

Business Plan
for
Ashland At Home
A Non-Profit Organization
February 1, 2013

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Executive Summary

Ashland At Home (AAH) is a non-profit, community-based organization approved by the state of Oregon to help provide the means for older adults to live independently for as long as possible in their homes, thus allowing them to remain involved in the cultural, educational, and social activities of their own communities and neighborhoods as they age.

AAH follows an established international grass roots *Village* model that began here in the United States in Boston in 2001, and as such, follows an economic model that has worked for others. The founders have customized their plan to accommodate the specific demographics of Ashland, Oregon. Ultimately, it is our intention to include and/or to respond to other communities in the Rogue Valley should other groups come together to seek similar goals.

It is important to note that this business plan is not a rigid document set in stone, nor is it a contract. It simply outlines where *AAH* is in its development and how it intends to evolve. It is fully expected that this document will be amended and periodically updated to reflect responses from those showing interest in the concept as well as from its active membership. Each edition of the plan will be dated to make tracking of the organization's progress easier as it moves forward.

Overall Summary

In 2009 a dedicated group of Ashland residents, seeing the benefits of an alternative retirement model, researched the *Village Movement* in the U.S. They studied the needs of older adults in Ashland, successfully formed a public benefit, not-for-profit 501(c) (3) organization, and began working on all aspects of establishing a Village in our community. This work has resulted in the business plan presented here.

The program officially launched to the general public in January 2013 after a six-month trial period of limited services offered to a group of 17 founding members between July and December of 2012.

Ashland At Home was conceived to be a self-sustaining entity and will maintain that status from the outset by offering limited services when it launches in July. By the end of fiscal year (FY) 2012-13, *AAH* projects having 63 members; by the end of (FY) 2013-14, 100 members; and by the end of (FY) 2014-15, a target membership of 150 members. What follows is a discussion of what has been considered and what is being offered, the market available, the intended percentage capture of that market, the economic projections, and the risk factors that appear to be involved.

The Village Movement and Ashland

Many of us have chosen Ashland as a place to spend our retirement years and nearly all of us are living longer. Ashland is mentioned frequently in magazine and newspaper articles as a preferred place to retire.

With social mobility being what it is today, most families no longer live close to each other. Very often, children, who in earlier times were nearby to help parents as they aged, now live far away.

Traditional retirement homes and facilities offering elder care abound and more are being built, yet they can fall short in terms of human touch and personal involvement. Moreover, they are often expensive and usually require moving from familiar surroundings and neighborhoods. Retirement homes, because they can only be profitable if they serve large numbers of residents, cannot offer the kinds of personal services that will be offered by *AAH*.

The effects of aging - The aging process is a continuum. Acknowledge it or not, we all experience a decline in health, energy, and the ability to manage as the years go by. We do not have quite the get-up-and-go we once had; we are increasingly more aware of our minor aches and pains which are easily dismissed at first, but then aging has a way of amplifying what was once shrugged off as trivial. We are all aware of these changes, of course, but they really do come to the forefront with a fall or an illness. We see it happening to our friends and then the reality begins to set in.

Moreover, the loss of a spouse or significant other leaves the remaining partner quite alone to cope with daily chores and living, and more often than not, lonely for companionship. A simple ankle sprain suddenly becomes a serious setback in terms of managing on your own. And even more important, the loss of a spouse or significant other robs us of the closeness that many of us consider a vital part of a successful, meaningful life.

A way to cope with these realities - Some of us have experienced such loss first-hand or we see it happening to others around us. We help out when we can. We think of ourselves as intelligent beings and are aware of the situation. *Ashland At Home* offers an attractive alternative retirement scenario that bears considering.

The *Village Movement* has come about because other communities have already successfully confronted these realities. There are more than 80 Villages up and running across the U.S. and Canada, and more than 120 others in various stages of development. Some are in large cities with populations that can support these efforts easily; others are in smaller communities.

In better economic times, grants to fund startup costs have been available. That is far less true today. Thus the economic goal for our Village is to be self-sustaining and because Ashland is a small community, *AAH* faces a challenge in this regard. This plan addresses these issues.

A recent AARP survey found that fully 89% of older adults would prefer to stay in their own homes for the rest of their lives to be among friends and in the familiar surroundings of their own neighborhoods. What is quite wonderful is that the Village community, by its very nature, promotes engagement and innovation: it is a living, learning organization of people constantly inventing new ways to offer services and new ways to connect its members with one another.

