SECTION 10

Grant Applications/ Rose Center & Neighborhood Women, Inc.

CHEMICAL BANK GRANT APPLICATION

DEADLINE: 5/3/93

A. Introduction Materials:

1. Neighborhood Women, Inc.
   420 1/2 Gifford Street
   Syracuse, NY 13204

2. Contact person: Teri Cameron (315) 478-5534 or 422-3426

3. Within Onondaga County, serving particularly the Near Westside of Syracuse. This area is mostly located within the Economic Development Zone and is bounded by W. Onondaga St., Delaware St, to S. Geddes St., to W. Fayette St., West St. and back to W. Onondaga.

4. Focus Area & appropriate sub-category:

   Community Revitalization is the focus with "Human Services and Survival Issues" seeming to be the most appropriate sub-category.

5. Purpose of request: General Operating Support

6. $5,000 is the amount requested.

B. Brief Background on Organization

1. Mission Statement of Neighborhood Women is :

   - To assist low-income families in improving the quality of their lives
   - To provide a means by which neighborhood people can define our own problems and formulate our own solutions
   - To develop the leadership potential of low-income women
   - To foster unity through a spirit of cooperation & sense of community
   - To improve the quality of life in our neighborhoods
   - To create opportunities for people to actively participate in all aspects of our community
   - To develop projects, plans, and services which contribute to wholesome family life, support the needs of the diverse people in our neighborhood, assist in areas of education, training, employment, housing, day care, and more, so that it contributes to enhancing the communication, understanding, well-being, and financial ability of our neighbors.

Brief history of the organization:

Neighborhood, Women, Inc. began, in 1984, as the Syracuse Neighborhood Women's Project -- an affiliate or "sister" of and modelled after the National Congress of Neighborhood Women which was founded in the Williamsburg-Greenpoint Neighborhood of Brooklyn, NY in 1975. This group was formed to provide a voice for working class women in their community. It developed model programs of women's leadership and empowerment, while addressing grassroots women's issues by advocating

at the local, state, national, and international levels. Our local project initiated with a series of "Leadership Support" Training Workshops in the fall of that year. The experience was so empowering, that the majority of us wanted to continue to work together. We began to meet on the second Tuesday of each month from 6:30 - 8:30 p.m. The meetings consist of potluck, business, and support activities. We met at various homes and neighborhood locations and functioned on a volunteer basis. The agendas were created by the members who attended the meetings and our activities varied accordingly. We have participated in numerous activities and projects over the years, including: training others in the "leadership support process", providing support to each other in our own "leadership", organizing neighborhood women to speak at hearings and meetings about their lives and their own experiences (ie. The Feminization of Poverty Hearings, State Assembly, etc.), assisting in the development of "second stage housing", and special housing development for women and their families, advocating for the creation of a Women's Commission, coalescing with other groups to hold a Mayoral Forum, and so much more over the years. We have watched our members grow and draw much needed strength from our process and commitment to being a "support" for each other. Many have improved their personal situations and pursued education, training, advanced or changed their careers, run for public office, and taken on leadership roles within our communities. All this we have accomplished without any consistent or major funding, but rather with fund-raising as needed. We had not, until recently, had any office or meeting space of our own. Nonetheless, the group is strong and committed to continuing to pursue its goals, based on our shared values and principles. We are eager to progress.

2. Brief description of current programs, activities, and accomplishments, with highlights of the past year:

Currently, the Monthly Potluck - Business - Support Meetings continue. In the last year, two of our members have enrolled in Masters Degree Programs, with a special waiver of their Bachelors Degrees, and are becoming "Grassroots-Professionals", we recently held a Cultural Diversity/Leadership Support Process Workshop, we attended meetings with a local Women's Residence to provide training and facilitation in the Leadership Support Process, we obtained a part-time intern on a HUD fellowship, and have now acquired an office and shared meeting space in a central part of our neighborhood.

3. Goals for the coming year:

- To expand our constituent base
- To assist people in the neighborhood in identifying the key issues
- To then assist in formulating plans to address the key issues.
- To perform neighborhood outreach and a survey to assess issues, ideas, and skill areas
- To train neighbors in the Leadership Support Process
- To develop a neighborhood-based education program
- To develop education & job training support and information groups
- To find ways to keep families from becoming homeless and displaced
- To provide support, information, and resources to families in crisis.

4. Number of paid staff, with names and responsibilities of senior staff; number of volunteers:

Paid staff member is Teri Cameron. She is a part-time intern, placed with our organization as part of her HUD Fellowship in conjuction with her studies for a Master Degree in Community Economic Development. Her duties include assisting the members of Neighborhood Women, Inc. in establishing an office, meeting place and a center for their activities.

B.4. Continued:

The Center is operating in conjunction with other related programs, cooperatively. She is working to develop a viable network of women and their families on the near westside of Syracuse. The Center serves as a base for activities, meetings, programs, etc. by which this is being accomplished. The focus is to employ the Leadership Support Process of Neighborhood Women, Inc. in working to empower women to develop their leadership potential. In this way, women and their families will begin to take an active role in human and economic development within the impoverished westside community.

Volunteers are continuing to be developed. To date, there are approximately 12 - 25 volunteers working on various activities at any given time.

5. Description of constituency served/targeted audience:

The near Westside of Syracuse is an area which is primarily encompassed by the Economic Development Zone (Enterprise Zone or EDZ), established in 1987 (Note: Recently, the Zone has been expanded to include parts of the Southside as well, however, our primary focus remains in the near Westside). It is a square mile of depressed housing, economy, and people. Just under 10% of the 163,860 people in the City of Syracuse reside in this neighborhood. This area's mean per capita income is approximately 50% ($5,755) of the rest of the city. Unemployment is almost four times the city's average. 41% of the households receive public assistance, 17% of the homes are vacant, over 69% of the housing is deteriorated, and over 80% of the housing is absentee landlord-owned. The Zone is comprised of 46% whites/ethnics, 35.5% Blacks, 10% Hispanics, 2.8% Native Americans, .4% Asians, and 5.2% "others".

About 2,710 women are residents -- with over 50% being single, female-heads-of-household compared to 1,316 male residents having approximately 15% single, male-heads-of-household. Only 387 married couple/family households are present. The clear majority of people over age 18 in the Zone have not even attained a high school education, less than 25% have only achieved a high school diploma, and less than 20 % have some level of college or graduate education. In this area of the Zone, the median selling price of housing is roughly 50% of the City.

In recent years, the current Administration had targeted the Zone/the near Westside for improvement. With the various incentives offered for development in the area, several changes have begun. The City also established an agency, Rebuild Syracuse, to specifically address the redevelopment of the neighborhood. In fact, over 50 new houses have been built and sold to families earning $17.000+ per year. This, of course, is not reflective of most incomes in the neighborhood -- it still excludes the majority of residents. Community Development Programs have also focused on "Target Blocks" and contributed to the effort by re-doing curbs and sidewalks, home improvement/repair and paint projects, and commercial/economic development projects. Zoning was changed to restrict housing for one & two families. Special areas are being re-developed. The overall effect of the efforts is that the property values are increasing -- along with rents! We know that public assistance and unemployment insurance payments are not increasing. We know that people continue to face obstacles to any, let alone adequate, employment. So, we know that it is only a matter of time before people can no longer afford to live here. In fact, some are certain that regentrification and displacement have begun.

Another background element involved in the neighborhood is the lack of an overall sense of community. Aside form the internalized oppression which is rampant, the area has been inundated with "Programs". Presumably well-meaning people and agencies have cropped up over the years in an effort to meet the various needs of the people in the community (of which there are many!) Many of them have been very good at what they do. Generally, they may be "social workers" who have studied long and hard. They "know" what "these people" need, they develop a project, and then they tell the residents that "this" is "the answer". The result is that most people (because they are needy and vulnerable) ally themselves with one or more of these agencies, churches, organizations, or programs in order to get some help in meeting their needs. Dependency and a certain "allegiance" seem to develop and consequentially, the people may become divided against each other. In reality, the very thing many of these well-meaning people have set out to accomplish becomes undermined by the various factors impacting on the neighbors and the scarcity of funding dollars which creates "turf wars". Although this is not the only reason, it certainly is ones of the contributors to an overall lack of community and adversely affects the ability of the neighbors to "pull together".

6. There are no known relationships with Chemical Bank or Manufacturers Hanover at this time.

C. Funding Request:

We are applying for general operating support. In order to proceed with our plans to build our constituency base and reach out to the neighbors, we have determined that this grant could best meet our needs by enabling us to develop a survey and questionnaire to elicit information and ideas from people in the neighborhood which we would utilize to develop our plans and programs. We need to obtain current information about what the neighbors want, need, ideas they have for the neighborhood, skills and interests they have to share, information they need and that they may have to share, and so forth. We would also like to provide a stipend for neighborhood people to do the door-to door work of outreach and surveying. Further, it would greatly facilitate our efforts by supplying some computer equipment to produce literature, flyers, materials, build a database, and more. We will also need to purchase some software that will facilitate this work -- including a translation program to enable to put our materials in both English and Spanish. A proposed budget for the $5,000 we are requesting follows:

1. Stipends for survey workers and door-to-door outreach (5 people at $40 per week for 10 weeks)	$ 2,000
2. Equipment: Computer hardware (PC, monitor, printer)	2,500
3. Supplies: Software (Desktop publishing, word processing, graphics, language translation)	500
TOTAL	**$5,000**

D. Finances

1992	
Income & Expenses	
Donations (Cash)	$ 500
Books (In-kind)	4,500
Total	**$5,000**

1993	
Income & Expenses	
Office space (incl. utilities) *(In-kind, donated by Rose Center)*	$ 1,800
Part-time Intern *(In-kind, paid by HUD)*	13,200
Telephone *(In-kind, donated by Rose Center)*	720
Office Supplies *(In-kind, donated by Rose Center)*	300
Total	**$16,020**

Primarily, the increase in our budget for this year is directly linked to having a part-time Intern placed in our program and the acquisition of the shared office and meeting space with Rose Center. Next year, the internship will end by February, 1994. The other items should remain unchanged. Our fund-raising and grant proposal efforts are planned to be targeted towards seeking sources of funding to retain a coordinator and to add at least one support staff person. If available, we will continue to pursue additional Interns.

E. Attachments:

1. Copy of IRS tax exemption
2. Board of Directors and their affiliations:
   Ms. Deborah Bowman, Student, Human Services Degree Program
   Ms. Barbara Fioramonti, Director of the Syracuse Women's Commission
   Ms. Linda Westervelt-Hagger, NW President, County Day Care Services
3. Not required due to income having been less than $25,000
4. No Annual Report available yet.
5. 3 items attached:
   - A flyer from a recent workshop held in the neighborhood.
   - An article about Neighborhood Women and our involvement in Rose Center.
   - A copy of a letter, sent out as a part of our being the base group in the Center and highlighting the value that our process and training brings to the people in the neighborhood.

Thank you for your keen interest and commitment to contributing to the community. We look forward to hearing from you in the near future.

Respectfully submitted for Neighborhood Women, Inc.

TERI CAMERON, Intern

NBI YOUTH SERVICES
APPLICATION COVER PAGES

Submit an original and two copies of youth bid package to:

Brenda Reddout
NBI Director
216 Seymour Street
Syracuse, NY 13204

What is the project's title? Rose Center

Amount of funds requested: $28,000

Please provide the following information about the organization submitting the proposal.

Name of organization: Neighborhood Women, Inc. at Rose Center
Address: 420 1/2 Gifford Street Syracuse, NY 13204

Who should we contact if there are any questions about this application?

Name Teri Cameron	Name
Title Coordinator	Title
Phone (315)478-5534	Phone ( )

Is your organization a minority or women-owned business enterprise?

X Yes No

Is your organization a minority community-based organization? Yes X No
Please check if 51% of board members are:

Black/African American	Hispanic
Native American	Asian

Does your community-based organization have at lest 51% of board members that are women?
Yes No

What is your organization's Federal Identification Number? None issued.

What is your organization's Registered Charitable Organization Number? 202[illegible]

Does your organization have a corporate seal? None

Organizational Narrative. (Provide a brief description of your organization on a separate page)

ORGANIZATIONAL NARRATIVE: NEIGHBORHOOD WOMEN, INC.

Neighborhood, Women, Inc. began, in 1984, as the Syracuse Neighborhood Women's Project -- an affiliate or "sister" of and modelled after the National Congress of Neighborhood Women which was founded in the Williamsburg-Greenpoint Neighborhood of Brooklyn, NY in 1975. This group was formed to provide a voice for working class women in their community. It developed model programs of women's leadership and empowerment, while addressing grassroots women's issues by advocating at the local, state, national, and international levels.

Our local project initiated with a series of "Leadership Support" Training Workshops in the fall of that year. The experience was so empowering, that the majority of us wanted to continue to work together. We began to meet on the second Tuesday of each month from 6:30 - 8:30 p.m. The meetings consist of potluck, business, and support activities. We met at various homes and neighborhood locations and functioned on a volunteer basis. The agendas were created by the members who attended the meetings and our activities varied accordingly. We have participated in numerous activities and projects over the years, including: training others in the "leadership support process", providing support to each other in our own "leadership", organizing neighborhood women to speak at hearings and meetings about their lives and their own experiences (ie. The Feminization of Poverty Hearings, State Assembly, etc.), assisting in the development of "second stage housing", and special housing development for women and their families, advocating for the creation of a Women's Commission, coalescing with other groups to hold a Mayoral Forum, and so much more over the years. We have watched our members grow and draw much needed strength from our process and commitment to being a "support" for each other. Many have improved their personal situations and pursued education, training, advanced or changed their careers, run for public office, and taken on leadership roles within our communities. All this we have accomplished without any consistent or major funding, but rather with fund-raising as needed. We had not, until recently, had any office or meeting space of our own. Nonetheless, the group is strong and committed to continuing to pursue its goals, based on our shared values and principles. We are eager to progress.

Currently, the Monthly Potluck - Business - Support Meetings continue. In the last year, two of our members have enrolled in Masters Degree Programs, with a special waiver of their Bachelors Degrees, and are becoming "Grassroots-Professionals", we recently held a Cultural Diversity/Leadership Support Process Workshop, we attended meetings with a local Women's Residence to provide training and facilitation in the Leadership Support Process, and have now acquired an office(Rose Center) and shared meeting space in a central part of our neighborhood.

Goals for the coming year:

- To expand our constituent base
- To assist people in the neighborhood in identifying the key issues
- To then assist in formulating plans to address the key issues.
- To perform neighborhood outreach and a survey to assess issues, ideas, and skill areas
- To train neighbors in the Leadership Support Process
- To develop a neighborhood-based education program
- To develop education & job training support and information groups
- To find ways to keep families from becoming homeless and displaced
- To provide support, information, and resources to families in crisis.

Rose Center has been created as a place--an "incubator"--where these things can be developed and sustained. A place where neighborhood individuals and groups can have offices, share meeting spaces, maintain resources, and, in general, "grow". The Center is committed to self -development, self-direction, and empowerment through the provision of support, resource, and good information. The Center is operating in conjunction with other related programs, cooperatively. A goal of the Center is to develop a viable network of women and their families on the near westside of Syracuse. The Center serves as a base for activities, meetings, programs, etc. by which this is being accomplished. The focus is to employ the Leadership Support Process of Neighborhood Women, Inc. in working to empower women and their families to develop their leadership. In this way, women and their families will be supported and enabled to take an active role in their personal lives as well as in the human and economic development within the impoverished westside community.

PROGRAM SUMMARY

Please describe service to be offered target population and service methodology. Specifically describe what outcome this service will address and how service effectiveness will be evaluated. Bidders must also describe how this service meets the program characteristics identified by the Division for Youth and Syracuse NBI Neighborhood Advisory Councils.

