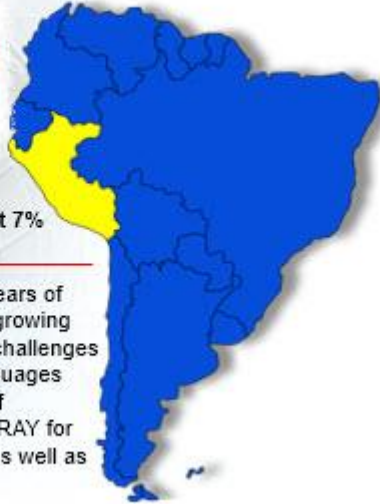


## Peru

Population: 24,950,000  
Capital: Lima  
Language: Spanish, Quechua  
Literacy: 85%  
Income or GDP per capita: \$3,600  
Religions: Roman Catholic 89%, Protestant 7%

As PERU has recovered economically from years of civil war, its evangelical churches have been growing by almost 20 percent yearly. There are great challenges facing these churches, such as the many languages needing Scripture translations, and the tens of thousands of children orphaned by the war. PRAY for the many dedicated workers, and Peruvians as well as missionaries, to address these needs.



# HUMANITARIAN'S PROJECT

## Cooperative Housing Program

### ABSTRACT

The Humanitarian's Project funding consist of the tax exempt funding of \$618,716,000.00 to SMITH CHAPEL BIBLE UNIVERSITY.

### Abra'Ham

Supported by Dr. Judith Rainey

# COOPERATIVE HOUSING PROGRAM

The initial holding bank for the Humanitarian Project Funding is a nonprofit TO BE ANNOUNCED (T.B.A.) Bank account, in the name of **SMITH CHAPEL BIBLE UNIVERSITY**. The five - year project funding during the first year, in the amount of \$125,283,200.00 of a total of \$618,716,000.00 of funding include the following:

The purpose of this funding is to focus rigorously initially on 17.0000 of the lowest income group for which a (\$1,000.00 - \$3,700.00) cost of home ownership is possible. The target indegious Peruvian population should be the lowest income group with earning capacity sufficient to make some form of mortgage payment to purchase shelter. The total suggested cost to the home buyer should range from \$600.00 to \$3,700.00 over three - ten years at approxitimately 0.05% APR.

The first step toward implementation of the Peruvian Minimum Shelter Project (PMSP) is to conduct research and prepare a report submitted jointly by SMITH CHAPEL BIBLE UNIVERSITY/PERU and SMITH CHAPEL BIBLE UNIVERSITY/USA outlining this new approach to solving the housing problem.

The second step is to acquire approximatley 15 acres land suitable for contruction of three 10.000 sf ft manufacturing facilities: frabrication, pre assemble and delivery, for a total of 30.000 sq ft of manufacturing complex.

# Cooperative Housing Program

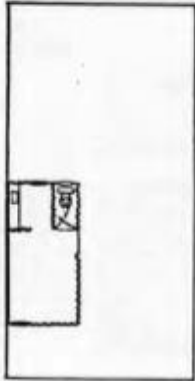


**CURRENT SHELTER**



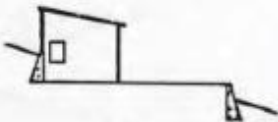
**PROPOSED SHELTER**

**"CORE" HOUSING**

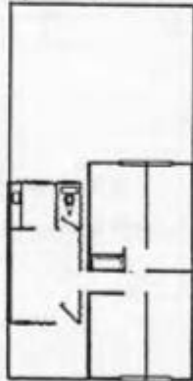


Plan

First stage

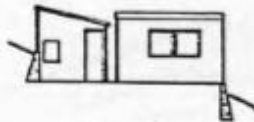


Facade

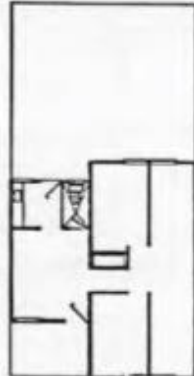


Plan for first floor

Second stage



Facade

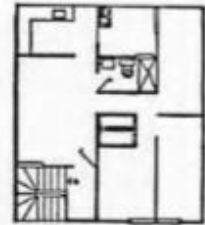


Plan for first floor

Third stage

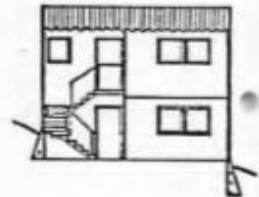


Facade



Plan for second floor

Fourth stage



Facade

**DEVELOPMENT PLANS**

# PROJECTED REVENUE / EXPENSE SUMMARY

Project funding request for a total of \$618,716,000.00 to build 170.000 affordable shelters, within five-years for the lowest income population in Lima Peru.