Companionship within the community is enhanced immeasurably because all of the members find themselves facing the same transitions in their lives. It's easy for them to empathize with others in a like situation and this leads people to become advocates for one another. The opportunity to be of service to others brings life and joy and meaning to both volunteer and recipient. It is through sharing the very experience of the aging process that is quite possibly the most meaningful aspect of the *Village Movement*. Perhaps community, independence, and interdependence are the cherished qualities we seek most as we grow older – the very qualities that are firmly embedded in *Ashland At Home*.

Potential market population for AAH - Ashland has a population of approximately 22,000 residents. Of these, nearly 30% have a college degree or equivalent. Roughly 4,000 of these residents are in the 50 to 65-year age range with another 2,900 who are 65 or older. A questionnaire sent by AAH to 1,150 senior households in 2009 to gauge possible interest reaped a response rate of 30% -- an extraordinary outpouring of interest.

To reach final target goals we are looking at attracting only 2% of this population. That does not seem to be overly aggressive provided we are able to meet members' expectations.

In July of 2012, we began with a small group of founding members who were offered a schedule of limited services for six months prior to our official launch in January 2013. This gave us the opportunity to “practice” as a community on a small scale. We will grow based wholly on being of service to one another as we grow in numbers. The promise and the need are clearly there.

What is being offered?

Services - As an organization, *Ashland At Home* provides access to a broad network of services that enable its members to stay in their homes as they age. It fills the needs of functional, older adults who elect to come together as a community to support one another in such activities as simple house upkeep or transportation to the airport, to appointments, or to local businesses and events. Other services include assistance with computer use and basic computer maintenance; help with simple home repairs; pet, plant, and mail care when a member is away; help in organizing social activities; assistance with paying bills and organizing paperwork, and other similar services, to name just a

few. Additional services will be added as need arises and requests from the members suggest.

Most services are provided by volunteers at no cost to *AAH* members. When a service is requested that is beyond the scope or expertise of our volunteers, members are referred to local professionals or contractors recommended by our members and staff who have had successful experience using them. One call to a central coordinator arranges for volunteer service or referral to a member-recommended, for-pay service provider.

AAH's member-recommended vendor list is rigorously maintained and regularly updated with follow-up calls to assure members' continued satisfaction with the providers. The scope and cost of services rendered by a recommended provider is negotiated and paid by the member directly to the provider.

Community - *Ashland At Home* provides a context for community to grow. Members are encouraged to support one another as advocates where that might be helpful. It is often useful to be able to call on or to speak with others who find themselves in a situation similar to our own, or who have more experience on an issue of concern. And it is comforting – not to mention, valuable – to have a friend with you to take notes at an appointment with a doctor, an attorney, or a contractor for home repair, or perhaps simply to have someone to ask for advice in an unusual situation that you may face.

AAH will be constantly evolving and adjusting to the ever-changing needs, interests and directions of our members. As outlined in this business plan, *Ashland At Home*, with management by an Executive Director under the supervision of a Board of Directors, was a fully functional organization beginning on January 1, 2013.

What is *not* provided?

Ashland At Home's primary focus is on maintaining a reliable network of resources and assuring easy access to a caring community of volunteers to make living in your own home a safe, comfortable, convenient reality. Volunteer assistance can be arranged if the nature of the request is truly what you might ask a neighbor to provide: meals can be prepared and delivered in times of temporary inconvenience or illness, medications or groceries picked up and delivered, occasional light housekeeping and yard work maintained, etc.

AAH **does not** offer medical care for those needing such services. It **cannot** provide on-going home care for members who are no longer able to attend to the normal functions of everyday living and grooming commonly referred to as *Activities of Daily Living (ADL's)* –feeding, toileting, selecting proper attire, maintaining continence, putting on clothes, bathing, walking and transferring (such as moving from bed to wheelchair).

Ashland At Home does, however, have information and connections to local professionals and agencies that do offer such services. Should the need arise for more extensive,

professional, or live-in help, *AAH* maintains an ongoing relationship with local organizations that can be consulted to provide that higher level of care and expertise.

It is a goal of *Ashland At Home* that its members not have to face alone those critical transitions to the next level of care. We are here to help locate and navigate the next steps to maintaining a good quality of life.

How will *AAH* become successful?

Our definition of success - We define success as being able to meet the changing needs of our members through continuing feedback and program innovation and by managing on an economically sustainable basis.

AAH's success began with a dedicated founders group that came together to plan and ultimately to join a new, non-profit organization with the intention of establishing a supportive Village network.

