



The UR Charity Plan

1. Letter of introduction	Page 2
2. The UR Charity Plan Explained	Page 3
3. Revenue Projections	Page 5
4. Complete Process Summary The entire UR Charity process, bullet-point Detailed description of each bullet-point available	Page 6
5. How Donations are Handled	Page 9
6. Technology Partner	Page 11
7. Plan Highlights	Page 12
8. FAQs	Page 13
9. About us	Page 14
10. Governing Body Action	Page 15
11. Sample Letter of Intent	Page 16
12. Disclaimer	Page 17

Welcome to the UR Charity Plan!

What could your church/charity do with additional funds?

The obvious answer is more. More programs, more outreach, better facilities, etc.

Aside from the weekly tithing, or donations, how do you raise money?

Special offerings?

Fundraising campaigns?

Bake sales?

These options may be successful to a degree, but they share two attributes:

- The money stops coming in after the effort is completed
- How many times can you ask the congregation/supporter to give more *and*, how many times can or will they answer yes?

Don't forget the cost associated with many fundraising efforts.

UR Charity, Inc. was formed to help churches/charities secure a steady, predictable and ongoing revenue source by providing services to your members that most use every day.

In the following pages you will see the how the UR Charity Plan works and the impact it could have on your organization.

We invite you to read through to the end. We've tried to anticipate and answer most questions. However, with something of this scope we realize that many answers can lead to more questions. **This information is given, to prepare you for a meeting with our management team.**

2. The UR Charity Plan Explained

The UR Charity Program is fueled by daily habits most of us have in common.

- Using the internet
- Talking on a phone
- Watching TV
- Etc.

It is with these everyday services that UR Charity is able to leverage your membership base into revenue for your organization.

How?

It's simple. Your parishioner/supporter goes to **urcharity.com** to become a member of our plan. Then, the companies that supply these services, *Our Partner Providers*, discount their monthly charges **exclusively** for UR Charity members. Our member has the option to assign the savings as a charitable donation to the non-profit organization of their choice.

Example:

* High Speed Internet service is \$35/month to the public. To UR Charity members the monthly cost is \$30/month. The member can elect to pay the regular price of \$35/month. The \$60/year difference is given to the organization as a tax-deductible charitable donation.

Simply put – the individual member volunteers to pay the regular price for service, **(the price they would pay if UR Charity did not exist)** and assign the savings to the church as a tax-deductible charitable contribution.

Now your parishioners can donate more without it costing them anymore out of their pocket!

Your organization receives the money year after year as long as you and the members participate in the program.

UR Charity does not cost you anything! No cost to join or participate.

Because the member has the choice to only pay the discounted price, any money given above that price is considered a tax-deductible charitable donation and can be claimed as Non-Taxable income for the organization and does not affect your tax-exempt status.

There's more, much more.

*For example only. Discount will be determined by final supplier agreements.

The Internet connection in our example is one of our five current services, all of which are ordered via our web site www.urcharity.com

Our current services are:

1. Internet Connection
 High-Speed
 Dial-up
2. Satellite TV
3. Satellite Radio
4. VoIP (Voice over Internet Protocol)

We will add products or services in the future. New products will have to prove beneficial to our members and the suppliers will need to meet our criteria.

Future services/products may include:

- Auto insurance
- Automobiles
- Gasoline
- Magazine subscription
- Video rental
- Wireless phone service
- And more....

Program for smaller churches

We understand that some congregations are smaller and the money generated may not seem worth the effort. To make this program useful for **all** churches we offer incentive programs based on the percentage of, rather than the number of participants. These incentive programs include donations given by UR Charity, Inc. to individual churches that demonstrate the highest percentage of congregation involvement.

Other Revenue

Our fundraising division can help churches include non-church members into the UR Charity program and earn even more residual income.

Instead of asking someone to buy candles or cookies for a one-time profit, you're asking them to take 10 minutes to register for a service they already spend the same amount of money on anyway. The church will receive revenue for as long as the customer participates in the plan.

3. Revenue Projections

The following outlines potential revenue from your involvement with UR Charity.

For our projections, we will estimate approximately 1,000,000 members. We demonstrate 1%, 2% and 5% participation.

Example

$1,000,000 \times 1\% = 10,000 \text{ people} \times 1 \text{ service, } \$5/\text{month} = \$600,000 \text{ per year}$

$1,000,000 \times 1\% = 10,000 \times 1 \text{ service, } = \$600,000 \text{ per year}$

$1,000,000 \times 2\% = 20,000 \times 1 \text{ service, } = \$1,200,000 \text{ per year}$

$1,000,000 \times 5\% = 50,000 \times 1 \text{ service, } = \$3,000,000 \text{ per year}$

$1,000,000 \times 1\% = 10,000 \times 2 \text{ *services } = \$1,200,000 \text{ per year}$

$1,000,000 \times 2\% = 20,000 \times 2 \text{ *services } = \$2,400,000 \text{ per year}$

$1,000,000 \times 5\% = 50,000 \times 2 \text{ *services } = \$6,000,000 \text{ per year}$

$1,000,000 \times 1\% = 10,000 \times 3 \text{ *services } = \$1,800,000 \text{ per year}$

$1,000,000 \times 2\% = 20,000 \times 3 \text{ *services } = \$3,600,000 \text{ per year}$

$1,000,000 \times 5\% = 50,000 \times 3 \text{ *services } = \$9,000,000 \text{ per year}$

*Multiple services could be any of the services we offer. Projections are for illustration only and based on an estimated \$5 savings per month/per service. Final contributions will be determined by % of participation, service(s) chosen and final supplier agreements.

