**EXECUTIVE SUMMARY**

Clearwater Counseling Center (Keystone Counseling Center) is a well-established counseling practice that is a program of the Fairbanks Youth Advocates. It is a counseling/education center focused on the needs of The Door’s youth, their families, and the community at large. We believe our love, faith, and trust in Jesus Christ is best expressed through doing: Hence, we provide counseling/education to youth, families, community members in one, two, or three stages of potential or realized youth homelessness: pre-, present-, and post-homelessness. This business plan was developed for the purpose of restructuring, expanding, and rebranding the current counseling/education programs of Clearwater Counseling; henceforth called Keystone Counseling Center (KCC).

We are living in an age of youth homelessness and where effective and practical approaches for mental health counseling are in great demand. This plan details the Organizational Mission, Target Market, and Overall Management Strategies of KCC.

**ORGANIZATION MISSION**

The Fairbanks Youth Advocates is a nonprofit 501(c)(3) corporation. FYA operates The Door, an emergency shelter for homeless youth aged 12-18. The shelter provides a safe place to sleep, home-cooked meals, clothing, supplies, counseling, mentoring, training services, and connections to community resources to help youth find stability. The Door is a licensed Residential Childcare Facility in the interior of Alaska.

Keystone Counseling Center has been a traditional counseling center focusing on revenue generation to support The Door. The vision for KCC is to address youth homelessness in the Fairbanks North Star Borough (FNSB). The ultimate vision of KCC is to strategically address the underlying issues of youth homelessness and thereby lesson its negative impact on all community members.

**Objectives**

Our objectives are to:

* **Provide counseling/educational services for**: The Door’s youth, their families, and community members in one or more of the youth homeless stages: pre-, present-, post-homeless.
* **Pre-homeless counseling/education opportunities include:** anxiety, depression, addiction, family, marital, financial, domestic violence, LGBTQ identity issues, and various “survivor”-centered milieus.
* **Present-youth homeless counseling/education include:** de-escalation spaces, trauma-informed care, life-groups, one-on-one counseling, mediation opportunities, mentorship, and healthy-family training/counseling.
* **Post-homeless youth counseling/education include:** initial or continued types of adjustment counseling/education, individual/family/group counseling, referrals to other community resources, etc.

**Mission**

The mission of KCC is to provide counseling/educational services to the pre-youth (families, adults), present-youth (ages 12-18), and post-youth (all ages of children, youth, and adults) homeless populations in the FNSB with the goal of lessoning the negative impact on all community members.

**Keys to Success**

Fairbanks Youth Advocates (FYA) is a well-established organization in the community. FYA owns and operates two ministry entities: The Door is a 24/7, 365 days per year homeless shelter for youth ages 12-18. The Door is a licensed Residential Childcare Facility in the State of Alaska. KCC has been financially and practically successful in offering counseling services in the FNSB. FYA’s success hinges on both ministries, The Door and Keystone Counseling Center, serving the Fairbanks North Star Borough in a compatible and complimentary fashion. The Door has a clear mission and vision (facilitating life’s transitions for at-risk youth) that has been well-defined and purposefully pursued. KCC’s mission is to define, target, and treat, issues correlated to youth homelessness and lesson the negative impact on the community.

