

Need: Many college students are plunging into a world of credit card debt without knowing what credit is or what implications lie therein. Description: Through a 3-part lecture, CU SIFE provided information concerning credit including what a credit score is, how it is calculated, and how to improve it. The basic curriculum for these lectures were provided by VISA. Results: Those who attended showed an improvement of 24%. These students are now more aware of the implications of their financial decisions and how to be financially independent.

What's My Score?
Pre-test: 75% Post-test: 93% Criteria met: 4 & 6

We realize that successful continuation of our projects requires strong leadership, effective planning, supportive advisors, and financial resources. We have already chosen the leaders for the 2010/2011 school year, and all of these officers have displayed leadership skills and a passion for SIFE during the current school year. Our new officers plan to shadow current officers during the month of April in order to better understand the requirements and responsibilities associated with each position. Furthermore, this year's outgoing President is planning to assume the role of "consultant" to the organization during the 2010/2011 school year.

Built for Sustainability



Projects	Market Economics	Success Skills	Entrepreneurship	Financial Literacy	Environmental Sustainability	Business Ethics	Hours worked	Members involved	People impacted	Gross Impact
The Accessorizers	1		3				52	8		n/a
Buisness Day		2				6	88	12	40	40
Ethics Banquet		2				6	50	8	50	50
Environmental Sustainability		2			5		21	3	6	6
Muzika Consulting			3				32	4		40,000
Personal Finance Series				4			32	11	45	45
Ready, Sell, Dough	1					6	302	17	100	100,100
Real Money, Real World		2		4		6	75	8	80	1,080
The Rock		2				6	163	15	30	30
Somewhere Forever Ministries			3				19	2		n/a
S-Quad		2	3			6	37	36	36	36
What's My Score				4		6	19	4	12	12
South Side Industries	1	2	3				7	3		n/a
Campbell's Let's Can Hunger		2					10	6		n/a
Ethics Toolkit						6	3	8		n/a
Total	3	8	5	3	1	8				



Tacie Brammer
CU SIFE President

John LeBlanc
Sam Walton Fellow

Jeffrey Guernsey
Sam Walton Fellow



Cedarville University

Annual Report 2009-2010

Our Mission

Cedarville University SIFE seeks to provide college students the best opportunity to make a difference and to develop leadership, teamwork and communication skills through learning, practicing, and teaching the principles of free enterprise, with the ultimate goal of glorifying God in all we do.

Our Team

- 94 members
- 16 different majors
- 3500 hours
- 15 projects
- \$5,000 budget
- 13 BAB members



CU SIFE set out on a journey to create meaningful and sustainable ways to build up tomorrow's leaders from within our organization while building into the lives of individuals on campus, in our community, and around the world.

Our Journey to Success

Need: Transformational Ventures is an international organization that works towards creating jobs for those in dire need and changing lives. It seeks to help orphans and widows rise above the challenges of their circumstances by providing jewelry-making kits and bringing the accessories to countries like America to be sold.

Description: Our team bought the jewelry on commission from Transformational Ventures and then sold the jewelry both on campus and in the community to provide income for those across the world who are not able to sell their products themselves.

Results: The Accessorizers were able to receive over \$350 in revenue from the sales of jewelry. This project will continue until the end of the semester with more sales to come.

The Accessorizers

Amount donated: \$350 Criteria met: 1 & 3



Need: Cedarville University's Department of Business Administration needed help recruiting prospective students.

Description: SIFE worked to educate high school students about different concentrations available and sharing about opportunities available to business graduates in the increasingly competitive global environment. Students from across the United States traveled to Cedarville to attend the event and participated in sessions covering the topics of Finance/Accounting, Management, Marketing, Global Economics, and Management Information Systems.

Results: Throughout the day, over 30 future college students were provided opportunities to gain firsthand knowledge about various business majors and interact with current business students.

Business Day

People impacted: 31 Criteria met: 2 & 6

Need: A free market economy can only reach long-term sustainability when everyone in the market place is making wise, ethical choices. CU SIFE has realized the need for ethical education for every age group.

Description: Joining with a Business Advisory Board member, CU SIFE has created an ethics curriculum to be taught in local classrooms teaching students the importance of ethical behavior. An essay contest centered on the issue of ethics will be conducted and the winners of the contest will be invited to attend a banquet with both CU SIFE members and BAB members where they will all be challenged to make the ethical decision in the face of adversity.

Results: A reception was held in April to teach students the important lesson of ethics in an uncertain business world. Cedarville University business professors and CU SIFE members attended the event.

Ethics Banquet

Criteria met: 2 & 6

Need: Recently, businesses have become more conscientious about their impact on the environment. CU SIFE saw this as a wonderful opportunity to impact others through making businesses more "green."

