Friends Of Ours Cooperative
2027 Senior Digital Literacy Funding Package

Founder-approved planning edition | September 20, 2026

Prepared with founder approval. The proposed operating arrangements below are approved for planning; implementation still requires assigned personnel and appropriate organizational approvals. The $31,520 base request remains provisional pending the future compensation arrangement. Supporting-document verification is deferred. Approval does not independently verify historical records or vendor estimates.

1. Funding request and purpose

Friends Of Ours Cooperative seeks a provisional $31,520 to support 50 senior digital literacy classes in Clark County, Nevada, from January through December 2027. The program provides practical, hands-on instruction in smart devices, online safety, scam awareness, and access to essential digital services.

Full-year planning target	Amount
Classes	50
Teaching time per class	2 hours
Average attendance target	15
Learning engagements	750
Unique seniors target	At least 200
Manuals	200

A learning engagement is one person attending one class. Returning students generate additional engagements, not additional unique people. These are planning targets, not guaranteed attendance or measured results. Expansion beyond 1,000 engagements is outside this budget.

The organization reports $1,400 in existing unrestricted funds to retain as an operating reserve. No additional funding is currently committed in the supplied budget. Contributions allocated to this program reduce the remaining $31,520 fundraising need. The reserve is excluded from available delivery funding in the scenarios below.

Contact: DeDrick Dart, Founder and Executive Director - FriendsOfOurs501c.org

2. Detailed annual cash budget

All original line totals are retained. The budget represents proposed cash spending, including purchases, rather than an audited financial statement.

Expense	Basis	Annual amount
Instructor teaching	50 classes × 4 instructors × $50	$10,000
Shared preparation	50 classes × 2 total team hours × $20	$2,000
Instructor travel allowance	50 classes × 4 instructors × $10	$2,000
Worksheets and supplies	50 classes × $30	$1,500
Classroom rental	50 classes × $50	$2,500
Manual printing and binding	200 books × $5	$1,000
Website hosting and domains	Annual spending cap	$750
Software and subscriptions	$35 monthly planning average	$420
Phone and internet	$100 monthly program share	$1,200
Insurance	Annual allowance	$650
Marketing and sponsor recognition	Detailed allocation below	$3,500
Bookkeeping and tax preparation	Annual allowance	$500
Registration and renewals	Annual allowance; actual fees documented	$800
Equipment and reusable displays	Detailed allocation below	$2,500
Bank and payment fees	Annual allowance; actual fees monitored	$100
Postage and shipping	Annual cap	$100
Merchandise and giveaways	Detailed allocation below	$1,000
Additional program support	Controlled contingency	$1,000
TOTAL BASE REQUEST	**January-December 2027**	**$31,520**

Direct delivery is $360 per class: teaching $200, preparation $40, travel $40, supplies $30, and room $50. Fifty classes therefore cost $18,000 before manuals and annual support. Manuals add $1,000; other annual spending adds $12,520. Average allocated cost is $630.40 per class, or about $42.03 per planned engagement. These averages are not the incremental cost of another class.

Founder management and administration remain unpaid. Past founder-expense reimbursement, office/storage rent, and refreshments remain excluded. All team members currently volunteer without pay. When funding supports compensation, Jon, Darnell, and Shacree are the first three intended recipients. The founder continues as a volunteer in this initial transition. The four-position teaching calculation is retained only as a provisional planning ceiling; the fourth paid position is not authorized or assigned. Before finalization, align that ceiling with the funded staffing decision and recalculate related totals if it changes. Any additional costs resulting from the instructor payment arrangement must be incorporated before the budget becomes a final commitment.

Proposed allowance detail and purchasing controls

The following are suggested internal spending caps allocated within the original totals. They are not vendor quotes or verified market prices. A cap does not establish that every desired item can be bought within it. Use existing usable equipment first, obtain actual prices before purchase, and defer lower-priority purchases if costs exceed caps.