Services to be offered

Support Groups, workshops, and courses will be developed and run for youths and their parents on the near westside, using the Leadership Support Prices of Neighborhood Women. Topics and focus areas will include, but not be limited to: Self-esteem, personal development, empowerment, values and principles, life skills, developing a support system and accessing resources. Neighborhood residents will be engaged in a process where they will be supported in sharing from their own experiences, in a variety of areas, with others in the neighborhood. People with resources and expertise from outside the neighborhood will be invited to work in partnership with neighborhood residents to develop and run the groups, etc. A regular series of support groups, workshops, and courses will be scheduled according to the preferences of the neighborhood residents and offered in both daytime and evening hours. Initial and on-going training for facilitators to run these activities will be provided for neighborhood residents. Input and direction from the residents will determine content, delivery, design etc. regarding all aspects of the program.

Target Population (specify number and demographics) and Recruitment Strategies

Youth, up to age 21, and their parent(s) will be targeted for participation in a variety of activities. The programs will be voluntary, therefore interest will determine who gets or stays involved. While it will be a commitment to identify and involve those who may be identified as having a particular need, it will be open to all. Local demographics indicate that the majority of residents are either receiving public assistance, working poor, or on some kind of social security; are in single-parent households; are women (with or with-out children); live in sub-standard or deteriorated housing; are renters; and have less that a high school education. Other factors include a racial mix much higher that the overall community with high concentrations of Black, Native American, Hispanic, Arab, and other peoples -- demonstrating a necessity for accommodating diversity. All of these factors speak to a need to bolster the self-esteem and value of all the residents.

Numerous groups, schools, churches and programs exist in the neighborhood through which connections will be cultivated to receive referrals and reach out to this population. Flyers, posters and word-of-mouth will contribute to spreading the news. Door-to-door teams will be visiting homes and inviting neighbors and kids to various activities. Some activities in the Center will be designed for socialization and interaction to help bring people closer together and enable them to connect with the Center as a resource. Incentives will be developed for those who participate -- and to encourage others to participate, such as: certificates, t-shirts, gift-certificates/coupons, discounts and so forth.

The Center will also be an opportunity to work cooperatively with other programs and connect participants in one program with other appropriate programs and services/activities. This will be enhanced by maintaining an interactive rapport with each other, facilitated by the fact that such cooperation is inherent in the operation of the Center.

PROGRAM SUMMARY con't

Is a new service, delivered in the NBI neighborhood with a non-traditional approach

The environment is safe and stable; the process enhances this environment

Resources in the community will be utilized and not duplicated

The diversity and complexity of social needs will be reflected in our entire Center as will as this program.

Support of the family is an integral piece of the project

Resident and participant input is an essential element.

Referral linkages will be documented

Training and networking activities will be provided for staff

Documentation to demonstrate success at providing alternatives to violence and substance abuse will be developed.

Careful documentation and recording of outreach, recruitment, referral and on-going support will be provided.

Outcomes will demonstrate how the program empowers participants and will change the existing balance (or imbalance) of power.

The key to the program will be to have a center with a variety of activities providing on-going resource, support, and good information to a population which has been deprived of such services traditionally. With programs designed to draw from residents own experiences, and support their own choices for self-development, neighborhood residents will be enabled to empower themselves.

The program will primarily consist of establishing and promoting a series of support and discussion groups. Groups will be developed around issues and identities to be determined by neighborhood residents/participants. For example, the residents may determine that single mothers/fathers, parents of teens, new parents, youth or parents looking for work, exploring education/training, youths who have had difficulty with the law, school, parents, siblings, etc., individuals or families on PA, homeless, abused, and so on may all need to be separate categories of identities around which support and/or discussion groups may need to form. By using the Leadership Support Process previously mentioned, a safe, secure environment will be created within which the participants will become empowered. The support obtained in these on-going groups will enable individuals to go beyond the group when they are ready. At that time, they will have knowledge of courses and workshops available to them which may address some of their particular issues more specifically and to a greater depth. For example, workshops devoted solely to building self-esteem, overcoming past hurts, improving communication, conflict resolution and dealing with difficult people/danger, etc. Practical workshops on negotiating systems like PA and Social Security, locating resources, etc. could evolve. Forums for learning about our diverse neighbors where neighbors share about themselves, their backgrounds, cultures, and so on, could help resolve differences, fears, mis-understandings about other neighborhood residents.

Staff/volunteers will be available in the Center to provide individual support, information/resource, and encouragement to each participant. In this way, residents will have an on-going base of support for following through and dealing with whatever issues they may need to address. This is essential to long-term success for change in the neighborhood and in the lives of the residents. Case records can be maintained and individual progress can be monitored, charted and reported. By providing the continuing supports, the frustration and discouragement often experienced and frequently the cause of residents(youths and parents) failure to follow through &/or succeed in their goals will be able to be dealt with in a healthy and supportive way.

All programs will be interactive and involve active participation. Evaluations will be made by the participants upon the completion of each activity. Case management and reporting methods will be developed.

PROPOSED BUDGET FOR NBI YOUTH SERVICES

Applicant: Neighborhood Women, Inc (Rose Center)

Service to be provided: Support groups, workshops, courses.

to address role modeling, self-esteem, personal development, empowerment + value explor

Component:	Total Funding Needs	Identified Funding Streams	Requested NBI Youth Services Funds
Staff (list positions & include fringe benefits) administrator facilitators (3)	$20,000		$20,000
Consultants			
Travel			
Supplies	$6,000		$6,000
Other (Rent, postage, printing, telephone, etc)	$2,000		$2,000
Subcontractors (list)			
TOTAL	$28,000		$28,000

Are there other funds which you think you will be able to access to support the project?

✓ No – working on it but none committed

____ Yes (If yes, describe the amount and nature of these funds).

SECTION 11

Micro Enterprise Development Concept/ Rose Center

DECEMBER, 1993

MICRO ENTERPRISE DEVELOPMENT STRATEGY FOR ROSE CENTER & THE NEAR WESTSIDE OF SYRACUSE, NY

Our neighborhood is located on the near westside of Syracuse, NY. It is very close to downtown -- less than 6 blocks. It used to be a working class, white ethnically diverse neighborhood, ringed by some of the finest 19th Century and victorian homes in the City.The 1990 Census data confirms that which we, who live in the neighborhood, already know. Today, this neighborhood of about 13,000 people consists of those who are over 41% on public assistance, over 90% have not received a high school diploma, whose median per capita income is under $6,000 (about 1/2 that of the rest of the city), who are mostly women -- with or without children and where less than 400 married couples reside. Those who are not on public assistance are mostly receiving Social Security Benefits or are working poor. Over 85% of the properties are owned by absentee-landlords. There are numerous children and a strong representation of elderly who have lived in the neighborhood for 40 - 50 years and refuse to "give-up" despite their dislike of the deterioration and current conditions. Ours is one of the highest crime rates in the city. Another factor is our diversity. We have a considerably higher mix of different racial groups than the overall city. While Whites are still a slight majority in our neighborhood, the Black population is close behind. Although both these groups number higher than any other, we also have the highest concentration of Hispanic & Native American peoples. The Arabic group is very strong and owns many of the neighborhood convenience stores. While many of us view such high racial diversity as an advantage, we also have to contend with some of the inherent difficulties it can present.

STRUCTURE

If one stops to list common features/functions which may be considered to be required in any business, one may come up with a list similar to the following:

BOOKKEEPING
ACCOUNTING/COLLECTIONS
LEGAL ADVICE/ASSISTANCE
MARKETING/PROMOTION
ADVERTISING
SALES
SECRETARIAL SUPPORT
TELEPHONE MESSAGES/ANSWERING/APPOINTMENTS
ACCESS TO TECHNICAL ASSISTANCE, RESOURCES, SUPPORT, CAPITAL, EQUIPMENT & SUPPLIES.
COMPUTER & TECHNOLOGICAL SUPPORT

We may have omitted some items, but the idea is to consider all the tasks businesses have to do, the same(mostly) as all other businesses, big or small, just to varying degrees.We then stop to consider some of the various businesses/micro enterprises which we have in our own neighborhood. Anyone else might also come up with a sample list like our own:

HAIR DRESSING/WEAVING
PLUMBER

CARPET/UPHOLSTERY CLEANER
FAMILY DAY CARE
HANDYMAN/WOMAN
MAID SERVICE
ELECTRICIAN
ARTS/CRAFTS
PAINTERS
WORD PROCESSING/DESKTOP PUBLISHING

Of course, someone else might have other examples, but these are just to represent the kinds of different enterprise activities we may have going on, right now, in our neighborhood.Traditionally, the ten entrepreneurs/micro enterprises listed above would be struggling to do, for themselves (in most cases), all the functions found in the first list. Our experience has shown us that many may not be doing these activities or they may not be doing them successfully -- often to their personal and business detriment. It could even be one of the prime reasons for high failure rates. Besides, if someone starts a carpet cleaning business, they want to clean carpets -- not do accounting, etc.! What we see is an opportunity for businesses/micro enterprises to build on their commonalities, and by doing so, free themselves to do what they really want to be doing -- the work of the business (i.e. clean carpets!). There are linkages which can be brought together/centralized -- like a "hub", the center and anchor of a wheel.

COMPONENTS

If the functions in the first list were provided within a central office(such as Rose Center), and the micro enterprises (i.e. 2nd list) were members &/or owners of the "HUB" (Helping Up & coming Businesses), then they could avail themselves of the services, jointly. While they were out cleaning the carpets and schmoozing the clients (building business), their accounting would be being done, messages could be taken (professionally), appointments could be made, letters written, ads made, etc. We have called this project O.N.E., Inc. (Opportunity Network in Economics). O.N.E. provides one office. one phone number, shared advertising and equipment, opportunities for networking and referral, a loan fund, mentoring, apprenticeship and training. In addition, the services provided at the "HUB" could be marketed to the general public, at a higher rate than they charge members. The opportunities to promote and make referrals for each other would be excellent, supported by the aspect that it could also be mutually beneficial. As the HUB grows stronger, the amount each needs to contribute to sustain it could actually be decreased, if not eliminated! Members could access low- or no-interest loans, buy equipment/supplies to share, etc. Does everyone really need a truck available to them, full-time? If not, the HUB could have one(or more) and they could be shared, as needed!

POTENTIAL IMPACT OF THE PROGRAM

Sustainability & growth of Micro Enterprises increased
Greater confidence & support
Reduce isolation
Keeps money in the community longer
Facilitates access to capital, goods, equipment & services
Increases self-development & self-sufficiency through interdependence

O.N.E., Inc. is:"Doing together what one cannot do alone!!"

SECTION 12

Business Plan/ Rose Center

Roses by Design
Desktop Publishing Service at Rose Center
Business Plan for 1994-1996

Desktop Publishing, Layout & Design by:

ROSE CENTER ©

420 1/2 Gifford Street
Syracuse, NY 13204
(315) 478-5534

Prepared by:
Teri Cameron &
Linda Westervelt Hagger
December, 1993

TABLE OF CONTENTS

Statement of Purpose	ii
Business Description	1
Marketing	
Products	2
Customers	3
Marketing Research	4
Competition	5
Promotion	6
Plan of Operation	7
Three - Five Year Projections	8
Three-year Pro Forma Financial Statements	
Budget	9a - 9r
Income Statement	10
Cashflow Projections	11a - 11f
Balance Sheet	12
Breakeven Analysis	13
Income Statement Assumptions	14
Cashflow Projections Assumptions	15
Appendices:	
Rose Center Mission Statement	A
Director's Resume, Teri Cameron	B
County Map & Neighborhood Maps (would be included)	C
Samples of recent desktop publishing	D

STATEMENT OF PURPOSE

The stated mission of Rose Center is:

"Human Development -- Neighbor to Neighbor!"

As a means to accomplish this goal, a plan was developed to create a viable business activity which would serve two main purposes. First, to develop an activity which would provide a needed service and produce sufficient income to cover the basic expenses of running the Center. Secondly, to develop a skills building/job training program within the activity. People from the neighborhood will be able to learn word-processing and desktop publishing so that they may either use it for themselves or obtain entry-level employment.

This plan will be used to outline an operating plan for this to occur. The immediate focus of this plan is to determine what needs to occur to generate adequate income for the Center.

BUSINESS DESCRIPTION

The Near Westside Neighborhood is facing displacement and regentrification due to the failure of existing structures and strategy to increase the financial ability of neighborhood residents.

Neighborhood Women, Inc. has a reputation for providing support and encouraging Leadership Development with low-income grassroots women and their families. In this way, Neighborhood Women has effectively created an atmosphere for women to improve their financial ability and overall quality of their lives and other's lives within their community. In conjunction with Neighborhood Women Rose Center was created to augment Neighborhood Women's effectiveness.

Rose Center opened officially in March of '93 offering neighbors in the community an opportunity of shared meetings and office space. Neighborhood Women occupies one of these offices, and their Leadership Support Group Process (LSP) is being implemented at all levels within the center. The space was secured rent-free in exchange for Desktop Publishing of a bi-monthly newsletter and $100 per month towards utilities for the group that holds the lease. The building is owned by St. Lucy's Parish and leased to 420 Gifford Street, a residence for homeless youth which occupies the other half of the building.

There are no established funds for the Center and that is why expenses have been met with donations. Telephone, utility contribution, supplies, maintenance, improvements and furnishing are all the responsibility of Rose Center. All staff has been volunteer.

Therefore, Rose Center, which is in the process of incorporating and obtaining it's non-profit status, seeks to establish "Roses by Design" as the Desktop Publishing Service of Rose Center as a means to supply the necessary funds to operate Rose Center and pursue its "Mission".*

Roses by Design will be run as an activity of Rose Center with sliding-scale fees focused toward providing low-cost services to people in the neighborhood and higher cost services to those who can afford them. Further service will be utilized as a training ground for people in the neighborhood. It will target its services to customers within the Onondaga County area**.

*See Mission Statement Attached, Appendix A

**Map of the Onondaga County Included, Appendix B.

MARKETING

Products:

Beginning on January 3, 1994, Roses by Design will offer the following services

1. Design, layout and publishing of printed material, including brochures, flyers, business cards, letterhead, envelopes, business forms, contracts and proposals, resumes and transparencies.*

2. Scanning and Imaging.

3. Printing arrangements.

4. Initial instruction, On the Job Training. Training classes in basic computer and desk-top publishing

    a. Classes
    b. Informational Workshop (3hr)/Designing printed material

5. Translation from Spanish language to English and from English language to Spanish.

6. Consulting, Sales, and Materials.

Note: More specific details are in the process of being developed. If I had more time, they would be included.

*Samples Provided. See Appendix C

CUSTOMERS

In general, Customers of Roses by Design include any small business, micro-enterprise, community groups, churches, associations, unions, etc. These groups all rely heavily on published materials and notices on a regular basis to communicate with their membership/constituency/customers. Within this broad category the following customer groups have been targeted specifically:

Current micro-enterprise owners. (Expand description, if time).

Women and Women-owned businesses, churches, community groups, unions, associations, who are committed to Social Justice and Advocacy for low-income and oppressed people. [Note: Teri Cameron is the Coordinator and Desktop Publisher for Rose Center. She has strong recognition and connections within the immediate and broader community. She has familiarity not only with each of the groups listed, but also with many more. Her resume is included in the appendix.]

Services, Sales and Small-Oriented Business.

In addition, since Rose Center is made up of several groups, they will be a "captive market". Currently, they include:

Neighborhood Women, Inc.
Citizen's Committee on Court Abuse
Habitat for Humanity
The Social Justice Committee

The immediate community around Rose Center:

St. Lucy's Parish
Pastoral Work
Faith Outreach
Elderly Outreach
On Becoming Catholic
Ministry to the Imprisoned
Self-Help/Support Groups
St. Lucy's School
Religious Education
Westside Learning Center
Altar Rosary Society
Men's Group
Deaf Community
Native American Community
Latino Community
L'arche Community
Neighborhood Ministry
Food Pantry
Agape Shoppe
Share Center

Narcotics Anonymous
P.L.A.C.E. West
Deep Cover/Teen Group
420 Gifford Street

Other Westside Groups:

Future Families, Inc.
West Onondaga Alliance
Syracuse United Neighbors
Huntington Family Center
Vincent House
La Liga de Accion
ANCLA
Westside Health Clinc
Westside Innercity Agency
St. Vincent de Paul
Rescue Mission
North American Indian Club
St. Paul's Lutheran Church/Mission
Brown Memorial Church
Delaware Baptist Church
Rebuild Syracuse, Inc.

