

Developing a Resource Page for Cycling Without Age Chapters within the United States



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Executive Summary

Introduction

Cycling Without Age (CWA) is a nonprofit founded in Copenhagen, Denmark to help elderly members of the community stay physically and mentally active by offering them trishaw rides. Our sponsors, Ole Kassow and Pernille Bussone, provided us with the project goal of designing a resource page that would aid in the expansion of CWA chapters in the United States.

Within the last few years, CWA has spread world-wide and is in the process of establishing chapters in different regions of the United States. With expansion comes new membership, but also new challenges and struggles. Our team worked to understand the challenges of establishing a CWA chapter and designed a “Get Help” section to improve volunteer retention. The team pinpointed the most common struggles new chapters faced and worked to address them.

Background/Methods

To achieve the project goal, we divided our work into four main objectives. Our first objective was to research CWA chapters located in the United States and assess the challenges chapters face upon formation. For this objective, we administered interviews with chapter affiliates and distributed surveys. Through these interviews we were able to identify the key challenges that affiliates have experienced when starting a CWA chapter in the United States.

Our second objective was to identify partnerships that could be formed with US CWA chapters. For this objective, we conducted interviews with experts in areas such as law, insurance, elderly care facilities, and bike distribution. The interviews with experts gave us insight on how to pursue relationships during chapter development. Additionally, we conducted interviews with care facilities. These interviews helped us identify the best practices for developing relationships between CWA chapters and care facilities.

Our third objective was to compile and organize all information relevant to starting a new CWA chapter in the US. For this objective, we collected recommendations for new affiliates that were gathered during the interviews with affiliates and experts and divided this information into sections according to topics that emerged during our conversations.

Our fourth and final objective was to create and distribute a resource page for all CWA chapters based on our findings. For this objective, we utilized CWA’s community Discourse

page, The Hood. After becoming comfortable with the website's format, we posted a section titled Get Help. Within this section we added our final deliverable that all CWA chapter affiliates can view. It is our hope to improve volunteer retention within CWA through this resource page.

Results

We completed nine interviews with chapter affiliates and five interviews with experts in the fields of law, insurance, bike distribution, and managing care facilities. Our interviews and surveys with affiliates strengthened our understanding of the challenges they faced when starting a chapter. The following topics were of most concern to these affiliates:

1. Volunteer retention
2. 501(c)(3) status
3. Time commitment
4. Communication
5. Purchasing trishaws
6. Purchasing insurance
7. Civil Monetary Penalty (CMP) funding: a way for federally funded care facilities to access funds that were collected by the government through fines.
8. The Hood
9. Corporate sponsors
10. Lawyers
11. Bike maintenance

These interviews allowed us to find common themes within affiliates' experiences and develop our resource page to address them. We distributed our survey to 774 CWA affiliates through the monthly Cycling Without Age Newsletter and received 11 responses. We attribute this low response rate (1.4%) to CWA volunteers not reading the monthly newsletters. Survey results indicated the following percentages:

- **36.4%** of affiliates surveyed said they did not require outside legal help when starting their chapter.
- **18.2%** of affiliates surveyed said they did require outside legal help when starting their chapter.

- **54.6%** of affiliates surveyed had other reasons, such as not reaching that stage yet, already having a lawyer on the board, or already being registered as a nonprofit with legal benefits.
- Out of the 6 responses that said they used a lawyer, **67%** indicated that their lawyer worked pro bono.

Through our interviews with experts on bike distribution, law, insurance, and care facilities we were given information on how to approach them for support in the following areas and how to properly form a partnership. The results from our interviews with experts allowed our team to finalize the topics of the affiliate guide. After a thorough analysis of our interviews and surveys, we divided the information into sections on the following topics:

1. Costs and funding of a chapter
2. Obtaining nonprofit status
3. Insurance and liability
4. Reaching out to care facilities
5. Continuing operations as a CWA chapter.

The first section, Costs and Funding, encompasses everything an affiliate may need to spend money on, such as trishaws and insurance. It also elaborates on the different ways the affiliate can fundraise and gain support. The next two sections describe the steps on how to obtain nonprofit status in the United States and the types of insurance a chapter can receive. The last section on care facilities and operations discusses how to reach out to care facilities, how to establish long-lasting partnerships, and the steps on how to continue expanding a chapter.

A final feedback survey was sent out to the eight affiliates we previously interviewed in hopes of obtaining some recommendations on improving our Get Help page. Affiliates had a narrow window of time to read through our resource guide and fill out the feedback survey before our deliverable was due, and we received only three responses to the survey. Respondents indicated they would have liked to see more information regarding the following:

1. Safety
2. Pushing for 501(c)(7) status
3. Correcting which states utilized the most CMP funding.

Utilizing all information from our feedback survey, sponsors, and advisors, the final Get Help page was distributed on The Hood for all affiliates to see. CWA indicated that this resource

page would improve volunteer retention rates and support the overall growth of chapters in the United States.

Discussion and Recommendations

This project developed a resource page for chapter affiliates to better understand the process of establishing a CWA chapter in the United States. After analyzing each interview and their respective transcript, we built a resource page that reflected the information obtained. The biggest project limitation was time. With more time the team would have been able to widen the scope of the project by providing more information on the Get Help page to not only focus on the US but other countries as well. Other countries have different rules and regulations regarding nonprofit organizations, so it would be helpful for the organization if we could provide information for affiliates in all countries to follow.

Based on the results from our analyses of surveys and interviews, and feedback from the drafted Get Help page, we created the following recommendations.

- *Advertise.* CWA should continue to update the Get Help page and make the information available for affiliates via their organization website, welcome emails, CWA Facebook page, and The Hood.
- *Global Outreach.* Our project focused specifically on developing chapters in the United States, but we recommend that CWA works to expand their outreach across the globe. There are chapters in 51 countries and every new chapter should be provided with equal information to ensure that they feel supported and equipped to succeed.
- *Increase Communication.* We recommend that CWA increases communication with its affiliates and establishes basic requirements for chapters, such as providing them with more concrete guidelines and rules to ensure uniformity within the organization. For example, the US CWA team lead, Jake Krohn, can establish safety guidelines that all CWA chapters should follow to provide safe and happy rides for the elderly. An increase in communication would provide new affiliates with more confidence when developing their chapter.

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Executive Summary	All	All
Introduction	All	All
2.0 Background	All	All
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2.2 What is CWA?	Katherine Doucette	Winona Daw
2.3 Becoming a NPO in the United States	Winona Daw	Katherine Doucette
2.4 Funding for a Developing CWA Chapter	Harrison Smith, Alex Kalmar	Winona Daw
2.4.1 Cost of the Trishaw	Alex Kalmar	Harrison Smith
2.4.2 Cost of Starting a Nonprofit	Alex Kalmar	Katherine Doucette
2.4.3 Fundraising for a Nonprofit	Harrison Smith	Winona Daw
2.4.4 Civil Monetary Penalty	Alex Kalmar	Harrison Smith
2.5 Components of Running a Nonprofit Organization	Harrison Smith, Winona Daw, Alex Kalmar	Katherine Doucette
2.5.1 Accounting	Winona Daw	Harrison Smith
2.5.2 Insurance	Harrison Smith	Katherine Doucette
2.5.3 Pro Bono Law Support	Alex Kalmar	Winona Daw
2.6 The Effect of Corporate Social Responsibility on NPOs	Winona Daw	Alex Kalmar
2.7 Conclusion	All	All
3.0 Methodology	All	All
3.1 Identify and research relevant information on CWA chapters located in	Winona Daw	Alex Kalmar

the US and assess the challenges they face upon formation		
3.2 Identify partnerships that could be formed with US CWA Chapters	Harrison Smith	Winona Daw
3.2.1 Expert Interviews	Harrison Smith	Katherine Doucette
3.2.2 Identifying best practices for developing relationships between CWA chapters and care-facilities	Winona Daw	Alex Kalmar
3.3 Develop a resource page that gives CWA Affiliates step-by-step guidance on the best practices to start a CWA chapter.	Harrison Smith	Alex Kalmar
3.4 Distribute a resource for all CWA chapters based on our findings.	Alex Kalmar	Harrison Smith
3.5 Timeline	Winona Daw	All
4.0 Data Analysis and Findings	All	All
4.1 Identify and research relevant information on CWA chapters located in the US and assess the challenges they face upon formation	Katherine Doucette	Winona Daw
4.1.1 Affiliate Interviews	Winona Daw	All
4.1.2 Affiliate Survey Results	Winona Daw	All
4.1.3 Becoming an Affiliate Test Run	Winona Daw	All
4.2 Identify partnerships that could be formed with US CWA Chapters	Winona Daw	All
4.3 Develop a resource page that gives CWA Affiliates step-by-step guidance on the best practices to start a CWA chapter.	Winona Daw	All
4.3.1 Welcome Page	Harrison Smith	Katherine Doucette
4.3.2 Costs and Funding	Alex Kalmar	Harrison Smith
4.3.3 Obtaining Nonprofit Status	Harrison Smith	Katherine Doucette

4.3.4 Understanding Insurance Policies	Harrison Smith	Alex Kalmar
4.3.5 Approaching Care Facilities	All	All
4.3.6 Continuing Operations and Reminder of Principles	Katherine Doucette	Winona Daw
4.3.7: User Feedback	Harrison Smith, Winona Daw, Alex Kalmar	Katherine Doucette
4.4 Distribute a resource for all CWA chapters based on our findings.	Alex Kalmar	Winona Daw
5.0 Discussion and Recommendations	Alex Kalmar	Winona Daw
5.1 Discussion	Winona Daw	Alex Kalmar
5.2 Recommendations	Winona Daw	Alex Kalmar
5.2.1 Recommendations for Advertising	Winona Daw	All
5.2.2 Recommendations for Get Help Page Revision	Alex Kalmar	Winona Daw
5.2.3 Additional Information for CWA Sponsors	Harrison Smith	Katherine Doucette
5.3 Closing Remarks	Katherine Doucette	All
Appendix A: IRS Determination Letter	All	All
Appendix B: Email Drafts	All	All
Appendix B1: CWA Interview Request	All	All
Appendix B2: Legal and Insurance Firms Interview Request	All	All
Appendix B3: Care Facility Directors/Employees Interview Request	All	All
Appendix C: Interview Scripts	All	All
Appendix C1: CWA Affiliate Interview Script	All	All
Appendix C2: Legal and Insurance Interview Script	All	All

Appendix C3: Care Facility Directors/Employees Interview Script	All	All
Appendix D: Surveys	All	All
Appendix D1: Survey for CWA Chapters in the US	All	All
Appendix D2: Survey for User Feedback	All	All
Appendix E: Affiliate Interviews: Transcripts	All	All
Appendix F: Expert Interviews: Transcripts and Notes	All	All
Appendix G: CWA Affiliate Welcome Email	All	All
Appendix G1: Email from Pernille	All	All
Appendix G2: Email from Ole	All	All
Appendix H: Final Deliverable	All	All
Appendix H1: Drafted Get Help Page	All	All
Appendix H2: Sample Emails	All	All
Appendix H3: Sample Waivers	All	All
Appendix H4: Get Help Resources	All	All
Appendix I: Application Forms	All	All
Appendix I1: Silent Sports Application Form	All	All
Appendix I2: CWA Application Form	All	All

