



Welcome to OATH "We're Family Taking Care of Family"

BUSINESS PLAN

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Executive Summary

Veteran's OATH is a 501(c) (3) organization created by Kye White to improve the lives of Veterans and American Families. We will focus on living conditions, education, and career development. Since inception, over ten clients have been helped.

Our goal is to build a strong base for our success by investing into rent houses along with flipping distressed houses. Once a rent house is obtained, we will get a loan to buy more rent houses until we reach 100 rent houses. This will not affect or imped in the assistance of those in need.

If you have any questions or have the desire to help us, please email Kye at kyewhite@veteransoath.org.

Description of OATH Organization

I would like to take this time to tell you a little bit about our history. This non-profit organization was founded by battle buddies who previously served in combat from January 2004 to March 2005. Our brotherhood was initiated in the 1st Squadron of the 124th Cavalry Regiment out of Waco, Texas. The strong bond developed through our combat experience inspired us to create an organization that would support fellow combat men and women, to also include their immediate family. As time passed, we the founders thought a Veteran's OATH never expires. So, in the year 2020 we decided to rename OATH to Veteran's OATH. This will allow us to not only help those we served with but also those we served for.

Our vision

Veteran's OATH has a vision to reach and assist every American Veteran who might be homeless and/or struggling to make it financially. Veteran's OATH will show stability and compassion to everyone that is struggling. We want to help find the root cause of their distress. This will be done by teaming up with other organizations and doctors. Once we find a good system Veteran's OATH will start working on questionnaire sheets that will help us determine the best route of success for our clients.

Befriending clients will give us an edge on helping them. This process is not going to be easy or quick. Once clients find success, Veteran's OATH will reach out to them and request those individuals to join our teams. This will end up giving our teams an edge against those trying to find doubt and failure in organizations offering to help them.





Our Services

Veteran's OATH was created to improve the living conditions of veterans here in the United States along with their immediate families. We will focus on promoting a positive attitude, appearance, and a healthy environment of everyone under our care. We will assist with college and career of choices.

Goal

Veteran's OATH will create a place to belong for those that have been forgotten or feel forgotten. We will work as a team within other organizations, partnering with those that have the same mindset or passion. We want to breath passion back into clients by improving their living conditions. Re-empowering all clients to adapt and overcome all obstacles, will change the outlook of all communities we impact.

Previous Accomplishments

Our first client called us in distress due to his car payments. This Vietnam Veteran couldn't make his payment due to events in his life that caught him off guard. He reached out to us with a desperate plea for help. He explained if his car was repossessed, he would lose his job. The job was all he had to keep the roof over his head. He went into detail about everyone else he reached out to and said we were his last chance. Once the payment was made the client reached out to say thank you and wanted business cards to help spread the word.

Unknown to this client, he found himself in another desperate situation and pleaded for help once more. Not having the funds, we had to reach out to supporters for help. Kye found a donor willing to help if he mowed his lawn. Jumping at the chance to help, Kye took the donor up on his word. Long story short, the car payment was made and in the early part of 2017 the client was able to obtain the title to his car.

The second "client" was by far our most challenging. This "Vietnam Veteran" called us asking for 3 days rent at a motel. He explained he was going to be kicked out of his room unless he found \$50 by that night. I asked him for his ID or his DD214 to prove his service. He didn't have it on him. At the time OATH was young and over eager. This "client" explained that we were not the only ones needing his DD214 and he lost his ID. Someone at the V.A. through the process mistakenly filed this "Veteran" as deceased. I asked him what he was doing to correct this mistake. He had an incredible story that made a lot of sense. I reached out to some contacts and they said his story was very unlikely, but it has happened before. OATH decided to continue helping this man as though he was a valid client. We got him 3 nights stay and a \$50 gift card from Albertson's, so he didn't have to scrounge for food. Bringing this long story to an end Kye White





did some investigating as we continued helping this "client" with rides to and from places he needed to go. After, everything was said and done OATH's conclusion was that this man was not a valid client. The nail in his coffin was telling Kye his DD214 was mailed to the VA (The VA doesn't allow personal letters sent to their place of operation and they already have your DD214 in their system). The positive outcome of this was the amount of information we gathered to allow us to put an end to stories like this before they start.