Description: CU SIFE partnered with Sam's Club Regional Manager and BAB member Jeff Lencke to encourage a local bakery, Mahaffey's Pies, to make some simple changes which would make them more environmentally friendly while helping their bottom line.

Results: CU SIFE developed a plan for changing resources in order to take better care of the world and to promote profitability at the same time.

Environmental Sustainability

Criteria met: 2 & 5



Need: Muzika, located in Springfield, Ohio, did not know how to run their for-profit business in order to support their non-profit organization.

Description: CU SIFE students analyzed financial records, marketing plans, supplier contracts, and printing processes and developed a business plan for their organization.

Results: Thanks to CU SIFE, Muzika is now able to impact the people in Springfield and around the world through their work.

Muzika Consulting

Criteria met: 3

Need: College is a critical time in learning to be financially responsible and Cedarville students needed a way to learn about the true implications of financial literacy.

Description: Personal Finance Evening consisted of four presentations over two days given by business professionals on retirement plans, mortgage loan processes, and effective investing methods.

Results: Quizzes taken before and after the sessions showed significant improvement in the students' understanding of the information covered and concepts introduced. The scores showed significant improvement of 13%, 46%, and 200%! The project was so successful in generating student interest that we launched a new project later in the year which gave students further opportunities to learn about managing their finances. This new project is called "What's My Score?"

Personal Finance Series

People impacted: 40 Criteria met: 4
Pre-test scores: 57% 68% 17%; Post-test scores: 83% 77% 51%

Ready, Sell, Dough

Students impacted: 100 Criteria Met: 1 & 6
Money Donated: \$280 Pre-test: 41% Post-test: 64%

Need: Elementary students in local schools are not getting enough social science and economics education for their state proficiency tests.

Description: Our team used our unique curriculum (created by CU SIFE students in 2004) to teach nearly 100 students in four

different 4th grade classrooms at Greeneview Elementary in Jamestown Ohio. The lessons consisted of business concepts such as incorporating, manufacturing, financing, and marketing through the fun activity of creating a cookie company. Other topics taught include supply and demand, factors of production, the profit equation, loan interest payments, and the importance of donating to charities. We are planning on teaching more classrooms at Xenia Christian Elementary in April 2010.

Results: The students learned valuable business skills that will be useful to them throughout their lives. The increase in their post-test scores demonstrates that the knowledge they learned stuck. The students test scores increased on average by 56%!



Real Money, Real World

Criteria Met: 2, 4 & 6

Need: Cedarville SIFE team saw the need to teach elementary and middle school students some of the skills they will need to be financially independent.

Description: CU SIFE partnered with The Ohio State University Extension office in Xenia, OH to run Real Money, Real World in four class rooms at McKinney Middle School in nearby Yellow Springs, OH. After learning four lessons on checking and saving accounts and budget preparation, students participated in a simulation at the end of the week where the students learned through direct involvement the importance of properly allocating their finances.

Results: Our SIFE team reached out to 30 children during this project. The success of the simulation was an indicator that the students were able to use the knowledge they had gained throughout the week. We will be taking this program into Yellow Springs again on March 26th.

Somewhere Forever Ministries

Criteria Met: 3

Need: Somewhere Forever Ministries needed help preparing and distributing media but did not have the time or the resources to do it.

Description: Somewhere Forever Ministries established an office in the Milner Business Administration building on Cedarville's campus in 2009. CU SIFE students have easy access to their materials and help package and distribute their products.

Results: Cedarville SIFE has successfully been distributing materials for Somewhere Forever Ministries for two years now and has been able to impact the lives of thousands through the distribution of these materials.

S-Quad

Criteria Met: 2, 3 & 6

Need: With over 90 members, CU SIFE saw the need to specifically build into and educate our members on pertinent business topics and wise advice.

Description: Cedarville SIFE brought in several speakers, including our school's Chancellor, to give practical advice on future career moves, the importance of being ethical in the workplace, and international business.

Results: Cedarville SIFE now provides its members with a greater benefit for being a part of the organization.

The Rock

Students impacted: 25 Criteria Met: 2 & 6

Need: Inner city adolescents often have a difficult time envisioning a brighter future.

They are often sorely in need of mentors

who can help them create a vision for their lives, teach them basic life skills, and encourage them in bettering their lives.

Description: For the second year, CU SIFE has partnered with an inner-city Springfield, OH ministry to needy adolescents who might otherwise find themselves in risky situations. Through this project, our members were able to interact one-on-one with the teens, presenting them with the vision and education they need to succeed in the future. Students were taught ethics through interactive skits, learned how to build a resume, and practiced interviewing for a job.

Results: CU SIFE met on a monthly basis with the group of teens and showed them the benefits of doing well in school and going to college. Without a doubt, CU SIFE had a great impact on these students. We have already begun planning events for The Rock next school year and are excited about the opportunity to get to know these students better.