Table of Contents

Executive Summary	ii
Authorship	vii
List of Figures	xiv
1.0 Introduction	1
2.0 Background	2
2.1 What is a Nonprofit Organization (NPO)?	2
2.2 What is CWA?	4
2.3 Becoming a NPO in the United States	7
2.4 Funding for a Developing CWA Chapter	7
2.4.1 Cost of the Trishaw.....	8
2.4.2 Cost of Starting a Nonprofit	9
2.4.3 Fundraising for a Nonprofit.....	9
2.4.4 Civil Money Penalty	10
2.5 Components of Running a Nonprofit Organization	11
2.5.1 Accounting.....	11
2.5.2 Insurance	12
2.5.3 Pro Bono Law Support.....	13
2.6 The Effect of Corporate Social Responsibility on NPOs	14
2.7 Conclusion	15
3.0 Methodology	15
3.1 Identify and research relevant information on CWA chapters located in the United States and assess the challenges they face upon formation.	16
3.1.1 Affiliate Interviews	16
3.1.2 Affiliate Survey	17
3.1.3 Becoming an Affiliate Test Run.....	18
3.2 Identify partnerships that could be formed with US CWA Chapters.	19
3.2.1 Expert Interviews.....	19
3.2.2 Identifying best practices for developing relationships between CWA chapters and care-facilities.....	20
3.3 Develop a resource page that gives CWA affiliates step-by-step guidance on the best practices to start a CWA chapter.	22
3.4 Distribute a resource page for all CWA chapters based on our findings.	23
3.5 Timeline	24
4.0 Data Analysis and Findings	24
4.1 Identify and research relevant information on CWA chapters located in the United States and assess the challenges they face upon formation.	25
4.1.1 Affiliate Interviews	25
4.1.2 Affiliate Survey Results.....	27
4.1.3 Becoming an Affiliate Test Run.....	29
4.2 Identify partnerships that could be formed with US CWA Chapters.	30

4.3 Develop a resource page that gives CWA affiliates step-by-step guidance on the best practices to start a CWA chapter.....	32
4.3.1 Welcome Page.....	33
4.3.2 Cost and Funding.....	33
4.3.3 Obtaining Nonprofit Status.....	35
4.3.4 Understanding Insurance Policies.....	36
4.3.5 Approaching Care Facilities.....	37
4.3.6 Continuing Operations and Reminder of Principles.....	37
4.3.7 User Feedback.....	38
4.4 Distribute a resource page for all CWA chapters based on our findings.....	39
5.0 Discussion and Recommendations.....	40
5.1 Discussion.....	40
5.2 Recommendations.....	40
5.2.1 Recommendations for Advertising.....	41
5.2.2 Recommendations for Get Help Page Revision.....	42
5.2.3 Additional Information for CWA Sponsors.....	43
5.3 Closing Remarks.....	44
<i>Bibliography.....</i>	45
<i>Appendix A: Internal Revenue Service (IRS) Determination Letter.....</i>	47
<i>Appendix B: Email Drafts.....</i>	48
Appendix B1: CWA Interview Request.....	48
Appendix B2: Legal and Insurance Firms Interview Request.....	49
Appendix B3: Care Facility Directors/Employees Interview Request.....	50
<i>Appendix C: Interview Scripts.....</i>	51
Appendix C1: CWA Affiliate Interview Script.....	51
Appendix C2: Legal and Insurance Interview Script.....	53
Appendix C3: Care Facility Directors/Employees Interview Script.....	54
<i>Appendix D: Surveys.....</i>	56
Appendix D1: Survey for Cycling Without Age Chapters in the US.....	56
Appendix D2: Survey for User Feedback.....	58
<i>Appendix E: Affiliate Interviews: Transcripts.....</i>	59
<i>Appendix F: Expert Interviews: Transcripts and Notes.....</i>	98
<i>Appendix G: CWA Affiliate Welcome Email.....</i>	122
Appendix G1: Email from Pernille Bussone.....	122
Appendix G2: Email from Ole Kassow.....	123
<i>Appendix H: Final Deliverable.....</i>	125
Appendix H1: Drafted Get Help Page.....	125

Appendix H2: Sample Emails	135
Appendix H3: Sample Waivers	138
Appendix H4: Get Help Page Resources	141
<i>Appendix I: Application Forms</i>	143
Appendix I1: Silent Sports Application Form	143
Appendix I2: CWA Application Form	147

List of Figures

Figure 1: IQP Team on the Van Raam Chat.....	2
Figure 2: CWA's 5 Guiding Principles	5
Figure 3: Visual Illustrations of CWA Trishaws	9
Figure 4: Contact List Spreadsheet.....	16
Figure 5:Gantt Chart of Cycling Without Age	24
Figure 6: Analysis of Affiliate Interviews	26
Figure 7: Affiliate Survey Responses on Outside Legal Help and Pro Bono Counsel.....	28
Figure 8: Affiliate Survey Responses on CMP Funding.....	29
Figure 9: Effectiveness of Get Help Page.....	38
Figure 10: Screenshot of the Get Help Page via The Hood.....	40

1.0 Introduction

America's senior population is growing rapidly, and it is imperative that we, as a society, collectively work toward improving the everyday quality of life for these vulnerable older adults. According to Prey et al., there are about 39.5 million people in the United States over the age of 65 today, including 5.6 million people over 85. The deterioration of the mind and body is one of the reasons many individuals are placed in care facilities as they grow older. Residents in such care facilities can feel extremely isolated and in need of social contact. Care facility employees are constantly striving to get their residents active, encouraging them to spend time outdoors to benefit their physical and mental health. Cycling Without Age (CWA) is committed to ensuring "that the most vulnerable do not become the least visible" (Barb Lotze, personal communication, April 8, 2021).

Ole Kassow founded Cycling Without Age to help care facility residents stay active in Denmark in 2012 (Cycling Without Age, 2021). Cycling Without Age volunteers pedal these individuals around on trishaws, which are lightweight, three-wheeled vehicles. The residents benefit because they have a reason to leave the nursing homes where they reside and can enjoy the fresh air and community around them. Care facilities are drawn to programs like CWA for these mental and physical benefits. Residents look forward to the new connections they may make and deep bonds they may form with pilots, passengers, and other people they may meet on bike rides throughout their community.

Today the rapidly growing Copenhagen-based nonprofit, led by Kassow and Global Community Captain Pernille Bussone, is a global organization with 2,200 affiliated chapters. Kassow and Bussone are working on creating an international nonprofit support network and our project works towards educating CWA chapters in the US about the best practices for starting and running a CWA-affiliated organization. A Cycling Without Age chapter is an individual organization established by an affiliate, designed to promote CWA and provide trishaw rides to elderly communities. We provide information for chapter leaders, known as affiliates, to utilize in the creation of a chapter. We also provide information as to how chapter affiliates can continue operations within their organization.

By expanding globally, nonprofits can allow new affiliates to grow from under an established organization with recommended operating procedures and guiding principles.

Additionally, nonprofits aiming to expand into other countries must navigate different cultural challenges, such as the different steps one must take to become a tax-exempt organization according to its country's tax code. Tax codes and registration documents for nonprofits vary between countries and the rules and regulations alter according to where an individual is located.

Our project identified and promoted informational resources to support new chapters in the US, including guidelines on best practices. Through surveys and interviews, we gained a better understanding of the affiliates' process of starting a chapter and the problems they encounter. With this guide being available to new and old affiliates, CWA will be more prepared to expand with strong and thriving chapters around the US. This has the potential to help not only CWA, but also the elderly population that CWA serves.

2.0 Background

The following subsections describe relevant information in designing a resource page for CWA chapters. We will discuss Nonprofit Organizations (NPOs), Cycling Without Age (CWA), the important factors of becoming a legal nonprofit in the United States, funding for a developing CWA chapter, Corporate Social Responsibility (CSR), and the professionals that have the potential to assist NPOs.

2.1 What is a Nonprofit Organization (NPO)?

Nonprofit organizations (NPOs), also known as nonprofit institutions (NPIs), are organizations that can be found throughout the world. Although the term “nonprofit” has a variety of legal meanings depending on the country and governing body, it is generally defined as an entity whose goal is not to generate a profit for the redistribution of earnings to its controlling members (Du Bois et al., 2004). The key difference between a NPO and a for-profit institution is that a for-profit institution strives for maximizing profit, while a NPO is focused solely on capital gains and pursues growth in the service of a



Figure 1: IQP Team on the Van Raam Chat

particular mission. Oriented to a mission more than profit, a NPO operates slightly differently than a typical for-profit organization.

Unlike NPOs, private for-profit companies may generate their income and profit only through end customer transactions, in which the consumer purchases a product or service. The product and/or service that is being offered can theoretically be anything: insurance, a book, teaching, research, cleaning service, etc. As long as a profit is being made and distributed to members to increase personal and company wealth, it may be classified as for-profit. Unlike for-profit organizations, NPOs are commonly funded through donations from private citizens or larger corporate entities. They rely heavily on a variety of sources for their funding (Hyánek & Prouzová, 2015). NPOs typically seek out grants and funding requests that a for-profit company would be ineligible for. These grants allow a nonprofit to receive funding in order for their organization to grow. It is possible for NPOs to receive funding from their respective governments depending on where they are located. Given that many NPOs have a less stable source for their income compared to a for-profit, NPOs rely on a large and diverse set of funding options, such as grants, donations, or Civil Money Penalty (CMP) funds, a way for federally funded care facilities to access funds that were collected by the government through fines. If a NPO fails to maintain adequate funding, it may need to scale down its operations, or even cease to operate in the future.

NPOs can be classified based on what their particular focus and goal is. There are three main types of NPOs: charitable, religion-specific, and political. Charitable organizations are a type of NPO that is “organized and operated exclusively for religious, charitable, scientific, testing for public safety, literary, educational, or other specified purposes” (Internal Revenue Service, n.d.). The categorization of a charitable NPO allows for a wide range of charitable organizations to receive a NPO classification. A religion specific NPO is an organization in which the funds raised are used for the goals of a particular faith community. NPOs can also be political organizations when their main purpose is to advance the political ideals and beliefs of their members. Along with these classifications for NPOs, other classifications include, but are not limited to, social clubs, civic leagues, labor organizations, and social welfare groups.

