

# The Bank of Pasadena Covenant Church



## Micro Loans Program Investing in Cross Cultural Ministry



**Purpose**— Participate in a Micro Loans program in order to learn how seed monies can bear fruit for Kingdom purposes

### How It Works—

1. Write a simple business plan (see ideas and application below). Requests may be made by those 12 and up. Consider making this a family project for the spring.
2. Ask two PCC attendees to review the plan and endorse it. (One endorsee must be a woman over 16 years old. Successful credit programs show women are more reliable producers.)
3. Receive a loan between \$20-100 from the Cross Cultural Ministry team (we have allocated \$1000 total for loans)
4. Produce and sell your product **between April 11 and June 13, 2010**. You may display and sell your product at **Hospitality Half Time in Barker Court between May 2-June 13, 2010**
5. Return your loan and donate your profit on Cross Cultural Ministry Sunday, June 13, 2010 to one of the following: Elizabeth House, Paul Carlson Project-Congo, Youth Mission Trip-Ecuador, Madison Elementary School/Hope Covenant, or other agency of your choice.



### Project Ideas—

**Cook and Sell**—cookies, breads, pies, tamales, sandwiches, homemade ice cream...

**Gardening**— Make flower bowls, spring planting flower service, make flower centerpieces.

**Arts and Crafts**— Make paintings, craft items, knitting items, personal greeting cards.

**Teach a Skill**— Play a musical instrument, tutoring or computer help, woodworking or sport skills, yoga.

**Organize**—An Art or Garden Tour, Elegant Dinner for Two, Nature Hike, Birthday Party...

**Perform a Service**— Painting, repair screens, gardening, house cleaning, wallpapering, counseling...

### Application

Name \_\_\_\_\_ Email Address \_\_\_\_\_

Answer these Questions

1. Describe the product you want to create or the service you want to provide.
2. Who is the target audience that you think will buy your product or service.
3. Describe the raw materials you need, price for your service or product, how you will advertise.
4. How much money do you need to start? (between \$20-100)
5. Signature of two people who have reviewed your plan (one being a woman over 16 years old)
6. Who do you want to donate your profits to?

**Email your proposal to Paul Fletcher (ptfletch@pacbell.net) by March 31, 2010. We will notify individuals of acceptance by April 5, 2010.**