Keystone Counseling Center

* Communication:
  + KCC will use newsletters, starting a blog, radio program, and/or social media pushes to promote mental health wellness. This will get KCC’s name out and establish us as a Subject Matter Expert (SME) for addressing youth homelessness..
  + Make the connection of FYA, The Door, and KCC more transparent and widely communicated in the marketing statements. Included statements such as:
* KCC not only provides our community with excellent homeless youth-related counseling services, but all revenues generated from KCC go to support the community's homeless youth.
* Because of the income that KCC generates, KCC is the most significant individual contributor to The Door.
* KCC will provide the best youth-centered services by establishing/utilizing client feedback tools and quality control measures.
* Leadership and Oversight:
  + Begin treating KCC as a program of FYA.
  + Counselors will be recruited and treated as employees of FYA.
  + Final oversight of KCC will be provide by the Executive Director (ED) of FYA.
* Funding:
  + Fee for Services.
  + Fee for trainings.
  + Sliding or Free Fee Schedule.
  + Grant funding for some services of KCC, germane to the overarching mission of FYA, will be pursued.
* Staffing:
* One FTE, state-licensed, counselor will be the initial paid staff of KCC.
* As the schedule of the 1.0 FTE counselor fills up, another 0.5 -1.0 FTE child-family counselor will be hired by FYA.
* Volunteer youth-family counselors/mentors will be recruited from University Alaska Fairbanks, churches, and other community partners to provide youth-centric services to those impacted or potentially impacted by youth homelessness.
* Continually monitoring and adjusting staffing levels to insure a continuum of counseling services are available at KCC. Hire additional child-family counselors to offer more services to those directly or indirectly impacted by youth homelessness.
* Services:
  + Become a Counseling Center versus a provider of limited youth counseling services.
  + Offer child, youth, family-focused counseling centering on the arena of youth homelessness.
  + Provide Training Center and Classes to those directly and indirectly impacted by youth homelessness.
  + Provide a menu of counseling and life-skills trainings related to youth homelessness to meet the broad and tangible needs of the FNSB community.

**Organizational and Program Oversight**

A Board of Directors governs Fairbanks Youth Advocates. The Board of Directors is the chief elected/appointed governing body of the Corporation.  The Board represents the community (members, constituents) interest in the organization, and it holds ownership of the Corporation on behalf of the community.

The Board is the guardian of the assets of the Corporation, the policy setting body of the Corporation, and overseer to the Executive Director of the Corporation. All power of the Board is a joint and collective power, which exists only when board members act together as one body.

The Executive Director (ED) collaborates with the Board to provide leadership and ensure that systems and processes are implemented and monitored for effectiveness. The ED ultimately oversees all of the day-to-day operations of the Fairbanks Youth Advocates: The Door and Keystone Counseling Center.

The Counseling Program Manager (CPM) will work and serve KCC under the direction of the ED. The CPM will be responsible to insure credentialing is up-to-date, counseling efforts by all therapist are aligned with the overall program goals of KCC, and all counseling record keeping is complete and HIPPA compliant. Additionally, the CPM will work cooperatively and professionally with the Behavioral Health Administrative Assistant. Regular and necessary status reports will be provided to the ED.

**Organization Location and Facilities**

Keystone Counseling Center is located at 122 10th Avenue, Fairbanks, AK.

**Business Operations**

The sequence of the KCC business operations is as follows:

1. Counseling hours will be 9:00 A.M. until 5:00 P.M., Monday through Friday, with flexible weekend and evening hours.
2. Clients will come for services via physicians and school referrals, court orders, and word-of-mouth. Per request, some clients with special needs will receive Zoom visits.
3. At the time of referral and/or first contact with the potential client, an intake will be completed and a method-to-pay will be identified.
4. Pre-authorizations and appointments will be established in order.
5. The client is contacted the day prior to the appointment as a reminder, to verify method-of-payment, and to collect any co-pays due prior to the counseling visit.
6. After the visit, subsequent appointments are marked and paperwork for the billing company is processed and completed.
7. Superbills are completed by the counselor and forwarded to the Behavioral Health Administrative Assistant.
8. All client information in scanned and collected in the EMR system.
9. All necessary paperwork for the billing company to submit for insurance/client reimbursement is securely delivered to the billing company.
10. Client or 3rd party payments are deposited into an FYA KCC account via SQUARE, EFT, check, or other payment method. Reimbursements may take from 15-90 days to receive.
11. Monthly financial statements from the billing agency are provided to the FYA ED and distributed as necessary to other organizational personnel.

**Services**

Services offered include education, training, and counseling to empower and implement a change in a person's behavior and thinking and reduce the likelihood of being impacted by youth homelessness.