Many NPOs do not exclusively fall under one type of nonprofit categorization and can be classified as several of the aforementioned organization types. An NPO's classification, and its means of operation depend on the country in which it is located. When a NPO expands into a new territory, its operation must adapt to the social norms and laws of that society. For example, if a society and its laws provide for personal charitable donations, a NPO might gear its funding away from corporate sponsors and toward individuals. Similarly, a new country might have a slightly different tax code than the NPO's home country. This could lead to the NPO needing to adjust how they receive money, who they take money from, and the way in which they record how that money was earned. Without a current understanding of a country's legal and social context, organizations can struggle to experience similar growth outside their countries of origin. Large multinational NPOs need to keep themselves informed with rules and regulations abroad in order to maintain their NPO status.

2.2 What is CWA?

Cycling Without Age (CWA) is a nonprofit organization established in 2012, located in Copenhagen, Denmark. CWA was founded by Ole Kassow with one bike and a goal to bring more enjoyment into the lives of the residents at his local nursing home. As the organization's website explains, Kassow's dream was to build a better world by providing an outlet for elderly folks to stay active and happy (Cycling Without Age, 2021). It has expanded to 51 different countries with 2,200 chapters, 3,000 trishaws, and 33,000 trained cycling pilots globally. The organization dedicates itself to offering free bike rides to residents of local care facilities to encourage elderly members to remain an active part of society and the local community. These bike rides are conducted by volunteers who share the common goal of bettering the overall well-being of elderly communities. Exposing these elderly communities to nature greatly improves their mental and physical health and has been shown to enhance their quality of life as a whole.

CWA is made up of chapters that are composed of affiliates and volunteers who work together to achieve the common goal of bringing joy to elderly members of the community. Affiliates are defined as people who start the chapters in their area. Anyone can become an affiliate by filling out a form on the CWA website (Appendix I2) explaining why they want to start a chapter, what a CWA chapter would do for the community, and any personal information

about themselves. Upon application approval by CWA in Denmark, the person is officially an affiliate. Stemming from the affiliate, chapters are groups of people working in the same area for CWA’s mission. Each chapter is responsible for its funding and for all necessary equipment to serve the elderly in their area. Chapters are made up of volunteers who, out of the goodness of their heart, are taking time to work toward the original mission set by Kassow.

As seen in Figure 2, this dream is guided by five important principles: slowness, storytelling, relationships, generosity, and “without age” (Cycling Without Age, 2021). As stated on the organization's website, CWA was founded on a belief in instinctive human generosity, which in their eyes is grounded in taking a few moments out of your day to make a positive impact in the life of someone else. Through generous donations, fundraising, and grants CWA chapters can purchase bikes and trishaws that are used to achieve their mission. Rather than financial gain, CWA volunteers find reward in the smiles of the people they serve. Given the fact that many people enjoy riding bikes, CWA chapters tend to attract the interest of new volunteers without issue.



Figure 2: CWA's 5 Guiding Principles

The first guiding ideal, slowness, is formed out of respect for the elderly. Though it is fun to race around on a bike, that is not in line with the focus and purpose of CWA. Going slow when riding a bike decreases the likelihood of an accident or any stress that may arise from moving too quickly. It also ensures that the rider is never startled and can relax throughout the

entire ride (Cycling Without Age, 2021). This allows elderly riders to enjoy the ride, fresh air, and sights.

Storytelling is one of the most important guiding principles. The organization encourages personal conversations between the volunteer and the elderly rider. This allows for the rider and the volunteer to create a special bond and learn more about each other by starting a conversation based on their life experiences. This is especially important as many elderly passengers would otherwise only speak to the same people in their care facilities every day. Trishaw rides with CWA volunteers allow for a change of pace and a new person to connect with (Cycling Without Age, 2021). CWA views storytelling as a crucial way for passengers to pass on their legacies to another generation.

The next guiding pillar, relationships, is where CWA volunteers establish long-lasting connections with their passengers through the 30–60-minute rides. CWA pilots can give rides to individuals throughout their week based upon the availability of the chapter and the care facility. The organization works daily to improve the lives of elderly members of communities around the world, and it has found building relationships and trust to be an impactful way for volunteers to do that. Relationships reinforce the idea that people can still make connections in old age. Knowing that they can go on a ride for part of their day and form these connections gives residents a reason to approach each day with a sense of anticipation and excitement (Cycling Without Age, 2021).

CWA's next guiding principle is generosity. Generosity is the reason volunteers offer to support CWA's cause in the first place. Everyone involved donates their time, energy, and often money for the purpose of helping the elderly communities in their area to live a better life. This guiding principle reminds volunteers why they first became involved in CWA, and why they continue to support the organization in the ways that they do.

The last guiding principle is “without age.” CWA encourages affiliates and volunteers to see age as just another number that should not change what someone can or cannot do (Cycling Without Age, 2021). While many elderly people may have trouble riding a bike, CWA utilizes the trishaw to make the experience accessible to all ages. CWA's goal is to ensure that, no matter what someone's age, they can enjoy the outdoors on a bike ride.

CWA has partnerships with care facilities in Denmark and around the world that allow the elderly to benefit from the services that CWA provides. However, US based chapters can struggle to grow and sustain relationships with long-term facilities. Increased liability concerns within the United States leads to individuals being more cautious when working with the elderly population. Though it is hard, it is not impossible, and approximately 60 chapters around the US have found success. Obtaining adequate support and following best practices for nonprofit development are crucial to the growth and expansion of CWA in the US.

2.3 Becoming a NPO in the United States

To be eligible for government support, an organization must obtain 501(c)(3) status. A 501(c)(3) organization is a tax-exempt organization in the United States, meaning that the organization does not pay income tax on its earnings or the donations that it receives (Kagan, 2021). An organization can apply for 501(c)(3) tax exemption by filing IRS Form 1023. To qualify, an organization must be operated exclusively for one or more exempt purposes, such as religious, charitable, scientific, testing for public safety, literary, or educational purposes (Internal Revenue Service, 2020). The NPO must be established as a corporation, a limited liability company (LLC), an unincorporated association, or a trust. As stated by the Internal Revenue Service, “An NPO’s organizing document must limit the organization’s purpose(s) and permanently dedicate its assets to exempt purposes.” If the organization is approved, the IRS will send a determination letter (Appendix A) that describes its tax-exempt status. This letter qualifies the nonprofit to receive tax-deductible charitable contributions.

Tax-exempt status is not the only advantage of being a 501(c)(3) organization. This status also qualifies organizations to receive grants from the government and private foundations (fundsforNGOs, n.d.). Funding is an essential part of having a successful organization, so obtaining 501(c)(3) status is a key to obtaining as much support as possible.

2.4 Funding for a Developing CWA Chapter

The hidden costs and fees of starting a new chapter, can hinder volunteer retention in the CWA organization. Many new CWA members are excited to help out an established

organization and want to get started right away. However, there are many factors new affiliates must take into consideration to officially start their chapter. It is important to look at the cost of the trishaws as well as the legal documentation that allows a chapter to be recognized as a nonprofit. Overall, it will typically cost around \$13,000-\$16,000 to successfully establish a chapter. From the start, the Cycling Without Age organization must communicate the costs associated with starting a chapter, so affiliates understand what they should expect.

2.4.1 Cost of the Trishaw

One of the costliest expenditures is the trishaw itself, and it is the major focal point of all funding. A Cycling Without Age trishaw is a lightweight, three-wheeled vehicle with a lithium-powered pedal assistant designed to maintain a reasonable speed and eliminate physical stress on the rider. One model of a CWA trishaw, “The Chat,” can be seen in Figure 3. There are multiple routes a new member could take when ordering a trishaw, and it mainly depends on the location in which an affiliate can obtain the trishaw and the model available. The two major aspects of trishaw distribution are the purchase and the means of distribution. If purchasing a trishaw in Denmark, or one of the surrounding European countries, chapters can buy from a retailer such as Copenhagen Cycles. This retailer sells trishaws directly from Copenhagen with prices starting at around \$10,000 and provides models that suit any and all special requirements (Copenhagen Cycles, n.d.). Trishaws can be built and designed according to the exact specifications of the affiliate, and prices can range depending on these upgrades.

If a chapter affiliate purchases a trishaw in the United States, the shipping charges from ordering a trishaw from Denmark can range between \$1,000-\$2,000. Distribution hubs such as Spinov8, in North America, have been introduced to counteract these shipping charges. Shipping charges within the United States will vary from state to state depending on the overall distance from the distribution hub. Typical domestic shipping charges will cost approximately between \$600 to \$1,000. Even with this drastic price reduction in shipping charges, manufacturing costs remain the same and provide the United States with a much more efficient means of distribution. With the growing market for trishaws in the United States, distribution hubs such as Spinov8 have chosen to decrease shipping costs. Spinov8 has increased its sales by 74% since 2016 (Spinov8, n.d.).



Figure 3: Visual Illustrations of CWA Trishaws

2.4.2 Cost of Starting a Nonprofit

Once a chapter has received their bike and found volunteers to help, the next step is to obtain all the proper documentation required to be seen as a legitimate nonprofit organization. Luckily, for smaller nonprofits, many fees are determined by the amount of funds the organization brings in per year. For example, if your nonprofit plans on bringing in less than \$40,000, the 1023 tax form under the 501(c)(3) reduces from \$750 to \$400 (Havlat, 2012). Also, if your nonprofit plans on collecting less than \$57,000, the nonprofit is eligible for free e-filing with tax prep software, which allows a nonprofit to file their taxes for free. Aside from these tax-exemption and tax filing fees, each state requires various forms of fees and registrations to assert that they are nationally recognized as nonprofits. For example, in Alabama, there is a \$28 name reservation fee, \$100 state filing fee, and a \$25 charitable registration fee which can be waived if the organization is tax-exempt under 501(c)(3) (Shinn, 2016).

2.4.3 Fundraising for a Nonprofit

For a NPO to receive money in the US, its founders must have registered with the IRS as a 501(c)(3) entity. This allows for them to have tax-exempt status and sets certain rules and regulations in place that guarantee money is spent on the NPO. 501(c)(3) registration provides

donors with a stronger sense of confidence that their money will be used for the organization's stated purpose and is typically required in order to receive funding from larger sources, such as a grant. Although CWA chapters are encouraged to register as an independent 501(c)(3) organization, they do not have to. In the US, there is a nationally registered 501(c)(3) NPO that chapters can join. These chapters can solicit donations through the national Cycling Without Age NPO with the expectation that funds will be redistributed to their chapter. This allows for CWA chapters to gain funds without going through the process of becoming an independent 501(c)(3). Additionally, there are no concerns for individual chapters filing W2 forms or paying 1099 contractors, because there are no paid employees, and all members are volunteers. If a chapter does generate enough funding, it can begin paying employees. This is not currently applicable to any of the chapters in the United States. The only paid employee in the US is the CWA lead, Jake Krohn, whose finances are managed by the organization's headquarters in Denmark.

