Microenterprise development – small business dreams realized
Washington Community Alliance for Self-Help (CASH) was founded in Seattle in 1995 by Peter Rose, a former elementary school teacher inspired by Mohammad Yunus and the Grameen Bank of Bangladesh. The bank popularized the practice of micro-credit in the form of small loans to impoverished women who could use the money to start their own small businesses. Rose believed that this model could be used to serve the underserved in his own community. “People wonder what kind of business you can start with such little money. But it does work,” said Rose when interviewed in 2002.

As we write this, Washington CASH is in its twelfth year of service to our community and to the nationwide industry of microfinance organizations. We have worked hard to succeed at bringing a plethora of financial products and services to our clients to create economic opportunity, self-reliance and sustainability.

We are, in fact, countering two critical forces. First and foremost is poverty. Through the development of entrepreneurship, we are working to create that “ownership society” often spoken of by our policy makers. But CASH is focused on helping to deliver that dream to those too frequently left out of the equation; those individuals defined as “unbankable” but who are willing to step up and grab hold of their future, control their work life and invest whatever time, money and passion they can to create a small business of their own. Washington CASH provides that first step on the ladder to economic self-sufficiency for people who cannot access capital from traditional sources. We have seen, time after time, how lives change, families heal, and communities stabilize from the programs and services we have been able to make available.

The second force includes the declining number of livable-wage jobs, the erosion of the social safety net, the increasing number of contract employees who receive neither benefits nor job security, and the growing number of immigrants who find it easier to start a business than find a job. While our state has been exceptionally responsive with programs to grow new family wage jobs, programs that directly serve an underserved population are essential to bridge desire and reality.

An Outstanding Year
The past year at Washington CASH has seen significant growth and evolution. We’re pleased that we’ve been able to move forward so consistently while bringing in new leadership, changing office locations and initiating a new business development curriculum.

Highlights
Banking on Dreams, our annual benefit event, Banking on Dreams, our annual benefit event, reached a record 420 attendees and garnered over $100,000 in contributions. Our major corporate sponsors, T-Mobile, Washington Mutual and Safeco Insurance more than rose to the occasion with underwriting support and attendees.

Washington CASH in Kitsap County swung into high gear this year thanks to the management of Stuart Walton and volunteers such as newly elected Board member, Bill Hoke. Our program offerings included four quarterly, twelve-week-long business development training classes and ongoing support for bi-weekly, mentored business group meetings. Stuart’s outreach efforts continue to bring in a variety of interesting speakers and volunteers that really enhance the program for our clients. Stuart is also working with local government and business resources to find housing for a Kitsap office and the newly donated computer lab.

A major grant from BuRSST for Prosperity (Burien, Renton, SeaTac, Skyway and Tukwila) will allow us to extend our geographic reach through new resources and programs based in those communities. This grant focuses on outreach to immigrant and refugee groups, approaching our training in a community-based model with an emphasis on bridging cultures. We look forward to working with the Latino, African, and East European communities, and other newcomers to our area.

A critical component of becoming self-employed is learning the details of running a business; things like marketing, cash flow management, and sales. Another, equally critical component, is developing yourself personally as an entrepreneur; things like attitudes, habits, and behaviors. We have begun really diving into developing trainings that will integrate business knowledge and personal development together so the whole person grows in a balanced and successful way. Gaining confidence and self-esteem can be just as necessary as a solid business plan.

As we touch on all of the various program areas that make up Washington CASH, at the heart of the organization are our clients. We continue to be inspired by courageous women and men like Jennifer, Meegan and Casey, who are featured in this annual report. They are people who are willing to take risks, stretch themselves beyond anything they have known before, and really reach to make their dreams come true and become self reliant. They are breaking out of their past and creating a new future for themselves and their children.

Finally, we simply could not go about our work without the tremendous support and involvement of our dedicated volunteers and committed donors. We are truly grateful for all their gifts of time, talent and funds that make it all possible.

Sincerely,

Lisa Wellman – Board Chair
Cheryl Sesnon – Executive Director
PROGRAM DESCRIPTION

Founded in 1995, Washington CASH is a community-supported nonprofit organization dedicated to working with entrepreneurs in low-income situations who are ready to start their own businesses and succeed.

Our clients come from many different backgrounds but have one thing in common: they are seeking economic self-sufficiency through self-employment. People from all over the Puget Sound area participate in our programs which are offered in Seattle, Kent and South King County and Kitsap County.