In this grouping alone, there are 44 potential customers -- just between the building residents, immediate parish and neighborhood. These do not include any businesses/micro-enterprises or individuals.

Given these numbers and considerations, we have conservatively calculated that we could plan on acquiring an average of 10 jobs per month minimally, with an average payment of $50 for each job.

MARKET RESEARCH

Information of the size of potential market was taken from sources such as the following:

1. Survey of existing Desktop Publishing business.

   In the course of calling many of the existing Desktop Publisher's, none of whom were located within our specific, neighborhood area, it became clear that there is a high demand for quality desktop publishing in our community. Most refused to provide any information about pricing over the phone. Most also stated that they were not accepting any new business. No one gave out or mailed "rate sheets". Altogether, it was frustrating and enlightening. We decided that there were several matters we would do differently. We also realized that the market demand is strong.

2. In reviewing many periodicals:

   It seemed that most were oriented towards the more technical areas of the work. Very little seemed to address the market aspects specifically. However, the "Business Start-up" magazine's December issue again lists Desktop Publishing as one of the 10 Hottest Start-up Businesses.

Statistical Description of Customers:

Anyone who has, or plans to have a micro-enterprise -- or any "business activity".
Churches, community groups, associations, etc. rely on "good material", yet often lack the skills/equipment.

If we had more time, we could have cited more in-depth descriptions here.
We will pursue it.

COMPETITION

1. Free or low-cost services provided by government, community-based organization, i.e. resumes.

2. Other Desktop Publishing Business and Graphic Artists, (Catholic Sun) prices.

3. Printers.

4. Convenience Centers.
   i.e. Kinko's.

5. Database and List Maintenance Services

6. "How-to" Materials/growing numbers of personal pc-users ("Do-It-Yourself"ers or "In-House")

ADVANTAGES OF ROSES BY DESIGN:

We are a grassroots group and will be targeting similar organizations. We found it frustrating to call other DTP/Graphic Arts Services for prices -- only to be told they could not give prices, or other information, over the phone -- and that they do not provide rate sheets! They claimed to be "artists" and they could not even give "ballpark" prices -- each job had to be looked at, evaluated and bid on individually. They came across as professional snobs! It is very unrealistic to think that grassroots community groups, small businesses, and individuals will be able to run around to each place to compare prices to get bids on each little job. In addition to our ability to understand their needs better, we will be able to visit them as necessary and personalize the work. Further we know about low-income, community organizing from our own personal experience and will be able to assist them in producing appropriate materials. We will be better able to keep the "end-user" in mind -- we will be sensitive to diverse population and give special consideration to needs and interests regarding gender, age, economic status, ethnicity, life-style and education. We will also be prepared to do last minute or "rush" jobs without penalties. We produce very attractive materials of professional quality at very reasonable rates. Many of these groups we are discussing here have become accustomed to producing sub-standard materials due to lack of funds and access to skills and equipment. Our own financial need is low enough that we can charge very little and still produce the better quality materials which will benefit our customers.

In conclusion, the center will position its self as primary provider of Desktop Publishing Services and products for community oriented groups. It will cultivate relationship with providers and ancillary services and professional supports, i.e. printers, imagers, scanners. We have located our pricing to be well within the range of the "going rates". In fact, we are considerably below most. We are in the process of developing "rate sheets" and special membership categories where rates will be reduced for advance and quantity purchase of services for different levels of membership.

Again, more research and the rate sheet would have been included had we had the time.

PROMOTION

The promotional strategy for the center will be a two-tiered approach. One tier will be targeted toward potential customers directly, the other tier will be targeted toward potential customers through their professional and community-oriented capacities.

Promotional activities that focus on customers will include, but not be limited, i.e. Development and maintenance of the prospects. Announcements of up-coming specials and rate sheets. Flyers/Posters/tear-off information request will be placed in targeted locations in Onondaga County. Circulation will be encouraged by and through current participants. Newspapers, newsletters, discount coupon books, neighborhood papers, etc. will be used to announce products & services available. Contact will be made with clubs, associations, unions, etc. in the county.** Representatives will request an opportunity to talk with these groups about the center and Desktop Publishing Services(DTP)/products. A minimum of 50 groups will be contacted in the first year of operation. Promotion efforts that focus on those in a professional and community-oriented capacity will include, but not be limited to, the following: Promotional materials and/or personal contact will be given to or made with automotive and insurance sales, real estate and mortgage brokers, churches, community groups, schools, service organizations, small business, micro-enterprise, unions, trial lawyers associations, service/social service. They will be offered the DTP service as well as an opportunity to support the work of Rose Center.***

The Center and Desktop Publishing will be available year round with a few schedule breaks such as August and February, January and Holiday periods. Fiscal year will run from January 1- December 31st each year. An annual promotion plan will be developed in December for the following year. Telephone phone referral /order forms will be used to track the various promotional efforts. This information will be used as part of the annual planning process to insure resources are being expended effectively.

*Before this plan will be used as a operational guide, a one year promotional calendar should be developed and included as an appendix. As the preparation of the calendar would involve all staff and appropriate board members. It is not included in this plan.

** Questionnaires, written & verbal, and other techniques may be employed in personal/phone interviews.

***Some market research techniques will be used to promote services. Focus groups will be arranged from these groups of potential customers. Eight to 12 people will be invited to meet and review published material and rate sheets. They will be compensated and refreshments will be provided. Their frank discussions and suggestions will be recorded and utilized in planning, marketing and promotion. They will be acknowledged for their helpful views and ideas.

PLAN OF OPERATION

Roses by Design is an autonomous program which operates within Rose Center. It is totally self-governing. It will use the non-profit status of Rose Center/Neighborhood Women in its first year of operation. During that time it will be evaluated and determined the need whether or not it would be incorporated separately.

Roses by Design will operate 12 months a year. Scheduling may occur during the day and evening hours according to the availability of staff/workers.

Desktop Publishing (DTP) will initially be operated by a staff of one (Teri Cameron), and a part-time volunteer (Linda Hagger), and advisory board of 14*. The staff person will be a half-time director. She will coordinate and be responsible for the day-to-day operation and promotion of Desktop Publishing services, as well as the Center. Currently, the DTP computer, software and laser printer are owned by Teri Cameron and are all located in her home at 127 Grace Street, Syracuse, NY. The work will be done at Teri's home initially. There will be no charges to Roses by Design for use of this equipment, other than direct expenses.

During the first year of operation, Rose Center plans to locate equipment or funding for purchase of equipment through grant & proposal writing and/or donations. The goal will be to obtain a minimum of 3 computers with word processing and DTP capability, software, scanner, CD Rom and laser printer to be located permanently in the conference/computer room at Rose Center. The work will then be done mostly at Rose Center. Training will be initiated and work will be done more consistently by others who will be trained by Teri and other volunteers.

For the Director, general duties and responsibilities for Roses by Design include: Coordinating work order of Desktop Publishing. Implementing the market plan. Supervising fund raising efforts. Monitoring effectiveness of promotional and educational activities and staffing the advisory board.

The part-time volunteer will provide support to the coordinator of Desktop Publishing by performing word processing. Additional volunteers and trainees will be incorporated and utilized as they become available (classes to be scheduled). The support person/part-time volunteer will maintain the mailing list/record keeping and prepare reports as needed and other support functions needed by staff.

The Advisory Board will be comprised of fourteen members, four of the members will be knowledgeable about computers/word processing/Desktop Publishing. Six members will be selected by neighborhood community and four are selected representative of the resident groups in the center. The full board will meet bi-monthly to review activities and workload, complete planning and promotion activities and monitor expenditures. A nominating committee to replace board members will meet annually as board members will be asked to make a two-year commitment to the center.

While this plan relies heavily on the abilities and availability Teri Cameron and Linda Hagger, potential problems could arise without these two. Consideration is being given to this matter and we are devising a plan to cover this eventuality (i.e. others within the community who support what we are doing and have similar skills are being asked to commit to "filling in" as needed). Within this previously indicated network, there are several people who can offer additional supports for maintenance, training, technical assistance, legal/fiscal, etc. These plans should be made and solidified.

*Complete Job Description - Resumes of current staff and organizational chart should be provided

THREE TO FIVE YEAR PROJECTIONS

The adequacy of staffing levels will be evaluated annually, center staff may use volunteers/retirees or college interns for specific projects or in general operation of programs.

The second or third year of operation the center will develop and implement a training program for basic skills, introduction to word processing and Desktop Publishing. The coordinator will negotiate special rates with printers and others who can provide related services to Desktop Publishing. "Specials", which include these services, will then be coordinated and offered to customers.

In five years, the Rose Center will be in a position to offer extensive line of professional Desktop Publishing to a vast number of customers.

FINANCIAL STATEMENTS

DTPINCM1

	A	B	C	D
1	ROSES BY DESIGN AT ROSE CENTER			
2	Program Year 1/1/94 - 12/31/94	1994	1995	1996
3	Projected Annual Income Statements			
4	Revenues			
5				
6	DESKTOP PUBLISHING	$6,000	$12,000	$24,000
7	% OF REVENUES	100%	100%	100%
8				
9				
10				
11				
12				
13	Total Revenues	$6,000	$12,000	$24,000
14				
15				
16	Cost of Revenues			
17				
18	Materials	$600	$1,200	$2,400
19	% of Total Revenues	10%	10%	10%
20	Labor	$0	$7,500	$15,000
21	% of Total Revenues	0%	63%	63%
22	Overhead	$2,400	$2,400	$2,400
23	% of Total Revenues	40%	20%	10%
24				
25	Total Cost of Revenues	$3,000	$11,100	$19,800
26				
27	Gross Profit	$3,000	$900	$4,200
28	Gross Margin	50%	8%	18%
29				
30				
31	Operating Expenses			
32				
33	Selling Costs	$600	$600	$600
34	% of Total Revenues	10%	5%	3%
35				
36				
37	General and Administrative	$0	$0	$0
38	% of Total Revenues	0%	0%	0%
39				
40	Total Operating Expenses	$600	$600	$600
41	% of Total Revenues	10%	5%	3%
42				
43	Income from Operations	$2,400	$300	$3,600
44	% of Total Revenues	40%	3%	15%
45				
46	Interest Income (Expense)	$0	$0	$0
47				
48	Income before Taxes	$2,400	$300	$3,600
49				
50	Taxes on Income	$0	$0	$0
51				
52	Net Income	$2,400	$300	$3,600
53	% of Total Revenues	40%	3%	15%

DTPINCM1

✓	1	In B .. D, :13 = :6+:8+:10
✓	2	In B .. D, :25 = :18+:20+:22
✓	3	In B .. D, :40 = :33+:35+:37
✓	4	In B .. D, :7 = :6/:13
✓	5	In B .. D, :9 = :8/:13
✓	6	In B .. D, :11 = :10/:13
✓	7	In B .. D, :19 = :18/:13
✓	8	In B .. D, :21 = :20/:13
✓	9	In B .. D, :23 = :22/:13
✓	10	In B .. D, :27 = :13-:25
✓	11	In B .. D, :28 = :27/:13
✓	12	In B .. D, :34 = :33/:13
✓	13	In B .. D, :36 = :35/:13
✓	14	In B .. D, :38 = :37/:13
✓	15	In B .. D, :41 = :40/:13
✓	16	In B .. D, :43 = :27-:40
✓	17	In B .. D, :44 = :43/:13
✓	18	In B .. D, :48 = :43+:46
✓	19	In B .. D, :52 = :48-:50
✓	20	In B .. D, :53 = :52/:13

DTPINCM1

✓	1	In B .. D, :13 = :6+:8+:10
✓	2	In B .. D, :25 = :18+:20+:22
✓	3	In B .. D, :40 = :33+:35+:37
✓	4	In B .. D, :7 = :6/:13
✓	5	In B .. D, :9 = :8/:13
✓	6	In B .. D, :11 = :10/:13
✓	7	In B .. D, :19 = :18/:13
✓	8	In B .. D, :21 = :20/:13
✓	9	In B .. D, :23 = :22/:13
✓	10	In B .. D, :27 = :13-:25
✓	11	In B .. D, :28 = :27/:13
✓	12	In B .. D, :34 = :33/:13
✓	13	In B .. D, :36 = :35/:13
✓	14	In B .. D, :38 = :37/:13
✓	15	In B .. D, :41 = :40/:13
✓	16	In B .. D, :43 = :27-:40
✓	17	In B .. D, :44 = :43/:13
✓	18	In B .. D, :48 = :43+:46
✓	19	In B .. D, :52 = :48-:50
✓	20	In B .. D, :53 = :52/:13

RCBRKEVN

	A	B	C	D
1	*** Break-Even Analysis ***			
2		Per Month	Per Month	Per Month
3		Optimistic	Realistic	Pessmistic
4	Fixed Costs			
5				
6	Admin Costs	$0	$0	$2,500
7	RD Investment	$0	$0	$200
8	Selling Costs	$50	$50	$200
9				
10	Total Fixed Costs	$50	$50	$2,900
11				
12	Variable Costs			
13				
14	Cost of Goods Sold	$250	$250	$500
15				
16	Total Variable Costs	$250	$250	$500
17				
18				
19				
20	Pricing & Unit Sales Variables			
21				
22	Selling Price	$500.00	$500.00	$500.00
23	Number of Units	20	10	5
24				
25	Variable Costs per Unit	$12.50	$25.00	$100.00
26				
27	Breakeven Unit Volume	0	0	7
28				
29				
30	Gross Profit	$9,700.00	$4,700.00	-$900.00

RCBRKEVN

✓	1	In B .. D, :30 = (:22-:25)*(:23-:27)
✓	2	In B .. D, :27 = :10/(:22-:25)
✓	3	In B .. D, :10 = @sum(:6 .. :8)
✓	4	In B .. D, :25 = :16/:23
✓	5	In B .. D, :16 = :14

RCBRKEVN

✓	1	In B .. D, :30 = (:22-:25)*(:23-:27)
✓	2	In B .. D, :27 = :10/(:22-:25)
✓	3	In B .. D, :10 = @sum(:6 .. :8)
✓	4	In B .. D, :25 = :16/:23
✓	5	In B .. D, :16 = :14

RCBALSHT

	A	B	C	D
1	*** BALANCE SHEET ***			
2	ROSES BY DESIGN AT ROSE CENTER	1994	1995	1996
3				
4	Assets			
5	Current Assets			
6	Cash	$2,564	3,009	4,678
7	Investments	$0	$0	$0
8	Accounts Receivable	$0	$0	$0
9	Notes Receivable	$0	$0	$0
10	Inventory	$0	$0	$0
11	Total Current Assets	$2,564	$3,009	$4,678
12				
13	Plant and Equipment			
14				
15	Building	$0	$0	$0
16	Office Equipment	$3,000	$3,000	$3,000
17	Leasehold Improvements	$0	$0	$0
18	Less Accumulated Depreciation	$0	$0	$0
19	Net Property and Equipment	$3,000	$3,000	$3,000
20				
21	Other Assets	$0	$0	$0
22				
23	Total Assets	$5,564	$6,009	$7,678
24				
25	Liabilities and Owner Equity			
26				
27	Current Liabilities			
28				
29	Short Term Debt	$0	$0	$0
30	Accounts Payable	$300	$975	$1,700
31	Income Taxes Payable	$0	$0	$0
32	Accrued Liabilities	$0	$0	$0
33	Total Current Liabilities	$300	$975	$1,700
34				
35	Long Term Debt	$0	$0	$0
36				
37	Owner/Stockholder Equity			
38	Equity	3,000	3,000	3,000
39	Common Stock	$0	$0	$0
40	Retained Earnings	$0	$2,400	$300
41	Total Liabilities and Owner Equity	$3,300	$6,375	$5,000
42	Fund Balance	164	-366	2,678
43	Total Liabilities + Fund Balance	5,564	6,009	7,678
44	Ratios			
45				
46	Current Ratio	854.67%	308.62%	275.18%
47				
48	Quick Ratio	854.67%	308.62%	275.18%
49				
50	Return on Assets			

