

Esther Benson
Sophy Johnston

Background: Washington CASH

Washington Community Alliance for Self-Help (Washington CASH) is a regional non-profit organization that offers a variety of services to potential small business owners, including micro-lending, business consulting, technology training and support groups. Washington CASH extends its services primarily to women, who make up 81% of their users, though they also provide services to the disabled. Regardless of gender, all users must qualify as low-income in order to join, though once they have joined the program there is no cap on income. Users begin at Washington CASH by completing a nine-session Business Development Training program which covers subjects such as developing a business plan, and introduction to computers. Computer classes focus on practical skills, such as learning to use Excel to complete cash flow projections and how to build a website for your business. Once the users have completed the training course, they are placed in business support groups which meet every other Saturday. Through these groups users can apply for loans ranging from \$500 to \$5000.

Washington CASH maintains that putting the users into groups provides a users with a built in network and support system, and that they are then more likely to pay back their loans. In addition to group loans, Washington CASH also offers loans through individual development accounts, into which users can contribute up to \$2000. This money will then be matched and doubled, up to \$4000. Washington CASH also has a small computer lab, which is open 46 hours a week. There is a computer expert on hand one full day per week to answer questions.

First Site Visit

Washington CASH is located in a newer YMCA Building, which also houses several

other organizations that provide services to women and youth. Their headquarters consists of a business suite with four or so offices arranged around the periphery of a large open space. It is in this open space that the computer lab sits, along with a large table where people can sit and talk. The lab itself consists of five desktop computers, along with some laptops and two printers. The computers are arranged along one wall of the office suite, and look out the windows onto the surrounding neighborhood. There is no privacy, as the computer screens face out into the open communal space, though it does make for a good, if small, instruction space.

On July 18th, we made our first visit to Washington CASH, and were able to sit down and interview the Program Coordinator for the organization. English was not her first language; however, she gave us very good information about the organization. The Program Coordinator has worked at Washington CASH since April of 2006. Her duties included setting up and sometimes teaching classes; she also managed the Individual Development Accounts.

When asked to characterize the successes of the CTC, she pointed out that the technology skills learned at Washington CASH are immediately useful: after attending a workshop a user may have completed her own business card, or gotten a good start on website for her business. When asked how individual users had been helped, The Program Coordinator gave the example of XXX Plumbing, a successful company that now refers to other business started through the Washington CASH program.

The Program Coordinator also spent some time describing the needs of users and their typical use patterns. She stated that the users most often need information on marketing and the financial aspects of running a business. The number of users at Washington CASH varied, but typically about seven people will come to classes per week. A total of 25 people are currently participating in classes. People may also come to use the computer lab, although none were there

at the time of this interview. The lab is open five days a week, and remains opens late on Tuesdays and Wednesdays.

The Program Coordinator pointed out during our interview that the business owners who become established through Washington CASH have a positive impact on their families and on the community as a whole. Their families benefited from the extra money brought in by the business, and communities benefited from having affordable, local and responsible businesses in their midst. The Program Coordinator gave the examples of a cleaning business that uses only organic cleansers, and a business which makes and sells chemical free soaps.

Washington CASH works widely with other organizations, both providing and receiving referrals from low income housing providers and the Urban League, among others. Most of their users are either referred from another organization, or hear about Washington CASH via word of mouth. Washington CASH is under the umbrella of the United Way, from which they received most of their funding. Despite this relatively secure position, Washington CASH does face certain limitations in what services it can offer. Washington CASH is currently limited to Kitsap, Pierce and King Counties; they would like to expand, but currently lack the funding. They also currently lack funds to replace their desktop computers and laptops.

Washington CASH's limited technology offerings were somewhat offset by the fact that some users may already have computers. However, these computers were often quite old and slow, or if they have Internet access at all, it was generally limited to dialup. Many other users lack even basic computer skills.

The Program Coordinator elaborated on this theme by stating that the center could be most improved by upgrading the computers systems and software. Once this has been accomplished, The Program Coordinator hoped to begin marketing their computer services more

aggressively; right now she was afraid that if she marketed the classes, she would end up with too many students and not enough computers for them to use. She would also like to start offering online computer training tutorials. Increased grant funding would be key to improvement in this area. The Program Coordinator also expressed a need for more volunteer involvement; she hoped to find someone to volunteer in the computer center and answer computer questions from users. As it currently stands, computer questions were typically answered by staff, which can interfere with their other duties.

