

OPPORTUNITY PLAN INC. | ANNUAL REPORT 2019

DESTINED FOR GREAT THINGS



FACE FORWARD

“

THERE ARE NO SECRETS TO SUCCESS. IT IS THE RESULT OF PREPARATION, HARD WORK, AND LEARNING FROM FAILURE.”

- Colin Powell

W

hat makes a student destined to succeed? Hard work, intelligence, passion and dedication clearly play a role. At Opportunity Plan, we think there's one more piece of that equation:

COMMUNITY SUPPORT

When a community comes together to place an emphasis on education, our students know that education beyond high school is the key to their success. The support of a community motivates students and helps them continue on, even when continuing is hard.

People throughout our community have rallied together around education. We see that many of our biggest workforce needs require a degree, and we're sending a message to students that education is necessary to a successful future.

Beyond setting community priorities, we need to work together to remove the barriers to education that these students face. One of the biggest barriers students face is cost.

We've all seen stories about how college prices have risen astronomically in the last couple of decades. Even at West Texas A&M University, which is among the most affordable colleges in the state, tuition has risen more than 200 percent in the last 20 years, adjusted for inflation.

Tuition has reached the point where costs simply aren't manageable for many students.

OPI scholars are smart, dedicated, passionate hard workers, and that's not always enough to ensure their success. Let's work together to provide the community support that will propel them toward the finish line.

Join us in helping more students in our area afford a quality education beyond high school. They're counting on your spirit of generosity to make their college dreams possible.

With gratitude,



Tim Bynum
Executive Director,
Opportunity Plan Inc.

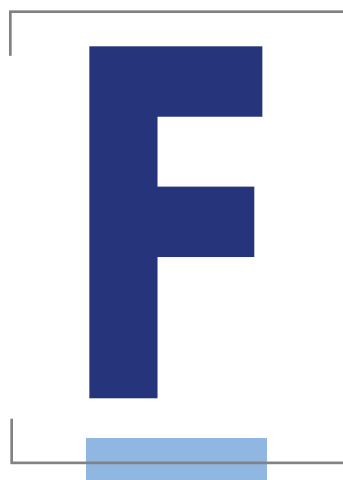




Sadie Bow

THE LOVE OF AGRICULTURE

STUDENT PROFILE



From an early age, Sadie Bow knew she wanted to be involved in agriculture. She grew up showing animals, competing in the Randall County Junior Livestock Show since she was in the third grade. From waking up at 6 a.m. to feed her show animals to participation in 4H and FFA, agriculture dominated most of her days as a student.

Now, she's a junior at West Texas A&M University in the agriculture department, working toward a bachelor's degree in agriculture media and communications and a minor in agriculture business and economics.

ABOVE: Sadie Bow poses with the lamb she showed for an animal sciences class at West Texas A&M University. She placed first in her class and received a WT brand as a prize.

TOP RIGHT: Sadie holds her digital camera in Kansas City, MO, where she was attending the Agriculture Media Communicators of Tomorrow National Meeting. She attended the conference with other members of the West Texas A&M University chapter.

BOTTOM RIGHT: Sadie stands next to a steer she showed in her animal sciences class Little International competition. She placed first in her steer class and received a WT brand.

"Starting out, attending WT wasn't the plan for me because it was so close to home," Sadie said. "When I toured the agriculture school and met the professors, though, I knew it was the program for me. The agriculture program is so advanced and there's so much value I'm getting from being a student here. I'm really glad I came to WT."

Sadie's bachelor's degree won't be the end of her educational journey, though. She wants to pursue a master's degree after graduation and then use that knowledge to go to work for an agriculture corporation.

In addition to her classwork, Sadie's getting real-world experience working in the office of Dr. Walter Wendler, the President of West Texas A&M University.

In the two years she's worked in Dr. Wendler's office, Sadie has proven herself as a standout employee, receiving a promotion as well as a nomination for Student Employee of the Year.