RCBALSHT

✓	1	In B .. D, :48 = (:6+:8+:9)/:33
✓	2	In B .. D, :41 = :33+:35+:38+:39+:40
	3	
✓	4	In B .. D, :23 = :11+:19+:21
✓	5	In B .. D, :11 = @sum(:6 .. :10)
✓	6	In B .. D, :19 = @sum(:15 .. :18)
✓	7	In B .. D, :33 = @sum(:29 .. :32)
✓	8	In B .. D, :46 = :11/:33

ROSECASH

	A	B	C	D	E	F	G
1	*** Cash Flow Projections ***	1994					
2	ROSES BY DESIGN AT ROSE CENTE	Jan	Feb	Mar	Apr	May	Jun
3							
4	Beginning Cash Balance	$100	$300	$502	$704	$907	$1,111
5							
6	Cash Receipts						
7							
8	Collection of Receivables	$500	$500	$500	$500	$500	$500
9	Interest Income	$0	$1	$2	$3	$4	$5
10							
11	Total Cash Receipts	$500	$501	$502	$503	$504	$505
12							
13	Cash Disbursements						
14							
15	Accounts Payable	$200	$200	$200	$200	$200	$200
16	Advertising	$50	$50	$50	$50	$50	$50
17	Commissions	$0	$0	$0	$0	$0	$0
18	Salaries	$0	$0	$0	$0	$0	$0
19	Other Expenses	$50	$50	$50	$50	$50	$50
20	Tax Payments	$0	$0	$0	$0	$0	$0
21							
22	Total Cash Disbursements	$300	$300	$300	$300	$300	$300
23							
24	Net Cash from Operations	$200	$201	$202	$203	$204	$205
25							
26	Equipment Lease	$0	$0	$0	$0	$0	$0
27	Equipment Purchase	$0	$0	$0	$0	$0	$0
28	Office Lease	$0	$0	$0	$0	$0	$0
29							
30	Short Term Loan Repmnt	$0	$0	$0	$0	$0	$0
31							
32	Sale of Stock/Partnership Units	$0	$0	$0	$0	$0	$0
33	Proceeds of Bank Loan	$0					
34							
35	Net Cash Balance	$300	$502	$704	$907	$1,111	$1,316
36							
37							
38							
39							
40							
41							
42							
43							
44							

CashFlow 94
Page 1

ROSECASH

	H	I	J	K	L	M
1						1994
2	Jul	Aug	Sep	Oct	Nov	Dec
3						
4	$1,316	$1,522	$1,728	$1,936	$2,144	$2,354
5						
6						
7						
8	$500	$500	$500	$500	$500	$500
9	$6	$7	$8	$8	$9	$10
10						
11	$506	$507	$508	$508	$509	$510
12						
13						
14						
15	$200	$200	$200	$200	$200	$200
16	$50	$50	$50	$50	$50	$50
17	$0	$0	$0	$0	$0	$0
18	$0	$0	$0	$0	$0	$0
19	$50	$50	$50	$50	$50	$50
20	$0	$0	$0	$0	$0	$0
21						
22	$300	$300	$300	$300	$300	$300
23						
24	$206	$207	$208	$208	$209	$210
25						
26	$0	$0	$0	$0	$0	$0
27	$0	$0	$0	$0	$0	$0
28	$0	$0	$0	$0	$0	$0
29						
30	$0	$0	$0	$0	$0	$0
31						
32	$0	$0	$0	$0	$0	$0
33						
34						
35	$1,522	$1,728	$1,936	$2,144	$2,354	$2,564
36						
37						
38						
39						
40						
41						
42						
43						
44						

ROSECASH

✓	1	In B .. M, :35 = :4+:24-:27+:32+:33-:30
✓	2	In B .. M, :9 = :4*0.004375
✓	3	In B .. M, :11 = :8+:9
✓	4	In B .. M, :22 = @sum(:15 .. :21)
✓	5	In B .. M, :24 = :11-:22
✓	6	C:4 .. M:4 = B:35 .. L:35

ROSECSH2

	A	B	C	D	E	F	G
1	*** Cash Flow Projections ***	1995					
2	ROSES BY DESIGN AT ROSE CENTER	Jan	Feb	Mar	Apr	May	Jun
3							
4	Beginning Cash Balance	$2,564	$2,600	$2,637	$2,673	$2,710	$2,747
5							
6	Cash Receipts						
7							
8	Collection of Receivables	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000
9	Interest Income	$11	$11	$12	$12	$12	$12
10							
11	Total Cash Receipts	$1,011	$1,011	$1,012	$1,012	$1,012	$1,012
12							
13	Cash Disbursements						
14							
15	Accounts Payable	$200	$200	$200	$200	$200	$200
16	Advertising	$50	$50	$50	$50	$50	$50
17	Commissions	$0	$0	$0	$0	$0	$0
18	Salaries	$625	$625	$625	$625	$625	$625
19	Other Expenses	$100	$100	$100	$100	$100	$100
20	Tax Payments	$0	$0	$0	$0	$0	$0
21							
22	Total Cash Disbursements	$975	$975	$975	$975	$975	$975
23							
24	Net Cash from Operations	$36	$36	$37	$37	$37	$37
25							
26	Equipment Lease	$0	$0	$0	$0	$0	$0
27	Equipment Purchase	$0	$0	$0	$0	$0	$0
28	Office Lease	$0	$0	$0	$0	$0	$0
29							
30	Short Term Loan Repmnt	$0	$0	$0	$0	$0	$0
31							
32	Sale of Stock/Partnership Units	$0	$0	$0	$0	$0	$0
33	Proceeds of Bank Loan	$0					
34							
35	Net Cash Balance	$2,600	$2,637	$2,673	$2,710	$2,747	$2,784
36							
37							
38							
39							
40							
41							
42							
43							
44							

	H	I	J	K	L	M
1						1995
2	Jul	Aug	Sep	Oct	Nov	Dec
3						
4	$2,784	$2,821	$2,858	$2,896	$2,933	$2,971
5						
6						
7						
8	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000
9	$12	$12	$13	$13	$13	$13
10						
11	$1,012	$1,012	$1,013	$1,013	$1,013	$1,013
12						
13						
14						
15	$200	$200	$200	$200	$200	$200
16	$50	$50	$50	$50	$50	$50
17	$0	$0	$0	$0	$0	$0
18	$625	$625	$625	$625	$625	$625
19	$100	$100	$100	$100	$100	$100
20	$0	$0	$0	$0	$0	$0
21						
22	$975	$975	$975	$975	$975	$975
23						
24	$37	$37	$38	$38	$38	$38
25						
26	$0	$0	$0	$0	$0	$0
27	$0	$0	$0	$0	$0	$0
28	$0	$0	$0	$0	$0	$0
29						
30	$0	$0	$0	$0	$0	$0
31						
32	$0	$0	$0	$0	$0	$0
33						
34						
35	$2,821	$2,858	$2,896	$2,933	$2,971	$3,009
36						
37						
38						
39						
40						
41						
42						
43						
44						

ROSECSH2

	A	B	C	D	E	F	G
1	*** Cash Flow Projections ***	1996					
2	ROSES BY DESIGN AT ROSE CENTER	Jan	Feb	Mar	Apr	May	Jun
3							
4	Beginning Cash Balance	$2,784	$3,096	$3,410	$3,725	$4,041	$4,359
5							
6	Cash Receipts						
7							
8	Collection of Receivables	$2,000	$2,000	$2,000	$2,000	$2,000	$2,000
9	Interest Income	$12	$14	$15	$16	$18	$19
10							
11	Total Cash Receipts	$2,012	$2,014	$2,015	$2,016	$2,018	$2,019
12							
13	Cash Disbursements						
14							
15	Accounts Payable	$200	$200	$200	$200	$200	$200
16	Advertising	$50	$50	$50	$50	$50	$50
17	Commissions	$0	$0	$0	$0	$0	$0
18	Salaries	$1,250	$1,250	$1,250	$1,250	$1,250	$1,250
19	Other Expenses	$200	$200	$200	$200	$200	$200
20	Tax Payments	$0	$0	$0	$0	$0	$0
21							
22	Total Cash Disbursements	$1,700	$1,700	$1,700	$1,700	$1,700	$1,700
23							
24	Net Cash from Operations	$312	$314	$315	$316	$318	$319
25							
26	Equipment Lease	$0	$0	$0	$0	$0	$0
27	Equipment Purchase	$0	$0	$0	$0	$0	$0
28	Office Lease	$0	$0	$0	$0	$0	$0
29							
30	Short Term Loan Repmnt	$0	$0	$0	$0	$0	$0
31							
32	Sale of Stock/Partnership Units	$0	$0	$0	$0	$0	$0
33	Proceeds of Bank Loan	$0					
34							
35	Net Cash Balance	$3,096	$3,410	$3,725	$4,041	$4,359	$4,678
36							
37							
38							
39							
40							
41							
42							
43							
44							

ROSECSH3

	H	I	J	K	L	M
1						1996
2	Jul	Aug	Sep	Oct	Nov	Dec
3						
4	$4,678	$4,998	$5,320	$5,643	$5,968	$6,294
5						
6						
7						
8	$2,000	$2,000	$2,000	$2,000	$2,000	$2,000
9	$20	$22	$23	$25	$26	$28
10						
11	$2,020	$2,022	$2,023	$2,025	$2,026	$2,028
12						
13						
14						
15	$200	$200	$200	$200	$200	$200
16	$50	$50	$50	$50	$50	$50
17	$0	$0	$0	$0	$0	$0
18	$1,250	$1,250	$1,250	$1,250	$1,250	$1,250
19	$200	$200	$200	$200	$200	$200
20	$0	$0	$0	$0	$0	$0
21						
22	$1,700	$1,700	$1,700	$1,700	$1,700	$1,700
23						
24	$320	$322	$323	$325	$326	$328
25						
26	$0	$0	$0	$0	$0	$0
27	$0	$0	$0	$0	$0	$0
28	$0	$0	$0	$0	$0	$0
29						
30	$0	$0	$0	$0	$0	$0
31						
32	$0	$0	$0	$0	$0	$0
33						
34						
35	$4,998	$5,320	$5,643	$5,968	$6,294	$6,622
36						
37						
38						
39						
40						
41						
42						
43						
44						

	A	B	C	D	E	F
1	*** BUDGET ***					
2	Roses By Design at Rose Center	1994				
3		January	February	March	April	May
4	Revenues					
5						
6	Desktop Publishing	$500	$500	$500	$500	$500
7	% of Total Revenues	100%	100%	100%	100%	100%
8						
9						
10						
11						
12	Total Sales	$500	$500	$500	$500	$500
13						
14						
15	Cost of Sales					
16						
17	Raw Materials	$50	$50	$50	$50	$50
18	% of Total Revenues	10%	10%	10%	10%	10%
19	Labor	$0	$0	$0	$0	$0
20	% of Total Revenues	0%	0%	0%	0%	0%
21	Overhead	$0	$0	$0	$0	$0
22	% of Total Revenues	0%	0%	0%	0%	0%
23	Total Cost of Revenues	$50	$50	$50	$50	$50
24						
25						
26	Gross Profit	$450	$450	$450	$450	$450
27	Gross Margin	90%	90%	90%	90%	90%
28						
29						
30	Operating Expenses					
31						
32	Sales and Marketing					
33						
34	Advertising	$50	$50	$50	$50	$50
35	Commissions	$0	$0	$0	$0	$0
36	Entertainment	$0	$0	$0	$0	$0
37	Literature	$0	$0	$0	$0	$0
38	Promotions	$0	$0	$0	$0	$0
39	Salaries	$0	$0	$0	$0	$0
40	Trade Shows	$0	$0	$0	$0	$0
41	Travel	$0	$0	$0	$0	$0
42	Selling Costs	$50	$50	$50	$50	$50
43	% of Total Sales	10%	10%	10%	10%	10%
44						
45						
46	Research & Development					
47						
48	Consulting	$0	$0	$0	$0	$0
49	Equipment	$0	$0	$0	$0	$0
50	RD Materials	$0	$0	$0	$0	$0
51	RD Salaries	$0	$0	$0	$0	$0
52	RD Investment	$0	$0	$0	$0	$0
53	% of Total Sales	0%	0%	0%	0%	0%

	G	H	I	J	K	L	M
1							
2							
3	June	July	August	September	October	November	December
4							
5							
6	$500	$500	$500	$500	$500	$500	$500
7	100%	100%	100%	100%	100%	100%	100%
8							
9							
10							
11							
12	$500	$500	$500	$500	$500	$500	$500
13							
14							
15							
16							
17	$50	$50	$50	$50	$50	$50	$50
18	10%	10%	10%	10%	10%	10%	10%
19	$0	$0	$0	$0	$0	$0	$0
20	0%	0%	0%	0%	0%	0%	0%
21	$0	$0	$0	$0	$0	$0	$0
22	0%	0%	0%	0%	0%	0%	0%
23	$50	$50	$50	$50	$50	$50	$50
24							
25							
26	$450	$450	$450	$450	$450	$450	$450
27	90%	90%	90%	90%	90%	90%	90%
28							
29							
30							
31							
32							
33							
34	$50	$50	$50	$50	$50	$50	$50
35	$0	$0	$0	$0	$0	$0	$0
36	$0	$0	$0	$0	$0	$0	$0
37	$0	$0	$0	$0	$0	$0	$0
38	$0	$0	$0	$0	$0	$0	$0
39	$0	$0	$0	$0	$0	$0	$0
40	$0	$0	$0	$0	$0	$0	$0
41	$0	$0	$0	$0	$0	$0	$0
42	$50	$50	$50	$50	$50	$50	$50
43	10%	10%	10%	10%	10%	10%	10%
44							
45							
46							
47							
48	$0	$0	$0	$0	$0	$0	$0
49	$0	$0	$0	$0	$0	$0	$0
50	$0	$0	$0	$0	$0	$0	$0
51	$0	$0	$0	$0	$0	$0	$0
52	$0	$0	$0	$0	$0	$0	$0
53	0%	0%	0%	0%	0%	0%	0%

	N
1	
2	
3	1994
4	
5	
6	$6,000
7	100%
8	$0
9	0%
10	$0
11	0%
12	$6,000
13	
14	
15	
16	
17	$600
18	10%
19	$0
20	0%
21	$0
22	0%
23	$600
24	
25	
26	$5,400
27	90%
28	
29	
30	
31	
32	
33	
34	$600
35	$0
36	$0
37	$0
38	$0
39	$0
40	$0
41	$0
42	$600
43	10%
44	
45	
46	
47	
48	$0
49	$0
50	$0
51	$0
52	$0
53	0%