The primary elements of success include:

1. Attracting new members and retaining existing members
2. Becoming and remaining economically sustainable
3. Providing useful programs to our membership
4. Building a successful volunteer program
5. Maintaining a list of recommended service providers
6. Following up with member and service provider to evaluate the service outcome
7. Fundraising and attracting grants for special programs and services
8. Clarifying organizational structure and functional roles

We will expand on each of these categories below.

1. Attracting new members and retaining existing members:

Ashland At Home's success will depend on the quality and reliability of the services it provides its members. This important aspect of the organization will be discussed in more detail in the section on volunteers. But beyond serving an outright need, *AAH* also offers a forum, a place to meet and to learn from others who find themselves experiencing the same major transitions in their lives.

Aging is a life process that begins at birth and that we take for granted until we reach a time in our life when tasks we once dispatched with ease start to become problematic: we no longer see as well as we once did; remembering names, appointments, or dates requires jotting them down; perhaps we find that we don't feel comfortable driving at night or climbing ladders to change batteries in the smoke alarm.

Yet we still have the capacity—and the enthusiasm—to remain physically and mentally engaged in our daily lives and in the life of the community around us. If we

can honestly acknowledge and plan for the limitations that aging will eventually throw our way, we can begin to explore ways to extend that early stage in the aging continuum in order to remain in our homes – confident, supported, and secure -- for as long as possible. A primary goal of *Ashland At Home* is to help our members come to a personal realization of their limitations, to acknowledge them, and to make adjustments, with the support of *AAH* services, so they can continue living independently in their own homes.

In addition to having convenient access to a resource network that offers trusted information and valued services to meet our daily needs now and as they evolve, quite possibly the most precious commodity that *AAH* has to offer is the potential for developing enriching relationships fostered by neighbors helping neighbors. It is this sense of community built around aging that can become a powerful reason to join an organization like *Ashland At Home*.

The opportunity to be helpful to and needed by others can add immeasurably to our own sense of well-being and overall health. Membership is not always about buying a service; it can also be about service to others and to the community.

- *AAH's* membership goals - By examining their own motivations for joining, and through discussions with other successful Villages, the founders have concluded that there are three main reasons for buy-in:
 - 1) We acknowledge that we aren't as capable as we once were and, if we wish to continue living in our own homes, we could use some help accomplishing certain tasks.
 - 2) We find the concept of aging in place and the *Village* model worthwhile and wish to support the effort now so that it will be available to us when we do need the service at a later date.
 - 3) We can see that the model is already functioning successfully in other locations in the U.S. and Canada and are comfortable that *AAH* is a solid organization and a good investment in our future.

Ultimately, *Ashland At Home* is really about personal relationships: member-to-member relationships and member-to-volunteer relationships. Taking someone to the store is not ONLY about going to the store. It is also about taking the time to help someone who cannot get there on his or her own. Saving money by joining and getting tasks done at no cost is helpful and compelling to some. However, being part of a group that cares and that commits to caring, is the powerful glue that binds a Village together.

Quite simply, *AAH* offers the peace of mind we gain from knowing that we are not alone. Our “virtual” friends and neighbors – those members and volunteers who have specifically committed to being there for us when we need them -- are always just a

phone call away. Having a caring, trained community of volunteers ready to help is at the core of *Ashland At Home's* mission.

AAH membership may be limited since, as in any organization, size makes a difference. The founders believe that a realistic projection of maximum membership in Ashland is 150 members.

- Marketing efforts to attract new members – Aging, illness, and the fear of needing help are sensitive issues for everyone. For that reason, our plans are to introduce the program initially to small gatherings of 8 to 15 people in private homes. We are aware that people are often reticent to ask questions or reveal personal information in a large group setting. Smaller gatherings allow more time for participants to ask questions, discuss concerns, and get to know each other – the first steps toward building trust, community, and our Village.

We feel that a critical function of *Ashland At Home* is to speak frankly and openly to the changing needs of people as they age, to empower them to take command of their retirement years, to help them realistically consider the steps ahead, and finally, to make them aware of how *AAH* can best meet those needs.

Our marketing efforts will also include establishing a presence in the local media (talk shows, newspapers, website, TV) and speaking with community groups (OLLI, service clubs, church groups, etc.) In addition, current members will be encouraged to tell their friends and contacts about *AAH*.

A brochure, rack card and a two-page handout about *Ashland At Home* are already available. The brochure is designed to introduce the Village concept as it relates to *AAH*. The rack card is available at a number of businesses around the community. The two-page handout covers more detailed information for those showing interest in joining. These three documents are the primary public information pieces that assure that a consistent and accurate message is conveyed.