Below is a sampling of counseling/courses/trainings to be provided to FYA youth, their families, and community members impacted or potentially impacted by youth homelessness:

1. **Youth**
   1. LGBTQ Identity Issues
   2. Depression
   3. Anxiety
   4. Mediation
   5. Employment Skills
2. **Families**
   1. Addiction Treatment
   2. Physical or Sexual Abuse
   3. Anger Management
   4. Positive Parenting Skills
   5. Major Mental Illness Therapy
3. **Community Members**
   1. Violence/Conflict Resolution
   2. Bereavement
   3. Financial Management
   4. Diversity, Equity, Inclusion

**TARGET MARKET**

**Summary**

Keystone Counseling Center will focus on providing counseling, education, and training to individuals, couples, and families who currently or potentially fit into one or more of the following categories: pre-youth (families, adults), present-youth (ages 12-18), and post-youth (all ages of children, youth, and adults) situations and conditions. KCC will provide services to individuals with qualifying needs regardless of race, color, national origin, religion, sex, age, disability, genetic information, retaliation for EEO activity, marital status, political affiliation, and status as a parent.

**Youth, Families, Community Members Needs**

Keystone Counseling Center will focus its marketing strategies to those individuals who are impacted or are at potential risk of being impacted by youth homelessness. According to the *Homeless Resource Network*, there are many life events that may hasten issues related to youth homelessness:

1. **Youth**
   1. Gender Identity Issues: the LGBTQ community possesses higher suicide rates, in youth, than the general population.
   2. Post-Traumatic Stress Disorder: too often experienced by our military personnel and youth with life trauma experiences.
   3. Depression: 36% Alaskan teens experience depression.
   4. Mental Illness: Majority of mental illness demonstrates signs and symptoms at or before age of 18.
2. **Families**
   1. Domestic Violence: battered spouses are too often forced to choose between homelessness and abusive relationships.
   2. Divorce: many times, a parent and child are left homeless as a result of marital discord or irresponsibility.
   3. Drug and Alcohol Related Problems: addiction is a major contributing factor to homelessness.
   4. Lack of Child Support: unpaid child support payments cannot pay for rent or groceries.
3. **Community Members**
   1. Automobile Related: broken down care, lack of insurance, traffic violations.
   2. Decline in Public Assistance: this refers to the “working poor” and other individuals who do not qualify for necessary benefits to avoid homelessness.
   3. Illness: savings and assets can be quickly consumed by sudden and chronic physical or mental conditions.
   4. Job Loss: there is no income to pay the bills with.
   5. Lack of Affordable Housing: housing costs have skyrocketed the last 18 months.
   6. Low Wages: the minimum wage in Alaska is not a livable wage.
   7. Mental Illness: approximately 25% of homeless people have a diagnosable mental illness.
   8. Tragedy: lack of general coping strategies during an acute life-changing event.

**Alaskan Youth: US Department of Education**

Alaska public school data reported to the U.S. Department of Education during the 2018-2019 school year shows that an estimated **3,576** public school students experienced homelessness over the course of the year. Of that total, **333** students were unsheltered, **646** were in shelters, **186** were in hotels/motels, and **2,411** were doubled up.

As of January 2020, Alaska had an estimated **1,949** experiencing homelessness on any given day, as reported by Continuums of Care to the U.S. Department of Housing and Urban Development (HUD). Of that Total, **160** were family households, **94** were Veterans, **188** were unaccompanied young adults (aged 18-24), and **357** were individuals experiencing chronic homelessness.

**Alaskan Youth: National Alliance on Mental Illness**

National Alliance on Mental Illness recently published a video detailing the mental health crisis facing Alaskan youth:

* 1 in 5 Alaskan youth, ages 13-18, have a diagnosable mental illness.
* 36 % of Alaskan teens experience a depressive episode.
* **12% of Alaskan teens attempt suicide!**
* 50% of lifetime mental illness cases have an onset by the age of 14.