Category	Proposed allocation	Total
Marketing and recognition	Outreach printing: 4 batches × $300; sponsor acknowledgments/material customization: 4 batches × $200; promotional signage: 2 batches × $400; business cards: $200; outreach distribution: $500	$3,500
Equipment and displays	Laptop: up to $800; projector: $600; reusable display/visual board: $500; repairs/accessories: $400; POS equipment: $200	$2,500
Merchandise and giveaways	Donor gifts: $600; classroom giveaways: $400; each purchase logged by quantity and cost	$1,000
Additional support	Unplanned required printing/accessibility materials: $400; essential repair or venue disruption: $400; urgent delivery supplies: $200	$1,000

Prioritize essential instructional equipment over display upgrades and POS purchases. Promotional signage belongs in marketing; reusable instructional displays belong in equipment. No item is charged twice. Merchandise is separate from manuals. Additional-support funds may supplement a depleted category only with a documented transfer and purpose; they do not increase the total budget.

Hosting, software, insurance, bookkeeping, and renewals require an invoice, renewal notice, or service estimate before spending. Maintain a subscription list. Document the basis of the phone/internet program share. Registration spending is limited to identified organizational filings or renewals; unused allowance stays unspent. Record travel payments and their basis; the $10 figure is a planning allowance, not a verified mileage reimbursement calculation. Monitor actual processing fees before accepting payment methods that could exceed the allowance.

3. Delivery, staffing, and manuals

Proposed full-year class model

Offering	Classes	Planned engagements	Unique-person planning contribution
Two 12-session beginner courses	24	360	30 distinct enrolled seniors, assuming two groups of 15
Standalone practical clinics	26	390	At least 170 additional seniors across the year
Total	**50**	**750**	**At least 200, deduplicated across all offerings**

The course groups are intended to return over 12 sessions. Clinics permit repeat attendance and course-student visits, but those visits do not increase the unique-person count. The clinic target requires an average of roughly 6.54 new-to-program seniors per clinic. Fifteen attendees is a recruitment target, not a demonstrated average established by this PDF. Registration through host locations, outreach literature, and reminders will support recruitment. Review attendance quarterly and report actual results even when below target.

The 50-session schedule counts every session once. Course sponsorships fund existing planned sessions unless an expansion is separately funded. Under this model, two full courses are available; a third requires a revised clinic mix or additional resources, with the impact on unique-person targets recalculated.

Teaching roles and session structure

Four instructors currently volunteer. The proposed classroom roles are: (1) lead instruction and demonstrations; (2) smartphone/navigation assistance; (3) account, accessibility, and online-safety assistance; and (4) guided practice, learning checks, and support for students who fall behind. Roles rotate according to expertise; all four positions provide direct instructional support. With one person leading, three supporting instructors can assist approximately five learners each.

Proposed two-hour session: 10 minutes for opening and a skills check; 25 minutes demonstration; 55 minutes guided practice; 20 minutes individual questions; 10 minutes closing skills check. Preparation remains two shared team hours per class, not two hours for each instructor. The future compensation planning rate is $50 per funded instructor per session; it does not describe current payments. Jon, Darnell, and Shacree have first priority for funded compensation. The fourth instructor remains unpaid unless a later arrangement is expressly approved. Future payment classification and associated costs remain under review.

Two unpaid volunteers each contribute approximately one hour per class to setup and cleanup, about 100 total annual volunteer hours. Staffing is based on learner needs as well as headcount. The classroom model retains four instructors, with compensation contingent on the approved funded arrangement, and does not assume savings from low attendance. Review consistently low enrollment before opening additional sessions; combine or reschedule future offerings only with host and sponsor agreement.

Manual allocation and package limits

Proposed base allocation: 30 copies of Smart Device Manual Volume 1 for course participants and 170 copies for additional clinic participants who do not already have that title. Students reuse their manual. The initial 200-book budget supports one core manual per targeted unique senior; it does not promise all three manual titles to every student. Relevant worksheets support additional topics within the $30-per-class supplies allowance.

Each sponsorship agreement specifies the manual title, quantity, and existing inventory allocated before dates are confirmed. At planned attendance, a 12-session course reserves 15 books, costing $75; a standalone class with 15 first-time recipients also reserves 15 books. Two- and four-class packages require up to 30 or 60 books if every attendee is new, but fewer if the same learners return. All packages draw from the same 200-book pool; these quantities are not added to it automatically.