	A	B	C	D	E	F
54						
55						
56	General and Administrative					
57						
58	Accounting	$0	$0	$0	$0	$0
59	Admin Salaries	$0	$0	$0	$0	$0
60	Bad Debts	$0	$0	$0	$0	$0
61	Depreciation	$0	$0	$0	$0	$0
62	Insurance	$0	$0	$0	$0	$0
63	Legal Fees	$0	$0	$0	$0	$0
64	Licenses and Permits	$0	$0	$0	$0	$0
65	Office Expense	$0	$0	$0	$0	$0
66	Rent	$0	$0	$0	$0	$0
67	Taxes (non Income Taxes)	$0	$0	$0	$0	$0
68	Telephone	$100	$100	$100	$100	$100
69	Utilities	$100	$100	$100	$100	$100
70	Admin Costs	$200	$200	$200	$200	$200
71	% of Total Sales	40%	40%	40%	40%	40%
72						
73						
74	Total Operating Expenses	$250	$250	$250	$250	$250
75	% of Total Sales	50%	50%	50%	50%	50%
76						
77						
78	Income from Operations	$200	$200	$200	$200	$200
79	% of Total Sales	40%	40%	40%	40%	40%
80						
81						
82	Interest Income (Expense)	$0	$0	$0	$0	$0
83						
84	Income before Taxes	$200	$200	$200	$200	$200
85						
86	Taxes on Income	$0	$0	$0	$0	$0
87						
88						
89	Net Income	$200	$200	$200	$200	$200
90	% of Total Sales	40%	40%	40%	40%	40%

RCBDGT1

	G	H	I	J	K	L	M
54							
55							
56							
57							
58	$0	$0	$0	$0	$0	$0	$0
59	$0	$0	$0	$0	$0	$0	$0
60	$0	$0	$0	$0	$0	$0	$0
61	$0	$0	$0	$0	$0	$0	$0
62	$0	$0	$0	$0	$0	$0	$0
63	$0	$0	$0	$0	$0	$0	$0
64	$0	$0	$0	$0	$0	$0	$0
65	$0	$0	$0	$0	$0	$0	$0
66	$0	$0	$0	$0	$0	$0	$0
67	$0	$0	$0	$0	$0	$0	$0
68	$100	$100	$100	$100	$100	$100	$100
69	$100	$100	$100	$100	$100	$100	$100
70	$200	$200	$200	$200	$200	$200	$200
71	40%	40%	40%	40%	40%	40%	40%
72							
73							
74	$250	$250	$250	$250	$250	$250	$250
75	50%	50%	50%	50%	50%	50%	50%
76							
77							
78	$200	$200	$200	$200	$200	$200	$200
79	40%	40%	40%	40%	40%	40%	40%
80							
81							
82	$0	$0	$0	$0	$0	$0	$0
83							
84	$200	$200	$200	$200	$200	$200	$200
85							
86	$0	$0	$0	$0	$0	$0	$0
87							
88							
89	$200	$200	$200	$200	$200	$200	$200
90	40%	40%	40%	40%	40%	40%	40%

	N
54	
55	
56	
57	
58	$0
59	$0
60	$0
61	$0
62	$0
63	$0
64	$0
65	$0
66	$0
67	$0
68	$1,200
69	$1,200
70	$2,400
71	40%
72	
73	
74	$3,000
75	50%
76	
77	
78	$2,400
79	40%
80	
81	
82	$0
83	
84	$2,400
85	
86	$0
87	
88	
89	$2,400
90	40%

✓	1	In B .. N, :12 = :6+:8+:10
✓	2	In B .. N, :23 = :17+:19+:21
✓	3	In B .. N, :74 = :42+:52+:70
✓	4	N:6 = @sum(B:6 .. M:6)
✓	5	N:8 = @sum(B:8 .. M:8)
✓	6	N:10 = @sum(B:10 .. M:10)
✓	7	N:17 = @sum(B:17 .. M:17)
✓	8	N:19 = @sum(B:19 .. M:19)
✓	9	N:21 = @sum(B:21 .. M:21)
✓	10	N:26 = @sum(B:26 .. M:26)
✓	11	N:34 = @sum(B:34 .. M:34)
✓	12	N:35 = @sum(B:35 .. M:35)
✓	13	N:36 = @sum(B:36 .. M:36)
✓	14	N:37 = @sum(B:37 .. M:37)
✓	15	N:38 = @sum(B:38 .. M:38)
✓	16	N:39 = @sum(B:39 .. M:39)
✓	17	N:40 = @sum(B:40 .. M:40)
✓	18	N:41 = @sum(B:41 .. M:41)
✓	19	N:42 = @sum(B:42 .. M:42)
✓	20	N:48 = @sum(B:48 .. M:48)
✓	21	N:49 = @sum(B:49 .. M:49)
✓	22	N:50 = @sum(B:50 .. M:50)
✓	23	N:51 = @sum(B:51 .. M:51)
✓	24	N:52 = @sum(B:52 .. M:52)
✓	25	N:58 = @sum(B:58 .. M:58)
✓	26	N:59 = @sum(B:59 .. M:59)
✓	27	N:60 = @sum(B:60 .. M:60)
✓	28	N:61 = @sum(B:61 .. M:61)
✓	29	N:62 = @sum(B:62 .. M:62)
✓	30	N:63 = @sum(B:63 .. M:63)
✓	31	N:64 = @sum(B:64 .. M:64)
✓	32	N:65 = @sum(B:65 .. M:65)
✓	33	N:66 = @sum(B:66 .. M:66)
✓	34	N:67 = @sum(B:67 .. M:67)
✓	35	N:68 = @sum(B:68 .. M:68)
✓	36	N:69 = @sum(B:69 .. M:69)
✓	37	N:70 = @sum(B:70 .. M:70)
✓	38	N:82 = @sum(B:82 .. M:82)
✓	39	N:86 = @sum(B:86 .. M:86)
✓	40	In B .. N, :7 = :6/:12
✓	41	In B .. N, :9 = :8/:12
✓	42	In B .. N, :11 = :10/:12
✓	43	In B .. N, :18 = :17/:12
✓	44	In B .. N, :20 = :19/:12
✓	45	In B .. N, :22 = :21/:12

✓	46	In B .. M, :26 = :12-:23
✓	47	In B .. N, :27 = :26/:12
✓	48	In B .. M, :42 = @sum(:34 .. :41)
✓	49	In B .. N, :43 = :42/:12
✓	50	In B .. M, :52 = @sum(:48 .. :51)
✓	51	In B .. N, :53 = :52/:12
✓	52	In B .. M, :70 = @sum(:58 .. :69)
✓	53	In B .. N, :71 = :70/:12
✓	54	In B .. N, :75 = :74/:12
✓	55	In B .. N, :78 = :26-:74
✓	56	In B .. N, :79 = :78/:12
✓	57	In B .. N, :84 = :78+:82
✓	58	In B .. N, :89 = :84-:86
✓	59	In B .. N, :90 = :89/:12

	A	B	C	D	E	F
1	*** BUDGET ***					
2	Roses By Design at Rose Center	1995				
3		January	February	March	April	May
4	Revenues					
5						
6	Desktop Publishing	$1,000	$1,000	$1,000	$1,000	$1,000
7	% of Total Revenues	100%	100%	100%	100%	100%
8						
9						
10						
11						
12	Total Sales	$1,000	$1,000	$1,000	$1,000	$1,000
13						
14						
15	Cost of Sales					
16						
17	Raw Materials	$100	$100	$100	$100	$100
18	% of Total Revenues	10%	10%	10%	10%	10%
19	Labor	$625	$625	$625	$625	$625
20	% of Total Revenues	63%	63%	63%	63%	63%
21	Overhead	$0	$0	$0	$0	$0
22	% of Total Revenues	0%	0%	0%	0%	0%
23	Total Cost of Revenues	$725	$725	$725	$725	$725
24						
25						
26	Gross Profit	$275	$275	$275	$275	$275
27	Gross Margin	28%	28%	28%	28%	28%
28						
29						
30	Operating Expenses					
31						
32	Sales and Marketing					
33						
34	Advertising	$50	$50	$50	$50	$50
35	Commissions	$0	$0	$0	$0	$0
36	Entertainment	$0	$0	$0	$0	$0
37	Literature	$0	$0	$0	$0	$0
38	Promotions	$0	$0	$0	$0	$0
39	Salaries	$0	$0	$0	$0	$0
40	Trade Shows	$0	$0	$0	$0	$0
41	Travel	$0	$0	$0	$0	$0
42	Selling Costs	$50	$50	$50	$50	$50
43	% of Total Sales	5%	5%	5%	5%	5%
44						
45						
46	Research & Development					
47						
48	Consulting	$0	$0	$0	$0	$0
49	Equipment	$0	$0	$0	$0	$0
50	RD Materials	$0	$0	$0	$0	$0
51	RD Salaries	$0	$0	$0	$0	$0
52	RD Investment	$0	$0	$0	$0	$0
53	% of Total Sales	0%	0%	0%	0%	0%

	G	H	I	J	K	L	M
1							
2							
3	June	July	August	September	October	November	December
4							
5							
6	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000
7	100%	100%	100%	100%	100%	100%	100%
8							
9							
10							
11							
12	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000
13							
14							
15							
16							
17	$100	$100	$100	$100	$100	$100	$100
18	10%	10%	10%	10%	10%	10%	10%
19	$625	$625	$625	$625	$625	$625	$625
20	63%	63%	63%	63%	63%	63%	63%
21	$0	$0	$0	$0	$0	$0	$0
22	0%	0%	0%	0%	0%	0%	0%
23	$725	$725	$725	$725	$725	$725	$725
24							
25							
26	$275	$275	$275	$275	$275	$275	$275
27	28%	28%	28%	28%	28%	28%	28%
28							
29							
30							
31							
32							
33							
34	$50	$50	$50	$50	$50	$50	$50
35	$0	$0	$0	$0	$0	$0	$0
36	$0	$0	$0	$0	$0	$0	$0
37	$0	$0	$0	$0	$0	$0	$0
38	$0	$0	$0	$0	$0	$0	$0
39	$0	$0	$0	$0	$0	$0	$0
40	$0	$0	$0	$0	$0	$0	$0
41	$0	$0	$0	$0	$0	$0	$0
42	$50	$50	$50	$50	$50	$50	$50
43	5%	5%	5%	5%	5%	5%	5%
44							
45							
46							
47							
48	$0	$0	$0	$0	$0	$0	$0
49	$0	$0	$0	$0	$0	$0	$0
50	$0	$0	$0	$0	$0	$0	$0
51	$0	$0	$0	$0	$0	$0	$0
52	$0	$0	$0	$0	$0	$0	$0
53	0%	0%	0%	0%	0%	0%	0%

	N
1	
2	
3	1994
4	
5	
6	$12,000
7	100%
8	$0
9	0%
10	$0
11	0%
12	$12,000
13	
14	
15	
16	
17	$1,200
18	10%
19	$7,500
20	63%
21	$0
22	0%
23	$8,700
24	
25	
26	$3,300
27	28%
28	
29	
30	
31	
32	
33	
34	$600
35	$0
36	$0
37	$0
38	$0
39	$0
40	$0
41	$0
42	$600
43	5%
44	
45	
46	
47	
48	$0
49	$0
50	$0
51	$0
52	$0
53	0%

	A	B	C	D	E	F
54						
55						
56	General and Administrative					
57						
58	Accounting	$0	$0	$0	$0	$0
59	Admin Salaries	$0	$0	$0	$0	$0
60	Bad Debts	$0	$0	$0	$0	$0
61	Depreciation	$0	$0	$0	$0	$0
62	Insurance	$0	$0	$0	$0	$0
63	Legal Fees	$0	$0	$0	$0	$0
64	Licenses and Permits	$0	$0	$0	$0	$0
65	Office Expense	$0	$0	$0	$0	$0
66	Rent	$0	$0	$0	$0	$0
67	Taxes (non Income Taxes)	$0	$0	$0	$0	$0
68	Telephone	$100	$100	$100	$100	$100
69	Utilities	$100	$100	$100	$100	$100
70	Admin Costs	$200	$200	$200	$200	$200
71	% of Total Sales	20%	20%	20%	20%	20%
72						
73						
74	Total Operating Expenses	$250	$250	$250	$250	$250
75	% of Total Sales	25%	25%	25%	25%	25%
76						
77						
78	Income from Operations	$25	$25	$25	$25	$25
79	% of Total Sales	3%	3%	3%	3%	3%
80						
81						
82	Interest Income (Expense)	$0	$0	$0	$0	$0
83						
84	Income before Taxes	$25	$25	$25	$25	$25
85						
86	Taxes on Income	$0	$0	$0	$0	$0
87						
88						
89	Net Income	$25	$25	$25	$25	$25
90	% of Total Sales	3%	3%	3%	3%	3%

	G	H	I	J	K	L	M
54							
55							
56							
57							
58	$0	$0	$0	$0	$0	$0	$0
59	$0	$0	$0	$0	$0	$0	$0
60	$0	$0	$0	$0	$0	$0	$0
61	$0	$0	$0	$0	$0	$0	$0
62	$0	$0	$0	$0	$0	$0	$0
63	$0	$0	$0	$0	$0	$0	$0
64	$0	$0	$0	$0	$0	$0	$0
65	$0	$0	$0	$0	$0	$0	$0
66	$0	$0	$0	$0	$0	$0	$0
67	$0	$0	$0	$0	$0	$0	$0
68	$100	$100	$100	$100	$100	$100	$100
69	$100	$100	$100	$100	$100	$100	$100
70	$200	$200	$200	$200	$200	$200	$200
71	20%	20%	20%	20%	20%	20%	20%
72							
73							
74	$250	$250	$250	$250	$250	$250	$250
75	25%	25%	25%	25%	25%	25%	25%
76							
77							
78	$25	$25	$25	$25	$25	$25	$25
79	3%	3%	3%	3%	3%	3%	3%
80							
81							
82	$0	$0	$0	$0	$0	$0	$0
83							
84	$25	$25	$25	$25	$25	$25	$25
85							
86	$0	$0	$0	$0	$0	$0	$0
87							
88							
89	$25	$25	$25	$25	$25	$25	$25
90	3%	3%	3%	3%	3%	3%	3%

	N
54	
55	
56	
57	
58	$0
59	$0
60	$0
61	$0
62	$0
63	$0
64	$0
65	$0
66	$0
67	$0
68	$1,200
69	$1,200
70	$2,400
71	20%
72	
73	
74	$3,000
75	25%
76	
77	
78	$300
79	3%
80	
81	
82	$0
83	
84	$300
85	
86	$0
87	
88	
89	$300
90	3%

RCBDGT3

	A	B	C	D	E	F
1	*** BUDGET ***					
2	Roses By Design at Rose Center	1996				
3		January	February	March	April	May
4	Revenues					
5						
6	Desktop Publishing	$2,000	$2,000	$2,000	$2,000	$2,000
7	% of Total Revenues	100%	100%	100%	100%	100%
8						
9						
10						
11						
12	Total Sales	$2,000	$2,000	$2,000	$2,000	$2,000
13						
14						
15	Cost of Sales					
16						
17	Raw Materials	$200	$200	$200	$200	$200
18	% of Total Revenues	10%	10%	10%	10%	10%
19	Labor	$1,250	$1,250	$1,250	$1,250	$1,250
20	% of Total Revenues	63%	63%	63%	63%	63%
21	Overhead	$0	$0	$0	$0	$0
22	% of Total Revenues	0%	0%	0%	0%	0%
23	Total Cost of Revenues	$1,450	$1,450	$1,450	$1,450	$1,450
24						
25						
26	Gross Profit	$550	$550	$550	$550	$550
27	Gross Margin	28%	28%	28%	28%	28%
28						
29						
30	Operating Expenses					
31						
32	Sales and Marketing					
33						
34	Advertising	$50	$50	$50	$50	$50
35	Commissions	$0	$0	$0	$0	$0
36	Entertainment	$0	$0	$0	$0	$0
37	Literature	$0	$0	$0	$0	$0
38	Promotions	$0	$0	$0	$0	$0
39	Salaries	$0	$0	$0	$0	$0
40	Trade Shows	$0	$0	$0	$0	$0
41	Travel	$0	$0	$0	$0	$0
42	Selling Costs	$50	$50	$50	$50	$50
43	% of Total Sales	3%	3%	3%	3%	3%
44						
45						
46	Research & Development					
47						
48	Consulting	$0	$0	$0	$0	$0
49	Equipment	$0	$0	$0	$0	$0
50	RD Materials	$0	$0	$0	$0	$0
51	RD Salaries	$0	$0	$0	$0	$0
52	RD Investment	$0	$0	$0	$0	$0
53	% of Total Sales	0%	0%	0%	0%	0%