2.4.4 Civil Money Penalty

An alternate form of receiving funds for care facilities and nursing centers throughout the United States is researching individual state allocations of the Civil Money Penalty (CMP). "A CMP is a monetary punishment that state Centers for Medicare and Medicaid Services (CMS) may place upon nursing homes for either the number of days or for each instance a nursing home is not in substantial compliance with one or more Medicare and Medicaid participation requirements for long-term care facilities" (Centers for Medicare, 2021). State CMSs issue rules and guidelines to ensure that care facilities are providing the best care and service to the elderly that they possibly can. The CMP works to hold accountable those care facilities that are out of compliance with CMS guidelines. When CMPs are collected from nursing homes, the funds can then be redistributed by the state to better all federally funded care facilities. The funds may be used to support and protect residents' expenses incurred when relocating residents, projects that support resident and family councils, and facility improvement initiatives. In certain states, money from CMPs has been used to support activities, such as CWA, to improve residents' quality of life. CWA chapters in Wisconsin and Minnesota have rapidly increased the number of chapters located in their states because they are actively utilizing state CMP funds to invest in chapter development. These funds can help pay for document submissions, trishaws, and CWA events to help support and promote their cause. Information for CMP funds can be individually

researched and obtained by searching through the CMS website or reaching out to a local CMS associate.

If a CWA affiliate has difficulties receiving funding for the Civil Monetary Penalty, the affiliate should look toward potential grants from the government. While grants are never guaranteed, it is always a good idea for affiliates to look for these opportunities within their local community as many local communities have money set aside for organizations such as CWA. There are many ways to obtain money through local funds and it is up to the affiliate to reach out and find these donations/grants for themselves.

2.5 Components of Running a Nonprofit Organization

Preliminary discussions with Ole Kassow, the CWA founder, as well as other chapter affiliates involved with the CWA organization, indicated that there were many legal concerns to consider when starting an individual nonprofit in the United States. While Kassow was able to work out partnerships in the Copenhagen location, such as his connection with the Good Lobby, an organization that focused on “bottom-up citizen participation experiences to induce long-term social changes” (The Good Lobby, n.d.), many chapters in the US do not have this same support. US affiliates have previously explained that they were all alone when it came down to finding insurance, someone to handle the money, as well as someone to work on the legal documents to ensure that “their” nonprofit was operating under all federal guidelines. To obtain a full grasp of what a nonprofit needs to succeed in the United States, we researched pro bono work in accounting firms, insurance agencies, and law firms. The major issue that CWA is faced with is the fact that laws and regulations change from state to state, as CWA is located in 24 states there is no general solution for these concerns. From information gathered from chapters across many states, overall starting costs are generally comparable, while specific state government registration fees vary from state to state.

2.5.1 Accounting

Analyzing a nonprofit’s finances requires an accounting method to record its incoming and outgoing money (Blakely-Gray, 2018). Cash-based accounting is what CWA chapters would most likely use since they are small nonprofits without staff or plans for expansion (Cash vs.

Accrual, 2018). By following proper accounting procedures, a nonprofit will be able to keep track of employee wages, unexpected expenses, utility bills, and rent. An individual may seek guidance from an accountant to manage finances or research methods to perform these tasks on their own.

Nonprofits must also clarify their tax status and meet the obligations that they have as an organization. To guarantee a CWA chapter's successful certification of 501(c)(3) status, it may be necessary to seek guidance from an accountant. An accountant can determine whether a nonprofit may qualify for tax-exempt status. Along with providing knowledge on tax responsibilities, accountants can help create financial statements to report a business's finances (Blakely-Gray, 2018). If one is in the initial stages of creating a chapter, a qualified accountant will be able to help draw up a structured business plan detailing taxes, the distribution of funds, and revenue (Lane, 2016).

2.5.2 Insurance

One key aspect of establishing a nonprofit in the United States is gaining an insurance plan for the NPO. Similar to any for-profit entity, a NPO must be covered in the event of an accident, or they could face serious fines, payments, or lawsuits. Insurance for individual CWA chapters isn't provided by the global Cycling Without Age NPO, and it is the chapter's responsibility to purchase insurance. The type of insurance that is needed will depend on the chapter and its size. A smaller chapter may only need liability insurance that covers a trishaw crash and protects against theft. A larger and more established chapter, however, may want to potentially invest in property insurance or health insurance to support their staff.

One method that helps reduce costs of insurance is purchasing a policy known as a Business Owner's Policy (BOP), which bundles several insurance policies that one may need when running a NPO. This form of bundling prevents the need to buy each plan individually at a larger price (Prison, 2014). Regardless of how a NPO buys its insurance, they should be covered as accidents happen, and when you are dealing with an elderly population on a moving trishaw the risk of an accident increases despite all efforts to mitigate that risk. However, there are typically limits to insurance packages as indicated by a value set by the insurance agency.

2.5.3 Pro Bono Law Support

CWA may require significant amounts of legal support to smoothly function as a nonprofit organization. Legal support provides new and established chapters the financial and legal confidence to move forward with their charitable initiatives. Nonprofit lawyers are in charge of advising the documentation and filing of legal forms necessary to maintain nonprofit status. Many chapter affiliates do not have a solid background in nonprofit law, so they can seek the help of lawyers to help perform these tasks. The major challenge with providing nonprofit organizations with legal support is the cost. At a minimum, lawyers generally work between \$50 and \$100 per hour and can continue to rise in price depending on which law firm is being utilized. This wage also does not include filing fees, which are essential to ensure proper documentation. One solution to these problems is finding lawyers who are willing to work pro bono (Peterson, 2018).

A pro bono lawyer agrees to take on cases at no cost to the employer or any external sources. One of the best ways to find pro bono work is for individuals to use the personal connections that they have, such as friends, families, co-workers, and neighbors. For example, Eric Russow, of the Elkhorn Wisconsin chapter, was a board member of his local chamber of commerce. At one of the meetings, he expressed the work that he was going to be doing with CWA. Other members referred him to a chamber of commerce in Chicago where he was put in contact with a lawyer who was willing to help him set up his nonprofit. Through the use of personal contacts to find a lawyer, the likelihood of finding someone willing to work pro bono increases, as individual lawyers often work pro bono for either family, friends, or based on social impact (Rhode, 2003). Another way in which affiliates could seek pro bono law support is by researching local law firms that generally provide pro bono work. Pro bono work is fairly common and many times, firms will require their lawyers to obtain a certain number of hours of pro bono work to boost their public image or push forth a charitable initiative. Pro bono law support is designed for programs such as CWA that need help with funding and ensuring every process is completed lawfully.

2.6 The Effect of Corporate Social Responsibility on NPOs

The concept of Corporate Social Responsibility (CSR) grew out of the idea that as commercial enterprises grow in size and complexity, they overpower society, meaning they have too much power over both civilians and nonprofits (Taylor & Philips, 2020). The definition of CSR emerged in the 1950s when it was initially defined as the obligations and duties of companies beyond the realm of generating a financial return for shareholders (Andrew & Baker, 2020). In the beginning, the term was often referred to as social responsibility (SR), rather than CSR. In 1980, Thomas M. Jones defined CSR as the notion that corporations have an obligation to constituent groups in society other than stockholders and beyond that prescribed by law and union contract. Jones also stipulated that the obligation must be voluntarily adopted, and second, the obligation is a broad one, extending beyond the traditional duty to shareholders to other groups such as customers, employees, suppliers, and neighboring communities (Carroll, 1999).

NPOs are under pressure to commercialize to sustain their social mission, particularly in periods of reduced public funding and increased stakeholder expectation. This has led to NPOs having to take on CSR approaches that are usually associated with private, for-profit organizations and has increased business interest in working with charitable organizations. Additionally, for-profit organizations are allowed to realize benefits from long-term relationships in the form of legitimacy, improved public image and reputation, expanding markets, and offsetting government regulation, as well as offsetting their CSR responsibilities (Taylor & Philips, 2020).

Corporations look to support those in need and push forth their company's charitable initiative. They then partner with nonprofits such as CWA who understand the importance of improving the lives of elderly members in care facilities. The word care facility is a broad one that encompasses both assisted living facilities and nursing homes. Assisted living is where residents usually live on their own with support in things like medications, housekeeping, and laundry. Nursing homes require additional help with 24-hour supervision and aid with everyday life skills (NIA, 2017). Both of these communities are extremely important to our society, as they take care of the older generations and support them as they grow older. Society has a job to give back to the residents within these care facilities through nonprofits like CWA. Corporate

sponsorship enables CWA chapters to partner with assisted living facilities and nursing homes with one main purpose: to bring enjoyment into the lives of their residents.

2.7 Conclusion

There are many facets to forming a nonprofit, and they all must be considered before starting. Along with the initial research, we were in contact with key resources, such as Ole Kassow, Pernille Bussone, CWA affiliates, insurance agents, lawyers, accountants, care facility directors, and bike distributors. Based on the information we obtained through the background research, as well as interviews and surveys we conducted, we have devised a resource guide for CWA affiliates.

3.0 Methodology

The goal of this project was to create and organize informational resources for new CWA affiliates to support the development of chapters in the United States. Our deliverable was a resource web page for current and future CWA affiliates on their global community Discourse page, “The Hood.” This page provides guidance on the costs of starting a CWA chapter, how to become an official nonprofit, and how to approach individuals and organizations for support. We particularly focused on organizations with expertise in bike distribution, insurance, and law. Additionally, we provided guidance on how to approach care facilities, so CWA affiliates can understand the expectations set by these organizations. This section presents the methods of our project, which fulfill the following main objectives:

1. Identify and research CWA chapters located in the United States and assess the challenges chapters face upon formation.

Using an existing list of chapter affiliates, we conducted interviews with nine chapters located in the United States, identifying what information could be beneficial for them to succeed and grow.

2. Identify partnerships that could be formed with US CWA Chapters.

We conducted interviews with companies, firms, and care facilities to identify the relationships they have with nonprofits and how they may be able to assist CWA chapters.

3. Develop a resource page that gives CWA affiliates step-by-step guidance on the best practices to start a CWA chapter.

After careful review, a guide was compiled with steps and recommendations on how to successfully start and run a chapter in the US.

4. Distribute this resource page for all CWA chapters to use.

Our final deliverable was uploaded to The Hood platform where current and future CWA affiliates have complete access to view our page.

3.1 Identify and research relevant information on CWA chapters located in the United States and assess the challenges they face upon formation.

Before contacting CWA affiliates, we compiled a list of contact names and their chapter locations from the official Cycling Without Age website. We reached out to these contacts via email within the first three weeks of the project to fully understand areas in which they were looking for guidance (Appendix B). All of the contacts were organized using an Excel spreadsheet, seen in Figure 3.

CWA Chapter Location	Primary Contact	Reached out to by	Response	Email	Phone Number
Santa Barbara					
Lakewood Colorado					
Wisconsin, Neenah					
Rochester MI					
Williamsburg VA					
Wisconsin, Walworth County					
Fort Worth, TX					
Boulder, CO					
NC (Senior Compassion Foundation)					
Charlotte, NC					
Georgia					
US CWA Lead					

Figure 4: Contact List Spreadsheet

We administered interviews (Appendix C1) and surveys (Appendix D1) to assess challenges that affiliates face when starting a chapter.