**Alaskan Youth: Additional Data**

* 1 in 5 homeless individuals in Fairbanks, AK is under the age of 17.
* The actual number of homeless youth **DOES NOT** include young people couch-surfing, sleeping in cars or tents, or quietly exited their nuclear or extended family.
* Youth homelessness is more likely to be accompanied by sexual exploitation, physical, emotional, mental, or spiritual abuse, and human trafficking.
* “Alaska has a very low number of psychiatric hospital beds compared to the U.S. average.”
* Shortages of behavioral health care professionals are present throughout the state…
* 29% of individuals with serious psychological distress also struggle with substance/alcohol abuse.

**Please understand: More than 1 in 10 Alaskan youth attempt suicide! To make matters worse, Alaska suffers from a significant shortage of professional behavioral health practitioners. As noted above, unmet or under met physical, emotional, and substance abuse related issues lead to an elevated risk of potential-youth homelessness, present-youth homelessness, and/or post-youth homeless episodes. The expressed purpose of Keystone Counseling Center is to save the lives of our FNSB youth!**

**Local Industry Competition (Top 5 According to Google)**

**Sunrise Counseling & Therapy Services**

* Specialize in Mental Health and Substance Use Disorder Assessments, Treatment Planning, Progress Evaluation.
* Individual Therapy for Adults, Adolescents, and Children.
* Canine Assisted Therapy and an Outpatient Recovery Group.

**Turning Point Counseling Services**

* Specialize in providing high-quality treatment to those who have Mental Illness and/or Addiction.
* Family and group therapy.
* Individualized approaches to therapy.

**Counseling and Therapy Services**

* Individual and family therapy.
* Therapies for all ages.
* Individualized therapy approaches.

**Aday At A Time**

* Mental illness and substance abuse therapy.
* Individual and family therapy.
* Individualized approaches to therapy.

**Jennifer Hood, LPC**

* Mental health therapy for individuals and families.
* Therapies focus on client’s chosen goals.
* Supportive based therapies.

**COMPETITIVE EDGE: SWOT ANALYSIS**

Keystone Counseling Center has at least one clear and critical competitive edge: no competitor in the Fairbanks North Star Borough can claim to be part of a 501 (c)(3) organization, Fairbanks Youth Advocates, that serves pre-, present-, and post-homeless youth, their families, and community members. That fact alone distinguishes us from our competitors and provides us the platform to have a positive community impact like no other counseling/learning center. Our goal is to optimize this competitive strength and enumerate and minimize our potential business and community risks.

**Strengths**

There are six areas in which Keystone Counseling Center will stand apart from all other comparable providers:

1. Mission Focused – The mission of KCC is to provide counseling/education services to the pre-youth, present-youth, and post-youth populations in the FNSB with the goal of completely eradicating youth homelessness in our service area.
2. Cohesively Linked Services – KCC is a counseling center intrinsically linked to the good name, positive social value, and sister ministry serving homeless youth, The Door.
3. Nonprofit versus For Profit Organization– KCC is a nonprofit counseling center that is mission driven versus profit driven. The milieu of therapies/trainings offered will not be evaluated via profitability; rather, they will be evaluated by how effective they are in helping individuals who are struggling with or have the potential to struggle with issues correlated with youth homelessness.
4. Providing Opportunities To Serve One Another – By offering services-for-fees to those youth, family members, and community members who have a method-to-pay and subsequently collecting these revenues, these financial resources can be reinvested into the lives of other youth, family members, and community members impacted or potentially impacted by homelessness who do not have the financial means to afford critical therapies/trainings.
5. Partnering As a Community Donor to The Door – The surplus revenues of KCC will be donated to/invested in its sister organization, The Door. This positions KCC to claim to be a “partner”, and perhaps the largest financial donor, when viewed as one of many gracious donors in the FNSB.
6. The Grace of God – KCC in no way claims to speak expressly or exclusively for God. However, the grace of God has been upon FYA since its inception: in the good times and in the hard times. We believe that KCC can be a blessing for God and be used by God to bless others. The roots of FYA are founded in the belief that “doing” is clear evidence of Christ-likeness. As the grace of God empowered Jesus during His earthly ministry, the grace of God will empower and bless FYA/KCC as it strives towards Christ-likeness.