Finally, a current version of this *AAH* business plan is available in hard-copy format as well as on *Ashland At Home's* website for those interested in detailed information about the organization.

- Retaining existing members - A great deal of effort and preparation has gone into plans to attract new members, but of equal importance is the task of retaining existing members from year to year. Ongoing evaluations by both members and volunteers will be periodically solicited and suggestions for new services considered. Gaining the support and confidence of our members through services rendered responsibly and in a timely manner and keeping a tight rein on day-to-day operations to assure that *AAH* is running efficiently and smoothly, are ongoing tasks of the utmost importance. In addition, the Board of Directors will keep abreast of trends in services being offered at other Villages and in other programs designed for adults who are aging in place.

2. Achieving sustainability:

We project positive cash flow from the first year of operation as noted in the Budget Projections. As operations unfold, *AAH* will make changes that reflect how it will continue to achieve financial sustainability. A more complete discussion of the financial details precedes the section that includes the income and expense spreadsheet (see *Details of Financial Projections* section on page 13).

3. Providing program content:

Ashland At Home will offer programs for members on topics of special interest to aging adults. Groups based on members' interests will be formed, educational programs, lectures, symposia, etc. will be offered and opportunities for social interaction will be a part of every program. Activities and other programs will be announced to the membership on the *AAH* website and through other *AAH* publications.

4. Building a successful volunteer program:

Our volunteers are the backbone and very essence of what *Ashland At Home* stands for. Each and every volunteer's commitment of time and service has a direct impact on the organization's success: neighbors helping neighbors, building community and trust and assuring peace of mind. It is our volunteers who contribute most directly to maintaining the safety and well-being of our active members and who help, in a very real way, to keep our membership dues affordable.

The role of volunteers - *AAH* volunteers provide services to *AAH* members free of charge—services similar to those one might reasonably request of a neighbor from time to time:

- Household Repairs and Support (tidying kitchen/bedroom, preparing a meal, collecting the mail, putting out the garbage for collection, walking a pet, vacation plant care/house check, changing light bulbs, friendly check-in, etc.)
- Transportation (to medical appointment, social engagement, religious service in Ashland and to Medford airport, etc.)
- Personal errands/services (picking up grocery or drug store items, meeting delivery person, reading to a member, being a walking/exercise buddy, escorting member to activities, etc.)
- Technical and Home Office support (assisting with set-up of electronic equipment, using the Internet, simple bookkeeping, monitoring/submitted medical claims, etc.)
- *AAH* organization support (answering phone/scheduling/follow-up calls related to service requests, grant writing/fundraising, data input, serving on an *AAH* standing committee—Membership, Outreach/PR, Volunteer Services, Vendor Services, Quality Assurance, Programs, etc.).

Volunteer services are generally offered Monday through Friday, 10 AM to 6 PM with some emergency services on weekends and holidays as volunteers are available.

Recruiting AAH volunteers - AAH volunteers are recruited from local churches, businesses, service clubs, schools, current and future AAH members, and caring individuals from all facets of the community. Prospective candidates 18 years and older are eligible to volunteer for AAH and children younger than 18 may volunteer if accompanied by a parent or guardian or another adult designated by the parent or guardian. Ideally community volunteers will be a diverse, intergenerational, intercultural group. The goal is for *Ashland At Home* to be an integral part of our larger community rather than an isolated community unto itself.

Training – An AAH volunteer training session will be scheduled when five or more community members who have submitted an AAH Volunteer Interest form have registered to attend. Included in the two to three hour AAH training will be such topics as: Information on the *Village Movement*; The goals and philosophy of *Ashland At Home* and its approach to volunteer services, an explanation of the types of services offered by volunteers and by recommended providers, an explanation of AAH's policy on background checks, and information about volunteer scheduling and reporting.

Registration – upon completion of the AAH basic training, all volunteers, 18 years and older, who wish to provide volunteer service must submit ~~the~~ a complete AAH *Volunteer Application* packet which includes the Volunteer Registration, Authorization for AAH to obtain consumer and investigative consumer report about the volunteer, AAH Confidentiality Agreement, and Authorization for AAH to order driving records from the Department of Motor Vehicles (if the volunteer wishes to provide transportation services to members). Parental or guardian permission in writing is required for volunteers under the age of 18.

Background checks for all volunteers. – Because the safety and security of our members is of utmost importance, all volunteers 18 years and older who provide direct, personal services to AAH members are required to pass a confidential, criminal background check. Those under the age of 18 must have written parental or guardian permission to participate.

If the service offered requires some method of transportation, a clean driving record must also be obtained from the Department of Motor Vehicles.