When a parishioner decides to participate in the plan, they are likely to use more than one service.

Remember, this money is above and beyond what is normally tithed or given.

4. The UR Charity Plan

The Complete Process Summarized

- Governing body of church/charity agrees to participate in the UR Charity Plan
- Governing body assigns person(s) to receive electronic reporting from UR Charity and to act as the point of contact with/for UR Charity
- Governing body provides account information for electronic disbursement of funds from UR Charity (if Governing body is to receive funds directly from UR Charity)
- UR Charity, Inc. assigns/introduces an account supervisor to the Governing body point of contact
- A marketing plan is provided by UR Charity for the governing body to use in part or whole to educate member churches and parishioners of the UR Charity plan
- Governing body of church informs all member churches of the partnership with UR Charity and invites them to participate in the plan
- Individual churches agree to participate
- Individual church assigns person(s) to receive electronic reporting from UR Charity and to act as the point of contact with/for UR Charity
- UR Charity assigns/introduces an account representative to the individual church's point of contact
- Individual church goes to a secure section of **urcharity.com** to enter church information, name address, contact info and bank account information to receive collected donations
- UR Charity provides marketing material to the local church
- Local churches (Pastors) invite parishioners to participate in plan
- Parishioner goes to **urcharity.com** and enters their information (name, address)

- The **urcharity.com** database identifies the address and generates a new screen showing which services are available to that area.
- Screen shows details of the suppliers pricing plans and available **urcharity.com** discounts
- Parishioner chooses one or more services (internet, cable, satellite radio, etc) by checking the box next to offer
- A pop up box opens showing the yearly savings and asks the parishioner if they would like to donate the savings as a charitable contribution
- Parishioner says yes (they have the option to keep the savings for themselves), and the pop up window directs them to enter the name of the organization they are donating to
- The page asks them to confirm their choice and shows the complete name and address of the receiver
- Parishioner fills out online order form at **urcharity.com** for selected service(s) and is assigned an urcharity.com member id
- The **urcharity.com** web site's proprietary ordering system places the order with the selected vendor(s) ordering system(s)
- Parishioner never leaves the **urcharity.com** web site
- Once the order is completed, supplier sends/confirms notification of received order to UR Charity
- UR Charity sends email notification to assigned recipients at the individual church and Governing body, which includes parishioners email address
- Parishioner completes order as they would on each supplier site without ever leaving **urcharity.com**
- Parishioner begins enjoying their new/renewed service
- Provider bills parishioner monthly just as if **urcharity.com** wasn't involved
- Line item on bill shows monthly donation
- Parishioner pays bill directly to supplier

- Provider/supplier collects payment from parishioner and sends reports to UR Charity detailing payments received
- Every 30 days suppliers forward 100% of collected donations with corresponding reports to UR Charity
- Every 30 days, UR Charity forwards 80% of collected donations with corresponding reports to designated recipients as prescribed by previous arrangements

Please see following section for important information detailing the handling of collected donations.

5. How Donations are Handled

In order to guarantee seamless, accurate transactions of collected donations to the appropriate church accounts, we have chosen Union Savings Bank to serve as the ODFI (Originating Depository Financial Institution). Union Savings Bank has assets over 1 billion and is a familiar face in the Connecticut business banking landscape. www.unionsavings.com

Union Savings Bank will execute all disbursements electronically via ACH transactions.

As the financial entity of the ACH transaction, **Union Savings Bank guarantees that the allocated funds will be available for transfer to the appropriate church accounts.** This, in part, ensures that 100% of the collected donations designated for the church are given to the church. UR Charity absorbs all cost associated with the transfers.

Using the member ID and our proprietary software, our partner suppliers will electronically send collected donations to an escrow account at Union Savings Bank. The account will be serviced as a trust fund and the account will be locked from outside withdraw. Neither UR Charity, nor anyone else will be able to access funds in the donation escrow account. Every 30 days Union Savings Bank will forward the available funds to the appropriate churches accounts.