3.1.1 Affiliate Interviews

Chapters of varying sizes nationwide were interviewed to broaden our knowledge on starting a chapter, and to learn the different ways chapters were established. To gather

information on starting a chapter in the US, we created a list of questions to ask the interviewees in their 30-minute interviews (Appendix C1). The first set of questions asked the affiliate to introduce themselves, identify their relationship with Cycling Without Age, and state how long they have had a chapter and how many members their chapter has. We then asked preliminary questions about how their chapter completed day to day operations. These questions consisted of topics such as if they meet with other chapters, do they hold recurring events, and if they worked alongside any corporate sponsors. The final questions were designed to explore affiliates' experiences in starting a chapter and any challenges they encountered in the process. We hoped that interviewee's responses would provide us with the knowledge to create an informative Get Help page.

Upon interview completion, we designed a method of coding to observe and analyze trends among the multiple interviews. Using a Microsoft Excel sheet, we put the affiliate names at the top of the sheet and provided common themes that we found throughout interviews on the left-hand side. This way, once the interviews were complete, we could put check marks into our Excel sheet showing what this interview had in common with others. This method of establishing trends was crucial for our final deliverable because we wanted to find what topics were of the utmost importance for starting a chapter in the United States. These topics were then used to develop the sections for our Get Help page.

3.1.2 Affiliate Survey

To gain responses on the key issues that affiliates may find in the US, a Google Forms survey (Appendix D1) was distributed to 774 affiliates in the US via the CWA newsletter, to gain responses on the key issues that affiliates may find in the US. Ole Kassow and Pernille Bussone of CWA reviewed the survey to ensure that the information aligned with the organization's values.

Out of the 774 affiliates, 11 completed the survey, with a response rate of 1.4%. This low response rate may indicate low readership among CWA affiliates; if so, this would support our claim that there should be better communication and engagement between CWA and its members.

Survey respondents were located in California, Colorado, Michigan, Minnesota, Rhode Island, and Wisconsin. Once the responses were collected, we utilized Microsoft Excel to

identify trends in their answers. We took all available qualitative data and turned them into quantitative values illustrated in pie charts. These pie charts allowed us to identify recurring themes that affiliates face when developing a chapter.

The survey consisted of six sections:

1. Contact information
2. Legal information
3. Grant funding
4. Insurance
5. Connecting with care facilities
6. Becoming an affiliate

The first section of the survey requested basic contact information on the affiliate and where they were located. The next section asked if their chapter had gained outside legal help and, if so, whether the lawyer worked pro bono, with an option to leave the name of the legal firm they used. If they did not receive legal help, they were asked to rate on a scale from 1 to 5 how much they thought it would have helped them in the early stages of starting a chapter. The third section, grant funding, is where they were asked if they received any grant funding and if they were aware of how and where to apply for grants. Additionally, they were asked if they were aware of what CMP funding was and how to get it. In the fourth part of the survey, affiliates were asked if their chapter had any insurance and what it covers. In the fifth section, the team wanted to gain information on their connections with care facilities and the challenges they have faced. The sixth, and final, section gauged affiliates' networking with other chapters, through The Hood or other avenues.

3.1.3 Becoming an Affiliate Test Run

Once we obtained information on how to start a chapter through our interviews and surveys, we wanted to see what the process of becoming an affiliate was like for ourselves. We did this by speaking with our sponsors and establishing a plan on how we would hypothetically start a chapter. Our plan was to follow the exact format as an incoming CWA affiliate and sign up through the Cycling Without Age Affiliate application (Appendix I2). We filled out the application as a group and waited for confirmation of our hypothetical chapter's approval from Bussone and Kassow.

3.2 Identify partnerships that could be formed with US CWA Chapters.

Partnerships with care facilities and other organizations, such as law firms and insurance agencies, are essential for Cycling Without Age chapters to operate. Developing relationships with care facilities is important for all CWA chapters so they can make an impact in the residents' lives. It is difficult however, to provide these residents rides without the proper support system from lawyers and insurance agents. Lawyers are able to provide CWA affiliates with proper legal advice on safety, waivers, liability, and 501(c)(3) documentation. Additionally, insurance agents can provide support and guidance on which insurance policy is best for a chapter.

Chapters can establish a positive presence in their community by being kind and respectful while approaching supportive organizations, in addition to providing the elderly and disabled with safe and thoughtful rides. By continuing this presence and communicating effectively, chapter affiliates can promote their CWA chapter to potential partners.

3.2.1 Expert Interviews

Interviews with experts such as care facility directors, bike distributors, lawyers, and insurance agents yielded more information on how nonprofits interact with for-profit businesses. Through our interviews with CWA affiliates, we were able to identify specific care facilities, bike distribution centers, law firms, and insurance agencies to interview. We reached out to leaders in these fields to better understand how they can help new and existing CWA affiliates.

In our interviews with care facility directors (Appendix F), we learned that there are challenges of working with CWA chapters and how certain precautions should be taken to overcome them. The two care facility directors interviewed were Tara Greenblatt, from RiverMead Assisted Living, and Bill Bartlett, from Schmitt Woodland Hills. These care facilities are both assisted living homes for the elderly and are designed to help those who can no longer live on their own. These experts provided us with personal experiences when working with nonprofits and explained exactly what a nonprofit would need to do in order to develop a relationship with their care facility. We specifically picked these two experts because Tara has had no experience working with CWA and Bill already has an established relationship with a CWA chapter. In doing so, we observed both sides of approaching care facilities, being those who know about CWA and those who do not. This provided us with valuable information that

we could detail in our Get Help page to show new chapter affiliates the best practices for reaching out to care facilities.

Interviews with bike distributors (Appendix F) were aimed toward understanding the processes of how bikes are shipped across the country and how long it will take CWA chapters to obtain their trishaws. We interviewed two sets of experts in the field of bike distribution. These experts were our two sponsors Ole Kassow and Pernille Bussone, as well as the Van Raam brand specialist at Spinov8, Alison Darnell. Kassow and Bussone explained how their bike distribution center, Copenhagen Cycles, ships trishaws to CWA chapters both in Europe and around the rest of the world. They explained the variety of bikes that they could sell to CWA chapters as well as why certain bikes may suit certain chapters better than others. On the other hand, during our trip to the Spinov8 distribution center in Warwick, RI, Alison explained which bikes they sell, how bikes are shipped to Spinov8, and how they are distributed throughout the rest of the United States. These interviews were designed to allow us to understand the different ways in which a chapter could obtain a trishaw, so we could inform them on the best ways to purchase one.

We also designed interview questions (Appendix F) to learn how lawyers engage in pro bono work, how they would like to work with new nonprofits, and the challenges that may arise when applying for 501(c)(3) status. To this end, we conducted an interview with attorney Wendy Feldman, a volunteer for the organization, Lawyers for Justice, that provides pro bono work in specific areas of law in the state of New Jersey.

Finally, we developed interview questions (Appendix F) geared toward gaining an understanding of liability coverages and what each chapter should be covered for. Through our interview with Silent Sports insurance agent, Scott Ziller, we gained the knowledge that we needed to properly inform affiliates of what it would take to start their chapter. Although the pool of affiliates and chapters that we interviewed were located in different regions, the insurance advice could be applied all throughout the US since we speak upon the general process of reaching out to insurance agents.

3.2.2 Identifying best practices for developing relationships between CWA chapters and care-facilities

We identified the needs of care facilities through nine interviews with experienced affiliates, based on our sponsor's recommendations and our own research. We interviewed two

care facility representatives, one that was connected with CWA and one that had no prior knowledge of the organization. Tara Greenblatt had no prior knowledge of Cycling Without Age, and we came to her with the mindset that we were a new CWA chapter, and we wanted to see what it would take to develop a relationship with her assisted living home. Bill Bartlett however, already had an established relationship with a CWA chapter. He explained how the two organizations developed their relationship and how they continue to work together in a safe and effective manner. This allowed us to compare what practices worked well when CWA chapters first formed connections with care facilities and what care facilities expect when first approached.

An affiliate expressed to us that there were two care facilities that said that they were unable to accept chapters due to liability concerns. The affiliate explained that it was mainly due to the care facility not fully understanding the risks involved with CWA and being cautious in case anything were to happen. Unfortunately, we were unable to interview a care facility that declined to partner with CWA, though we would have desired to do so if time and resources permitted. However, the information we were able to collect from the care facility representatives with whom we spoke helped us understand and analyze the best practices for reaching out to care facilities and what an affiliate should say to confidently promote CWA. After identifying and reaching out to these contacts, we have a better understanding of what types of care facilities have had success working with CWA chapters.

Information from long-term care facilities (i.e., nursing homes or assisted living) gave context into how CWA gives rides to the elderly communities in care facilities. Through interviews we asked questions about the facilities interest in CWA's organization as well as liability and safety concerns that each facility may have. This also allowed us to understand how many facilities have programs like this already established and how successful those programs have been. Interviews (Appendix C3) with directors of care facilities familiarized us with the challenges from the facility side. Thus, allowing us to compare those with challenges faced by affiliates.

Through our interviews with six experts in various fields, we connected our findings to make a final recommendation list and resource guide on how to set-up a CWA chapter in the US. Long-term care facilities informed us on their policies through the interviews, allowing us to understand concerns and recommend approaches to affiliates.

3.3 Develop a resource page that gives CWA affiliates step-by-step guidance on the best practices to start a CWA chapter.

Once the needs of affiliates were understood, we compiled a guide (Appendix H1) to the best practices that were gathered during the interview process. This guide is organized into sections on the following topics: costs and funding of a chapter, how to obtain nonprofit status, insurance and liability, reaching out to care facilities, and continuing operations. The Get Help page was designed to take CWA affiliates through one organized process to educate new and existing members on how to establish a chapter.

A collection of sample emails and a sample PowerPoint presentation are also hyperlinked in the different sections within the Get Help page to help support the affiliate in reaching out to various partners. For example, in the section on legal help there is a hyperlinked sample email template for affiliates to use when reaching out to lawyers. The sample emails provided in our Get Help page (Appendix H2) are easy to follow outlines that affiliates can use when reaching out to partners such as lawyers, insurance agents, and care facilities.

We also mention that affiliates should be aware of the resources available to them based on their location, such as local firms or care facilities. The Get Help page (Appendix H1) also contains sample waivers and informational videos that can help affiliates just getting started. The waivers are sample forms that affiliates can use or base theirs off of to make sure riders understand the risks that come with trishaw rides. The videos are from other CWA chapters and can be used when pilots are being trained to ensure safety. CWA pilots are tasked with providing the elderly with trishaw rides throughout their community, and it is important that pilots understand safety precautions before taking anyone on a ride. These two pieces of information work toward keeping the riders safe from any harm as well as the pilot from any legal repercussions in case anything were to happen during a ride.