Many low-income people in today’s labor market are cast into a pool of low-wage, demanding jobs that don’t provide sustainable livings for them and their families. Seeking a loan to start their own businesses, they are passed over by banks because of poor or no credit history, incomplete education, or lack of collateral. However, at Washington CASH these entrepreneurs, through expert training and access to capital, become successful business owners, employers of others, and role models for their family and community.

From child care provider to web site developer, from personal chef to pet photographer, a vast array of small business owners are educated, coached and launched into entrepreneurship at Washington CASH. Our success in the community is more pronounced when one considers the economic and social challenges our clients face:

- The average client comes to us with an income of $15,891, and a family size of three
- 50% have incomes below the Federal poverty level ($20,650 for a family of four)

Washington CASH served 295 clients in FY2007. Other characteristics of clients include:

- 60% are members of a racial or ethnic minority
- 13% have a disability
- 80% are women.

Since 1995, more than 1,400 people have completed our business training courses, over 730 businesses have been started or expanded, and 314 loans have been made totaling nearly $660,000. Washington CASH is the only microcredit program using the peer lending model in the state of Washington. To date, 73 individuals have been enrolled in Washington CASH’s Individual Development Account (IDA) program. They have collectively saved $82,374 which are matched two to one to encourage saving habits and build lasting assets. The funds are to be used solely for small business development.

Here’s the big news: Washington CASH is helping people leave poverty - 67% of clients who receive significant services are able to move out of poverty, according to MicroTest, which measures the success of organizations like Washington CASH nationwide. Seventy-five percent have experienced an increase in household income. And, perhaps most importantly, 83% of client businesses started or expanded two years ago are still in business today.
THE YEAR IN REVIEW – BUSINESS IS BOOMING!

- 295 unduplicated individuals received ten or more hours of microenterprise development services from Washington CASH.
- 182 aspiring small business owners participated in our 12-week business development training class (BDT) held at locations in Seattle, Kent and Kitsap County.
- 113 BDT graduates participated in bi-weekly peer support groups.
- 15 new loans totaling $30,000 were made to peer support group members who would otherwise have been unable to access capital from traditional lenders.
- Washington CASH staff provided 383 sessions of one-on-one business consulting
- The 2007 MicroTest longitudinal survey of 2005 program year participants revealed that since participating in our microenterprise development programs:
  - 67% moved out of poverty
  - 93% of clients increased their business revenues.
  - 78% increased their household income.
  - 83% of client businesses started or expanded two years ago are still in business today.
- Our third annual Banking on Dreams benefit gala saw $105,000 raised to benefit Washington CASH programs. Individual donations and corporate sponsorships both increased dramatically over previous years.
- Cheryl Sesnon took the helm as our new Executive Director in May. From 1994 to 2000, Cheryl was the Executive Director of FareStart.
- Program staff began laying the groundwork for new Entrepreneurial Skills and Life Skills classes to be offered in 2008.
- Washington Community Alliance for Self-Help (CASH) is a microenterprise development organization that provides low income women, people with disabilities and other underserved individuals access to capital and business development training.
“My career in refurbishment,” says Jennifer Hopkins, owner of Rescued! Green Refurbishment and Décor, “began when I was 12 years old.” Jennifer couldn’t just go out and buy anything she wanted, but that was a plus. “It gave me the chance to create things that were a little bit different. One day I found an old piece of cloth, sewed a dress and embroidered it. It looked beautiful!” She has been rehabilitating and renewing objects ever since.

Rescued! is quickly gaining momentum with its Familiar Fillings Pillows. Jennifer hand-makes these one-of-a-kind items using post-consumer (recycled) fabric and post-consumer and organic pillow stuffing. Rescued! also offers the wittily named Garbage Goblets, Trash(ed)Trays and Forgotten Frames which are reborn employing natural, post-consumer and organic materials as well as green-certified paints. Jennifer’s sachets contain 100% certified organic herbs. Even the boxes and tissue paper are recycled. And she points out that everything she sells can be recycled again.

Jennifer has a job working in the community, and she likes it. But one day she had the opportunity to do a booth at a crafts fair at work, and that was a turning point. “It went really well. I couldn’t believe how people responded to what I was doing.” she exclaims. She checked out Washington CASH, and then took the basic business course. “That course was so beneficial,” she declares. For one thing, it made her research the market and take a hard look at the feasibility of her business. “It gave me the foundation for my business plan and it asked the right questions. Literally, all I had to do was follow the steps.” She adds that her business group is fantastic. “They inspire me to rush home and keep working!”