Any data collected for these purposes is kept strictly confidential and is available only to the Executive Director and to members of the Board of Directors if needed for specific purposes. Background checks include identity verification, a search of criminal records, a search of terrorist and sex offender databases, and a county search for felony and misdemeanor charges.

Interview – At the completion of the training, the registration paperwork and the background and DMV clearances, prospective volunteers will be scheduled for an interview by a member of the Volunteer Services Committee to determine their specific skills, availability, and to answer any final questions the volunteer may have.

Volunteer recognition - All volunteers will be honored at an annual recognition event. Volunteers' stories will be featured in local media and *AAH* publications and website.

5. *Maintaining a list of recommended service providers:*

If the service requested by a member is beyond the scope and expertise of our volunteers, such as major home repairs; ongoing house cleaning, meal preparation, or yard maintenance; computer repair; home health-care needs, etc., *AAH* will provide contact information from a list of member-recommended local service providers. *AAH* members pay the provider directly for services rendered.

AAH's list of local providers is compiled from recommendations of *AAH* members and staff who have found the providers to be reliable and competent from personal experience. To be recommended, providers must first complete our Vendor Application Form. *Ashland At Home* office volunteers then check references, interview the provider when appropriate, and check the validity of any licensure/bonding they hold.

We will refer vendors with a variety of levels of official standing—some are licensed and bonded, some are not. Information regarding references, etc. is available to our volunteers who fill service requests so they can inform members who have an interest in that information.

Our membership agreement contains a section clearly stating that the member/provider relationship is strictly between the service provider and the member, and that *AAH* is not a responsible party in any such transaction. We do, however, advocate for our members if there is a question of workmanship or any related issues. The experience of other, already established Villages indicates that such problems are usually due to inadequate or poor communication by one or both parties.

6. *Following-up with member and provider to evaluate service outcome:*

Since *Ashland At Home* maintains an on-going evaluation of all volunteers and recommended service providers, a follow-up contact will be made with the member for feedback regarding the service provided to be sure that it was performed to the member's satisfaction, that the volunteer was courteous and efficient, and that the amount charged (in the case of a recommended vendor) was appropriate and fair. We consider the ongoing assessment and re-assessment of our volunteers and recommended providers a key benefit of our service to our membership. The principal owners/managers of recommended service companies who are responsible for their employees must also meet our high standards of conduct and ethical business practices.

A database is kept of all service requests, noting to whom the request was referred and the outcome of that service.

7. Fundraising and foundation grants:

Many already established Villages were able to raise substantial sums of money to fund their start-up costs. That occurred largely when the economy was more robust than it is now, which makes it more difficult to find such funding. Now that *AAH's* 501(c) (3) non-profit status has been granted by the IRS, after initial operations have begun the Board will consider applying for grants to fund specific programs such as:

- Partial or full annual fee support for members who cannot afford regular membership fees
- Supplementing the cost of background checks for volunteers
- Attracting and funding lectures, educational programs and symposia on health care, financial matters and other issues of interest to older adults.

Prospective members and others who wish to assure the success of *AAH* are invited to become *AAH Associates* by making annual tax-deductible donations of \$150 or more. *Associates* will receive *AAH* publications and will be invited to programs sponsored by *AAH*, but are not eligible to receive personal services.

We firmly believe that *AAH's* daily operating costs must be funded primarily through our annual member fees. Being “self responsible” is the best way to assure our ongoing financial sustainability.

8. Clarifying organizational structure and functional roles:

To insure ultimate success, it is essential that the roles and responsibilities of each member of the management team be well defined and clear paths of communication established. As the organization grows and matures, the Board of Directors may add new members to reflect changing needs, the day-to-day management team may need to grow, and monthly status reports should be submitted by management to the Board so that timely corrective actions can be taken to assure that budget forecasts can be realized. All of this will need to be formalized in an operations manual so that managers, volunteers and Board members are clear about what is expected of them and how they and the organization should proceed.

This business plan, which is intended to articulate the status of *AAH* at launch, will be the basis for the operating plan that will be continually updated as operations unfold. With this plan in place, the Board of Directors is confident that *Ashland At Home* will be successful.

Membership Fees

Our expenses will be minimal at first with our greatest expenditures going to insurance, computer hardware and software, telephone service, website development and maintenance, fees to connect with other Villages (*Village to Village Network*), general office support and supplies, printing and other incidental costs. This list is not exhaustive and there will be additional, unexpected costs as well.

