

# Building Healthy, Stable Families



# Sirch COMMUNITY SERVICES



# A Letter From Our **b** Executive Director

After 29 years of involvement at BCS, it's invigorating to realize I still have so much to learn! Each week I have the privilege of meeting with the Leadership Team as we ask ourselves, "How can BCS be better?" In 2021, we addressed this question head-on, beginning the year with a deep dive into the Entrepreneurial Operating System (EOS) to gain traction in the growth and operations of Birch Community Services.

Focusing on our vision, **Building Healthy, Stable Families,** Dino Biaggi (Financial Literacy Manager), Valerie Rippey (Community Development Manager), Andrew Rowlett (Operations Manager) and I revisited, reevaluated, and revised many of the processes and policies that keep BCS running smoothly. We have fine-tuned our volunteer requirement, addressed the greater need for financial literacy support, promoted community, transitioned to electronic forms, streamlined the intake process, and navigated effective space limitations, just to name a few!

The weekly team meetings have been quite spirited at times as we encourage each other to think outside the box. These are the decisions that directly affect the 600+ participating families, and that challenge gets me up in the morning with enthusiasm.



Executive Director

My intake interviews begin with an expectation of meeting incredible people who are eager to change their lives. I encounter families from a wide variety of backgrounds, whether a recently widowed single mom, newlyweds with a first child on the way, or a family preparing for their children to graduate from high school. BCS provides a safe landing place for families to fill the gap between just barely making ends meet and flourishing.

We find joy in knowing the results of hard work have shown we CAN be better, and as the staff and board continue to seek wisdom, we look forward to more robust educational services, fluid operations and communications, and healthier, more stable families.





When Sara and her family started at Birch Community Services at the end of 2017, she wasn't sure how she was going to pay the (then) \$70/month service fee. Her friend told her, "it's going to panic you, but make it happen."

Sara and Ray were always on the threshold of qualifying for food stamps. Ray works in construction, and **Sara recalls they would "thrive in the summer, starve in the winter."** She became a cosmetologist to help where he left off, but with the birth of a special needs child in 2017, Sara had to take a longer maternity leave than expected, in order to attend appointments at Doernbecher Children's Hospital up to five times each week.

"We didn't have any money," Sara said. **"At 16, I was taught to get a credit card with as high of a limit you can find, and max it out as fast as you can."** That resulted in poor decisions and major money problems. "Having been a single mom for five years, I know what it's like to go to a food pantry while my kids are in school. I know what it's like to clean someone else's bathroom so my kids can go to soccer."

Now, as a couple, Sara and Ray feel that they are making progress. "For us, COVID has been a blessing in disguise. Ray was offered an amazing job opportunity, that would greatly change our life, Sara says. "We went from wondering which bill to pay to having every single bill set on auto-pay. That's still amazing to me.



The Hurst Family: Ray, Layne (4), Sara, Alyssa (20), and Jayden (16)

"I didn't know about emergency funds, I didn't know about budgeting. Now, with Ray's promotion, we can put into motion all that we have learned in the re\$tart course. With less stress about money, Ray was able to go back to school and complete a nationally accredited certification, which took his career to the next level.

"I think about money completely differently. The old me would have said, 'Oh! I have \$300 in my account. I'm going to go blow it.' Now, I have a whole new mindset."

I used to think 'Oh gosh. Water is due on the 19th, but we get paid on the 20th. Am I going to borrow from my parents? Go to payday loans?' Now, we have every bill we possibly can have on auto-pay. We're where we are today by the grace of God.



- Have an emergency fund with 1.5 months of expenses saved
- Have a savings account exclusively for Christmas and paid cash for all large Christmas expenses in SEPTEMBER
- Sara was able to stay home after the shutdown to focus on the growth and medical needs of their special needs child
- Purchased a NEW washer and dryer with a DEBIT CARD

- Able to buy children a few NEW outfits for school this year
- Paid off over \$31,000 of credit card and personal debt
- No longer owes parents or other family members money
- Able to purchase a car with better gas mileage to accommodate driving long distances to medical appointments 2-5 days a week for their special needs four-year-old

# 2021 Summary: A Time to be Grateful 🏹

November 2020 – October 2021



\$659,259

\$23,370

\$13,829

\$20,255,917

\$2,077,383

Administrative Expenses:

Fundraising Expenses

**Total Expenses:** 

Membership Service Fees:

Recycling Income:

Other Income:

**Total Revenue:** 

Net Ending Assets:

**Birch Community Services - 2021 Newsletter** 

bcsi.org/donate or CharityNavigator.org.