Eventually, Jennifer wants to open up a home décor store with post-consumer and organic products. She would like to influence people to reuse things and not throw so much away. As for Washington CASH, Jennifer describes it as “the perfect asset for low-income individuals who really want to take charge of how they live and own a business. Washington CASH gives people opportunities they didn’t think were possible,” she explains. “Two years ago, I would never have thought of opening my own business. It’s a feeling of pride. It’s amazing!”

Check out these signature items:
Familiar Fillings Pillows
Garbage Goblets
Trash(ed)Trays
Forgotten Frames

Do business with Jennifer
Phone: 206-877-3720
Email: admin@rethinkrecyclable.com
Web site: www.rethinkrecyclable.com
Client Profile

A New Option for an Old Problem

Meegan and Casey Burr
KZ’s Plumbing LLC

Meegan and Casey Burr heard about Washington CASH from a niece who had no entrepreneurial desires, but thought her aunt and uncle might be interested. Being a part of Washington CASH meant driving 70 miles to Seattle every other week, but it also turned out to be the key to opening and growing a thriving business of their own, KZ’s Plumbing.

She heaps praise on her group, “The Cutting Edge.” “It offered an amazing support system. They helped us when we had trouble with our accounting program. They helped us with market research, writing my Web site, and with marketing. No matter how big or small our success stories were, our group cheered for us. From the smallest obstacle, like getting a bank account, or a city license, to the really big stuff, like plumbing for the hit TV show Extreme Makeover Home Edition, or hiring an employee. And when it was time for us to take that final leap from having outside jobs, to supporting ourselves solely on our own business, The Cutting Edge was still our biggest support! We could not have done it with out them. We also had our fantastic mentors, Laura and Judy, who were there with pointers and business tips for us. In fact, they have been able to give excellent pointers to each member of the group to help us all along."

KZ’s Plumbing is a great success story. The company is named after Kailah and Zach, who are Casey and Meegan’s children. Business is booming. They recently hiring their first employee and celebrated their first anniversary of being 100% involved in their plumbing business without any other jobs as back up.

Meegan is still involved in Washington CASH, bringing in new entrepreneurs, working to expand the program to Snohomish County, and actively urging students to get in to a business group after finishing the initial classes. “Don’t stop coming after the classes, whatever you do!” she exhorts. “If you put your heart in to it, Washington CASH is the way to go. That’s what they’re here for - to help you succeed!”

Do business with Meegan and Casey

Phone: 206-406-5714
Email: info@kzsplumbing.com
Web site: www.kzsplumbing.com

“Casey knew how to be a plumber, but we didn’t know how to be business owners.”

Casey on the scene of Extreme Makeover Home Edition in Kirkland.

Photo credit: Mike Siegel/The Seattle Times
We are so grateful to our many dedicated volunteers who give of their time, talent and heart. Volunteers at so many levels are critical to the success of Washington CASH and our clients.

To everyone who has served over the past year: from our Board and Advisory Council members; to all the mentors, business coaches and advanced workshop trainers; and those who have helped with events, special projects or served as interns. Thank you! We absolutely couldn’t do it without you.

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Every new entrepreneur can use a business card, and maybe a brochure. A Website is also desirable…but is it feasible if you have no computer, no spare cash and no design skills? Yes! Washington CASH knocks down the barriers to obtaining these fundamental business tools by providing technology classes in Microsoft Publisher. Maddy Frey is one volunteer who offers the training.

Frey lists the benefits of this course. “Students leave the class with the ability to make their own business cards. They’ve avoided costs associated with hiring designers and printers, and they are more empowered to use computers for their business. They have accessed technology in a way that previously seemed impossible to them. The cards look professional, and they’re just what is needed for first-time business owners to get their names out there.”

Frey got to know Washington CASH when she signed on to interview past clients. Though she now works for the Veterans Administration as a research assistant, she has many reasons to stay involved with Washington CASH. “I so strongly believe in the clients of Washington CASH. They have shown incredible integrity as well as determination. Their example inspires me constantly to try to maintain my integrity and to refuse to give up.” She adds, “I think the clients are very generous with their time and knowledge. In my experience that’s unique to Washington CASH entrepreneurs. They listen, and they offer up resources that are useful to the entire group.”

Maddy will start pursuing an advanced degree in public health shortly. She sees a big overlap in the array of social and health needs of our graying society and the potential role for micro-entrepreneurs. She would like to use her experience and degree to find ways to connect the two populations. “It is still very difficult to provide services to low income patients,” Maddy points out. “I hope micro-entrepreneurs will someday be able to access healthcare for themselves and their employees and be able to be involved in the health industry without a lot of bureaucracy and red tape.”
Bob Norikane, a volunteer mentor, regards these individuals with awe. He explains, “Most of them are single parents. Many have full- or part-time jobs. And they are trying to start a business without a lot of fundamental resources, such as capital or credit.” Yet, despite the stumbling blocks, they do progress towards their goals. “It is fun to start with someone who has an idea and go through the planning steps with them,” Bob says. “Then, when a client actually gets a business going, that feels good. That’s why I’m here.”