If another title is required, an existing manual allocation can be reassigned only when the original participant needs remain covered. Otherwise, additional books require $5 each at the current estimate through documented available funds or an approved budget transfer. No extra-title course is scheduled without its required materials funded. For example, 50 additional books require $250 and a documented funding source; this is not included automatically in $31,520.

Required books in sponsored offerings are provided without a student donation. At unsponsored free sessions, the existing suggested $15 manual donation may be waived; donations are not a condition of attending a free class. No manual donations are assumed as committed revenue here. Track book title, quantity, recipient identifier, and whether sponsored, donation-supported, or waived.

The separate cumulative 1,000 Manual Initiative has 103 founder-reported distributions to date, leaving 897. Distributing this year's 200 books would bring that reported cumulative total to 303, leaving 697; those figures are not unique-person counts.

Continuity and coverage

Seven days before each class, the lead checks instructor and volunteer coverage. Volunteers may exchange setup duties. An available instructor can cover setup only if the extra time and payment arrangements are agreed and funded when needed; no extra unpaid instructor time is presumed. A qualified substitute must fit the approved budget or have additional funding. If coverage cannot be secured, reschedule with the host and sponsor rather than remove essential support.

The founder maintains an accessible schedule, curriculum, supplier list, and transaction instructions for an organization-designated backup. Assign the backup and independent finance reviewer before implementation; this draft does not name people without their agreement. Pause new commitments if neither authorized lead nor backup is available. No paid administrator is included in the base budget.

4. Funding phases and scheduling

For planning, annual core operating allowances total $4,520: hosting, software, phone/internet, insurance, bookkeeping, renewals, bank fees, and postage. These are retained in full in the scenarios below rather than divided proportionally by class count. Marketing, equipment, merchandise, and contingency total $8,000 and can be phased before commitments are made. Class delivery and manual quantities vary with scope.

Scenario	Core annual support	Classes × $360	Manuals × $5	Flexible spending	Total
Limited program	$4,520	12 = $4,320	60 = $300	$860	$10,000
Intermediate program	$4,520	32 = $11,520	140 = $700	$3,260	$20,000
Full program	$4,520	50 = $18,000	200 = $1,000	$8,000	$31,520

Limited-program flexible allocation: marketing $400, essential repairs $300, contingency $160, merchandise $0. Intermediate allocation: marketing $1,500, equipment $1,000, contingency $760, merchandise $0. These are proposed reductions, not confirmed savings on already-contracted expenses. Lower scenarios assume existing classroom equipment is sufficient; otherwise reprice and reduce scope before making commitments. Instructor-related additional costs may also reduce affordable scope.

At 15 attendees, these scenarios target 180, 480, and 750 engagements respectively. Reduced scenarios do not carry forward the full-year unique-person or two-course promises. Set their course mix and unique-person targets when selecting the funded scope. Materials must be checked against that mix before scheduling.

Proposed full-year quarterly cash plan

Quarter	Classes	Delivery	Manuals	Core support	Flexible spending	Quarter total	Cumulative
Jan-Mar	12	$4,320	$250	$1,130	$3,500	$9,200	$9,200
Apr-Jun	13	$4,680	$250	$1,130	$1,500	$7,560	$16,760
Jul-Sep	13	$4,680	$250	$1,130	$1,500	$7,560	$24,320
Oct-Dec	12	$4,320	$250	$1,130	$1,500	$7,200	$31,520

Quarter 1 flexible funds: equipment $2,500, marketing $750, contingency $250. Quarter 2: marketing $1,000, merchandise $250, contingency $250. Quarter 3: marketing $1,000, merchandise $250, contingency $250. Quarter 4: marketing $750, merchandise $500, contingency $250. Each later quarter totals $1,500; annual category totals match the budget.

Core support is spread evenly for planning only. Before commitments, move annual renewals, insurance, equipment invoices, and manual orders to their actual due dates. Books can be printed ahead of their quarter when needed. Seek funds at least 30 days before the funded delivery block. Confirm dates only when spendable cash covers that block, required materials, and unavoidable bills coming due; pledges alone are not spendable cash. Do not use the same funds to cover two obligations.