"When other students have questions about an assignment or task, Sadie is the person to whom everyone turns," Sadie's supervisors, Amberly Hildebrandt and Tracee Post, said. "She uses her leadership skills to help others, but most importantly, she teaches others. Sadie is conscious of the well-being and success of those around her. She leads to help others achieve their goals, just as she is in the process of achieving her own."

In addition to her strong leadership skills, Sadie's success in school, work and showing animals comes from her belief that hard work and accountability can take someone far.

"Hard work and accountability go hand in hand because you have to hold yourself accountable to whatever you're working toward, whether it's class, work or something else," Sadie said. "Then, once you're there,

you have to work hard. Those two things together can really push you to succeed."

Sadie received four scholarships from Opportunity Plan: Golden Spread Electric Cooperative Scholarship, Swisher County Electric Cooperative Scholarship, Sallie Mae/Brandon Fund Scholarship and Tri-State Exposition Scholarship.

Students like Sadie are why Opportunity Plan's mission is so important. By playing a part in the educational journey of our best and brightest, we're able to train our future leaders and improve our region's success for decades to come.



Changing with the Times BRINGING MORE OSTEOPATHIC DOCTORS TO LUBBOCK



S

ome of the best scholarship funds are responsive to changes in student and community needs. The Lubbock Osteopathic Fund has done just that.

When the Lubbock Osteopathic Fund set up an account at Opportunity Plan in the late 1980s, it was strictly a medical school loan program. A few years later, in a bid to increase the number of osteopathic doctors practicing in Lubbock and the surrounding area, the Fund's officers decided to forgive loans for recipients who practiced in Lubbock County or an adjacent county.

In 2019, the Lubbock Osteopathic Scholarship Fund evolved yet again.

"I had a vision that we needed to move into a little bit of a different direction," said

Dr. Pat Hanford, President of the Lubbock Osteopathic Fund. "Instead of student loans, we needed to turn our attention to osteopathic residents, helping them with their first year of residency."

Osteopathic doctors starting their first year of residency at Texas Tech Health Sciences Center would receive a scholarship.

"It's difficult to be a first-year resident," Dr. Hanford said. "They're having to move. It's expensive to come to a new place, and a resident's stipend is low. So, we decided we could encourage more osteopathic physicians to come to Lubbock by offering an extra scholarship for those students."

Dr. Ron Cook benefited from the Fund's loans and forgiveness programs when he was a student. Now, he has joined the board of the Lubbock Osteopathic Fund and serves as the Chair of the Family Physician Program at Texas Tech University Health Sciences

Center School of Medicine. Recipients of this scholarship will be his students.

"Keeping the money in Lubbock and at the medical school is something we believe helps serve the original purpose of the money, and it's a very good cause," Dr. Cook said. "As a first-year resident, you can't moonlight or make extra money, so your salary has to cover the costs of your life. However they choose to use it, it'll just be an extra stipend in their check because they're an osteopathic doctor."

Dr. Cook said he expects the scholarship to help Texas Tech recruit more osteopathic students in the future.

"Once the residents get money from this program, they'll share that information when they do residency interviews for next year," Dr. Cook said. "I don't know if it will be the top factor in students' decisions, but it can't hurt."

By encouraging first-year residents to move to Lubbock, Dr. Hanford expects they'll increase the number of practicing osteopathic physicians in Lubbock.

"On average, 70% of residents stay within 100 miles of their residency program," Dr. Hanford said. "Once we get them here, we feel like they're likely to stay in our community."



Dr. Pat Hanford,
President Lubbock Osteopathic Fund

BECAUSE YOU GIVE



lives are changed

2019 NEW FUNDS

- Clarendon College Pampa Center Foundation Scholarship
- Trenton Fairchild Memorial Scholarship
- Prentiss Gidney Scholarship for Crowell High School
- Louis and Carolyn Hinders Memorial Scholarship
- Jim W. Kuhlman Scholarship
- McCallister Family Scholarship
- Road to Hope Scholarship
- Shields Family Scholarship
- Three Star Memorial Roping Scholarship
- Tri-State High School Rodeo Association Scholarship

MEMBERSHIP CONTRIBUTIONS 2019

Membership contributions to OPI support the operations of the program. Having never charged a service fee for managing scholarship and loan funds, OPI relies on these contributions to provide funding for such things as student support, donor cultivation and stewardship and providing educational programs to college-bound individuals.