**Weaknesses**

We also search out and address potential weaknesses that can hinder the potential of this business. We will continue to identify, evaluate, address, and then eliminate or minimize these weaknesses.

1. A lack of oversight and accountability – Past FYA Board members and Executive Directors did not exercise proper oversight nor have in place or practice a system of checks and balances for accountability.
2. Community Confusion Regarding a Counseling Center and The Door – Past FYA board members and community members have been unclear regarding the relationship, or connection between FYA, KCC, and The Door.
3. The Loss of an Established Counselor – The founder of the counseling agency was established and had a full client panel. He worked full-time and brought in much revenue to FYA.
4. Rebranding and Name Change – This will potentially be confusing and may appear to be a “new” counseling business versus an already established, long-standing, financially stable, and professional organization.

**Opportunities**

These are opportunities unique to KCC.

1. Not-For Profit – the opportunity to leverage being a not-for-profit versus a for-profit organization connected to a homeless youth shelter.
2. Counseling Center – we will have the opportunity to become “subject-matter experts” in the treatment and education of the afore mentioned variables connected to pre-youth, present-youth, post-youth homelessness.
3. Rebranding & Building Out – this provides KCC fresh, fertile soil for business success.
4. Root Causes Addressed – to reduce variables that may lead to youth homelessness: domestic violence, individual and/or family dysfunction, major mental illness, method-to-pay barriers, etc.
5. Holistic Approach – to optimally serve those youth in a present-homeless state: those residing at The Door.
6. Abbreviate Homelessness – the longer the homelessness period, the higher the likelihood of chronic homelessness.
7. After Care – to provide ongoing support, counseling, education to those who have moved to the post-youth homeless stage thereby reducing recidivisms.

**Threats**

There are several valid threats that can negatively impact developing a well-established homeless youth-centric counseling agency and training center.

1. Violation of HIPPA Compliance – threats may be from on-site actions, electronic in nature, or cloud-based.
2. Counselor Burnout – the pressures associated in dealing with youth-homelessness related issues of everyone else can lead to compromised counseling and/or training.
3. Professional Insurance Coverage – coverage is generally provided, at some level, by the agency and the practitioner.
4. Valid Counseling Paradigms – this issue has been debated since ancient times and continues today. It is a hot topic in Christian circles and in the American Psychological Association.
5. Credentialing of Counselors – this is a labor intensive, expensive, and elongated process. This work is sub-contracted out, at a financial cost, to another person or agency.
6. Failure of New Businesses - According to statistics published in 2019 by the Small Business Administration (SBA), **about twenty percent of business startups fail in the first year**. About half succumb to business failure within five years. By year 10, only about 33% survive. Those statistics are rather grim.

**MANAGEMENT STRATEGIES**

It is a wise practice to start small and manageable and grow in phases as success dictates. This venture will not be an exception. We do not have to pinpoint an exact start date, because Keystone Counseling Center is currently operating as Clearwater Counseling with a more-than a half-time licensed and credentialed counselor. Additional professional hires, counseling resources and equipment, and support personnel and hours will be expanded as the needs for KCC services increase. There will be a four-phase roll out of services:

**PHASE 1: Marketing Strategies**

KCC will continue and/or implement the following:

* The most effective advertisement is word of mouth from satisfied customers. Statistically, a satisfied consumer will tell 4-5 people about their positive experience. Conversely, an unsatisfied customer will communicate their unhappiness to 9-10 people.
* Public Service Announcements for radio and TV to make the community aware of this new opportunity.
* Information about the Mission will be made available on the website, brochures, Instagram, and Facebook page.
* KCC will link with other community agencies to identify and market complimentary trainings/courses.
* Potential customers of KCC will be reached via mailings and already ongoing FYA newsletters.