Before the final page was published on The Hood, the team sent a draft of the page to affiliates that we had interviewed throughout the project period; given their prior knowledge of the project, we anticipated that they would be more likely to respond to our inquiries. Along with our draft we sent a 3–5-minute survey (Appendix D2) designed to obtain feedback about the efficiency of our Get Help page. The goal of this survey was to gain an affiliates perspective on how useful the information provided on the page would be to a new affiliate who is trying to get their chapter up and running.

3.4 Distribute a resource page for all CWA chapters based on our findings.

The Hood is a community-based Discourse webpage designed to unite chapters and promote communication through comment-based postings. Created by a former Worcester Polytechnic Institute IQP team, The Hood was designed to provide affiliates with a quick outlet to ask any questions that they may have about CWA to other affiliates (Flanagan et al., 2019). One of the challenges with the site is that the information has become cluttered over the years, and it is difficult to find information.

Kassow and Bussone granted our team administrator access to The Hood so that we could implement the Get Help page to the website. One of our goals was to have this page stand out on the platform, so chapter affiliates can spend less time trying to find information on how to start their chapter and actually go about establishing one. Along with providing the information for new and existing members, it was important that the webpage was user friendly and easily accessible. The page was designed with the mindset that anyone could navigate it, allowing new affiliates access to the information they desire.

To properly address all of the results and data that was collected through our interviews and surveys, the Get Help page was organized into five different sections. These sections follow the general path an affiliate needs to take in order to successfully establish a chapter. The page also utilizes hyperlinks to take the user to alternate locations, providing them with more information. We inserted hyperlinks in each section to provide the affiliate with resources to obtain further information on topics related to cost and funding, insurance, nonprofit status, reaching out to care facilities, and continuing operations. These resources are in the form of websites, pdf documents, and videos (Appendix H4). For example, if an affiliate is having trouble understanding and filing their 501(c)(3) tax exemption form, they can click on a link providing information about completing the form.

With all of these hyperlinks being used, we needed to ensure that they were all fully functioning on The Hood and that they took the user to the proper location. This required us to fully understand the format of The Hood and perform user tests based on accessibility of the page. When creating sample emails and documents on Google Docs, we created a team Google account so that the information wouldn't be deleted through one of our individual student drives. This was to make sure that there was no possibility of the documents being removed or inaccessible to the affiliates. When the user clicks on a pdf that we have developed, the hyperlink

will always take them to the correct location. We reviewed the final Get Help page and posted the final deliverable to The Hood.

3.5 Timeline

We were given a seven-week time period to complete this project, outlined in the Figure 4 Gantt Chart. The project was separated into phases, each with their own steps to ensure the project goal completion.

		Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8
		March 24-26	March 29-2	April 5-9	April 12-16	April 19-23	April 26-30	May 3-7	May 10-13
Phase 1	Continued background research	■	■						
	Review and Edit Project Proposal	■	■						
	Distribute surveys		■	■					
	Interviews with CWA affiliates		■	■					
	Interviews with Care facilities		■	■	■	■			
	Update Materials and Methods			■					
	Code Interview and survey data			■	■				
Phase 2	Identify and compile key problems			■	■				
	Preliminary Resource Page Design				■	■			
	Updated Introduction				■	■			
Phase 3	Reevaluate/Revise Resource Page					■	■		
	Final Report Write-Up and Presentation					■	■	■	■
	Final Presentation							■	■
Ongoing	Weekly Sponsor Meeting	■							

Figure 5: Gantt Chart of Cycling Without Age

4.0 Data Analysis and Findings

This section discusses our team’s final results and findings. By analyzing the data that we collected through surveys, interviews, and research, we identified the key topics addressed in the Get Help page. We found that the most common struggles were in the start-up phases of the

chapter. The analysis guided the team to address topics such as cost and funding, obtaining nonprofit status, insurance and liability, reaching out to care facilities, and continuing operations as a chapter.

4.1 Identify and research relevant information on CWA chapters located in the United States and assess the challenges they face upon formation.

4.1.1 Affiliate Interviews

Our first objective required us to collect data on affiliates and get their feedback on the process of starting a chapter. This data was collected through interviews and surveys that were further analyzed. Out of approximately 60 of the active chapters that we reached out to, we received responses from, and conducted interviews, with eight CWA affiliates (Appendix E). Although each affiliate was not in the same location or environment, they all had very similar comments on the process of starting a chapter.

Some interviewees expressed that raising funds was their biggest challenge, while others said it was the process of purchasing/delivering trishaws. An affiliate who was just approved by CWA said that her biggest concern when starting was going through the steps of finding insurance. After collecting all of these themes we put them into a coding chart using Microsoft Excel (Figure 6). This chart organized all of the common themes and allowed us to analyze trends throughout the data. We found that most of the major challenges within chapters were volunteer retention rates, funding for chapters, time commitment, communication, bike distribution, insurance, 501(c)(3) status, CMP funding, government grants, lawyers, events, Kassow's TedTalk, bike maintenance, and passenger logs.

	Eric Russow	Brian Carl	Barb Lotze	Gary Harty	John Seigel Boettner	Rick Ne vins	Jake Krohn	Alison Darell
Volunteer Retention Rate				✓	✓	✓		
Funding	✓	✓	✓			✓	✓	
Time Commitment	✓		✓		✓			
Communicatio n		✓					✓	
Purchasing Trishaws			✓			✓		✓
Bike Distribution	✓		✓					✓
Purchasing Insurance	✓	✓		✓		✓		✓
501(c)(3) status	✓	✓				✓		
CMP Funding							✓	
Government Grants							✓	
The Hood	✓	✓		✓		✓	✓	
Podio						✓		
Corporate Sponsors	✓					✓		
Lawyer	✓	✓						
Events		✓	✓			✓		
TedTalk		✓	✓	✓				
Bike Maintenance			✓	✓				✓
Passenger Log				✓				

Themes:

1. Costs and Funding |
2. Gaining Nonprofit Status
3. Insurance and Liability
4. Approaching Care Facilities
5. Continuing Operations

Figure 6: Analysis of Affiliate Interviews

We identified that 5 out of 8 (62.5%) of interviewees were interested in obtaining more information about funding, purchasing insurance, and wanted to learn more about The Hood. Similarly, only 1 out of 8 (12.5%) were interested in CMP funding and government grants. After analyzing the chart, we categorized the topics by color-coding, which allowed us to narrow them down to the following 5 main themes:

1. Costs and Funding
2. Gaining Nonprofit Status

3. Insurance and Liability
4. Approaching Care Facilities
5. Continuing the operation of a Chapter

The first theme, “Costs and Funding,” encompasses all of the information that we received on the expenses of starting a chapter. This theme consists of the cost of a trishaw, insurance, event planning, bike maintenance, and fundraising.

The second theme, “Gaining Nonprofit Status,” describes the process of being approved for 501(c)(3) status. This includes the application for nonprofit status and the legal help one may need.

The third theme, “Insurance and Liability,” highlights the different coverage an affiliate can receive and the waivers that should be included to ensure a safe ride.

The fourth theme, “Approaching Care Facilities,” describes how care facilities would like to be initially contacted by CWA affiliates and how to make a proper pitch.

The fifth theme, “Continuing the Operation of a Chapter,” describes what to keep in mind when sustaining a chapter.

Our team was able to create a sixth theme for the Get Help page, which was legal help, however, there is not as much information in this section as the others, so we decided to leave it out of the five main themes.

4.1.2 Affiliate Survey Results

The survey was distributed to every chapter in the United States via CWA Denmark’s monthly newsletter. The results of the survey corroborated the data that we obtained from the interviews. As seen in Figure 7, out of the 11 responses that came in, 36.4% of affiliates said they did not require outside legal help when starting their chapter, while 18.2% of affiliates said they did. The other 54.6% of affiliates had other reasons, such as not reaching that stage yet, already having a lawyer on the board, or already being registered as a nonprofit with legal benefits. Of those who worked with outside lawyers, the majority of responses indicated that their counsel was pro bono.

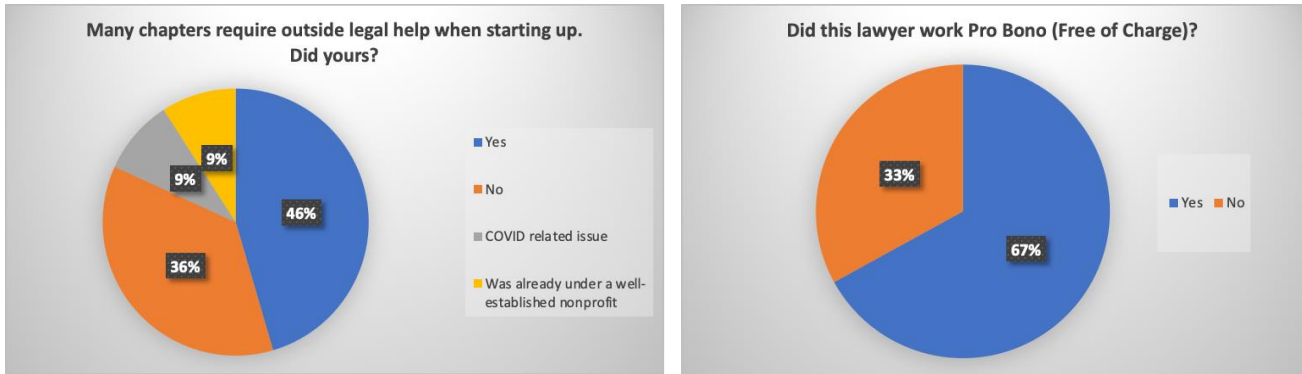


Figure 7: Affiliate Survey Responses on Outside Legal Help and Pro Bono Counsel

Responses indicated that many of the lawyers that were hired were shared contacts. Other responses show that they completed legal work without a lawyer's assistance. Affiliates expressed that knowing the right people is a key aspect of obtaining effective legal aid.

The next section on grant funding indicated that the majority of respondents have never received grant funding. Instead, they received funding from sponsors for trishaws. Based on the fact that CWA chapters rarely obtain money from grants, we decided to focus on funding from fundraisers or donors. Chapter affiliates can find an informative video on fundraising for nonprofits in the fundraising section of the Get Help page (page 128, Appendix H1). This video explains how small nonprofits can obtain funding through five separate means.

One specific type of funding that the US CWA team lead, Jake Krohn, informed us about was CMP funding. CMP funding is available in every state, however, as seen in Figure 8, 54.5% of the affiliates we surveyed were unaware of what CMP funding was and how they could get it. The remaining respondents were aware that CMP funding exists, or they had questions on what CMP funding is.