5. Sponsorship and recognition

Opportunity	Contribution	Planned scope
Single Class Sponsor	$650	1 class; 15 engagements
First-Time Sponsor Special	$1,000	2 classes; 30 engagements
First-Time Sponsor Special maximum	$2,000	4 classes; 60 engagements
Complete Course Sponsor	$7,800	12 connected sessions; 180 engagements
Annual Program Underwriter	$31,520 provisional	50 classes; 750 engagements

All options contribute to the same annual goal and include the agreed materials and share of operations. Financial sponsorship does not require volunteer participation. Smaller general contributions are welcome. No sponsor receives a guarantee of attendance, participant identities, or commercial results.

Introductory special: subsidy and booking condition

The $500-per-class offer is available once per sponsor, up to four classes, and does not reset annually. Two classes have $1,260.80 in average allocated costs; the required allocated-cost subsidy is $260.80. Four classes have $2,521.60 in allocated costs; the subsidy is $521.60. These are planning benchmarks, not package-specific quotations.

Before confirming dates, record the introductory contribution and sufficient eligible, received general support allocated to its subsidy. Also check actual materials and cash obligations under the selected funding scenario. If those obligations exceed the benchmark, secure the larger amount. No subsidy funding is presently claimed as secured. The $1,400 reserve is not the default subsidy source.

If subsidy is unavailable, offer the sponsor a standard $650 class option or hold proposed dates without a delivery commitment. State the funding condition before accepting money for the special. If a funded offering cannot proceed, agree in writing on rescheduling, an authorized alternative use, or return of the applicable unspent contribution.

A $7,800 course exceeds its annual average allocated cost of $7,564.80 by $235.20, supporting the broader program. Do not allocate this difference twice. If full annual underwriting arrives after class contributions, reduce the remaining annual request or agree expressly on additional scope; do not collect duplicate funding for the same stated need.

Proposed recognition commitments

Level	Included recognition
General contribution below $650	Written acknowledgment and thank-you card within 15 business days of receipt
Single class and introductory packages	Above, plus in-class acknowledgment at funded sessions and sponsor name on the website through December 31, 2027
Complete course	Above, plus approved logo on newly produced course handouts and an electronic course-completion summary
Annual underwriting	Above, plus approved logo on new program handouts and the program sponsor webpage throughout the funded 2027 period; verbal acknowledgment at funded sessions

Website placements begin within 15 business days after receipt and delivery of approved sponsor assets. Existing printed manuals are not reprinted for recognition. No exclusive placement, product endorsement, or participant contact list is included. A sponsor may decline publicity. Obtain logo permission before use. Recognition printing/customization is capped at $800 within marketing, with website placement handled through existing support and unpaid administration. Bespoke signs or expanded benefits need a separately costed written agreement.

6. Oversight, reserve, and reporting

Proposed financial controls

The founder's reported existing practice is to approve spending, retain receipts, and track finances through statements and receipts. The following strengthen that practice and require organizational adoption:

• Designate a finance reviewer who is not approving their own payments. Reconcile bank accounts and cash monthly, with review completed by the 15th of the next month.

• The executive director approves ordinary budgeted purchases. Purchases of $250 or more, all unbudgeted commitments, contingency transfers, and reserve withdrawals also require documented review by a separately authorized person.

• Founder teaching compensation and reimbursement require advance approval by a disinterested authorized decision-maker, with the founder excluded from approval of their own payment. Keep the rate, service dates, and evidence of work.

• Log every transaction with date, amount, purpose, category, payment source, receipt reference, and approver. Track pledges separately from received funds and respect any agreed spending restrictions.

• Two people count collection-jar cash when available and record the total. Record gross collections and subsequent purchases separately. Log merchandise/manual proceeds separately from replenishment, and maintain quantity and cost records for inventory and distributions.

• Compare actual and committed spending against remaining cash before new purchases. Review the budget quarterly. Do not describe these proposed controls as already implemented until the responsible people are assigned.

Proposed reserve policy

Preserve the reported $1,400 unrestricted balance for unexpected essential delivery expenses or a short timing gap in otherwise funded operations. It is approximately 0.53 months of spending at the full-year average; it is not a long-term sustainability fund. Do not use it routinely for sponsor discounts, optional merchandise, or unapproved past reimbursements.