To access audited financial statements

and historical 990s, please visit

\$121,567

\$100,064

\$20,035,949

**Financials** 

# What Makes Birch Different? 💋

Our mission is to build a financially stable community by providing education, food, and nurturing accountability.

# **Our Theory of Change**

Birch Community Services is founded on a belief that true charity comes from empowering each individual to restore his or her capacity to be self-sufficient. Through our monthly service fee and volunteering, our model eliminates the potential shame of receiving.



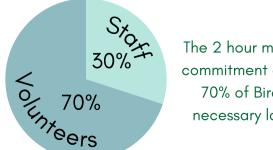
### **Environmentally** Sustainable

Every day, food is discarded from grocery stores and distributors across Portland. BCS is the vital connection diverting products that would otherwise go to landfills to the pantries of people who can use them.



# **Financially Sustainable**

Our families' monthly service fee accounts for 61% of our operating expenses, and their volunteer hours equate to twenty full-time employees. These contributions allow BCS to sustain itself with a much smaller proportion of external support than most nonprofit organizations.



The 2 hour monthly commitment covers 70% of Birch's necessary labor.

The \$80 monthly service fee covers 61% of Birch's operating expenses.





#### **Board of Directors**

**Alex Krider (President)** Avier Wealth Advisors

**Egbert Kunrath (Vice President)** Kunrath & Willard Insurance Services (Retired)

**Aaron Aigner (Treasurer)** Aigner & Co., Accountant

Leann Rowlett (Secretary) Portland Christian Schools

Mark Childs (Past President) Capacity Commercial Group

**Greg Cervetto** Grayrose Marketing Group

**Chris McKillop Rogers Machinery** 

**Angela Small** Past BCS Participant



"Take good counsel and accept correction, that's the way to live wisely and well." Proverbs 19:20



#### **Leadership Team**

**Andrew Rowlett** Operations Manager

Valerie Rippey **Community Development** Manager

**Suzanne Birch** Executive Director

**Dino Biaggi** Financial Literacy Manager

For more information, go to bcsi.org/leadership

#### **Commitment to Improvement: BCS Triples Cooler Space**

"In this unprecedented time, I'm even more grateful for Birch because it's like this rock that, as a provider in my family, has allowed me to maintain a sense of joy and normalcy."

#### -BCS Participant

The COVID-19 pandemic has touched every person and business in the world. For Birch, one of the unexpected consequences was an increase in product donations. With supply chains gone haywire, and with restaurants and stores placing and canceling orders, Birch has been the recipient of many generous healthy, perishable donations presenting a wonderful challenge - how to keep all this amazing food cold and fresh.

In May, Cornerstone Church selected BCS as the recipient of a \$50,000 gift. Additionally, Christian Search, (Birch's first employee!) now owns Coffey Refrigeration and donated well over \$50,000 of labor to complete the project. With panel donations from Teeny Foods and electrical labor donated by ABS Electric, our new cooler has been functioning since the summer and we have continued to be blessed with a bounty of fresh, perishable food.



Warehouse staff Jason Baker and Matthew Contreras show off the cooler expansion, which has been possible thanks to Cornerstone Church, Coffey Refrigeration, Teeny Foods, ABS Electric, and countless others who have given their time and resources.

### Stewarding Time, Talent, and Treasure

After more than a decade, the Small family continues to show their dedication to BCS



#### Warehouse

Every Monday, you'll see at least three members of the Small family volunteering at the warehouse.

#### Outreach

The Smalls have distributed hundreds of brochures to churches and community centers to help spread the word about Birch Community Services.





#### Fundraising

The Small family was integral to the 2021 auction. Zachary Small is a skilled woodworker and donated seven beautiful cutting boards and four strawberry planter boxes. Angela and Allie also organized over 10 baskets from local businesses. They've already begun planning for 2022!

#### Advising

Angela has served as a voting board member since 2019. As a former participant and active volunteer, she offers an essential perspective.



#### Sound like fun?

Visit bcsi.org/volunteer to learn how you can be involved!