“The operating rules of the National Automated Clearinghouse Association (NACHA) govern ACH transactions. ACH transactions are payment instructions to either debit or credit a deposit account. An ACH transaction is a batch-processed, value-dated electronic funds transfer between originating and receiving financial institutions. ACH payments can either be credits, originated by the accountholder sending funds (payer), or debits, originated by the accountholder receiving funds (payee). Financial institutions may contract with third-party service providers to conduct their ACH activities, and independent third parties not affiliated with financial institutions now generate significant ACH payment activity.”

- Federal Financial Institutions Examination Council. www.ffiec.gov

6. Technology partner

We have partnered with WhiteFence, (www.whitefence.com) to help deliver this service to our members and in doing so have also partnered with nearly every leading supplier of these services.

WhiteFence is the leading online one-stop comparison-shopping marketplace for consumers looking to compare and order essential home services. The service they provide is to the 20 million + yearly household movers. Whitefence makes it easy for people to compare and purchase nearly all of the services they need when they move to a new home.

7. Plan Highlights

- Easy to join UR Charity
- No cost to join
- Not asking people to give more out of their pocket
- Most already use these services
- Immediate and ongoing source of funds
- Tax deductible, charitable donations from the member
- Non-Taxable income for the church
- Does not affect churches tax exempt status
- Privacy. We do not use members' information for other business
- With this program the member can make a contribution just by paying what the normally would as if UR Charity didn't exist
- No extra infrastructure needed by you to execute

8. FAQs

FAQ - Governing Body

- Q. How much to join?
A. It cost absolutely nothing to join
- Q. Is there a contract?
A. Yes. The contract states that you understand and want to participate in the plan, and is a guarantee by UR Charity, Inc. that all money collected as charitable donations will be given to you. It also states that you will actively promote the plan to your member churches.
- Q. Can we discontinue the relationship with UR Charity, Inc.?
A. Yes, you can chose to leave UR Charity at any time. We will notify your members of your decision and they will have the option to assign the savings to another participating organization or to keep the savings for themselves.
- Q. How are the donations handled?
A. Each partner provider bills each member monthly as they normally would. UR Charity collects the donations from the suppliers and disperses them via an ACH Transaction every 30 days.
- Q. Will this threaten our Non-Profit Status?
A. No. Because the individual member has the option to pay above the discounted rate, the money can legally be considered a charitable contribution and can be classified by you as Non-Taxable income.

FAQ – Individual Member

- Q. Does it cost me anything to join?
A. No. There is no fee to join UR Charity, Inc.
- Q. Can I cancel my membership?
A. Yes, you can cancel your membership to UR Charity, Inc. at any time.
You will be responsible for any contract terms to our partner providers as you would be normally.
- Q. Can I keep the discount for myself?
A. Yes. You are not obligated to pay above the discount price.
- Q. What if I already use the partner provider service, can I still get the UR Charity discount?
A. Yes. The standard commitment with the provider will begin again when you re-sign as a UR Charity Member.
- Q. If I already use the partner provider, will my service change at all with UR Charity?
A. No. Nothing about your current services will change by going through UR Charity, Inc.
- Q. How do I change my status as a UR Charity Member to the supplier?
A. Simple. When you register online as a UR Charity member, you will be asked to choose the service(s) you would like to use. You will be asked if you already are a customer of one of our partners, if so we will ask you to provide your account info. The partner will be given the info and make the change to your account info.

10. About Us

The ownership of UR Charity, Inc. is comprised solely of the management team. They are a group of entrepreneurs who between the three, own and manage five companies. These companies include a printing firm, a technology firm, a manufacturing company, a software company and an Internet company.

William J. Lucas III – President and Founder
203-470-5819
blucas@urcharity.com

David Flynn – Vice President, Sales & Marketing
203-364-9803
dflynn@urcharity.com

Chris Taylor – Chief Technology Officer
203-364-9803
ctaylor@urcharity.com

UR Charity, Inc.
10 Reservoir Rd
Newtown, CT 06470

www.urcharity.com

11. Governing Body Action

We have shown you a groundbreaking plan to raise substantial revenue for your organization. We are currently building our relationships with both customers and suppliers. The targeted launch date for our program to go live is March 2007.

At this time we have only one request of you.

On the following page is a sample letter of intent. All we ask is that you sign a letter stating that when we are ready to launch, if the program is all we say it is, you will sign a mutually agreed upon contract solidifying our relationship and your commitment to actively promote the UR Charity Plan to your member churches.

Your Role

When the program launches your role will be to help us get the message to your membership and encourage them to participate in the plan.

12. Letter of Intent

Sample Letter Only

January 30, 2006

UR Charity, Inc.
10 Reservoir Rd.
Newtown, CT 06470

Dear UR Charity, Inc.,

Based upon the proposal you have presented, *and* contingent upon the final product meeting with our approval, we offer this, as our letter of intent to partner with UR Charity. With this, we agree to actively promote your plan to our members. This is a non-binding agreement.

Regards,

ABC Organization

13. Disclaimer

Although every effort has been made to validate the legality of the plan concerning tax laws, we encourage you to discuss this with your legal and accounting departments