The next client has been with OATH the longest. This Vietnam Veteran was injured while riding DART. The injuries sustained from this were a bruised hip and knee, along with the left shoulder being shattered. Due to the injuries the client had to stop working and is still in pain today due to his age (67 years). OATH has helped this client with rides, food, bus passes, bills, and built a ramp for the handicap scooter donated to us for him.

The next 7 clients needed help in their own way. The first two needed help with their car payments just like our first story. Our third client needed help with food. The fourth client was not a veteran; however, the father served and provided OATH with a DD-214 on behalf of the client. This allowed OATH to provide food. Last we heard, the client said they were doing well and didn't need our services any longer. The fifth client lived out of State from where we operate. This limited our help to phone calls and PayPal. OATH was able to use PayPal to help with food. The last two clients had family donate to OATH on their behalf. This is an expected circumstance and we sent 100% of the funds received directly to the clients in need (OATH did not receive any extra funds for these transactions). All generous donations will help OATH assist clients, so they get over that rough patch in life.

Products or Services

Housing

Once Veteran's OATH can purchase a rent house. We will turn to a property management company to find renters and maintain the property. Once a tenant is placed inside the property, we will get a loan against the rented property. This will allow us to purchase another rental. We will then split the income of both houses, until our savings account reaches \$20,000. Our goal is \$10,000 per house. Once this goal is met, 100% of the rent will go towards paying off the loan. Once the loan is paid off, we will then take a loan out on each rent house. This will allow us to purchase a third rent house. We will also use some of the money we get to start flipping houses. Once the flip house sales, another flip house will be purchased. We will do this until money is saved up to pay off any loans we may have, as well as purchasing another flip house. This process will continue until we have reached 100 rent houses.

Veteran's OATH will assist clients with affordable homes that have the potential of becoming theirs. Clients that choose to stay as renters of OATH will have set rules to follow. This will allow housing owned by Veterans OATH to





maintain or increase the neighborhoods value. Any questions about structure, foundation, or landscape will be taken up with our board and repaired if needed. If a client wants to change anything with the house, a letter of request needs to be sent to the Board of Directors. This will cover all landscaping, exterior (Any other structure that may be on the property) and interior structures (floors, walls, ceilings, fireplaces, cabinets, closets, and fireplaces). Clients may perform their own work after consulting with the Board of Directors. Any work performed by clients without consulting the Board forfeits their rights to be covered by our contract. Clients living in our rent houses for 7 years, will be offered an update to the house at no cost. However, any updates before the 7 years will be taken care of by the client (special cases may be an exception).

Clients that choose to purchase their house can do so at market value. Once the client has the title they will no longer be covered under our contract. If the house becomes run down or a hazard to the community, an offer to purchase the house back will be made. The client can then be set up with a new contract if they so choose. Clients that are struggling financially will have the chance to sit down with a financial advisor and find a positive resolution.

R. D. Project -

Veteran's OATH would like to dedicate this project to two men that served with the founders from 2004-2005. These two men were full of life and taken from this world way to soon. By dedicating this to our fallen comrades we would be proud to name this project "The Rocky Dillon Project" [R.D. Project]. This project will give a new and fierce tactic in helping our potential clients get off the streets and hopefully back into society. A proactive approach is needed instead of reactive approach. Walking the streets, bridges, and camps and keeping in touch with the homeless community is how the difference will be made. Once teams of 3 or more are formed OATH will start its new journey to help those that lost themselves or feel like they don't belong. Once our teams contact the possible clients, they will offer them water, food, and even a place to shower if the conversation goes well enough. Our teams will also carry cards and dominoes to play games in order to little moods and the environment.

Those that think we are part of the government or don't trust us will be given their space. Teams will then fall back and regroup. Once a new plan and perhaps a new team gets worked out, another attempt will be made with the same individuals to reconnect hoping for a better outcome. Any positive connections will be a win. Teams will continue visiting these potential clients to gain trust and hopefully get them into our version of a half-way house. Our understanding and thoughts are most individuals feel let down or they let everyone else down. By forming a friendship with these individuals, we can show them that their purpose in life is yet to be over.