Emma, Angela, Allie, and Zachary Small in the sorting aisle at BCS



In 2010, Angela and Jesse Small began participating at Birch Community Services. Now, Angela serves on the BCS board and continues to volunteer weekly with her three teenage children.

When Angela and Jesse found BCS, they were struggling to make ends meet. Jesse was a truck driver, earning a modest income, and Angela was staying at home with their children. Joining Birch brought instant financial relief to a stressful situation.

Volunteering quickly became a favorite pastime for Angela. **"I** love volunteering, and how we get to give back and be part of this for others. It's amazing! If I'm having a stressful week, I look forward to my time at Birch even more. It's when I get to reset and focus on serving alongside others. That time is sacred."

In 2019, Angela joined the Birch Board of Directors and gives an essential perspective on life as a program participant. While she and her family are no longer participants, they know what life is like for those living on lower incomes. Angela and 2-3 of her teenage children still volunteer 4+ hours every Monday. Allie Small (18) says, "If we get in trouble at home, our mom actually threatens that we CAN'T volunteer at Birch, so we really try to behave!"



Anthony and his son, Rocco.

### Alumni Report: Anthony Messano 🖌

Anthony was part of Birch Community Services from 2014-2016, living paycheck to paycheck as an audio engineer and stay-at-home dad. BCS helped Anthony take control of his finances, and now he works in the Wealth Management & Investment Services Department at OnPoint Community Credit Union.

In addition to eliminating our grocery bill, BCS provided a real sense of community. I was among really friendly, positive people who were in a similar situation as I was. Volunteering was always a highlight.

The Re\$tart finance class was also a catalyst for my career change. I remember Dino Biaggi saying, "Currency is like a current; you can direct the flow." Five years later, and I still remember it! **Birch really changed my life. I never thought I would be a financial advisor, but here I am, at OnPoint Community Credit Union and have passed the Series 7 and Series 66 investment exams.** 

If I could give advice to those considering joining the program, I would say, "I know how they're feeling, but there's no reason to feel ashamed. This is doable! Step 1: Show Up."



### In Kind Donor of the Year



Even if you haven't heard of KeHE, we'd bet you know their food! KeHE is the specialty food and household products distributor for New Seasons, Zupan's, Sprouts, and high-end products at Albertsons and Safeway. We're incredibly grateful KeHE has donated millions of pounds of products over the past five years.

In 1952, Art Kehe began a legacy of giving back to the community to bless others. To this day, KeHE continues to give back 10% of their net profits to help people in need.

"We are committed to helping the people we serve, moving them from dependence to dignity through purposeful outreach opportunities," Kate Barnhold, Director of KeHe Cares Operations stated. **"Birch is an organization looking to bless and empower families while cultivating dignity and accountability, and we align with those important values."** 



Thanks to KeHE, BCS participants have a number of high-end brand name products to choose from, such as Almond Breeze almond milk.



The Financial Literacy Department: Tina Birch, Dino Biaggi, and Beka Dorr

# **Financial Literacy:** The Heart of BCS

At BCS, our vision is to build healthy, stable families. Since he was hired in 2015, Dino Biaggi has been Birch's Financial Literacy Manager. **His** goal has always been to help families repurpose their grocery budget to best reach their family goals and transition from the program. In 2021, he had over 700 one-on-one meetings and taught seven *Re\$tart* classes and one *Paying for College Without Debt* class. Even at this rate, it was difficult for one person to keep up with the demand. In 2020, Beka Dorr was hired as the Financial Literacy Assistant to help manage virtual classes, scheduling, and follow up meetings.

In July of 2021, the WHH Foundation embraced our dream to expand the Financial Literacy Department to increase the number of classes and double the number of one-on-one meetings with families. The Foundation pledged to support \$35,000 of this expansion if we could secure matching donations. By August, we had received pledges from generous donors and are now thrilled to announce Tina Birch as our newest Financial Literacy Counselor, hired November 1, 2021.

As her last name suggests, Tina is intimately familiar with the heartbeat of Birch Community Services. (She is Barry and Suzanne Birch's niece.) Tina cares deeply about people, holds a BS in Home Economics and an MBA from Oregon State, was a Vice President of a medium-sized company (Crafts Americana), and has been a deacon at her church. She is excited to form relationships with families and help them make financial progress through their time at Birch.