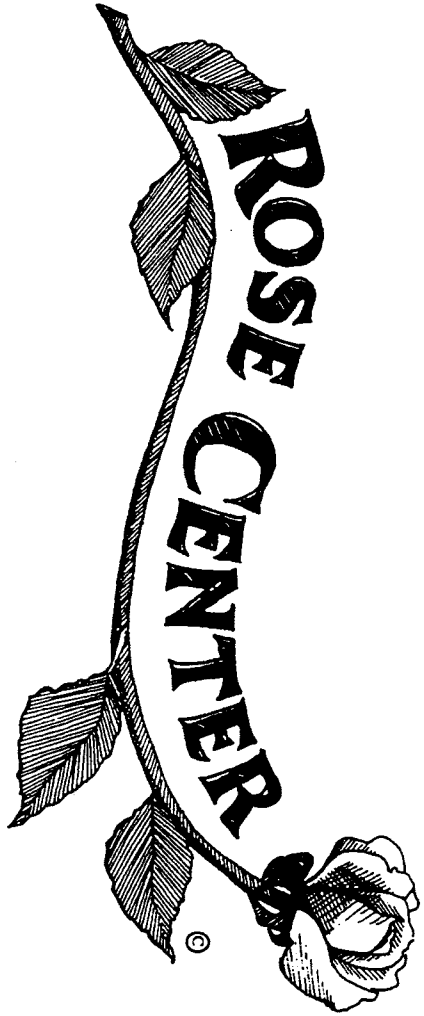
	G	H	I	J	K	L	M
1							
2							
3	June	July	August	September	October	November	December
4							
5							
6	$2,000	$2,000	$2,000	$2,000	$2,000	$2,000	$2,000
7	100%	100%	100%	100%	100%	100%	100%
8							
9							
10							
11							
12	$2,000	$2,000	$2,000	$2,000	$2,000	$2,000	$2,000
13							
14							
15							
16							
17	$200	$200	$200	$200	$200	$200	$200
18	10%	10%	10%	10%	10%	10%	10%
19	$1,250	$1,250	$1,250	$1,250	$1,250	$1,250	$1,250
20	63%	63%	63%	63%	63%	63%	63%
21	$0	$0	$0	$0	$0	$0	$0
22	0%	0%	0%	0%	0%	0%	0%
23	$1,450	$1,450	$1,450	$1,450	$1,450	$1,450	$1,450
24							
25							
26	$550	$550	$550	$550	$550	$550	$550
27	28%	28%	28%	28%	28%	28%	28%
28							
29							
30							
31							
32							
33							
34	$50	$50	$50	$50	$50	$50	$50
35	$0	$0	$0	$0	$0	$0	$0
36	$0	$0	$0	$0	$0	$0	$0
37	$0	$0	$0	$0	$0	$0	$0
38	$0	$0	$0	$0	$0	$0	$0
39	$0	$0	$0	$0	$0	$0	$0
40	$0	$0	$0	$0	$0	$0	$0
41	$0	$0	$0	$0	$0	$0	$0
42	$50	$50	$50	$50	$50	$50	$50
43	3%	3%	3%	3%	3%	3%	3%
44							
45							
46							
47							
48	$0	$0	$0	$0	$0	$0	$0
49	$0	$0	$0	$0	$0	$0	$0
50	$0	$0	$0	$0	$0	$0	$0
51	$0	$0	$0	$0	$0	$0	$0
52	$0	$0	$0	$0	$0	$0	$0
53	0%	0%	0%	0%	0%	0%	0%

	N
1	
2	
3	1996
4	
5	
6	$24,000
7	100%
8	$0
9	0%
10	$0
11	0%
12	$24,000
13	
14	
15	
16	
17	$2,400
18	10%
19	$15,000
20	63%
21	$0
22	0%
23	$17,400
24	
25	
26	$6,600
27	28%
28	
29	
30	
31	
32	
33	
34	$600
35	$0
36	$0
37	$0
38	$0
39	$0
40	$0
41	$0
42	$600
43	3%
44	
45	
46	
47	
48	$0
49	$0
50	$0
51	$0
52	$0
53	0%

	A	B	C	D	E	F
54						
55						
56	General and Administrative					
57						
58	Accounting	$0	$0	$0	$0	$0
59	Admin Salaries	$0	$0	$0	$0	$0
60	Bad Debts	$0	$0	$0	$0	$0
61	Depreciation	$0	$0	$0	$0	$0
62	Insurance	$0	$0	$0	$0	$0
63	Legal Fees	$0	$0	$0	$0	$0
64	Licenses and Permits	$0	$0	$0	$0	$0
65	Office Expense	$0	$0	$0	$0	$0
66	Rent	$0	$0	$0	$0	$0
67	Taxes (non Income Taxes)	$0	$0	$0	$0	$0
68	Telephone	$100	$100	$100	$100	$100
69	Utilities	$100	$100	$100	$100	$100
70	Admin Costs	$200	$200	$200	$200	$200
71	% of Total Sales	10%	10%	10%	10%	10%
72						
73						
74	Total Operating Expenses	$250	$250	$250	$250	$250
75	% of Total Sales	13%	13%	13%	13%	13%
76						
77						
78	Income from Operations	$300	$300	$300	$300	$300
79	% of Total Sales	15%	15%	15%	15%	15%
80						
81						
82	Interest Income (Expense)	$0	$0	$0	$0	$0
83						
84	Income before Taxes	$300	$300	$300	$300	$300
85						
86	Taxes on Income	$0	$0	$0	$0	$0
87						
88						
89	Net Income	$300	$300	$300	$300	$300
90	% of Total Sales	15%	15%	15%	15%	15%

	G	H	I	J	K	L	M
54							
55							
56							
57							
58	$0	$0	$0	$0	$0	$0	$0
59	$0	$0	$0	$0	$0	$0	$0
60	$0	$0	$0	$0	$0	$0	$0
61	$0	$0	$0	$0	$0	$0	$0
62	$0	$0	$0	$0	$0	$0	$0
63	$0	$0	$0	$0	$0	$0	$0
64	$0	$0	$0	$0	$0	$0	$0
65	$0	$0	$0	$0	$0	$0	$0
66	$0	$0	$0	$0	$0	$0	$0
67	$0	$0	$0	$0	$0	$0	$0
68	$100	$100	$100	$100	$100	$100	$100
69	$100	$100	$100	$100	$100	$100	$100
70	$200	$200	$200	$200	$200	$200	$200
71	10%	10%	10%	10%	10%	10%	10%
72							
73							
74	$250	$250	$250	$250	$250	$250	$250
75	13%	13%	13%	13%	13%	13%	13%
76							
77							
78	$300	$300	$300	$300	$300	$300	$300
79	15%	15%	15%	15%	15%	15%	15%
80							
81							
82	$0	$0	$0	$0	$0	$0	$0
83							
84	$300	$300	$300	$300	$300	$300	$300
85							
86	$0	$0	$0	$0	$0	$0	$0
87							
88							
89	$300	$300	$300	$300	$300	$300	$300
90	15%	15%	15%	15%	15%	15%	15%

	N
54	
55	
56	
57	
58	$0
59	$0
60	$0
61	$0
62	$0
63	$0
64	$0
65	$0
66	$0
67	$0
68	$1,200
69	$1,200
70	$2,400
71	10%
72	
73	
74	$3,000
75	13%
76	
77	
78	$3,600
79	15%
80	
81	
82	$0
83	
84	$3,600
85	
86	$0
87	
88	
89	$3,600
90	15%



APPENDIX •• APPENDIX

MISSION STATEMENT

JUNE 23, 1993

"Human Development -- Neighbor to Neighbor!"

2 AREAS OF OBJECTIVES:

FAMILY/COMMUNITY

- To help one another through community resource, information source, shared meeting space, etc.
- Address neighborhood problems/advocacy: improve housing, voice for the community, services, etc.
- Provide community connection.
- Foster a sense of community: bring people together, improve race/diversity issues.
- Foster/support development of neighborhood groups.
- Train and prepare support staff; recruit volunteers.
- Pool resources -- financial & material; foster cooperative ideals.
- Offer a safe place for children.
- Put neighborhood control in the hands of neighborhood people.

EDUCATION/EMPLOYMENT

- Foster/offer support.
- Assist with education/employment goals.
- Develop peer education and support.
- Seek new ideas from neighborhood people.
- Promote/encourage financial independence and ability.
- Support and cultivate entrepreneurial activities.
- Develop projects which enable neighborhood people to cultivate good work skills.
- Put control in the hands of the people (i.e. voter registration & participation).
- Improve the quality of life for all people.
- Develop new ways of dealing with social needs that foster self sufficiency and self development in order to enhance self-esteem and counteract inter nalized oppression; facilitate empowerment and leadership in neighborhood people.
- Develop alternate systems and make new systems where traditional systems have failed.

TERI CAMERON

127 Grace Street
Syracuse, New York 13204
(315) 422-3426

PROFESSIONAL PROFILE:

Articulate...well-organized...results-oriented...self-motivated...resourceful problem-solver...strong leadership & decision-making skills...can be counted on to get the job done without supervision...capable...sensitive & responsive to clients & public...excellent communication & writing skills...outstanding record in recruiting, training, and motivating people...adept at quickly & accurately locating information...innovative...maximizes available resources...effective.

PROFESSIONAL EXPERIENCE:

PRESENT **Housing and Urban Development (HUD)**
Grant Program, New Hampshire College
CED Program, North Campus
2500 N. River Rd.
Manchester, NH 03106

Paid Internship, Community Economic Development Program

Accomplishments:

- Negotiated & obtained 15 room building, rent-free, for community groups
- Obtained thousands of dollars in goods and services to remodel and furnish Rose Center including: patch/repair, paint/painting, electrical & plumbing work, copier, computers, desks & supplies.
- Recruited community members to form the Board of Directors & organized committee structure
- Coordinated & managed Rose Center in Syracuse, NY
- Publicized, advertised, promoted and did outreach for the Center, resulted in new resident groups including: Habitat for Humanity, Citizens Committee on Court Abuse, and more.
- Developed capacity of Neighborhood Women, Inc. & Neighborhood-based Groups
- Developed & implemented fund-raising, organizational & operational plans for the Center
- Wrote and secured grants and proposals; write and publish materials
- Developed & Presented Training and Informational Workshops
- Public Education & Outreach through public speaking to area groups, organizations, churches, etc.
- Developed & Maintained Base of Information, Resource and Support

Direct Service responsibilities:

- Provide Information & Referral
- Counsel and Support Neighborhood Residents, by phone and in person
- Facilitate support group & general meetings

1987-93 **Onondaga County**
Department of Social Services
JOBS Unit
Syracuse, NY 13202

Employment & Training Counselor I

Administrative responsibilities:

- Approved programs for HR Public Assistance recipients to be exempt from work rules.
- Assessed eligibility for support services.
- Supervised child care certification staff, clerical staff, and student interns.
- Authorized purchase of service for adult residents at the YWCA.
- Acted as Liaison to Community Programs related to employment and training.
- Coordinated the Disabled Client Assistance Program.

Direct service responsibilities:

- Rehabilitation Counseling.
- Screened applicants for Office of Vocational & Educational Services for Individuals with Disabilities (VESID).
- Screened applicants for Social Security Supplemental Income & Disability benefits (SSI/SSD).
- Counseled clients on employment and basic needs; provided resource & referral for support benefits.
- Developed and presented workshops on Education & Training Options.
- Evaluated vocational tests/skills and formulated employability plans.

1986 - 87 **Housing Options and Management for the Elderly (H.O.M.E.)**
Ida Benderson Center, 205 S. Salina Street
Syracuse, NY 13202

Housing Counselor and Advocate

- Counseled senior citizens and the disabled regarding housing options.
- Screened applicants for public housing, subsidized housing and home-sharing.
- Conducted home visits and assisted clients with moving.
- Assessed needs and referred clients for additional support services.
- Provided follow-up advocacy.
- Maintained caseload of 60 per month; completed monthly and quarterly services reports.

1984 -85 **Onondaga County**
Employment & Training Agency (OCETA)
Syracuse, New York 13202

Intake Interviewer

- Determined eligibility for employment and training programs for 30 clients per week.
- Outreach to various county-wide sites.
- Determined eligibility for Displaced Homemakers Program.

EDUCATION

Master of Science in Community Economic Development
New Hampshire College Graduation : January, 1994
Manchester, New Hampshire

San Antonio College, Texas, 1980 - 1983
Major: Psychology and Teaching Reading
Dean's List, Phi Theta Kappa

Bloomfield, Mullingar, Ireland, 1974
Independent/Irish Studies

DESKTOP PUBLISHING SKILLS:

Proficient in use of IBM/ Compatibles (some Mac experience), Pagemaker, word processing (ie. Word Perfect, Q&A, etc.), Windows & DOS, editing, layout, design, and general publishing skills.

Samples of Publications available.

REFERENCES

Available Upon Request.

COMMUNITY RELATED EXPERIENCE

See additional sheet.

TERI CAMERON

127 Grace Street
Syracuse, New York 13204
(315) 422-3426

CURRENT COMMUNITY RELATED EXPERIENCE:

Diocese of Syracuse

- Bishop's Economic Pastoral Committee; secured $15,000 grant.
- Commission on the Status of Women in Church and Society, St. Lucy's Representative.
- Twice appointed to Justice and Peace Commission.

National Congress of Neighborhood Women

NCNW is a national organization committed to the Leadership Development of Grassroots Women and their families through the use of its Leadership Support Process. They are a non-governmental organization with the United Nations in conjunction with a sister organization called "GROOTS" (Grassroots Women Organizing Together in Sisterhood). Syracuse Neighborhood Women was established as an affiliate of the national organization in 1984.

- Former President of local Neighborhood Women, Inc.
- Publisher and Editor of National Newsletter.
- Co-organized National Housing Conference.
- Former Board Member of the National Congress.

St. Lucy's Church

- Religious Education Assistant.
- Initiator and Organizer, "Saturday with St. Nick" (Respite Day).
- Coordinator of Children's Liturgy.
- Volunteer for Neighborhood Ministry.
- Religious Education Teacher, Grades 2 - 4.
- Volunteer, 420 Gifford Street.
- Co-Editor and Publisher of Quarterly Newsletter.
- Social Justice Minister, commissioned; Representative for St. Lucy's in Westside issues.

CommonWorks

CommonWorks is a group formed to explore and develop economic alternatives. It began in 1987 as a project of the American Friends Service committee. As a non-profit organization, CommonWorks seeks to establish worker-owned businesses, convert existing businesses to worker-ownership, develop cooperative housing and enterprises through education, networking and provision of technical assistance.

- Founding member.
- Board Secretary.

Future Families

Future Families, Inc. is a non-profit organization committed to the development of housing, with an empowerment program, for pregnant and parenting teenage mothers attending high school. Priority will be given to Fowler High School Students. Support and services will be provided with a goal of self-sufficiency and independence. The first residence is under construction at 215 Delaware Street. Opening is scheduled for January, 1994. Site acquisition and development has been accomplished in conjuction with the Interreligious Council's Covenant Housing Program.