The Sustainers Society was created in 2009 and the Diamond Circle in 2014 to recognize membership contributions. Support has grown by more than 50 percent with the addition of these levels.

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- Amanda* and Brian* Cox
- Paul Engler
- Dr. and Mrs. Larry* Johnson
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- Jane Potts*
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- Stanley Schaeffer
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*indicates OPI alumnus.
2020 Data

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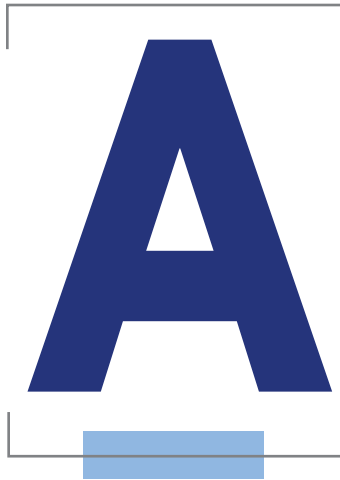
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** indicates OPI alumnus
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3 KEY SECTIONS SHOW URGENT NEED

FOR COLLEGE-EDUCATED WORKFORCE



At Opportunity Plan, our mission goes beyond the individual student. We love helping individuals get the education they need to live successful lives, and we love what it leads to even more: The students we help become the economic

powerhouses of our communities. When you donate to OPI, you're funding the education of students who go on to meet our area's greatest needs, and it's something you can be proud of for years to come.

HEALTHCARE

Like much of the nation, we're facing an urgent need for more healthcare professionals - especially registered nurses. According to data from Workforce Solutions, the Texas Panhandle alone needs approximately 250 new nurses every year. The need for trained healthcare staff will continue to grow as our population gets older. Jobs in home health services, for example, are projected to increase 33% by 2026. Staff for physicians and healthcare practitioners is projected to grow 23% by 2026, and the need for staff for continuing care and assisted living facilities is projected to increase by 15%.

Trained registered nurses will be key to addressing our growing healthcare needs over the next decade. Fortunately, Amarillo College, Clarendon College, Texas Tech Health Sciences Center and West Texas A&M University are working to educate the next generation of nurses in the



30%

OPI scholars are majoring in **HEALTH SCIENCES**



13.5%

OPI scholars are majoring in **BUSINESS**



10%

OPI scholars are majoring in **EDUCATION**

region. Nursing programs cost colleges a substantial amount every year. Beyond traditional medical supplies - which can be expensive on their own - nursing schools make investments in equipment that help their students learn, such as high-tech mannequins to serve as patients. Because of these expenses, many colleges must charge differential tuition. For example, at West Texas A&M University, nursing students are charged an additional \$45 per credit hour. Students are required to complete 52 hours of nursing classes, adding an extra \$2,340 in tuition for a nursing degree.

These students need a little extra help to afford the degrees that meet our community's future healthcare needs, and we're proud to be a part of that support. Approximately 30% of the students we support are pursuing health sciences degrees.

EDUCATION AND BUSINESS

Another need our area experiences is in education. According to Workforce Solutions, our area will need more than 400 teachers each year between now and 2026.

Ten percent of OPI scholars are pursuing education degrees.

To power the economy of our communities, we'll also need people with strong business knowledge. Workforce Solutions projects a 14% increase in company management jobs by 2026. Business students are also subject to differential tuition in many colleges, adding nearly \$40 per credit hour to West Texas A&M University students' cost of attendance. OPI scholars pursuing business degrees account for 13.5% of our students.

