

Dear Friends, Family and anyone else that will lend me an ear.

First let me say that I need your help and cannot do this alone.

Debbie and I started a non-profit (**The Northern Colorado Charity Management Team**) two years ago with the dream of helping out a few non-profits and individuals that we have helped in the past when we had our store "Stage Western". The demand for financial help has been overwhelming and we can no longer do this without help from others. We are starting out our fundraising with a grass roots approach. That's why we need you and all of your contacts, to help just a little.

This last year we have seen good people losing their homes, businesses and their jobs. I am perplexed with the way things are going. Even with the hard times we had under Jimmy Carter and the high interest rates, the banks were still lending money. Today the markets are frozen.

It wasn't long ago when I walked into a store that has been around for some time and could not help but notice the lack of inventory. I had to ask the owner what was going on. The line of credit he used to get Christmas stock in had been revoked. This has been happening all over the country. Without the help needed to bring in Christmas stock, this store is going out of business and the employees are on the street. SMALL BUSINESS is the backbone of America.

My heart has truly been breaking when I see the needs right here in Northern Colorado:

The young Family with two children, who can barely make ends, meet. The car broke down and there is no money to fix it and no mass transit to get to work. Without a little help, he will lose his job.

Then there is the small Contractor who lost their line of credit because of the downturn in the economy. After ten years with the same bank they are not able to get the line of credit they need to complete the jobs they have already started. When we help a small business stay alive we are also helping out all the employees and the companies they do business with.

*The mother that is trying to get off government help, "she works hard at her job and gets that big twenty five cent an hour raise" netting her an extra ten dollars a week. The excitement is soon gone when she loses her help for food from the government for making too much. This is a place we really want to help. **A hand up, not a hand out.** She is working hard and making as much money as she can to be able to care for her children, but when the little government aid she accepts is taken away, it makes it impossible for ends to meet. It would be easy for her to stay home and get all her needs paid for by the government, but what about her self esteem and trying to make a better life for her children?*

We can help!

In the last month TNCCMT has run into at least five businesses that are in the same boat, a boat now filling with water. This has brought us to focus on raising one million dollars to meet the needs we are finding in Northern Colorado. I know you may not live in Northern Colorado, but our dream is to take the concept nationwide. When looking at these small businesses, it isn't just the owners that get hurt. Most of the small businesses have four or five employees, and it's their lives we are also trying to help. If they were to lose their jobs, who knows what the effect would be. My guess would be even more lost jobs and more impacted families.

There are many loans and grants available for a person seeking an education to receive the help to do so. The problem we have found is that not all are able to find the financial help for their living expenses while going to college. The neediest of these people are the single parent. Single parents can receive help for childcare from the government if they are working, but receive no help if they wish to go to college and further their education which in turn would help them acquire a better job. With a college education, and in turn a better job, government help would no longer be needed. We would like to be able to give a "hand up" to these people as they are trying to improve their life. They deserve the chance to rise above their current situation and make a better life for themselves and their families.

Our intent has always been to help as many as we can with whatever their needs are. Sometimes it is food, other times it is money for school books. It may be money for a utility bill or to fix a car.

Our organization gives ***a hand up, not a hand out.*** A hand out helps today, but a hand up helps today and tomorrow. You can find out more about our organization by visiting our website www.tnccmt.com.

We are asking for a donation of any amount you can give. No donation is too small or too large. A donation of one hundred dollars will be a great contribution, but even \$5 or \$10 at this time is a much needed help. So many times we think our gift is too small to even bother with, but no gift is ever too small.

If you cannot give \$100 right now, think about if you could get all of the people in your contact list to donate \$1, and if all the people in their contact list donated \$1. We will raise our needed funds in a very short time. We are asking for less than a cup of coffee and about 5 minutes of your time to forward this email.

You can donate on our website www.tnccmt.com or you may send a donation to TNCCMT, P.O. Box 3220, Estes Park, and Colorado 80517.

Please pass this on to all you know and let them know you believe in this cause. A small amount from a great many will allow us to make a difference in so many lives.

You might be thinking, "What's in it for me?" All I can say is, you will get the Joy that comes from helping out someone in need. We are a non-profit organization, but we are not tax deductible at this time. All net proceeds will go to other non-profits and individuals in need.

Thank you for your time and consideration.

Sincerely,

Paul C Holgorsen

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