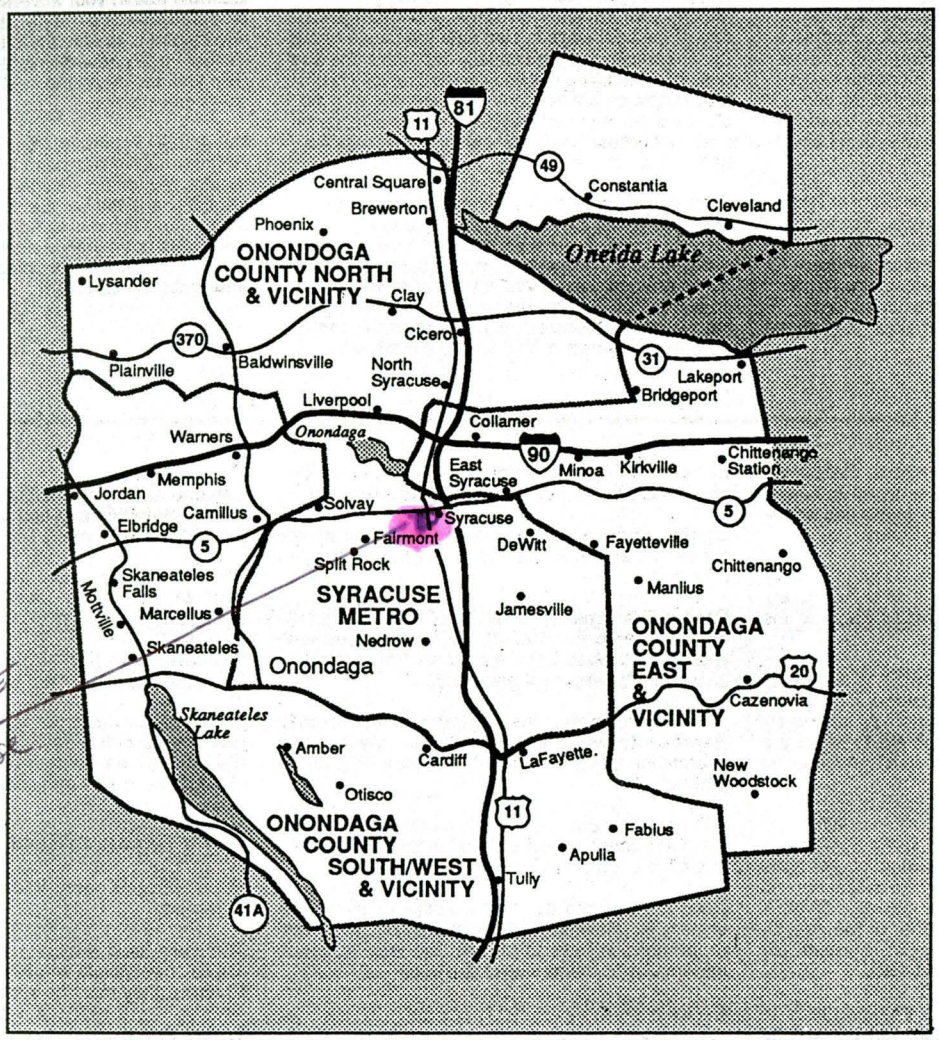
- Board member.

NYNEX Yellow Pages

SYRACUSE

1993 - 1994

Serving the following general area—



Near Westside of Syracuse

Need a directory?

For Local Directories
call your New York Telephone Service Representative.

For Out-of-State and International Directories
Call toll free **1-800-544-4988**

(Charges apply for some directories)

© NYNEX Information Resources Company 1993

Want to advertise?

If you would like your business represented in the next issue of this directory, please call:

Reuben H. Donnelley
890 7th North Street
Liverpool, N.Y. 13088
451-4040 or 1 800 227-1772

REBUILD SYRACUSE INC.
450 W. Onondaga St.
Syracuse, N.Y. 13202
(315) 473-2616

NEWSLETTER

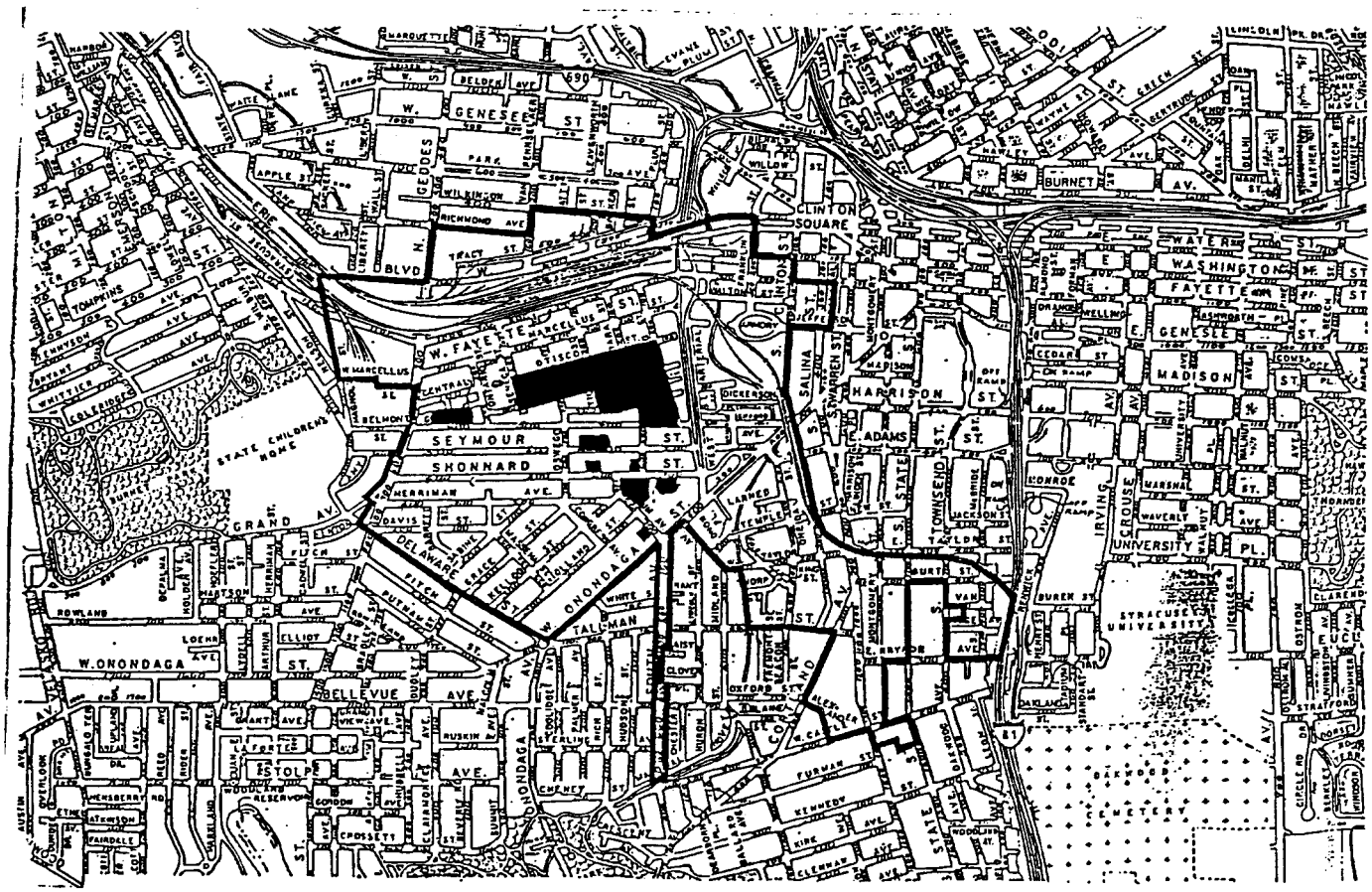
ECONOMIC DEVELOPMENT ZONE

City of Syracuse
Tom Young, Mayor

NYS Dept. of Economic Dev.

WE'VE EXPANDED !!!

The proposal to expand the Syracuse Economic Development Zone boundaries was approved by New York State Department of Economic Development. In order to maintain the one mile mitation on all New York State Economic Development Zones, Syracuse Housing Authority operty, Blodgett School and Westend/Skiddy Park, which were unable to take advantage of Zone benefits, were all deleted from the Syracuse ED Zone boundaries, allowing for other eas to be added. The new sections included portions of South Salina Street, South ddes Street, South Avenue and the Castle Rest property located on East Castle Street and South State Street.



NOVEMBER 1992

HOUSING

Above: Available Homestead properties

New Construction

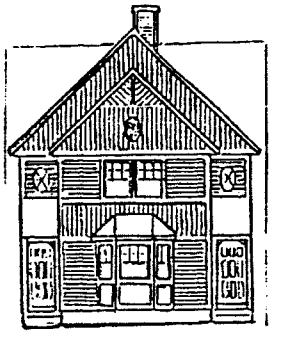
Rebuild Syracuse, Inc. has also constructed over 69 new single-family homes. The most recent design, titled "Next Generation II", features 1,600 s.f. of living space, four bedrooms, 1 & 1/2 baths, full basement, one car garage, dining room, living room, kitchen, deck and ceiling fan. A minimum income of $18,000 is needed to purchase a single-family home. For more information on any of the homes contact RON LEGETTE at 473-2616.

Homestead Program

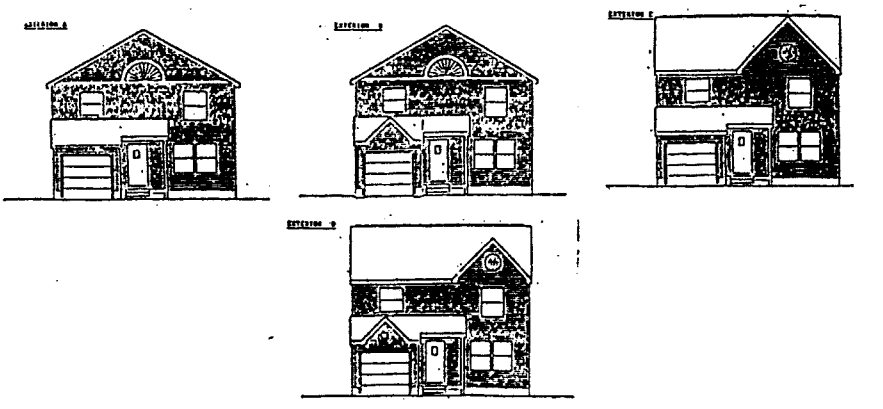
Rebuild Syracuse's Homestead program features renovated homes at an affordable price. To date, Rebuild Syracuse has renovated 23 homes on the near Westside. The homes, which are normally larger than our newly constructed single-family homes, feature large rooms, original trim hardwood floors, porches and many other features often found in Victorian-style homes. Many of the Homesteads are two-family units which assist the homeowner in their monthly mortgage payments These homes are ideal for larger families who require additional space. A minimum income of $14,000 a year is needed to purchase a Homestead home.

Duplex Units

Also available are three duplex units which have been newly constructed. This two-family home features a full-basement, three bedrooms per unit, living room, dining room, kitchen, separate entrances and driveways. The minimum income needed to purchase one of these lovely new two-family homes is only $18,000.



Above: Duplex Unit
Below: Single-family new construction designs



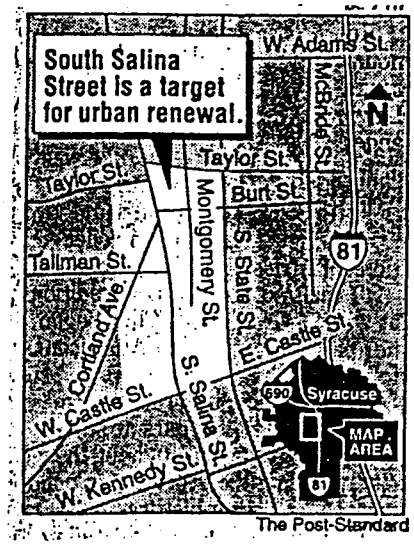
BUSINESS DEVELOPMENT

Rebuild Syracuse, Inc. has actively pursued the redevelopment of two neighborhoods within the Economic Development Zone. Mayor Young included the redevelopment of Oswego Street and South Salina Street in his 1992 State of the City Address, demonstrating the City's commitment to the Zone.

The Oswego Street Redevelopment Plan, located in the Oswego Street Corridor, an area overrun with crime, vacant and underutilized buildings and substandard housing, proposed the construction of eight rental two-family homes to be owned and operated by Christopher Community. The plan also calls for the construction of ten single-family homes and the renovation of two-mixed use structures. Rental apartments will be upstairs with retail units for lease on the first floor. The community has been very supportive of this project. Private business owners have organized fundraising efforts to make this project a reality. They have been successful in raising over $20,000. State and local funding will also be needed.

The Post-Standard

The Salina/Montgomery Street redevlopment plan, calls for the acquisition and demolition of several parcels, many of which are vacant and/or tax delinquent. The parcels, once assembled, would then be resubdivided into smaller lots and marketed to developers. Funding for this project has been difficult to obtain, however Rebuild Syracuse, Inc. has submitted an application to the Urban Development Corporation, which has been approved. In addition the City of Syracuse has committed funding to the project through Community Development Block Grant Funds and the Department of Public Works. The project is expected to begin sometime in 1993.



The Post-Standard

GRANT AWARD

Rebuild Syracuse, Inc. was awarded a grant from the Federal Department of Housing and Urban Development (H.U.D.) for $200,000 to provide Technical Assistance in the area of Business and Employment Development. This grant will allow Rebuild to hire one full-time employee to focus on business development, providing technical assistance to business owners and entrepreneurs. The grant will also allow Rebuild Syracuse to hire a full-time Job Developer who will promote job opportunities within the ED Zone and coordinate with job training agencies in order to link ED Zone residents with employment.

Rebuild Syracuse was also awarded a second Technical Assistance Grant from HUD for $75,000, to promote entrepreneurship among Syracuse Housing Authority Youth. The grant will enable Rebuild to hire one full-time staff member to focus on this important segment of the population.

Rebuild Syracuse, Inc.
450 W. Onondaga St.
Syracuse, N.Y. 13202

NEWSLETTER
ECONOMIC DEVELOPMENT ZONE

PHOTO ALBUM

ROSE CENTER
&
NEIGHBORHOOD
WOMEN, INC.

ROSE CENTER ©

JANUARY 199[illegible] FORMER ST. LUCY'S CONVENT

Teri Cameron,
Coordinator
(315) 478-5534

ROSE CENTER ©

A Women's Center & A Social Justice Center --
A place for women and their families to get good information, resources and support!