Ultimately, we need more people with degrees across our area. Regardless of industry, people with degrees earn more money over the course of their lifetime and make significant contributions to their companies and local economies.

As tuition continues to increase and universities adopt differential tuition in more degree programs, it becomes increasingly important for us to support students who are gaining the knowledge, skills and degrees they need to help move our area forward.

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Janice and Jeff Conner
Frances Corley
Judy and Dick Cummings
Gail Denny
Traci Epps
Ronnie Gordon
Willard Gordon
Jeanne Harrell
Gayla Jackson
Donna Klick
Opportunity Plan, Inc.
Dr. Sue and Denny Park
Amy Pope
Linda and Jim Schrib
Katherine and Dennis Smith
Nola and Hal Swinhart
Sharon Watson
Jana Westcamp

MABLE HARE SCHOLARSHIP

Peggy Carr
Meredith and Bill Hays
George Landis
Dr. Sue and Denny Park

HERO NUTRITION SCHOLARSHIP

Tony Bousning

DR. ROBERT HERRINGTON SCHOLARSHIP

Angie Cave Family
Mr. and Mrs. James Coston
Polly Herrington

LOUIS AND CAROLYN HINDERS MEMORIAL SCHOLARSHIP

Donna and Mike Kuhlman
Cleo and Dr. Bob Robinson

J. DEWEY AND VENNA HORTON LOAN DIVISION

Korkye Purviance

EVDNE AND LEVI HURN-COX LOAN FUND

Inelle Bagwell

JIM W. KUHLMAN SCHOLARSHIP

Jim Kuhlman

MADGE MARMADUKE SCHOLARSHIP

Opportunity Plan, Inc.
Jussen and Currie Smith

McALLISTER FAMILY AGRICULTURE SCHOLARSHIP

Robin and Galen Chandler
Evan Hurley
Mr. and Mrs. Ross Hurley
Jana and George McAllister

SHERRY MCDOWELL MEMORIAL SCHOLARSHIP

Aubrey McDowell

DAVID D. McKAY MEMORIAL SCHOLARSHIP FOR CANYON HIGH SCHOOL STUDENTS

Randie and David Baumann
Tricia and Scott Campbell
Sue Chambers
Helen Lou Conner
Shelley and Rick Dykes
Stacey Franklin
Michael Huggins
Jan Reeves Rigsby Trust
Dawn Rhea and Kirk Kear
Sharesa McCartt
Carol and Paul McHorse
Kay and Tom McHorse
Mary Ann and Joe McKay
Paige and Mike McKay
Susan, Charley and Jack McKay
N & B Properties, Inc.
Dr. and Mrs. Wayne Paullus

Katherine Paullus
Sheryl and Mark Piper
Susan Pollard
Stacy and Joseph Rapier
Judy and Sammy Ribble
Judy and George Sell
Helen Taylor
The Kent family
Lisa and Richard Warren
Kelly and Ben Whittenburg
Ann Thomas Williams

WILLIAM A. MOORE SCHOLARSHIP

Canyon ISD

MILTON "BUFF" MORRIS LOAN DIVISION

Thelma Fulton

MILTON AND CATHRYN MORRIS MERIT AWARD

Russell Cornford

MULESHOE OPPORTUNITY TRUST SCHOLARSHIP

16th & D Church of Christ
Bailey County Electric Cooperative Board of Directors
Rayniel and Nick Bamert
Brenda and Richard Barrett
Barbara Blackman
Dianne Brown
Claire and Scott Brown
Julie and J. D. Cage
Lynn and Tim Campbell
Credle Management Company, Inc.
Five Area Telephone Cooperative, Inc.
Dani Heathington
Mr. and Mrs. Kenneth Henry
Jennyslippers
Pat and Max King
Rhonda and Randy King
L & L Pallet Supply, Inc.
Nina Landers
Irma and Jesse Leal
Leals Tortilla Factory, Inc.
Terry and David Marricle
Kurt Miller
Mohawk Auto Parts Co.
Patricia and Kerry Moore
Muleshoe Ex-Students Association
Muleshoe I.S.D. Employees
Muleshoe Livestock Auction
Sang Thi Ngo
Christi and R. L. Richards
Melody and Dr. Gene Sheets
Charles L. Smith, Jr.
Tralinco, Inc.
Triple M Cattle Ltd
Triple Nickel, Inc.