The projected revenue based on the requested funding minus project expenses is approximately \$516,800.00 in year one, \$2,606,800.00 in year two, \$2,496,800.00 in year three, \$2,386,800.00 in year four and \$2,276,800.00 in year five for a total of \$10,284,000.00.

[ ] HUMANITARIAN PROJECT MANUFACTURING FACILITY (Lima Peru)							
#Manufacturing Facility#	Type	First - Year	Second - Year	Third - Year	Fourth - Year	Fifth - Year	Total
Land Acquisition	15 acres	\$ 1,750,000.00	0	0	0	0	\$ 1,750,000.00
# 1 - Fabrication Facility	10.000 sq ft	\$ 100,000.00	0	0	0	0	\$ 100,000.00
# 2 - Assemble Facility	10.000 sq ft	\$ 100,000.00	0	0	0	0	\$ 100,000.00
# 3 - Delivery Facility	10.000 sq ft	\$ 100,000.00	0	0	0	0	\$ 100,000.00
Equipment /Materials	Manuf.	\$ 150,000.00	0	0	0	0	\$ 150,000.00
Operation Expenses	Manuf.	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 500,000.00
<b>Total</b>		<b>\$ 2,300,000.00</b>	<b>\$100,000.00</b>	<b>\$100,000.00</b>	<b>\$100,000.00</b>	<b>\$100,000.00</b>	<b>\$ 2,700,000.00</b>
#Cooperative Housing#	Units Cost	First - Year	Second - Year	Third - Year	Fourth - Year	Fifth - Year	Total
Units Builted 34000	\$ 3,600.00	\$ 122,400,000.00					\$ 122,400,000.00
Units Builted 34000	\$ 3,600.00		\$ 122,400,000.00				\$ 122,400,000.00
Units Builted 34000	\$ 3,600.00			\$ 122,400,000.00			\$ 122,400,000.00
Units Builted 34000	\$ 3,600.00				\$ 122,400,000.00		\$ 122,400,000.00
Units Builted 34000	\$ 3,600.00					\$ 122,400,000.00	\$ 122,400,000.00
<b>Total</b>		<b>\$ 122,400,000.00</b>	<b>\$ 122,400,000.00</b>	<b>\$ 122,400,000.00</b>	<b>\$ 122,400,000.00</b>	<b>\$ 122,400,000.00</b>	<b>\$ 612,000,000.00</b>
#Directors compensation#	USA/Role	First - Year	Second - Year	Third - Year	Fourth - Year	Fifth - Year	Total
1. Dr. Judith Rainey	Exec. Dir.	\$25,000.00	\$35,000.00	\$45,000.00	\$55,000.00	\$65,000.00	\$ 225,000.00
2. Dr. Abe Johnson	Exec. Dir.	\$25,000.00	\$35,000.00	\$45,000.00	\$55,000.00	\$65,000.00	\$ 225,000.00
3. Dr. Mittie P. Johnson	Exec. Dir.	\$25,000.00	\$35,000.00	\$45,000.00	\$55,000.00	\$65,000.00	\$ 225,000.00
4. Dr. Derek L. Johnson	Exec. Dir.	\$25,000.00	\$35,000.00	\$45,000.00	\$55,000.00	\$65,000.00	\$ 225,000.00
5. Abe Johnson III	Exec. Dir.	\$25,000.00	\$35,000.00	\$45,000.00	\$55,000.00	\$65,000.00	\$ 225,000.00
6. G. Aundre' Smith	Exec. Dir.	\$25,000.00	\$35,000.00	\$45,000.00	\$55,000.00	\$65,000.00	\$ 225,000.00
7. Apostle Harrison Hunter	Exec. Dir.	\$25,000.00	\$35,000.00	\$45,000.00	\$55,000.00	\$65,000.00	\$ 225,000.00
<b>Total</b>		<b>\$175,000.00</b>	<b>\$245,000.00</b>	<b>\$315,000.00</b>	<b>\$385,000.00</b>	<b>\$455,000.00</b>	<b>\$ 1,575,000.00</b>
#Directors compensation#	PERU/Role	First - Year	Second - Year	Third - Year	Fourth - Year	Fifth - Year	Total
1. Bishop F. Luis Gonzalez	Exec. Dir.	\$25,000.00	\$35,000.00	\$45,000.00	\$55,000.00	\$65,000.00	\$ 225,000.00
2. Mrs. Ysabel Gonzalez	Exec. Dir.	\$25,000.00	\$35,000.00	\$45,000.00	\$55,000.00	\$65,000.00	\$ 225,000.00
3. Pastor Carlos	Exec. Dir.	\$25,000.00	\$35,000.00	\$45,000.00	\$55,000.00	\$65,000.00	\$ 225,000.00
4. Pastor Carlos (Wife)	Exec. Dir.	\$25,000.00	\$35,000.00	\$45,000.00	\$55,000.00	\$65,000.00	\$ 225,000.00
<b>Total</b>		<b>\$100,000.00</b>	<b>\$140,000.00</b>	<b>\$180,000.00</b>	<b>\$220,000.00</b>	<b>\$260,000.00</b>	<b>\$ 900,000.00</b>

