  | 941.17 |
|  |  Upper Middle School Tuition (Qinzhou) |  |  | 10,935.29 |
|  |  Interns |  |  | 500.00 |
|  |  Medical Expenses for Children |  |  | 4,191.78 |
|  |  Nine Mile Gifts to Children |  |  | 96.26 |
|  |  Nine Mile School Textbooks |  |  | 396.32 |
|  |  Orphans and Medical Care |  |  | 100.00 |
|  |  Quangxi Normal Scholarships |  |  | 915.04 |
|  |  Student Gifts (Qinzhou Ingathering) |  |  | 269.11  |
|  |  Tuition and Board (Yangshuo) |  |  | 13,267.97 |
| **Total Program Services** |  |  |  | **32,440.85** |
| **TOTAL EXPENSES** |  |  |  | **36,643.21** |
| **NET INCOME** |  |  |  | **27,849.17** |

Appendix B

**BLESSING HANDS INCORPORATION**

Income Statement - Comparative

For the Years 2006 and 2007

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  | **2006** |  | **2007** |
|  | Net Income Forward (Previous Year) | **$10,378.57** |  | **$27,849.17** |
| **Income** |  |  |  |  |
|  | The Founding Family Charitable Foundation | $25,537.29 |  | 0 |
|  | Cutts FoundationW. Paul and Lucille Caudill Little Foundation | 00 |  | $6,339.641,810.82 |
|  | Individual Donors and Sponsors | 28,509.02 |  | 26,211.83 |
|  | Uncategorized (Realized Gain) | 0 |  | 21,967.19 |
|  | Banking – Interest | 67.50 |  | 53.18 |
| **Total Income** |  | **$54,113.81** |  | **$56,382.66** |
| Expenses |  |  |  |  |
|  | Fundraising |  |  |  |
|  |  Brochure | 145.00 |  | 469.31 |
|  |  Newsletter Stamps | 19.87 |  | 6.00 |
|  |  Promotion – Display | 0 |  | 9.00 |
|  |  Sponsor Cards | 0  |  | 123.54 |
|  |  Miscellaneous (Fundraising) | 0 |  | 3.15 |
| **Total Fundraising** |  | **164.87** |  | **611.00** |
|  | Management |  |  |  |
|  |  Accounting | 375.00 |  | 1,859.95 |
|  |  Administration (Anna Liu) | 692.13 |  | 0 |
|  |  Bank Charge – Service Fee | 17.54 |  | 103.28 |
|  |  Bank Charge – Purchase Checks | 19.95 |  | 0 |
|  |  Bank Charge – Chinese taxes | 10.36 |  | 7.20 |
|  |  Customs Fees | 0 |  | 204.32 |
|  |  Fax Fees | 3.71 |  | 0 |
|  |  State Treasurer Fees | 561.00 |  | 29.00 |
|  |  Administration (Gloria Wei) | 254.14 |  | 595.94 |
|  |  Hotel Accommodations  | 13.07 |  | 20.56 |
|  |  Internet Expenses | 140.00 |  | 404.62 |
|  |  Mailing Bags (Book Donations) | 488.50 |  | 55.80 |
|  |  Malan Trip Expenses | 0 |  | 7.42 |
|  |  Miscellaneous Management Expense | 16.93 |  | 0 |
|  |  Postage (United States) | 48.94 |  | 240.95 |
|  |  Printer Supplies | 77.08 |  | 58.71 |
|  |  Volunteer Teacher Appreciation Gifts | 211.49 |  | 63.52 |
|  |  Telephone | 22.00 |  | 10.00 |
|  |  Transportation | 507.66 |  | 589.13 |
|  |  Travel Expenses | 0 |  | 83.39 |
|  |  Traveler’s Checks | 290.00 |  | 0 |
|  |  Western Union (Wire Transfer Fees) | 44.00 |  | 156.00 |
|  |  Other Management Expenses | 147.05 |  | .30 |
| **Total Management** |  | **3,940.55** |  | **4,490.09** |
|  | Money Exchange Rate Short Fall | 96.94 |  | 713.21 |
| **Total Exchange Rate Shortfall** |  | **96.94** |  | **713.21** |
|  | Program Services |  |  |  |
|  |  Chen Liang | 65.36 |  | 73.42 |
|  |  Children’s Books | 232.86 |  | 0 |
|  |  Children’s Gifts | 529.69 |  | 361.87 |
|  |  College Scholarships (Females) | 941.17 |  | 7,803.95 |
|  |  College Scholarships (Males) | 0 |  | 3,275.34 |
|  |  Friendship Art Day | 0 |  | 346.35 |
|  |  Gifts to Children from Sponsors | 0 |  | 100.48 |
|  |  Upper Middle School Tuition (Qinzhou) | 10,935.29 |  | 24,950.03 |
|  |  Interns | 500.00 |  | 0 |
|  |  Lower Middle School Tuition (Qinzhou) | 0 |  | 20.56 |
|  |  Medical Expenses for Children | 4,191.78 |  | 0 |
|  |  Nine Mile Gifts to Children | 96.26 |  | 1,174.74 |
|  |  Nine Mile School Textbooks | 396.32 |  | 0 |
|  |  Orphans and Medical Care | 100.00 |  | 200.00 |
|  |  Pen Pal Expenses (Qinzhou) | 0 |  | 1,551.31 |
|  |  Quangxi Normal Scholarships | 915.04 |  | 587.38 |
|  |  Sister Schools (Yangshuo) | 0 |  | 201.51 |
|  |  Student Gifts (Qinzhou Ingathering) | 269.11 |  | 20.56 |
|  |  Taiwan School Supplies | 0 |  | 461.85 |
|  |  Taiwan Tuition | 0  |  | 259.78 |
|  |  Tuition and Board (Yangshuo) | 13,267.97 |  | 19,014.49 |
| **Total Program Services** |  | **32,440.85** |  | **60,403.62** |
| TOTAL EXPENSES |  | **$36,643.21** |  | **$66,217.92** |
| NET INCOME |  | **$27,849.17** |  | **$18,013.91** |