An Executive Director position will be funded at a minimal level as we begin operations with the expectation that funding for this position will increase as the workload required to support an expanding membership dictates. It is imperative that *Ashland At Home* run smoothly and efficiently and that requires the guiding hand of a capable administrator and perhaps an office assistant position as well. A cost for those salaries has been included in the budget projection.

To cover the costs of operation, membership fees have been set at \$500.00 for a one-person household and \$600.00 for a two-person household. We have set the goal of 63 individual members by the end of the (FY) 2012-13, 100 by the end of (FY) 2013-14, and 150 by the end of (FY) 2014-15. Attention must be paid to cash balances carried forward.

With annual membership fees holding constant, the schedule of projected income and expense that follows shows the organization will be solvent from the beginning. However, the Board will need to adjust the budget projections as time passes and circumstances change: member benefits over time may require fee increases, additional fees may be charged for special events or seminars not covered by membership fees. Grants, if received, will be used for specific programs or one-time expenses, and not for daily operating costs.

Details of Financial Projections

In the preceding pages we have outlined our purpose, how our plans will unfold with regard to both timing and content, and what it means to become a member of *Ashland At Home* in terms of fees and benefits.

The spreadsheet that follows on page 15 projects the financial impact of these plans going forward. It is our intention to manage *Ashland At Home's* day-to-day expenses on a positive cash flow basis without borrowing and without using any monies that may come to us from grants. In this way, we are more assured of long term success.

Because the Board of Directors has decided to operate free of debt, we have explored several economic models that make this possible. The board-approved membership fees have already been noted above; the spread sheet that follows includes the following assumptions:

- 1) *Ashland At Home's* fiscal year will begin July 1 of each year.
- 2) Membership fees are due one year in advance with annual renewals due during the month the initial membership fee was paid.
- 3) Fees can be paid in two installments; however, such scheduling has not been included in the spreadsheet projections.
- 4) The insurance charge noted is for general liability and includes Directors' & Officers' coverage. It is handled for us by a local firm with whom we have a relationship.
- 5) Regarding members of the management team, only the Executive Director will be paid. It is planned that this position will start being funded on January 1, 2013 at the rate of \$30,000 per year although the Board may decide on a different rate contingent on *AAH* income projections.
- 6) All other expenses are minimal and are noted clearly on the spreadsheet.
- 7) There is one inherent and important financial assumption that is implicit throughout this document: that existing members will choose to renew their memberships at the end of their annual commitment. This hinges, of course, on how members perceive the value of membership from year to year. However, as noted below, *AAH* is participatory in nature: we are all responsible for value creation.

In assessing this Business Plan, please note that as these financial projections are only part of what is being offered, they must be seen relative to the value created by the organization itself. As *Ashland At Home* grows and evolves, this value will be better known. Indeed, by becoming a member, one of the many ways to contribute to these values is to take advantage of the opportunity and the responsibility to participate and help create new ideas for future programs and services. Thus the value/cost relationship is not only important but is in large measure member-driven.

Budget Projections for 2012-13

Fiscal Year 2012-2013														
	Jan-June 2012	July	August	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May	June	FY Inc/expense total
Total Memberships Projection	5 inaugural memberships = 7 members	+4=11	+4=15	+4=19	+4=23	(+4=27) 20 primary & 7 secondary		(+8=35) 26 primary & 9 secondary	(+7=42) 31 primary & 11 secondary	(+7=49) 36 primary & 13 secondary	(+7=56) 41 primary & 15 secondary	(+7=63) 46 primary & 17 secondary		63 members (29 ea. 1-pers HH; 17ea. 2-pers HH)
Single household membership = 1 member	3 @ \$375	2 @ 500	2 @ 500	2 @ 500	2 @ 500	2 @ 500		4 @ 500	3 @ 500	3 @ 500	3 @ 500	3 @ 500		
2-person household membership = 2 members	2 @ \$550	1 @ 600	1 @ 600	1 @ 600	1 @ 600	1 @ 600		2 @ 600	2 @ 600	2 @ 600	2 @ 600	2 @ 600		
Cash on hand		4,011	5,290	6,469	7,748	8,852	10,697	7,914	8,654	8,816	9,051	9,259	9,474	
Income														
Cash on hand Jan 1, 2012	1,617													
Associate contributions	1,000	300	300	300	300	300		300	300	300	300	300		3,000
Memberships	2,225	1,600	1,600	1,600	1,600	1,600		3,200	2,700	2,700	2,700	2,700		22,000
Total	4,842	5,911	7,190	8,369	9,648	10,752	10,697	11,414	11,654	11,816	12,051	12,259	9,474	25,000
Expenditures														
Printing & supplies	200		100		100		100		100		100		100	600
Insurance		566	566	566	566									2,264
Cell phone	131	45	45	45	45	45	45	45	45	45	45		45	495
PO Box	120											135		135
ClubExpress	30	10	10	10	10	10	10	12	15	17	19	22	22	167
Fees, legal, etc	50								50					50
Bkrgnd chk fees	300			75				75		75				225
VtV Dues							350							350
Administration							1,500	1,500	1,500	1,500	1,500	1,500	1,500	10,500
Office Assistant							400	400	400	400	400	400	400	2,800
Payroll taxes							228	228	228	228	228	228	228	1,596
Program/meeting exp							150						150	300
Rent/utilities								500	500	500	500	500	500	3,000
Total	831	621	721	621	796	55	2,783	2,760	2,838	2,765	2,792	2,785	2,945	22,482