# As the late founder, Barry Birch, always said, "Birch is 90% about people and 10% about food."

#### Five Stages of the Financial Literacy Program



Not all BCS participants start at Stage 1 and end at Stage 5.

Our Financial Literacy Counselors meet one-on-one to best address individual situations of getting families from "where they are" to "where they want to be."



Addressing the root cause of financial hardship November 2020 - October 2021

Kroger

100 Women Who Care 30 Second Cleaners 7-11 Corporate Jenny Aguilar and Ricardo Echeverria Melany and Jeff Aho Aaron and Kolina Aigner Lynn Ainley Albertsons Distribution Center Madeline Allen Aloha Produce Alpenrose Dairv Amazon Distribution Center Amazon Smile American Paper Converting American Queen Steamboat Co. Andersen Construction Angels of God Apple Foods Wayne Arakaki Pippa Arend Alexandra Ascuena Associated Global Systems Jonah and Jennifer Attebery April Avery Avier Wealth Investors Bob Avila and Bess Wills Frank and Martine Baccellieri George and Erica Bach Robyn and Paul Bachman Badger State Western Inc Bake Works Sheila and Paul Baker Deborah Banks David Bartolme Ken and Karen Barton Sacha Basho Farl and Sunny Bates Chris and Kathy Bayha Todd Beaty Beaverton School District Steven R. Bennett Duane Benting Thomas Berry Helen and John Beseda Bethany Bible Church Nicole Bethune Elinor Betts Dino and Debra Biaggi Suzanne Birch Bishops Storehouse of LDS Chris Bixby Fred Blank Blasen and Blasen Lumber Corp. Marcia Blasen and Mario Brusasco Steve Blixt Denise and Jeff Boivin Braemar Charitable Trust Sylvia Bradley Kenneth and Carol Bray Brew Dr. Teresa Bright Rick and Roxanna Bryant Gary and Mary Burch Burns Feed Store Ben and Janet Burns Lvdia Burris Sally Butsch Christy Buzza Marie Cris and Augustin Camacho Edward Campbell Patricia Canham Fric Capelle Don and Cheryl Carlson

Scott Cassidy CentiMark Judith and Michael Palmer Greg Cervetto Dave and Antoinette Chalmers Charlie's Produce Chef George, Inc. Zena Cherian Terri Childress Mark and Kim Childs Deborah Chin Christopher Bridge Winery Clackamas County Bank Clackamas County Gleaners Clark County Food Bank Classic Foods Nathaniel Clement Columbia Gorge Helping Hands Columbia Sportswear Columbia Transport George and Sherri Comalli Dan and Kerri Connors Cornerstone Church Costco Crossroads Food Bank Judy Cusack Peterson Daniel House Danner Boots Darigold Dave's Killer Bread Maureen and Kerwin Davis Dr. Beverly De La Bruere Robert and Sharon Depew Diamond Line Delivery, Inc. Kim and Dale Dickinson Anna Dillen Karen Dunn Trinity and Vance Dutton Dzialo Iulie Easterly Amanda Echols-Ramer Eclaire Farm Bill Edlefsen Paul and Lynette Edner Kathy and Joseph Edwards Elliott Powell Baden & Baker Inc. Lisa and John Elwood Everfresh Fruit Company Excel Brokerage Marilyn and Allen Fadenrecht Todd Fankhauser Candace and Marshall Fant Kit Faricy Farmers Brothers Coffee Farmlink Project Steve and Brenda Fivecoat Fivecoat Household Focus Global Logistics Pauline Fong John and Jo Fraser Linda and Brian Fraught Fred Meyer Joana Freedman Frozen Food Express Fuji Produce Garden Highway Charles and Rhonda Garner LaVelle and Waynne Geist General Pacific Reilly and Miriam Gibby Kyle Gibson and Kelly Rickson Ted and Connie Gilbert