Once potential clients agree to join, they will be given a room to share with one other. They will be given a bed to themselves, drawers and a closet. The clients will either be asked what kind of cloths they like or treated to new cloths from a store, they will be given personal hygiene kits to their specific needs, 3 meals a day, and a health and wellness





coach. This facility will have 4 bedrooms with no more than two per room. There will be a house guard on duty 24 hours 7 days a week. A contract will need to be signed by anyone living under this condition. The contract will let them know that no drugs (unless prescription), Alcohol, weapons, or intimate relationships will be allowed in their room/house. The half-way house is for working, relaxing, building relationships or studying. This needs to be a place where clients feel comfortable. If any client has a horrible case of PTSD, they will be accommodated so that no harm will come to them or others.

Veteran's OATH will start working with each client so they can start doing small jobs around the house such as yard work or house chores. We will slowly start introducing them back into society by visiting parks and other places where people may gather. This process will take as long as needed to allow each client the ability to compartmentalize their emotions and feelings. Once a client feels the need to leave our half-way house, OATH will sit down with them if allowed. We will ask them questions as we listen. Our goal is to make sure that each client has a plan of success. Any client that gets irate and wants to leave can do so without being forced to tell us why. Members will wish them good luck and tell them to come back anytime they feel ready.

Education

Veteran's OATH will assist clients with education towards a career that is both attainable and realistic. We will assist clients by helping them find those elusive funds. Any funds not found will be offered to the clients with no expectation of reimbursement. The Board of Directors has an understanding that some people choose careers without fully understanding their true desire. If our clients decide to change careers midway through, we will sit down with that client to discuss their feelings and let them know they need to finish what they started. Our hope is the client returns to finish their original goal. If the client decides to drop the course, an understanding will be made that this type of behavior is unacceptable. The client will have a second chance at the same deal when a written letter explaining their new desire has been given to the Board of Directors. The Board of Directors will review the letter to understand the client's point of view. Once a decision is made a Board member will contact the client. If the client gets a second chance, all their classes must be completed. If the client decides that they want to change again. A third chance will be given at college, but they must write another paper. At this time the client will also be asked if they need professional help. They will also be informed that they will pay 25% of their education this time around. If this cycle continues the client will need to understand an extra 25% will be added for each time they repeat until 100% is reached. They will also be required to seek professional help. If a mental or medical issue is found, the Board of Directors will have a special meeting to see if the client deserves a fresh start. If the issue is unable to be cured a place may be found within our community for the client to work.





Jobs

Once clients complete their educational goals, Veteran's OATH will talk with them about their future. We will work with each client as they move forward. If the client needs equipment, we may help. Clients will need to research the best quality and least expensive tools and/or equipment possible. Once the client has done their due diligence, we will sit down to see what was found. If purchased by Veteran's OATH, items must be paid back with no interest. The client will be encouraged to pay 10% of their gross income until paid off. At the end of every year the client will also be asked to show their tax return as a sign of faith.

Upon completion of school and any other requirements. Job searches, applications, resume writing, dress attire, interview skills, along with transportation will be offered to all clients as well. For clients that are forced or choose to let their new career go before paying OATH back will need to relinquish all tools and/or equipment that has not been paid off. If the client chooses to continue payment on certain or all items. Each item chosen will be set aside and held until the agreed date of payment is met. No further tools or equipment will be purchased for that specific client until the previous debt is paid. If OATH chooses to take full control of any item, then the debt of that item will be forgiven (This will be determined on the wear and tear of the items in question).

Target Group

- Homeless Veterans
- Veterans in danger of being homeless

Why we are Different

Being proactive rather than reactive

Veteran's OATH wants to create proactive teams of 3 or more. Teams will walk the streets looking for those that are lost or feel forgotten. Once teams contact individuals, they will slowly befriend them by offering food, water, showers, and even a place to stay the night. For the individuals that allow our teams to care for them, they will be allowed to move into our version of a half-way house. At this time the clients will be given the time to adjust to their new environment. After a week, whether the client is adjusted or not. We will start getting the client into a routine. Assignments can help clients with their confusion and/or frustrating adjustment.