Reserve use requires the executive director and independent authorized reviewer to document purpose, amount, and replenishment plan. Replenish from subsequent unrestricted funds after existing obligations are covered, with a proposed 90-day target. If replenishment is not feasible, reduce optional spending and reconsider new commitments. No automatic reserve top-up is included in $31,520.

Learning measures and schedule

At the beginning and end of each class, offer a brief task aligned with the lesson, such as finding a setting, sending a message, or identifying warning signs in a sample suspicious message. Score consistently: 0 = not yet able, 1 = completes with help, 2 = completes independently. Offer an optional 1-5 confidence question. Do not collect passwords, account credentials, or financial details.

Proposed implementation target: offer checks at every delivered class and obtain matched beginning/end checks for at least 70% of engagements, without making assessment a condition of participation. Report the number assessed, number improving, number already independent, number unchanged, and missing responses. Establish the first-quarter baseline before setting a numerical learning-gain target. Repeat assessments are assessment instances, not automatically unique people. Do not claim fraud losses prevented without evidence.

Provide a completion update within 15 business days after a sponsored class or the final session of a package/course. Report delivered sessions, attendance, manual distribution, available assessment results, and deviations from agreed scope. Issue the first half-year report by July 31, 2027, and the annual report by January 31, 2028. Report contributions received, budget versus actual spending, commitments, remaining funds, classes, engagements, unique participants, and books distributed. Give sponsors aggregated results; photos or testimonials require appropriate permission.

7. Implementation status and supporting notes

Review status: The founder approved this planning edition. Reviewer and backup roles must be assigned before the proposed procedures take effect. Prices remain estimates. Current volunteer staffing and future compensation priority are confirmed; the paid staffing budget remains provisional. The historical $122 discrepancy is resolved by founder confirmation. Supporting documents are deferred for later review.

A. Instructor payment arrangement - original issue 1

Current status confirmed by the founder: Everyone currently volunteers without pay. Once compensation funding is available, Jon, Darnell, and Shacree are the first three people intended to move to a compensation basis. The founder continues volunteering during this initial transition. No current wages or retroactive pay commitments are represented here.

Remaining future-budget decision: The original budget assumes four compensated teaching positions. Its figures remain provisional for review, with the fourth position unassigned. At the existing teaching rate, three compensated instructors over all 50 classes would cost $7,500 rather than $10,000, a $2,500 difference before any other changes or employment-related costs. This is a comparison, not an adopted revised total. Preparation pay, travel payments, compensation start date, appropriate classification, and associated costs must be established before finalizing the funded budget. Calling a payment volunteer compensation does not by itself establish its treatment.

Volunteer tax wording: Friends Of Ours can acknowledge service and document volunteer hours, but will not promise a tax credit or deductible dollar value for donated time. The IRS states that the value of volunteer time or services is not deductible. Certain qualifying unreimbursed out-of-pocket expenses may be deductible subject to applicable requirements; this is not compensation for hours volunteered. Source: IRS Publication 526.

B. Historical $122 difference - original issue 6 - RESOLVED BY FOUNDER CONFIRMATION

The founder has identified the previously unexplained $122 as four organizational meetings paid from donation money: three at $30 and one reported at approximately $32 after tax. Expenses covered beverages, light snacks, and a lunch associated with strategy, organizational client discussions, volunteer onboarding, and a structured meeting. The founder confirms receipts are available and has directed that this discrepancy be marked resolved.

Record the $122 as historical organizational meeting expenses, subject to receipt matching and checking that the purchases have not already been entered. Status: resolved on the basis of the founder's explanation; receipts and the historical ledger have not been independently inspected. No new cash payment, reimbursement, or 2027 budget increase is created by this correction. Retain the receipt dates, attendees, organizational purposes, and payment source with the historical record.

C. Supporting documents - original issue 14 - DEFERRED

Provide or identify the available IRS determination letter, current completed W-9, historical financial workbook, relevant financial records, and spending/compensation approval documentation. Redact unnecessary sensitive information. Their existence or current completeness is not verified by this draft. Confirm who will maintain the supporting file, and include reviewer/backup appointments and policy adoption records when those arrangements are approved. The final proposal should claim documents are available only when confirmed.

PDF production authorized by the founder. Future compensation costs and supporting-document verification remain open as described above. This planning edition does not represent an audited or independently verified financial statement.