Jane and Eric Carter

Neil and Renee Gillenwater Global Frozen Logistics GLS Carriers Philip and Suzanne Glynn lack and lennifer Goodnow Paul Goodrich GoPuff Grand Central Bakery Grayrose Culinary Innovation Group Graziano Produce Karyn and Dick Green Kurt and Anne Green Daniel Griffith Grocery Outlet Gulick Trucking Jesse Gwinn Karla and Spencer Haas Ashley Hahn Kadie and Richard Hambleton TJ Hammack Robert and Deborah Harding John and Olivia Harrold David and Susan Hata Sharon Hayden Gregg Hayward Hemplers Henry Lea Hillman, Jr. Foundation Heritage Bank Heritage Specialty Foods HLC Distributing Aaron Hockett Sarah Holcomb Robin and Doug Holman Clavton Holstine Hoover Family Foundation Hopscotch Toys Lil Hosman Bill and Becky Huntting Imperfect Foods Inmar Supply Chain Services Insperity Pennie and Tim Isbell The Jackson Foundation Jewell's Custom Quilting Amy Johnson Julie Johnson Jasmine and Julian Johnson Johnsonville Sausage Glenn Jones Amy Jordens and Jeremy Thomas Rob Kaatz Maya Kaimal Heidi and Kirby Kanada Kashni Freight Katy Krider Design Tamra and Michael Katz Kazoodles Toys KeHe Kehilat Ha-Mashiach Don and Gladys Kent Kiersey & McMillan, Inc. KG Specialties Kinco Gloves Dana Kindle Matthew Kingzett Kllm Transport David and Lynn Koetje Ann Kohler CI Koll Kool Pak Harold and Kristen Krider Alexander and Katy Krider Tammie and Vic Krisciunas

Kroger Swan Island Dairy Egbert and Linda Kunrath Peter Langlev Keri and John LaPore LaPorte Insurance Penelope Larsen Don Larson Scott Leadham Legacy Emanuel Hospital Legacy Mt Hood Medical Center Legacy Supply Chain Cleo Leigh Liberty Mutual Lou Ann Lindberg Lineage Logistics Little Stocking Co. Anthony and Kelly Lucarelli Bodil Lundberg Greg and Linda Lundeen M. J. Murdock Charitable Trust Magno-Humphries Labs Jennifer and Michael Makinster Jim Malna Katie and Devan Marchbanks Jon and Diane Marks Marsee Foods Inc. Dawn Martin and Estelle Golden Martin Brower Kim and Donald Matson Thomas Mayer Kelley and Bradley McFeters Doug and Elise McGuire Chris McKillop Kristen McNall Don and Rosemarie McNutt Melinda McTaggart McTavish Medical Teams International Alexandra Merrin Greg Mettler Microchin Microsoft Matching Gifts Program Mark Millar Rose and Brian Miller Michael Miller Mission Foods Anne and Charles Moen Aaron and Erin Molstad John and Lynne Morrison Dawn Morrow Alan Moses Marcia Mulvey Jerry Mylet Twila Mysinger Renee Naslund Deborah Nease Network For Good New Seasons Market Newport Meats Nike, INC Diane Noriega Northwest Enforcement Northwest Family Services Northwest Naturals Raw Pet Food Northwest Society of Interior Designers lill Novak Sara and Brent Nunn Joseph E. Weston Public Foundation Terry and Diane O'Connor Michelle and Neel O'Donnell Olive Garden OnPoint Community Credit Union

Oregon Children's Outreach The Oregon Community Foundation Oregon Spice Company Organic Valley Organically Grown Company Milo and Reverly Ormseth Oroweat Baking Co. Marlene Oshorne Pacific Coast Fruit Co. Pacific Office Automation Pacific Seafood Parwell Farms Faye Pendergrass Pepsi Beverages Company Erin and Joel Perry Pete and Kat Pettersen Pilgrim's Pride PJ Food Services Portland Food Project Portland Fruit Portland Nursery Portland Public Schools Portland Rescue Mission Gloria Price Rachel Pricer Profarm Produce Provvista Jay and Tammy Puppo Quality Custom Distribution Donald Ramsthel Raptor Trucking Real Resources, Inc. Red Lobster Restaurant Brigette Reddig Relay Resources Rescuing Leftover Cuisine Reser's Fine Foods Margaret Retz Richie Rich David Richardson Rick's Custom Fencing Ridwell Dave and Claudia Riewald Rinella Produce Shirley Rippey Jeff and Melissa Rippey Tim and Jan Rippey Valerie Rippev Jason Rizk Rock It Resell Family Consignment Roma / Performance Foodservice Julie Ronnie Rose E. Tucker Charitable Trust Lawrence Rout Leann and Greg Rowlett RS Transport Amy and Al Ryan Safeway Sales Xceleration Sanctuary Church Food Pantry Kathy and Mark Savre Sue Sayers Linda Schlechter Linda Schmuckley Bob Schommer Secret Aardvark Trading Co. Seko Worldwide Shamrock Foods Michael Shanks Shin Shin Foods Doreen Shine SHR Transport Inc Shriners Hospital