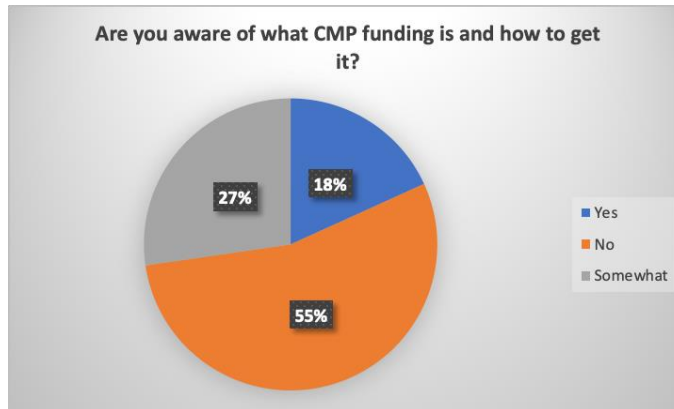


Figure 8: Affiliate Survey Responses on CMP Funding

4.1.3 Becoming an Affiliate Test Run

To better understand the process of becoming a CWA affiliate, we asked our sponsors if they could approve one of our applications to become an affiliate. This application can be found on the official CWA website and is open for anyone to fill out. We waited approximately two days after we completed our application to get a response from Pernille Bussone.

When approved, the affiliate receives an email from either Bussone or Ole Kassow. Initially, we asked Bussone if we could retrieve a copy of the welcome email that goes out to new affiliates (Appendix G1). The email consisted of an uplifting welcome to the new affiliate, but lacked resources on the costs of trishaws, insurance policies, and generally all information that we have placed into our “Get Help” page. One line that stood out to us was, “Cycling Without Age is built as a holacracy, where there is no central structure.” As a new affiliate, we felt that there was not enough provided information to self-govern yourself in such a way. We informed our sponsors of this concern and Kassow quickly mentioned that he had an email of his own (Appendix G2).

Initially, the team didn't receive Kassow's email since he was not in attendance at the meeting where we asked Bussone for the new affiliate email. Kassow's email was much more informative and even contained a link to the official CWA website, providing a list of resources for the affiliate. At the same time, some of the information included was unclear. For example, affiliates seeking information on the cost of a trishaw had to travel through four individual links to get to the official dealer's website.

Additionally, a linked “Get Your Chapter Started” resource page provided information on community-based web resources and social media but lacked specifics on how new chapters

might go about finding insurance policies or understanding the documentation to register as a nonprofit. The Hood is a great webpage for an affiliate to ask any questions they may have, but there is no guarantee they will receive a response. The goal of our Get Help page is to have chapters operating and impacting lives as fast as possible. To accomplish this, CWA should promote this information from the very beginning.

In this email, Kassow also offered to meet with the affiliate on a Zoom call to discuss ideas and any questions that may arise. Finally, he provides the names of Bussone, Jake Krohn (CWA US Lead), and Ciara Kassow (CWA Trishaw Specialist). This way, if affiliates have any comments or concerns on specific components of CWA, they can reach out directly to these resources. Overall, we can conclude that the process of signing up to become an affiliate is a simple task, however, it is important to perform research on your own to understand what starting a chapter fully encompasses.

4.2 Identify partnerships that could be formed with US CWA Chapters.

We conducted six expert interviews, approaching representatives of care facilities, insurance agents, lawyers, and bike distributors. Two of the interviews were with care facilities in New Hampshire and Wisconsin. The interviews with care facility representatives allowed the team to understand what it was like when being approached by an affiliate to start a partnership. Talking to a care facility representative who had no prior knowledge of CWA gave us the chance to see first-hand how they might react and what their initial concerns might be. Greenblatt provided us with information regarding nonprofits they had worked with in the past and all of the steps they took to develop a relationship with their care facility. This care facility actually worked with a similar charitable initiative called Mars. Mars is a bicycle company that worked with RiverMead Assisted Living to provide bike rides to elderly members of the community. Unfortunately, they stopped this program, but it did provide us with valuable information as to how to reach out to care facilities who have never heard of your program (in this case CWA). When asked how she would like to be approached by a nonprofit, she said that her biggest concern was safety. Since affiliates are working with elderly people who have fragile bodies, she would want to have skilled pilots taking her residents on rides.

Additionally, we spoke to the representative of a care facility located in Wisconsin whose facility is currently a CWA chapter. Bartlett informed us of the benefits of starting a CWA

chapter through an established organization such as his care facility, Schmitt Woodland Hills. Since they were already an established organization, they already had an insurance policy that covered them. Also, when we brought up the topic of safety, Bartlett provided us with a pilot training video (Page 133, Appendix H1) that he made for his volunteers. This interview gave us a chance to understand an alternative method of developing a chapter which we can use to inform CWA affiliates through the Get Help page. After we spoke with Bartlett, we realized that there are many ways to establish a CWA chapter, and it is important to take all options into consideration.

Our interview with Wendy Feldman (page 106, Appendix E) consisted of topics such as the relationship between lawyers and nonprofits, gaining help from a lawyer, how lawyers should be approached, and waivers. The biggest takeaway from this interview was that there are organizations throughout the country that have volunteer lawyers ready to assist pro bono. All affiliates would have to do is input “pro bono legal services in [insert location]” into an internet search engine. The pro bono law organization would have a list of specific expertise that volunteers have and would put an affiliate in the right direction. Once paired with a lawyer, Feldman’s advice was to, “Be clear on what it is you’re looking for help in.” Most of the volunteer lawyers are providing pro bono work because they love what they do and genuinely want to make an impact. Feldman also suggested that attorney-drafted waivers may not make a huge difference; affiliates can draft waivers themselves by searching online for “waivers of liability examples or templates” to find waivers that have the same provisions as Cycling Without Age. Based on this knowledge, we decided to provide a list of sample waivers (Appendix H3) that CWA chapters in the US have previously used.

We also interviewed Scott Ziller (page 119, Appendix E), an insurance agent from Silent Sports. Ziller narrated the entire process an affiliate might go through when seeking insurance for their chapter, as well as the types of coverage they would be able to purchase. The established CWA coverage plan is \$625 annually with an additional \$0.28 per volunteer but alternate plans could be arranged. A chapter seeking coverage from his agency would fill out the simple application form (Appendix I1) on their website and pay for it through the electronic payment system. In most cases, Ziller noted, there is no need to speak to an agent, but he added that most CWA chapters like to confer about what they are getting. Ziller informed us that when working with a chapter, he identifies the activities they are going to perform and then talks about

the different activities on which they could need coverage. He likes to give information to the affiliate so that when they approach a care facility, they know exactly what they are talking about.

The last interview that we completed was with a representative of Spinov8, a bike distributor located in Warwick, RI (page 102, Appendix E). Alison Darell, Van Raam business development director at Spinov8, explained the process of how CWA affiliates order a bike, as well as the method and timetable for shipping the bike. Initially, an affiliate would find one of the 12 dealers in North America to purchase the trishaw for around \$10,000. The trishaws are carried in overseas shipping containers from Denmark to New Jersey, processed through customs, and delivered straight to the loading dock in Rhode Island. Spinov8's job is to wait for new shipments, always keeping at least 10 bikes in stock at a time. Typically, a shipment takes one month to be delivered. Once the bike is in the warehouse, they package it themselves and have it shipped by truck, which can take seven to eight days. Spinov8 does not do much for actual maintenance of the bike but does recommend that it gets serviced once a year through a local bike shop. There is a five-year warranty on the frame and a two-year warranty on the battery. Following the interview with Darell, we decided that it was necessary to have a section on trishaw costs, distribution centers, and bike maintenance. It is important for an affiliate to know that there are many different ways to purchase a bike without outsized shipping costs.

4.3 Develop a resource page that gives CWA affiliates step-by-step guidance on the best practices to start a CWA chapter.

After analyzing the interviews and finding our five themes, we broke up the Get Help page into sections. Following a brief welcome page, these main sections consisted of the cost of starting a chapter in the United States, obtaining nonprofit status, information on insurance and liability, how to establish relationships with care facilities, and how to continue operations as a CWA chapter.

The final deliverable of our project was a Get Help web page (Appendix H1) designed to efficiently organize and distribute information regarding starting a chapter in the United States. All of the information provided in this Get Help page are recommendations for individual chapters and it is up to them to decide how they want to develop their chapter.

4.3.1 Welcome Page

The introduction to the Get Help page (page 125, Appendix G1) is a welcome letter congratulating the new affiliates on taking the first step toward becoming an official member of the Cycling Without Age organization. These volunteers are serving their elderly communities and they must understand their social impact. Given that problems with volunteer retention can impede CWA's growth in the United States, it's important for new volunteers to feel welcomed while also receiving information about what the process of starting a chapter is really like.

4.3.2 Cost and Funding

A major challenge that we saw throughout a majority of chapters was the cost of officially starting a chapter and getting it running within the first year. Through clear communication with CWA headquarters and US affiliates, new affiliates can have a better understanding of the undertaking of developing a chapter. The application on the CWA website makes it seem as if an affiliate can simply fill out a quick form and they're ready to start giving rides. Unfortunately, this is not the case, and there are a lot of fees and documents that new affiliates must take care of first. The first section of our page, Costs and Funding (page 127, Appendix G1), provides a very broad overview of the types of expenses, along with easy ways in which the affiliates can obtain funding. This paragraph was designed to be as transparent as possible with new affiliates in regard to pricing as well as giving them hope that there are ways to obtain funding for this project.

4.3.2.1 Trishaw Maintenance and Costs

The following sections of our Get Help page details the pricing of the initial trishaw, where affiliates can purchase a trishaw, as well as bike maintenance and other small fees that occur when starting a chapter. The trishaw is the most expensive part of starting a chapter, so it is important that new affiliates are informed about how to obtain and maintain them. Trishaws typically range between \$10,000-\$13,000 based upon the model the chapter chooses. We have provided links to trishaw distributors and maintenance manuals, such as Copenhagen Cycles (Copenhagen Cycles, 2020), Spinov8 (Spinov8, n.d.), Triobike (Triobike, n.d.), and the Woden Rotary Club Trishaw Pilot Manual (Woden Rotary Club, n.d.), which will enable new affiliates to perform research on their own. While we wish we could provide precise information for

everyone across the United States, prices will fluctuate based upon where an affiliate is located and what type of trishaw the affiliate would prefer. A new affiliate will have to obtain price quotes for themselves to get an accurate amount of how much they need to raise.

4.3.2.2 Cost of Insurance

After highlighting the costs of the trishaw, we detail an overview of typical insurance costs. There are many insurance agencies that a CWA affiliate can contact, whether it be agencies that they are already using or specific agencies that specialize in covering organizations such as CWA. The purpose of this section is to analyze specific costs rather than actual coverage plans as coverage plans can vary between firms. While there are hundreds of insurance companies out there who would be willing to help cover new CWA chapters, we focused on one specific insurance company that already has ties with CWA. Silent Sports, an insurance branch of the McKay Group), has worked with many CWA affiliates and has an established coverage plan for affiliates looking to start a chapter in the US (Silent Sports, 2021). We have attached a sample insurance form from Silent Sports to the Get Help page. The form highlights Silent Sports basic coverage plan, which has a \$625 minimum premium and a \$0.28 fee for each additional volunteer.