The Management Team

Ashland At Home will be managed by an Executive Director under supervision by the Board of Directors which is composed of a minimum of five and a maximum of eleven directors.

Executive Director:

Katharine Danner, *Executive Director* - Katharine earned her BA at Purdue and her MS degree at Indiana University in Public Recreation & Parks Administration. She has been employed in various administrative positions with the Ashland Schools Foundation, Student Affairs at SOU and the Girl Scouts of Oregon and Southwest Washington. She has served on numerous Southern Oregon non-profit boards of directors and as President of the Rotary Club of Ashland-Lithia Springs. She recently completed Management of Aging Services courses through the SOU School of Business and currently serves as Chair of the RVCOG Senior Advisory Council. She has been an Ashland resident since 1978. The Executive Director is an ex officio member of the *AAH* Board.

Board of Directors:

Officers:

Barbara Jarvis, *President* - Barbara earned a BS in Political Science and a JD from Arizona State University. She is a *pro tem* magistrate of the Ashland Municipal Court, a Board member of OnTrack, an addiction recovery program; a volunteer attorney for the Center for Non-Profit Legal Services and a Mediator/Arbitrator for the Jackson County Circuit Court. She previously chaired the Oregon Hanford Cleanup Board, the Governor's Commission on Drug and Alcohol Abuse Programs, and the Ashland Planning Commission. She received the James M. Ragland Volunteer Spirit Community Service Award in 1996. She has been an Ashland resident since 1988 and volunteers as a seamstress for OSF.

Herbert (Herb) Long, *Vice-President* - Herb earned his BA at Stanford, studied at Marburg University in Marburg, Germany, and went on to pursue a BD at the San Francisco Theological Seminary, San Anselmo, CA. As a Presbyterian Minister, he earned a Th.D. from Harvard University and served as Dean of Students and Peabody Lecturer in Theology at the Harvard University Divinity School. Moving from the Northeast to Hawaii, he became an Associate Professor of Religion at the University of Hawaii and was also a Senior Fellow and Director of the Institute for Student Interchange at the East West Center, Honolulu. His career took another turn when he became the VP of U.S. Programs for the Labo International Exchange Foundation, Tokyo, Japan. Later, as a Diplomate in Process Oriented Psychology, he practiced as a Process Work Therapist and is a member of the faculty and one of the founders of the Process Work Institute in Portland, OR. He currently serves as Chairman of the Board of the Process Work Institute. He is also a member of the faculty at Maryhurst University. He entered semi-retirement in 2011.

David Florian, Secretary- David earned his BA in French from Case Western Reserve University and went on to complete his MA and the course work for a PhD at Stanford in French Literature. He taught French, Spanish, Latin and Romanian, first at Stanford and later at UCLA. He subsequently served as Chairman of the Foreign Language Department at the Harvard School, a private boys' school in Los Angeles. After a lengthy teaching career, he went on to own and operate a retail video business and a video production company for 25 years. Aside from his work as a videographer, he is also an avid photographer and an enthusiastic OSF supporter. David and his wife, Carole, relocated to Ashland from the San Francisco Bay Area in 2010

Directors:

Jim Lizotte - Originally from New Jersey, Jim received his BA in Economics and an MBA at Santa Clara University. While living on a beautiful farm in the Willamette Valley with his family he was engaged in a career in publishing, including work as an Acquiring Editor. Twenty-five years later his career shifted to business consulting, specializing in start-ups. As a consultant he was responsible for attracting 40,000 attendees to the first *daVinci Days Festival* in Corvallis and worked with the Oregon International Council and the start-up of the Oregon Gardens. In 1999 he and his wife Ruth were hired for what was the most rewarding endeavor in their careers, starting a private international school. As an arts supporter in the Salem area Jim managed a jazz festival and served on the board of the Willamette Valley Arts Council. They moved to Ashland in 2004 and enjoy the town's vitality and its pedestrian friendly atmosphere.