Diane and Steven Simon Cindy and David Simon Nicole and Angelo Simonetti Sky Chefs Marjorie Slauson Állie Small Angela and Jesse Small Peter Spalding and Kevin Fadden Alexander Spalding Martha Spalding Colleen Spencer Anne Stacey Stand Together Micah Stolowitz Storyboard Delights Walt and Irene Strobel Stumptown Stumptown Sales Success LLC Ioan Sunderland Sunrise Center Sunshine Division Kathy Swift Sysco Sylvia Takeuchi-Owens Ian and Marianne Tauc Judy and John Taylor Howard Taylor Tea and Honey Books Rick and Deb Teeny Teeny Foods Territorial Seed Company The Tour Van The Truck Depot, Inc. Bob and Peggy Thompson Throne Traditional Barbor Shop Tim's Cascade Snacks Michelle and Kirk Tolstrup Townsend Farms Trailblazer Foods Trapold Farms Tri High Trucking Trio Furniture and Design Gretchen Tully Tyee Yacht Club Linda Tyler U.S. Bank Employee Giving Campaign Union Gospel Mission United Salad United Way of the Columbia-Willamette Ken and Mary Unkeles Ventura Foods LLC Veritiv Deborah and William Voves Mirko Vukovich Wadsworth Painting Helene Wagner Michael and Diona Wagoner Janelle Wakefield Karen Walsh Megan Weatherly Todd Weedman Marci and Sid Welch WHH Foundation Ron Whisman Willamette Valley Country Club Willamette Valley Vineyards White Horizon Angelique Willard WinCo Foods Brianna Woods Brandon Wooters Susan Yee Robert and Marybeth Young Zachary's Fine Woodworking



When you give to Birch Community Services, you join a team creating a financially stable community by providing education, food, and nurturing accountability. **With 98.9% of costs going straight to benefit participants**, every dollar has an impact.

# PRAY

For Our Families For Our Staff For Our Leadership For Our Community For Our Future

#### VOLUNTEER

Sign up at bcsi.org/volunteer Come alone or with a group!

Create an Enjoyable Shopping Experience

Build a Supportive Environment

Distribute Generous Donations

Help at our Events

# JOIN US

Sign up for our emails at bit.ly/birchnewsletter

#### Follow Us

- Facebook
- Instagram YouTube
- Fourtube
  LinkedIn

# **Spread the Word** to Someone in Need

**Save The Dates:** Feb 26 - Virtual Auction

Sept 24 - 30th Anniversary Open House

#### Choose Birch for Rewards With Your Accounts:

- Amazon Smile
- PayPal
- Fred Meyer Community Rewards

# DONATE

Cash or check Return the enclosed envelope

#### **Credit Card**

bcsi.org/donate Transaction fees covered when donating online through:

- FacebookPayPal Giving Fund
  - . .

**Stock** Avoid capital gains taxes Ask your financial institution about

- Directly donating stock
- Creating a donor advised giving fund
- Directly giving your RMD from a 401K if you are 70 ½ or older

#### In Kind

Give items directly like toiletries, shelf-stable items, or items for our auction

#### Monthly

Continue Your Impact Throughout the Year

### **BIRCH'S WISH LIST**

- Funding General Operations (~\$30/month/family)
- Funding Financial Education (~\$50/family/year)
- Fuel for Our Trucks (~\$500/week/truck)
- Black Gold Soil for Teaching Garden (~\$800)
- New Electric Pallet Jack (~\$5,000)
- Paint and New Flooring for the Front Office (~\$5,000)
- Walk-In Freezer Renovation (~\$20,000)



- Tim B.

*I could not thank you enough for the difference Birch has made in our family*. And there are hundreds of families just like ours. It's amazing.

7

# **Give With Confidence**











# **SAVE THE DATE!**

Saturday, February 26 Virtual Auction virtualauction.bid/birch





When my husband and I joined Birch in 2017, we had \$15 in our savings account and \$40,000 of debt. This year, we are debt-free and have \$10,000 in our emergency savings account. Our next step is saving for a house down payment!

- Shari, BCS Participant