Bob began mentoring about three years ago. At that time, a Washington CASH staff member and social friend convinced him it would be a good way to use his 30-plus years of banking and small business expertise in his retirement. Since joining, he has staunchly supported his mentees with his sustaining interest and consistent presence. When asked what distinguishes the successful micro-entrepreneurs, he replies, “They seem to be the ones who are willing to try new things.”

Bob likes the way the Washington CASH program helps people gain confidence in themselves. In the course of presenting their ideas to their groups and approaching potential clients, they begin to believe in their ability to communicate. They begin to realize they can make decisions. They become used to talking about their challenges and getting a broad range of ideas from fellow clients. “If they improve their confidence, that helps them in all parts of their lives,” he notes, “including personal relationships, their own businesses, or in their next job. The business skills and the life skills are extremely valuable to our clients.”

“Typically, the clients in the program are trying to help themselves. They want to improve their financial situation or get in a job they’d like more. I admire that, and I like doing what I can to help.”

Bob offers one more reason why he keeps volunteering for Washington CASH. “If they improve their confidence, that helps them in all parts of their lives - including personal relationships, their own businesses, or in their next job.”

Washington CASH clients must rise above many obstacles to realize their dreams. Bob Norikane, a volunteer mentor, regards these individuals with awe. He explains, “Most of them are single parents. Many have full- or part-time jobs. And they are trying to start a business without a lot of fundamental resources, such as capital or credit.” Yet, despite the stumbling blocks, they do progress towards their goals. “It is fun to start with someone who has an idea and go through the planning steps with them,” Bob says. “Then, when a client actually gets a business going, that feels good. That’s why I’m here.”

"When a client actually gets a business going, that feels good. That’s why I’m here."
Every gift we receive makes a difference, ensuring that entrepreneurs have access to the tools and resources they need to turn dreams of economic independence and self-sufficiency into reality: business training courses; mentors; business support groups and microloans. Thank you for your generous support - you make it all possible.

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Phillip Ross
Laura Rudraman & Craig Greenberg
Eileen Ryan & John DeRocco
Max Samimi
Sarah Sappington
Jane Savard
Joan Savard
Tom & Deb Schadt
Judith Schaefer
Michael Schaefer
Derek Scheltorff
S. Schneider
Sandra Schramm
David Seres
Boil Seson
Kathe Shaw-Bessett
Kenneth Shear

Senator Paull Shin
Michael Simions
Lauren & Barbara Simonds
Kristin & Mark Simpson
Andrea Smith
Clifford & Linda Snow
Megan Sommerville
Patricia Southard
Elizabeth Speck
Carolyn & Sam Sperry
Dave & Marti Spicer
Rebecca Standish
Larry Steele
Harnet Stephenson
Kathy Surace-Smith
Karen Sutherland
Elizabeth & Robert Swenson
Ty Tabor
Jane Taylor
Gillian Tschert
Yogi & Ezra Teshome
Jim Thomas
Alex Tokar
Nancy & Victor Tom
Paul & Jeanne Tomlinson
Martha Traglia
Nancy Truth-Pierce
Sarah Tropick
Eric Ummel
Karl Uselman
James Wagar
Stuart Walton
Joseph & Ella Ward
Bob & Janis Watford
Deborah Watson
Bart Weber
Debbie Wege
Jenny Weiler
Kristina & Thomas Weir
Lisa & Terry Weilman
Kimberly Wells
Deborah Werner
Sean West
Dean Willard
Barbara Williams
Jenny & Elina Williams
Debora Willis
Dinah Wilson
Oly Wise
Nancy & Jerry Worsham
Omari Wright
Anastasia Wyss-Schoenborn
Gail Yockey
Joanne Young

FINANCIAL REPORT 2007

Statement of Activity for Fiscal Year 2007 (7/1/06 to 6/30/07)

Public Support and Revenue
Government Grants $307,224
Corporate and Foundation Grants $220,061
Individual Contributions $82,372
Special Event $55,434
Program Revenue and Other $5,044
Total Public Support and Revenue $670,134

Expenses
Program $504,684
Management and General $77,661
Fundraising $93,952
Total Expenses $676,297
Net Change in Assets $(6,163)

*Special event income stated less expense for annual fundraising event.