Helaine Noble - Helaine earned her BS in Economics at Stanford. She enjoyed a career in advertising, working in Reno, San Francisco and Los Angeles. She has been a volunteer with SOLIR and currently volunteers at OLLI. Helaine is a former board member of Master Gardeners and an OSF volunteer.

Risk Factors

The founders have studied other Villages in preparing this plan for *Ashland At Home*, so there is a wealth of experience on which to rely. This does not eliminate risk, of course. *AAH* is forming during recessionary times and is addressing a smaller market population than many other Villages in other parts of the country. In addition, *AAH* has competition from other for-profit business models already established in the area.

However, having studied the risks, it does appear that *AAH* can achieve financial sustainability while meeting the important needs of its aging community from the very outset because it fills a niche that is not covered by other retirement community business models: it does not have the profit potential that regular businesses require, but it does have the potential to save money for its members and also for publically funded services. For these reasons, *AAH* is largely free from competition.

The majority of *Ashland At Home* members will probably be in their 70's and 80's and will fall into the early categories of the aging continuum, i.e. those individuals who can

satisfy the parameters set by the Instrumental Activities of Daily Living Scale (commonly referred to as IADL's): being able to manage finances, drive or navigate public transit, go shopping, prepare meals, use the telephone and other communication devices, manage medications, do housework and basic home maintenance – essentially, skills usually learned during the young adult years that enable us to live independently.

The purpose of *Ashland At Home* is to extend that early, independent category of aging as far into the future as possible by offering assistance with IADL tasks when they begin to be problematic.

Prospective and new members will want to understand this key factor: the Village community coming together – neighbor helping neighbor – is a process that brings life, joy, a sense of worth, of being cared for and of being useful to others. Being a part of this caring community offers a compelling justification for membership, for it is in helping others and ourselves in this way that the magic happens.

Additional risk factors - In the interest of full disclosure, it should be noted that the following risks to the organization also exist:

- Failure or inability to provide timely, quality services to members as represented could reasonably affect outcomes.
- There is only a one-year membership obligation. Membership renewals cannot be guaranteed, yet they must occur if *AAH* is to be an ongoing concern. *Ashland At Home's* success will be based on satisfactory performance and value.
- The risk related to accidents and general liability has been addressed through the purchase of Directors and Officers/Employment Practices Liability, General Liability and Accident insurance policies that are effective when operations begin. The policies are available for review. In addition, all volunteers who will provide personal services to members will successfully pass a criminal background and driving record check.
- Projected administrative salaries are at, or below, competitive levels. As income permits, the Board will begin to fund administrative expenses. This must be in place as member volume increases. Failure to fund effective management represents high risk.
- There is always the risk of management failure to operate successfully. However, this risk has been carefully considered and experienced managers will be installed.
- There is always the risk of losing quality of service and member communication by taking on new members at a rate that the organization cannot accommodate. Our purpose is not growth. It is service. To lose this intention is to invite risk.

Next Steps

As stated previously, this business plan is not a final document. It can and probably will be amended multiple times to reflect the responses, concerns, and input gathered after making presentations to those who show an interest. Each edition of the plan will be dated so that the organization can track progress as it moves forward.

Thus, this is not a contract but rather a business plan of where *Ashland At Home* is going and how it intends to get there. There is no end point. It is the group's intention to continue to evolve and to accommodate the needs and wishes of its members who, themselves, will have a voice in that ongoing process.

AAH Official and Contact Information

Mission Statement

Ashland At Home (AAH) is a non-profit membership organization that provides services and programs to members so they can live with confidence and security in their own homes as they grow older.

1) *Ashland At Home* is registered with the Corporate Division of the Oregon Secretary of State's office as a domestic nonprofit corporation. Registry #745995-99

2) *Ashland At Home* has been determined by the U.S. Treasury Department's Internal Revenue Service to be a public charity exempt from federal income tax under section 501(c)(3) of the Internal Revenue Code, EIN #27-5020047. As such, *AAH* is qualified to receive tax-deductible donations.

3) *AAH* contact information:

Mailing address:	<i>Ashland At Home</i> P.O. Box 1349 Ashland, OR 97520
Email address:	info@ashlandathome.org
Web address:	www.ashlandathome.org
Cell phone:	541-613-6985