Free Schooling

(Covered under education and jobs pgs. 7 & 8)

Helping Client Reach Success

Veteran's OATH believes that everyone is doing their best when doors open. We want all clients to be their best version by helping them acquire jobs, networking, equipment, etc. This will not only benefit the client but everything and everyone the client encounters. If we have a place or need for the client's services, a contract can be discussed that will allow that client an opportunity to use their services for Veteran's OATH.

Highest Living Wage (State of Residence)

OATH wants to keep this part simple and not have issues with people feeling underappreciated or the public feeling that we are abusing our donations. This simple solution will/or should solve those questions. Although a starting salary hasn't been fully discussed, we have decided that no one working for Veteran's OATH will make over the highest cost of living wage in the state they live in. When the cost of living for those states go up, so will the cost of living for anyone working for us. We believe that we are doing a charitable thing, and no one should be looking for financial riches nor do they need to struggle.

Rent Houses

As of 9/23/2020 We have decided to set a goal of 100 rent houses. Our goal is to raise money until we can purchase a rent house. This is being accomplished by various odd jobs and letters requesting donations. Once we acquire our first rent house, we will lean on a property management company to help maintain this house. It takes a lot of work and strict rules to manage a rent house for its max potential. Working with a property management company will not only give to those American's working hard and paying taxes. It will also open the doors for tenants and rigorous background checks. This rent house being paid off, will allow us to build up our savings. \$10,000 is our target balance for each rent house (Rent House x 10,000 = Balance). Once our goal of 100 houses is met. Everything Veteran's OATH has been preparing for will start to fall into place. By this time, we should have one team if not more that can help us flip houses. Our proactive teams will have more to work with while speaking to the homeless or homeless prevention. Veteran's OATH will also explore the idea of spreading into another state. Having an accumulated financial base will also allow us to spread into other areas of Texas.





The Board of Directors would like to have rent houses that are very cost effective. However, some rent houses may be rented by non-clients that wish to further OATH's cause. Due to them being renters and giving what they can. Non-client renters need to be aware that not everything applies to them. Under Products of Service on pages 5 & 6, housing is the only thing that will apply. If their circumstance changes at any time, OATH will then update their information, so they become clients.

Donor's Fast Track Program

Some clients may find themselves in a bind while staying with Veteran's OATH. Family or Friends of the clients may want to donate money straight to the client. If the donor lets us know they would like all of their funds donated to a specific client then Veteran's OATH will do so on behalf of the client. Veteran's OATH does need donations; however, the needs of our clients are above our own. These donations will be taken on behalf of our clients by giving them 100% of the donation received. This will continue until the client regains stability. Once this happens, we will reach out to the donor/donors to let them know their donations will no longer go to the client. This will allow donors the chance to stop their donations or allow those donations towards other clients.

Organization Structure and Management Team

OATH is managed by a tirade of board of directors who hold the titles CEO, CFO, and CSA. The Chief Executive Officer of OATH is Kye White. He will be assisted by James Pickles the Chief Financial Officer and Joe Amodio the Chief Senior Advisor. We intend to have support staffs once we expand our operations. The service officers are located in each of the target regions.

Once OATH gets momentum, we will start recruiting Board of Directors to fill new rolls such as-

- 1. CHA (Chief Housing Agent) These rolls will be discussed and given directives once OATH is ready to fill these rolls.
- 2. CHO (Chief Homeless Officer) These rolls will be discussed and given directives once OATH is ready to fill these rolls.
- 3. Recorder- These rolls will be discussed and given directives once OATH is ready to fill these rolls.
- 4. SMO (Social Media Officer) These rolls will be discussed and given directives once OATH is ready to fill these rolls.





Marketing Strategy

Veteran's OATH will market its services primarily through word of mouth. We will also partner with the like-minded organizations, speak at churches, create symposiums, create golf tournaments, casino nights, and work together with local cities/towns.

We are in the process of making unique business cards, shirts, and knives that will get Veteran's OATH's name out there. Business cards are handed out as we talk to people on the streets and at events.

We would also like to target churches for functions and events. We believe that people seeking help as well as others looking to give help will be found in these areas. Once these functions/events take place OATH hopes to have a videographer record them so we can post on social media such as Facebook, Twitter, Instagram, etc.