Shelly and James Turnbow
Frank Wuerflein

HARLAN NELSON MEMORIAL SCHOLARSHIP

Leabelle Finch
Las Viajeras Study Club
Zeta Chi Sorority

CHARLES R. AND SALLY F. NESTER SCHOLARSHIP

Kay and Frank Failla

NEW MEXICO CUTTING HORSE ASSOCIATION

New Mexico Cutting Horse Association

BLOSSOM NEWELL MEMORIAL NURSING SCHOLARSHIP

Marilyn Stewart

NORTHWEST TEXAS HEALTHCARE AUXILIARY SCHOLARSHIP

Northwest Texas Healthcare Auxiliary

PALO DURO KIWANIS SCHOLARSHIP

Palo Duro Kiwanis Club

PANHANDLE CUTTING HORSE ASSOCIATION SCHOLARSHIP

Palo Duro Cutting Horse Association

PANHANDLE-PLAINS SCHOLARSHIP

Linda Kay Baker

PANHANDLE PROFESSIONAL WOMEN OF PERRYTON SCHOLARSHIP

Panhandle Professional Women of Perryton

PATHWAYS PAMPA SCHOLARSHIP

M. K. Brown Foundation, Inc.

PICKENS ABRAHAM FOUNDATION SCHOLARSHIP

Pickens Abraham Foundation

RANDALL COUNTY 4-H DREAM PROJECT SCHOLARSHIP

Randall County Jr. Livestock Association

RANDALL COUNTY 4-H MEMORIAL SCHOLARSHIP

M. Keith Brown
Cowboy 4-H
Randy Dugan
Mary Ann and Harry Hueston
Joann Hollis
Erika and Jeff Millican
Randall County 4-H Booster Club

RITA BLANCA ELECTRIC COOPERATIVE, INC. SCHOLARSHIP

Rita Blanca Electric Cooperative, Inc.

ROAD TO HOPE SCHOLARSHIP

Bank of America
Connie Robinson
John Todd

DR. BOB & CLEO ROBINSON SCHOLARSHIP FUND

Leesa Wood Calvi
Dr. and Mrs. Bob Robinson

MARJORIE ROY SCHOLARSHIP

Tana and Bryan Young

SCHAEFFER EDUCATIONAL FUND

Hiro Anan
Jackie and Stan Byrnes
Joan and John Meason
Rala and Jason Underwood

PLAINS LAND BANK SCHOLARSHIP

Plains Land Bank

JIM POND SCHOLARSHIP

Jim Pond

A. E. "GENE" QUEST LOAN DIVISION

Robin Cummings

RAFFKIND SPECIAL DELIVERY ADOPTION SCHOLARSHIP

Special Delivery Adoption Agency

DAN RAHLFS MEMORIAL SCHOLARSHIP

Penny Rahlfs

RAIDER ALL SPORTS BOOSTER CLUB SCHOLARSHIP

The Raider Club

SHIELDS FAMILY SCHOLARSHIP

Traci and Randy Shields

LEW & LYNN SINGLETON SCHOLARSHIP

Cindy and Kyle Singleton

Lynn Singleton
SOTA-TECH Outdoor Pest Management

JAMES B. SKINNER SCHOLARSHIP

Annette and Dr. Byron Skinner
Joy Skinner
Lynn Skinner

SMITH FAMILY SCHOLARSHIP

Timothy Roland
Elaine Smith

A. C. "BUB" SMITH LOAN DIVISION

Smith Oasis Cattle, LTD
Stewart Farms

JUSSEN AND CURRIE SMITH COLLEGE LOAN DIVISION

Jussen and Currie Smith

LENORA L. SMITH MEMORIAL SCHOLARSHIP

Gregory Hawthorne

JANE STEPHENS MEMORIAL SCHOLARSHIP

Education Foundation of CISD

MELODY SWAUGER STUDENT COUNCIL SCHOLARSHIP

Canyon Independent School District

SWISHER ELECTRIC COOPERATIVE, INC. SCHOLARSHIP

Swisher Electric Cooperative, Inc.