Second Site Visit

On July 31st I returned to the Washington CASH offices just as an evening class was finishing. All the computers in the open space were filled, and the instructor was busily answering questions and trying to wrap up; he mentioned repeatedly that there was more he would like to cover tonight, but they had run out of time. After the class let out, The Program Coordinator and I were able to catch the attention of one student, Sylvia¹, a friendly woman in her fifties. Sylvia agreed to be interviewed, only to immediately receive a phone call from her son, who had arrived to pick her up. Rather than give up on the interview, Sylvia gave me her phone number and asked me to call later that evening, which I did. For the most part, I found that Sylvia's observations about Washington CASH synced nicely with the Program Coordinator's perspective, although it is difficult to determine whether Sylvia can be considered a "typical" user.

Though she couldn't remember who told her, Sylvia reported that she learned about Washington CASH and their services via word of mouth, and at the time of our interview Sylvia was working on completing the nine week program. Unlike many users, Sylvia does have access

to a computer and the Internet at home, but comes to Washington CASH every other Saturday for her group meeting, and attended classes when she could. Accessing the center was easy for her, since she has a car, and she did not feel that she experienced any significant barriers to joining the program.

Sylvia originally started attending to learn more about small business opportunities, especially for the classes on marketing, networking and the computer classes. Sylvia stated that Washington CASH does a good job of teaching people everything they need to know to start their own business. In fact, since coming to Washington CASH, Sylvia has taken classes on marketing, Microsoft Office Applications such as Word and Excel, website design and many others. She estimated that she has attended a total of around 8 or 9 classes. Most of what she has learned has related to computer knowledge, such as learning how to write up cost projections in Excel.

While overall Sylvia was quite pleased with the services offered at Washington CASH, she did point out that center does not have all of the software it needed. She stated that they do not have the latest version of Windows, and they don't have the software for Microsoft Access, which she would like to learn how to use. She was also interested in learning how to run her business as a non-profit, but Washington CASH had only very basic information on how to go about it, so she had to find the information herself. Sylvia also pointed out that there were a lot of different instructors coming and going, and the classes tended not to be very in-depth. She would like to see some classes spread out over a couple of weeks, or taught on weekends to allow more time.

Washington CASH was important to Sylvia. She has learned a lot in the computer classes and meeting other small business owners allowed her to network. The staff was very helpful and

¹ An alias was assigned to assure the anonymity of the participant

always available to answer questions. Likewise, the users at Washington CASH were very helpful, especially those in her support group because they helped to keep her on track.

Unlike many users alluded to by the Program Coordinator, Sylvia said that the benefits accrued by her involvement in Washington CASH have not had a pronounced effect on her family. However, she has enjoyed explaining new computer technology (specifically Bluetooth) to her one adult son. In addition to the computer knowledge she had gained since joining Washington CASH, Sylvia has been able to start her own business and write up a business plan. She had also learned about marketing and networking. Sylvia planned to continue her involvement with Washington CASH, and has also referred her former beautician to the organization.

Analysis

Washington CASH's services are clearly dependant upon computer technology and training- Excel was needed for cost projections, users learned to build websites for their businesses, and the staff does their best to integrate technology into their courses. Still, their computer lab is very small, and they have no dedicated on-site technology person at the organization. Perhaps part of this problem stems from the fact that Washington CASH began as an asset building organization, and only began offering technology training later. It seemed that they have had to do a bit of catching up, as they include technology classes along with their more traditional business curriculum.

Despite its limitations, it is clear that Washington CASH was working hard to make technology skills available to underserved populations, and judging from the busy class that I witnessed on July 31, 2007, the students were seizing the opportunity to learn more about technology while building their businesses. Sylvia was proud of the computer skills she had

learned while at Washington CASH, even having the pleasure of explaining Bluetooth technology to her grown son.

Clearly though, Washington CASH was not investing in technology for technology's sake; all technology classes taught at Washington CASH tie back into a tangible business skill or task that the users will need in the future. In this way, I think Washington CASH may differ from many CTC's in that their primary goal is to create business owners, and only secondarily to educate their users about technology. I have no doubt that Washington CASH has a positive impact on the users who complete their program, but at least in the short-term, this impact was most readily demonstrated, not through increased computer literacy (though that certainly plays a part) but rather through the successful establishment of small local businesses, which benefit individual owners, their families, and their communities as a whole.