420 1/2 Gifford St., Syracuse, NY 13204

FRONT HALL BEFORE

AFTER

Reception Room

Before

After

Reception Room - Loc

Reception Room

LARGE MEETING ROOM

BEFORE

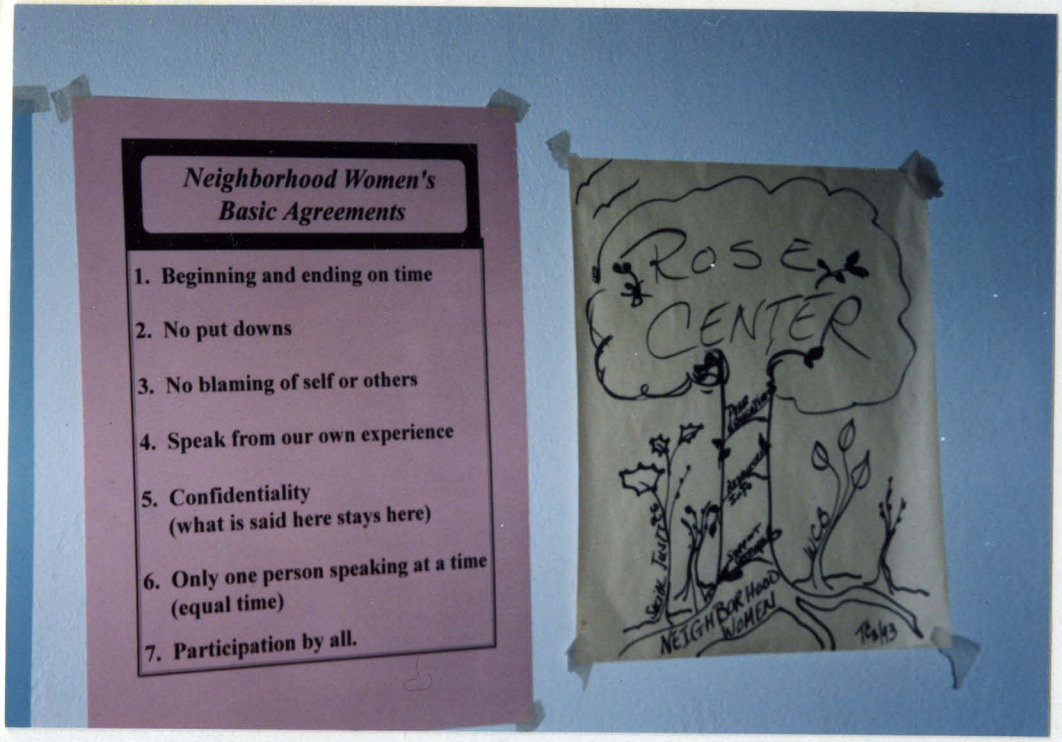
DISCLOSED

LARGE MEETING ROOM

AFTER

Large Meeting Room, facing Reception Room

4. Meeting Room



LARGE MEETING ROOM

LARGE Meeting Room

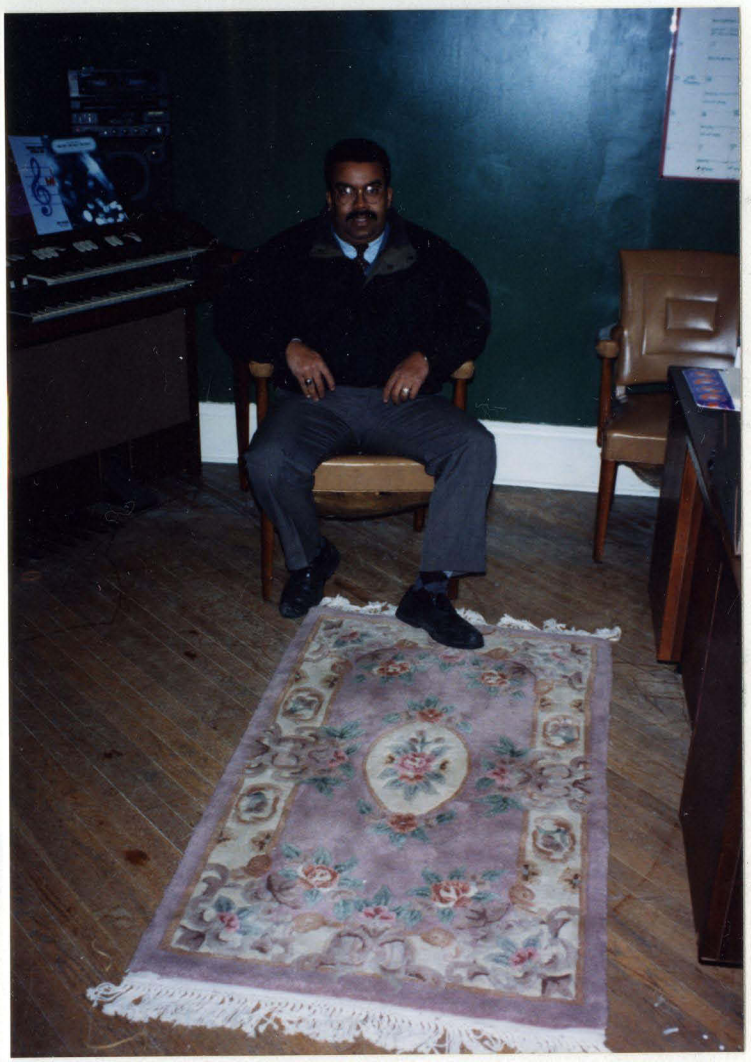
LARGE MEETING ROOM.

TERI'S Office + TERI

TERI'S Office
+ JIMMY

Teri's Office

w/ Timmy



Neighborhood
WOMEN'S
OFFICE

upstairs / front

+ CCCA's office

Habitat for Humanity's Office

HABITAT'S OFFICE

UPPER BACK

UPSTAIRS! BACK

Front Door + Hall

FRONT DOOR + Hall

Miscellaneous
From
Rose
Center

PARISH MINISTRY

Pastoral work
Father Jim Mathews 475-7273
Parish Secretary: Pat Porillo
- *Home & hospital visits*
- *Coordinator of Ministries*

Faith Outreach
Kevin Frank 475-7273
- *Home Visits & Street Outreach*
- *Neighborhood Bible Study*
- *"Welcome Area" for the Food Pantry*
- *Community building through: Prayer meetings, Coffee Hour & Potluck Suppers*

Elderly Outreach
Sr. Margaret Miller 476-5740
Ann DiNapoli
- *Sick & Elderly Ministry*
- *Visits: Homes, Nursing Homes, High Rises*
- *Communion*
- *Social Activities*
- *Holiday gifts & dinners*

On Becoming Catholic
Mary Jureller 475-7273

Ministry to the Imprisoned
Barb Major 424-1877
- *Focus on Public Safety Building (Jail)*

Space Available for other Meetings/Activities
Self Help & Support Groups
12-step meetings: A.A. , Al-anon, Narcotics Anonymous, Cocaine Anonymous, etc.

Education
St. Lucy's Elementary School
Karen McCann 478-6312
- *Grades K - 5*
- *Full-day kindergarten*
- *Parent's Organization*
- *Breakfast & Lunch Programs*
- *Tuition Assistance & Scholarships Available*
- *Music, art & gym included in curriculum*
- *Tutorial Program through LeMoyne College*
- *Computer Instruction Provided*

Religious Instruction
Sr. Eileen Kernan, O.S.F. 475-7815
- *Grades Pre-K - 8*
- *Children's Liturgy*
- *Liturgy of the Word for Children*

Adult Education
Westside Learning Center (3rd floor)
Theresa Pagano 435-4013

- *English Second Language classes (Spanish & Vietnamese)*
- *Adult Basic Education*
- *Computer Literacy*
- *Pre-literacy in Spanish*

In conjunction with:
ACCESS 478-0557
BOCES 478-1623
City School District 435-4013
NBA 472-8745

Altar & Rosary Society
Ann Gushlaw 488-2078
- *Holiday decorations*
- *Cleans the Church*
- *Works with the Men's Group to put on low-cost meals & functions*

Men's Group
Bert Dyer 475-7273
- *Assists work of Altar & Rosary & other Parish functions*

Additional Parish Activities
Ann Gushlaw 488-2078
- *Tuesday Night Bingo in the Gym*
- *Bereavement meals*
- *Annual Bazaar*

SERVICE TO COMMUNITY

Deaf Community
Marion Baratta 488-2776
Cherie Byrnes 487-3407
- *Integral part of the Parish*
- *Participates in Social & Spiritual Activities*
- *Hosts their own Social & Spiritual Activities*
- *9:30 Sunday Mass is interpreted*
- *3rd Sunday of the month, 9:30 Mass by Fr. Peter Williams, Diocesan Dir. for the Deaf*

Native American Community
Emily Garrow, Chairperson 475-7273
- *Kateri Tekakwitha Committee*
- *Annual "Fallen Leaves" Mass in November*
- *Annual Christmas event for Children*
- *Focus on Native American Evangelization*

Latino Community
Fr. Robert Chryst 422-9390
Spanish Apostolate 170 Seymour St.
- *Spanish Masses*
- *Social & Spiritual Activities & Gatherings*

L'Arche Community
Bob Sackel 437-9337
- *Welcomes persons w/developmental disabilities*
- *Ecumenical community w/strong Catholic roots*
- *Member/international federation of communities*

Neighborhood Ministry
Food Pantry
Sr. Rose Gregorio 424-0023
Open Monday - Thursday
- *Food distribution to needy*
- *Provide contact & referral for other needs*

Agape Shoppe
Lorraine Kiehl 478-0630
- *Sale of clothing, toys & household items*
- *New & Used (Most items under $2.00)*
- *OPEN WEDNESDAYS 10 - 2*

Share Center
475-1306
Liz Gunther/Fran Bates

Drop-In Center (M-W-F; 7 A.M. - 4 P.M.)
- *Sandwiches/Light Snacks for the Hungry*
- *Haircuts*
- *Showers/laundry for the Homeless*

420 Gifford Street
Hospitality House for Homeless Youths
Theresa Rakovan 475-2343
- *Supportive living environment for young men while they finish High School (Independent, non-profit corporation)*

Rose Center
420 1/2 Gifford Street
Teri Cameron 478-5534
A Women's Center & A Social Justice Center
- *Provides good information, resources and support for women and their families*

Resident Groups:
Neighborhood Women, Inc.
Social Justice Resource Center
Westside Community Board
Habitat for Humanity

- *Self-Development/Empowerment Focus*
- *Leadership Support Groups*
- *Classes/Workshops*
- *Counseling (Job, Education & Training)*
- *12-Step Meetings*
- *Meeting Space for other Groups/Activities*
- *Office Support*
- *Desk-top Publishing*
- *Resource & Referral*
- *Annual Saturday w/ St. Nick (Respite day for near westside parents)*

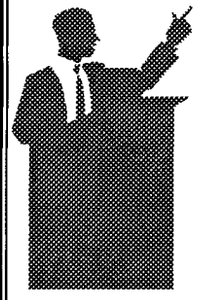
What we are all about at St. Lucy's Parish

St. Lucy's is an old inner-city parish, located in the near westside of Syracuse, NY. We are composed of diverse peoples and groups -- active and alive with the Holy Spirit. This directory is a cursory view of the many and varied activities, services and programs offered at and through St. Lucy's. The range is wide in response to the needs and interests of our parish and neighborhood. At first glance, it may seem that all this activity must take a great deal of energy to sustain, but the reality is that energy truly seems to be created as a result of the activities.

The work that we are all doing demonstrates our commitment to the community, in general, and to the people in the neighborhood, in particular. The needs are great -- but so are the rewards! There is so much intensity of feeling, thoughts, hopes, dreams, prayers, needs that one need never question the vitality or the validity of one's work and purpose. Beyond that, change is constant and flexibility is an essential requirement in the sustainability of our activities.

We invite you to become involved. There are many ways to accomplish your involvement. You can pray for us, play with us, work with us -- even help us pay for us to continue all that we are, all that we will become, at St. Lucy's. Thank You.

Message From the Pastor



On behalf of the People of St. Lucy's, I am deeply grateful to all of our friends for your support of our ministry to the poor. We are here to serve the needs of all people, regardless of culture or religious affiliation. Truly, the harvest is great -- the needs are never-ending. The words of Our Lord, "As often as you do this for one of these my least brethren, you do it for Me" -- are a reality of our everyday.

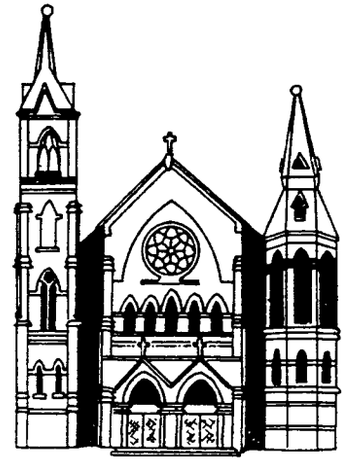
Thank You for caring.

Fr. Jim Mathews

Design, layout, writing & desk-top publishing for this brochure was provided by Rose Center (10/93)

ST. LUCY'S PARISH
432 GIFFORD STREET
SYRACUSE, NY 13204

DIRECTORY OF PROGRAMS, SERVICES & ACTIVITIES AT ST. LUCY'S PARISH



"Through you, Virgin Lucy, the City of Syracuse be glorified by Our Lord, Jesus Christ"

432 Gifford Street
Syracuse, NY 13204
(315) 475-7273

Introducing:

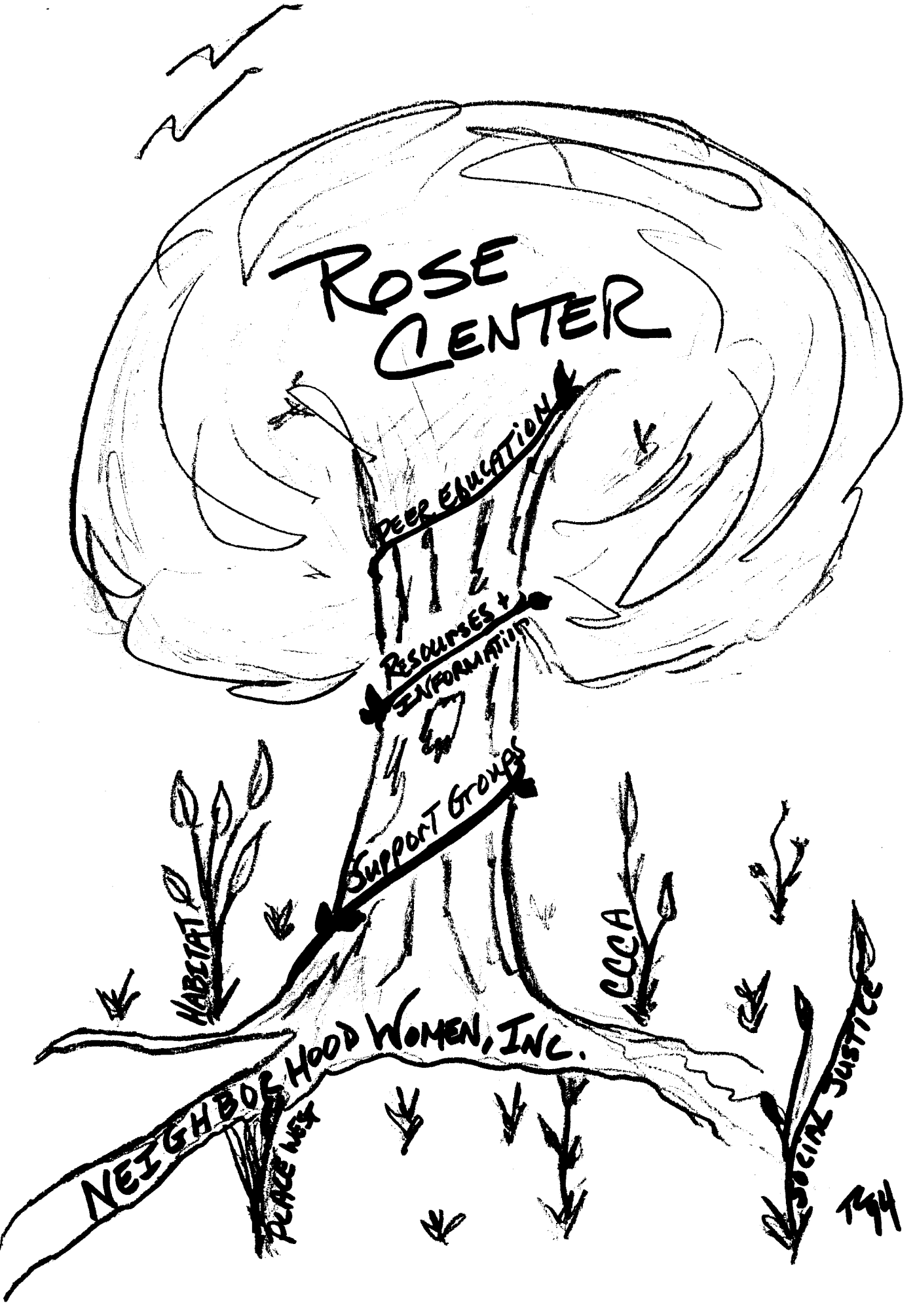
THE CED BEE

CED BEE SONG

By Teri Cameron, 1993
Performed by Carolyn Burke, Linda Hagger and Teri Cameron

I, I WANT TO BE,
IN C - E - D!!!
CED, CED, CED, CED,
CED IS FOR ME!!!

(Sung to tune of "Row, Row, Row Your Boat", as a round)


ROSE CENTER
PEER EDUCATION
RESOURCES + INFORMATION
SUPPORT GROUPS
HABITAT
CCCA
NEIGHBOR HOOD WOMEN, INC.
PLACE WEX
SOCIAL JUSTICE
T94