

## United Way centers offer credit, career advice

[Carolyn Said, Chronicle Staff Writer](#) Carlos Avila Gonzalez / The Chronicle  
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Janeise Ollison's eyes lit up as she described how she was advised to fix her credit and boost her savings.

"It was real simple; I paid one little PG&E bill for like \$35 from two or three years ago, and my credit score jumped," she said. "And the check-cashing place had been ripping me off; at least \$50 of my monthly checks went to them. That's money that could be in my pocket."

The 24-year-old mother of two, who has worked as a security guard and bus operator, got even more buoyant discussing the career counseling that led her to study culinary arts and restaurant management, and to develop a plan to start a catering business with her mother.

Ollison got all that guidance from the SparkPoint Center in [Oakland](#), a new concept being pioneered by United Way of the Bay Area to help working families build financial stability. It's a one-stop shop that brings together multiple agencies and counselors to help low-income people improve their credit, build their assets and increase their income.

"The idea is to offer one place for people struggling to make ends meet where they can get multiple services, support and resources," said Lorne Needle, vice president of community investment for United Way of the Bay Area. "It's designed to break the barriers that stop people in their tracks."

### Cutting poverty

SparkPoint is a key component of United Way's ambitious plan to cut the Bay Area poverty rate in half by 2020. It's already being studied by nonprofits and United Way chapters around the country as a model that could be replicated. Besides Oakland, SparkPoint centers have recently opened in three other Bay Area cities, in American Canyon, San Rafael and [San Bruno](#). Four more are planned for later this year, in Richmond, Bay Point, Vallejo and Fairfield.

The first center, a small but airy office painted sky blue, opened last year in Oakland's Lion Creek Crossings, an affordable apartment complex near the Coliseum, and has served almost 500 people so far.



In addition to a United Way coordinator, it is staffed by counselors from several local agencies: **LIFETIME** (Low-Income Families' Empowerment through Education), the Workforce Collaborative, Operation Hope and East Bay Asian Local Development Corp. (which runs Lion Creek).

That coordination among agencies is a big part of the model.

"It's a more efficient use of money to come as a focused, mobilized force," said Sharon Robinson, the Oakland site coordinator. "We're mindful of working together in a very integrated way as a team."

Denise Griffin gets some advice from Dawn Love at the SparkPoint Center in Oakland.

Each visitor - the center calls them "members" rather than "clients" - is assigned a coach who will work with him or her for one to three years.

"This isn't just a little triage or quick fix," Robinson said. "Change takes time; we know it's a long progression." Ollison, who lives in Lion Creek, has been working with the center since last year. Her coach helped her get her GED and enroll at [Laney College](#). Now she's taking free small-business classes on managing cash flow, bookkeeping and marketing. To finance her catering business, she's started an [Individual Development Account](#) - a government-sponsored matched savings plan. For every \$100 she puts in, the city of Oakland will contribute \$200.

Ollison also referred her boyfriend, Michael Addison, who was working as a car-wash supervisor, to the center. Addison, 22, met with career advocate Lloyd Williams from the Workforce Collaborative, who helped him identify an interest in forklift and HazMat certification. Then, he took a program at the [College of Alameda](#) to get a certificate.

SparkPoint coached Addison on writing a resume and preparing for interviews. He went door to door handing out his resume to the industrial businesses on San Leandro Boulevard.

"I tried to make it on my own steam and put my name in the wind to get a good-paying job where I can use my new experience," he said. The effort paid off with a forklift job that he likes.

Each center costs \$500,000 to \$1 million a year to operate. That works out to \$1,200 per client, Needle said. United Way pays a director at each center. While United Way is the lead partner in the Oakland center, other agencies take the prime role at other centers. For instance, the [Marin County](#) center in San Rafael, which is still in a pilot phase, is sponsored by the nonprofit Community Action Marin and Prosperity Partners, a collaboration of 24 public/private agencies and local businesses.

### **Bank backing**

Bank of America played a big part in financing. Last year it donated \$400,000 to help fund the Bay Area SparkPoints, in addition to the \$1 million its employees donated to United Way.

"The integration and sequencing of services, and the long-term commitment to clients, make SparkPoint different," said Emily Shanks, East Bay market president for the bank. "Many times I see duplication of efforts; this helps bring everything to one place and minimizes that."

Needle said the timing has proved opportune.

"Especially with this economy, we feel SparkPoint can really have an impact," he said.

### **SparkPoint Centers**

Four Bay Area SparkPoint Centers are now in operation, and another four will open this year in Richmond, Bay Point, Vallejo and Fairfield.

The current centers:

- Oakland: (510) 969-8774
- American Canyon: (707) 980-7024
- San Rafael: (415) 526-7530 (still in pilot phase)
- San Bruno: (650) 738-7035

-- For more information, go to [www.uwba.org/sparkpoint](http://www.uwba.org/sparkpoint).  
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