Appendix C

**BLESSING HANDS INCORPORATION**

Income Statement

Year-to-Date: 6 November 2008

|  |  |  |  |
| --- | --- | --- | --- |
|  |  |  | **2008** |
|  | 2007 Net Income Forward |  | **$18,013.91** |
| **INCOME** |  |  |  |
|  | The Cutts Foundation |  | $7,059.90 |
|  | W. Paul and Lucille Caudill Little Foundation |  | 1,953.00 |
|  | Individual Donors and Sponsors |  | 55,719.83 |
|  | Fundraiser – Yard Sale |  | 1,400.70 |
|  | Banking – Interest |  | 53.53 |
| **Total Income** |  |  | **$67,192.66** |
| EXPENSES |  |  |  |
|  | Fundraising |  |  |
|  |  Advertising |  | 102.49 |
|  |  Events |  | 47.18 |
|  |  Newsletter Internet |  | 252.00 |
|  |  Printing (Pizza Hut Coupons) |  | 9.99 |
|  |  Promotion – Display |  | 123.29 |
|  |  Silent Auction Stamps |  | 210.00 |
| **Total Fundraising** |  |  | **744.95** |
|  | Management |  |  |
|  |  Accounting |  | .22 |
|  |  Administration (Anna Liu) |  | 265.05 |
|  |  Bank Charge – Service Fee |  | 147.35 |
|  |  Bank Charge – Chinese taxes |  | 2.63 |
|  |  Camera |  | 59.99 |
|  |  Emily Hsu Support |  | 265.55 |
|  |  State Treasurer Fees |  | 59.78 |
|  |  Internet Expenses |  | 40.37 |
|  |  Office Supplies |  | 211.09 |
|  |  Postage (United States) |  | 162.93 |
|  |  Printer Supplies |  | 560.17 |
|  |  Scholarships Fees |  | 59.32 |
|  |  Shipping |  | 7.67 |
|  |  Volunteer Teacher Appreciation Gifts |  | 34.72 |
|  |  Telephone |  | 71.44 |
|  |  Transportation |  | 337.74 |
|  |  Western Union (Wire Transfer Fees) |  | 225.00 |
| **Total Management** |  |  | **2,511.02** |
|  | Program Services |  |  |
|  |  Children’s Gifts |  | 428.80 |
|  |  College Scholarships (by Sponsors) |  | 10,405.41 |
|  |  College Scholarships (Females) |  | 8,465.03 |
|  |  College Scholarships (Males) |  | 5,613.25 |
|  |  Gifts to Children from Sponsors |  | 198.27 |
|  |  Gifts to Sponsored Parents |  | 110.28 |
|  |  Gifts to Schools from Sponsors |  | 22.00 |
|  |  Upper Middle School Tuition (Qinzhou) |  | 23,089.21 |
|  |  Pen Pal Expenses (Yangshuo) |  | 66.37 |
|  |  Sister Schools Gifts (Yangshuo) |  | 521.00 |
|  |  Scholarship Meals |  | 167.99 |
|  |  Student Gifts (Qinzhou Ingathering) |  | 537.44 |
|  |  Taiwan School Supplies |  | 638.51 |
|  |  Taiwan Tuition |  | 259.78 |
|  |  Tuition and Board (Yangshuo) |  | 15,764.14 |
|  |  Zhang Lufei Family  |  | 111.45 |
|  |  Other Program Services |  | 200.59 |
| Total Program Services |  |  | **66,599.82** |
| TOTAL EXPENSES |  |  | **69,855.79** |
| NET INCOME |  |  | **15,350.78** |