<b>#Legal Expenses#</b>							
TO BE ANNOUNCED	Accountant	\$25,000.00	\$25,000.00	\$25,000.00	\$25,000.00	\$25,000.00	\$ 125,000.00
J. Marshall Conrad (Esquire)	Attorney	\$25,000.00	\$25,000.00	\$25,000.00	\$25,000.00	\$25,000.00	\$ 125,000.00
Peruvian TBA - (Esquire)	Attorney	\$25,000.00	\$25,000.00	\$25,000.00	\$25,000.00	\$25,000.00	\$ 125,000.00
<b>Total</b>		<b>\$75,000.00</b>	<b>\$75,000.00</b>	<b>\$75,000.00</b>	<b>\$75,000.00</b>	<b>\$75,000.00</b>	<b>\$ 375,000.00</b>
<b>#Transportation Expenses#</b>							
* Transportation (1st Class)	Commercial	\$220,000.00	\$220,000.00	\$220,000.00	\$220,000.00	\$220,000.00	\$ 1,100,000.00
* Per Diem @ \$300	Lodging, Etc.	\$13,200.00	\$13,200.00	\$13,200.00	\$13,200.00	\$13,200.00	\$ 66,000.00
<b>Total</b>		<b>\$233,200.00</b>	<b>\$233,200.00</b>	<b>\$233,200.00</b>	<b>\$233,200.00</b>	<b>\$233,200.00</b>	<b>\$ 1,166,000.00</b>
<b>Sub Total/USA &amp; PERU</b>		<b>\$ 125,283,200.00</b>	<b>\$ 123,193,200.00</b>	<b>\$ 123,303,200.00</b>	<b>\$ 123,413,200.00</b>	<b>\$ 123,523,200.00</b>	<b>\$ 618,716,000.00</b>
<b>#Cooperative Housing Sales#</b>							
<b>Revenue/Unit</b>		<b>First - Year</b>	<b>Second - Year</b>	<b>Third - Year</b>	<b>Fourth - Year</b>	<b>Fifth - Year</b>	
Total Units For Sale 34000	\$ 3,700.00	\$ 125,800,000.00					
Total Units For Sale 34000	\$ 3,700.00		\$ 125,800,000.00				
Total Units For Sale 34000	\$ 3,700.00			\$ 125,800,000.00			
Total Units For Sale 34000	\$ 3,700.00				\$ 125,800,000.00		
Total Units For Sale 34000	\$ 3,700.00					\$ 125,800,000.00	<b>\$ 629,000,000.00</b>
<b>GROSS REVENUE</b>		<b>\$ 516,800.00</b>	<b>\$ 2,606,800.00</b>	<b>\$ 2,496,800.00</b>	<b>\$ 2,386,800.00</b>	<b>\$ 2,276,800.00</b>	<b>\$ 10,284,000.00</b>
<b>INVESTMENT RESERVES (90%)</b>		<b>\$ 465,120.00</b>	<b>\$ 2,346,120.00</b>	<b>\$ 2,247,120.00</b>	<b>\$ 2,148,120.00</b>	<b>\$ 2,049,120.00</b>	<b>\$ 9,255,600.00</b>
<b>CASH RESERVES (10%)</b>		<b>\$ 51,680.00</b>	<b>\$ 260,680.00</b>	<b>\$ 249,680.00</b>	<b>\$ 238,680.00</b>	<b>\$ 227,680.00</b>	<b>\$ 1,028,400.00</b>

<p><b>DR. JUDITH RAINEY</b>  3122 Mahan Dr. STE 801 Box 274  Tallahassee, FL 32308    Ph.: 321-662-6750      Telefax/Text: 850-656-5950    Office Hours: 10:00 a.m. - 3:00 p.m. Mon. - Thurs.</p>	<p><b>DR. ABE JOHNSON JUD</b>  3122 Mahan Dr. STE 801 Box 274  Tallahassee, FL 32308    Ph.: 850-656-5950   Admin.: Ext. 0    Telefax/Text: 850-656-5950    Office Hours: 10:00 a.m. - 3:00 p.m. Mon. - Thurs.</p>
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