THREE STAR MEMORIAL JR. SCHOLARSHIP

Donna and Mike Kuhlman

THREE STAR MEMORIAL OPEN ROPING SCHOLARSHIP

Three Star Memorial

THS '72 REBEL PRIDE SCHOLARSHIP

Melody and Chuck Alexander
Suzy Compton
Debbie and Gary Floyd
Charles Graham
Gloria and Steve Jones
Felecia McAnally
Roberta and Horace Melton
Catherine Stargel
Suzy Spencer Whisenhunt

LYNDA TINSLEY SCHOLARSHIP

Lynda and Michael Tinsley

TRI-STATE EXPOSITION SCHOLARSHIP

Amarillo Tri-State Exposition Opportunity Plan, Inc.

TRI-STATE FAIR CALF SCRAMBLE SCHOLARSHIP

Amarillo Lonestar Lions Club
Amarillo Tri-State Exposition

TRI-STATE HIGH SCHOOL RODEO ASSOCIATION SCHOLARSHIP

Tri-State High School Association

TWENTIETH CENTURY COTILLION STUDY CLUB LOAN DIVISION

Janyth and Charles Bowers
Kathy and James Bagley
Finley's
Twentieth Century Cotillion Study Club

WEISS AWARD

L. A. Bonilla
Canyon Independent School District
Karen McEvers
Ruby Weiss

BYRON B. "BUCK" AND DOROTHY WHITE SCHOLARSHIP

Mr. and Mrs. J. J. Gomez

EDNA AND OLEN WILSON SCHOLARSHIP

Anne Wilson Larkin
Lisa C. Wilson
Dr. Mark Wilson

WTAMU GREEK LEADERSHIP SCHOLARSHIP

M. Keith Brown

WOMEN IN BUSINESS SCHOLARSHIP

Canyon Chamber of Commerce

XARIS SCHOLARSHIP

Lori Gilliland D'Atri

FINANCIAL SUMMARY

Statement of Financial Position July 31, 2018 and 2019

	2019	2018
Assets		
Cash and Cash Equivalents	\$7,879,157	\$9,668,044
Prepaid Expenses	29,450	26,059
Accrued Interest Receivable:		
Student Loans	3,173	3,731
Investments	34,317	35,983
Investments	21,200,595	19,193,420
Student Loans Receivable	1,917,899	1,941,719
Property and Equipment, Net	56,608	36,118
Land	7,500	7,500
TOTAL ASSETS	<u>\$31,128,699</u>	<u>\$30,912,574</u>
Liabilities		
Accounts Payable	\$8,510	
Payroll Taxes	8	\$22
Severance Plan Payable	50,648	50,343
Total Liabilities	<u>59,166</u>	<u>50,365</u>
Net Assets		
Unrestricted		
Operating	8,979,471	9,310,884
Board Designated	868,339	853,981
Total Unrestricted	9,847,810	10,164,865
Temporarily Restricted	135,084	267,517
Permanently Restricted	21,086,639	20,429,827
Total Net Assets	<u>31,069,533</u>	<u>30,862,209</u>
TOTAL LIABILITIES AND NET ASSETS	<u>\$31,128,699</u>	<u>\$30,912,574</u>



ACTION IS THE
FUNDAMENTAL KEY
TO SUCCESS”

- Pablo Picasso

541 students received
\$1,188,003.48
in FINANCIAL AID in 2019-20

90 different colleges/universities in 24 different states