**PHASE 2: Establish the Cost of Services**

Cost for services will vary depending up client’s method-of-payment and ability to pay. Here are some already established fees for services:

VISIT TYPE FEE

Initial Visit A $380.00

Initial Visit B $380.00

Follow-up Visit $180.00 - $250.00

Sliding Scale Visit $380.00 – Free

Cash Visit 10% Discount

Specialty Visits NOS TBD

**PHASE 3: Designate Acceptable Payment Methods**

The following payment methods are accepted:

* Cash
* Debit or Credit Card
* 3rd Party Insurance
* Sliding Scale
* Cash Discount

**PHASE 4: Budget Analysis**

From fiscal years 2018 through 2021, Keystone Counseling Center (Clearwater Counseling) employed 1 full-time and at least 1 half-time counselor. It must be noted that these 1.5 FTE counselors nearly exclusively saw for-payment clients These two professional, licensed, and credentialed counselors brought in the following gross revenue amounts:

|  |  |
| --- | --- |
| **FISCAL YEAR (Jan-Dec)** | **GROSS REVENUE** |
| **2018** | **$254,764.76** |
| **2019** | **$361,211.51** |
| **2020** | **$335,423.57** |
| **2021** | **$TBD** |

It must be noted that 3rd party insurance companies generally do not pay the full amount of what is actually billed. Instead, they use payment formulas based on multiple, uncontrollable variables that may or may not be related to the actual counseling center. The projected 2022 and 2023 fiscal year budget benchmarks include the following additional factors:

* KCC must be open to the public a total of 246 days per year.
* The clinic must receive a minimum of $100 net reimbursement/payment per visit.
* The clinic must serve approximately 6 (2022) or 12 (2023) paying clients each day it is open for business

**Fiscal Year** **2022 2023**

KCC Gross Revenue $150,000 (.75 FTE) $300,000 (1.5 FTE)

TOTAL GROSS INCOME $150,000 $300,000

KCC Expenses

Counselor’s 50% Income $75,000 $150,000

Behavior Health Admin. Asst. Salary (.75 KCC) $35,400 $ 35,400

Billing Company 9% Commission $13,500 $ 27,000

Taxes & Overhead 12% $13,248 $ 22,248

TOTAL EXPENSES $137,148 $234,648

NET REVENUE $12,852 $ 65,352

\*Other KCC related costs (fuel oil, H2O, garbage, electricity, phone/internet, etc.) are already accounted for in general budget.

**Management Summary**

Fairbanks Youth Advocates has a high degree of professionalism and stability in its staffing.  Fairbanks Youth Advocates (including KCC and The Door) targets employees who are humble, hungry, and smart.

* Humble: It is not about me; rather, it is about we.
* Hungry: I show up to work each day determined to give my absolute best, and I go above and beyond each day.
* Smart: I show my intelligence by the positive and synergistic way that I interact with my coworkers and my customers.

It is the synergistic effect of these three variables, working together, that cultivates a health culture for the recruitment, training, and retention of professionals that can optimally serve those who, in some fashion, are connected or potentially connected, to the tragic youth homelessness issues of the FNSB. Here is a Venn-Diagram of how the three intersect with each other.

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**READY, SET, GO**

* **Keystone Counseling Center is already established and functioning as a healthy business.**
* **KCC is uniquely positioned to deter, shorten the duration, and provide targeted support for youth, their families, and the community threatened or touched by homelessness.**
* **KCC furthers the stated mission and vision of Fairbanks Youth Advocates.**
* **The time for KCC to set into the service gap is NOW!**

***KCC provides a healthy environment for God’s grace to brightly shine in the lives of the those who are touched or potentially touched, in some fashion, to the youth homeless issues in the FNSB.***