4.3.2.3 Document and Filing Fees for the USA

The final section regarding upfront costs for developing CWA chapters is information on filing fees for nonprofit documentation. This section (page 128, Appendix H) details the upfront fees for documents such as 501(c)(3) federal filing forms, Articles of Incorporation documents (documents that establish the existence of a corporation in the US or Canada), and other state-specific requirements that new affiliates could better understand. We have included information on how the cost of these fees' change based upon how much income nonprofits are making, although the majority of chapters do not meet the income marks that necessitate higher fees. For example, if your nonprofit plans on bringing in less than \$40,000, the 1023 tax form under the 501(c)(3) reduces from \$750 to \$400 (Havlat, 2012). Also, if your nonprofit plans on collecting less than \$57,000, the nonprofit is eligible for free e-filing with tax prep software, which allows a nonprofit to file their taxes for free. We have provided links on how to file for 501(c)(3) status as

well as a detailed list of the various fees required for nonprofit status in different states within the USA.

4.3.2.4 Fundraising for CWA Chapters

We also felt it was necessary to discuss how new CWA chapters can obtain funding through different fundraising opportunities. Given that the affiliates we interviewed indicated that events have been a key means of obtaining donations, we discussed different possibilities for event planning that will help affiliates generate excitement about their new CWA program. As one of our respondents said, “once the community understands the importance of Cycling Without Age, the program starts to pay for itself” (John Seigel Boettner, personal communication, April 26, 2021).

The Get Help page then explains other forms of fundraising such as donations, grants, and Civil Monetary Penalties (page 129, Appendix H1). These fundraising methods have helped many chapters get off the ground in the United States. Sample applications for grants and CMPs are provided as well as further information on the steps required to perform these tasks.

4.3.3 Obtaining Nonprofit Status

Following the sections on cost and fundraising, we shared information about how to obtain nonprofit status (page 130, Appendix H1). In an attempt to guide the new chapter affiliates on how to officially be recognized as a nonprofit, we laid out five basic steps:

1. Picking a name
2. Becoming incorporated
3. Creating bylaws
4. Establishing a corporate binder
5. Filing for 501(c)(3) status

Being that the ultimate goal of becoming a nonprofit is obtaining 501(c)(3) status, we felt it was important to walk the affiliates through the initial steps in terms of what documents they need and how they should go about organizing their information. This is going to be the most tedious and time-consuming process for new affiliates and without a background in law or tax codes, it may seem daunting. Filing documents will take every affiliate different amounts of time depending on their background, however, we came to the conclusion that it typically takes a

chapter two to three month to get all of their documents processed. This section is geared to alleviate the stress of filing for 501(c)(3) status and give affiliates confidence to take on their own document filing. We have also provided information on obtaining 501(c)(7) status, which is classified as becoming tax-exempt as a recreational entity. This is a much simpler and cheaper process; the affiliate just needs to ensure that this tax-exemption form meets all of their chapters' needs. If the affiliate still needs help filing after performing some research, we do recommend reaching out for legal support. Here we talk about pro bono law support and cheap ways to get your status approved.

4.3.4 Understanding Insurance Policies

After providing a brief explanation of insurance policies in the Cost and Funding section (page 127, Appendix H1), more information was necessary to help new CWA affiliates understand how to obtain certain insurance policies and why they may need one. Every chapter is going to need to work within their own circumstances to develop an insurance plan that works best for them, but this simple course on insurance policies should help get them started. This section lists key terms, such as general liability and umbrella insurance, along with brief definitions explaining these terms. The section also introduces waiver forms and information that these forms should include, as well as tips on ensuring a safe trishaw ride for your passengers. Safety for both the volunteers and the pilots is of the utmost importance for all Cycling Without Age chapters, so everyone should be aware of the risks and dangers for both legal and health reasons. Sample insurance coverages, waiver forms, training videos, and further information are all provided in this section to give new affiliates a solid understanding of how to obtain insurance.

We highlight the insurance policy that Silent Sports offers for CWA. Through our interview with Scott Ziller, we learned that close to 100 CWA chapters have been in contact with him because of how easy it is to purchase insurance. He said he typically recommends the basic policy that is recommended for most CWA chapters that has a \$625 minimum premium and a \$0.28 fee for each additional volunteer. Additionally, an affiliate could purchase another layer of a million dollars on top of their original insurance plan in umbrella insurance. Umbrella insurance provides coverage for injuries, property damage, certain lawsuits, and personal liability situations.

The basic CWA policy will only pay up to 1 million dollars per occurrence for a total of two times a year, meaning that an affiliate could have two 1-million-dollar losses in a year or four \$500,000 losses. However, Ziller stated that he has never seen anyone get to their aggregate, or limit. The policy itself covers bodily injury or property damage, like if a passenger were to get injured while getting out of the trishaw. The affiliate may also purchase coverage for the trishaw itself for damage and theft for an additional \$2 to \$3 per \$100 value. Luckily, they have not had to file a claim for a CWA chapter but that does not mean that it is not an important thing to have. It is important to have a discussion with an insurance agent on what the best policy is for you because it can get very confusing when trying to figure it out on your own.

4.3.5 Approaching Care Facilities

The next section in the guide explains how CWA affiliates should approach care facilities (page 133, Appendix H1). We placed this section after all of the costs, insurance, and document filing because we found that care facilities are going to be hesitant to work with chapters that do not have all of their documentation prepared. To gain trust from care facilities, new affiliates need to promote confidence and establish a bond. While care facilities are designed to improve the overall well-being of their elderly residents, it is important that they are still aware of their physical safety when it comes to organizations such as CWA. Attached to this section is a sample PowerPoint presentation that highlights all of the ways in which a CWA chapter could advertise themselves to a care facility (page 133, Appendix H1). This idea originated from Santa Barbara chapter affiliate John Seigel Boettner, who told our group about developing a presentation to promote his cause to care facilities. He initially began his presentations with Ole Kassow's TED Talk video, which briefly explains CWA. He then talked about why he wanted to take part in it. This helped care facilities understand his cause as well as his overall passion for the project.

4.3.6 Continuing Operations and Reminder of Principles

We concluded our guide with a reminder of the five guiding principles of CWA as well as recommendations on how to continue operations for their chapter. The purpose of concluding the guide like this is to once again highlight how affiliates are supposed to act and behave on rides and how they can make their chapter the best it can be. Affiliates need to stay passionate

about their cause and help their local elderly community. This final section brings together our entire guide and pushes affiliates to go out and make their dreams come true.

4.3.7 User Feedback

Before the final deliverable was published on The Hood, the team sent a draft of the page to affiliates that we had interviewed throughout the 7-week project period. Along with our draft we sent a 3–5-minute survey (Appendix D2) designed to obtain feedback about the efficacy of our Get Help page. The goal of this survey was to gain an outsider’s perspective to determine how useful the information provided on the page was. The reason it was sent to affiliates that we interviewed was that they had prior knowledge of the project and were more likely to respond to our inquiries.

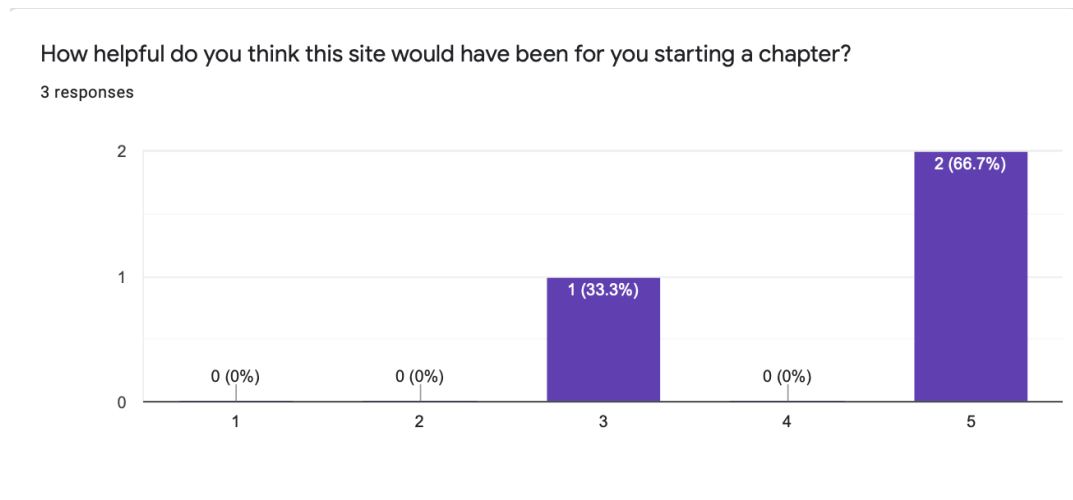


Figure 9: Effectiveness of Get Help Page

After sending the page and survey to nine affiliates, we received responses from three mentioning that the page was generally effective in conveying information. We asked how helpful our Get Help page was on a scale from 1 to 5. As seen in Figure 9, 1 out of 3 (33.3%) affiliates scored our Get Help page as a 3 and 2 out of 3 (66.7%) affiliates scored our Get Help page as a 5. The affiliate who scored our page as a 3 said, “Information about the safety would be helpful.” This individual wished that there was more information regarding overall safety when using the trishaws. Information on safety could be easily inserted into a quick section in insurance and liability, or, it could be added into continuing operations as a CWA chapter. This addition could help an affiliate understand basic rules and guidelines required to successfully provide safe and effective rides. One other affiliate said, “The document is quite comprehensive-

great work!” Additionally, we asked if there was any information that the affiliate felt was unnecessary. Two respondents simply left this question blank, leading us to believe that nothing should have been taken out, and the other response said, “No; all information seemed relevant.”

4.4 Distribute a resource page for all CWA chapters based on our findings.

Once the Get Help page was finished by the team, it was uploaded to The Hood (Figure 10), where it was shared with everyone in the CWA community. The page was uploaded in linked sections to allow individuals to easily find and gain information on the areas in which they needed specific help. When the page was uploaded to The Hood, any resources that the team determined would be helpful were also uploaded. This included videos, websites, and outside information guides that we found throughout the course of the project. When we published the page, we explained that although this page was created specifically with US chapters in mind, most of the information could be utilized by international chapters as well, although affiliates might have to conduct independent research to ensure that they were following local laws and regulations. We also made sure that the affiliates knew everything we explained was only a recommendation, and they can develop their chapter any way they please.

The final tests conducted by the team to ensure that the Get Help page worked proved to be successful. All four members of our team were able to access each section of the Get Help page in a quick and efficient manner. Through these tests, we concluded that all members of the CWA community will be able to access our Get Help page and utilize all of our provided resources. We hope that once all of our recommendations are taken into consideration by the affiliate, they can officially start their chapter.

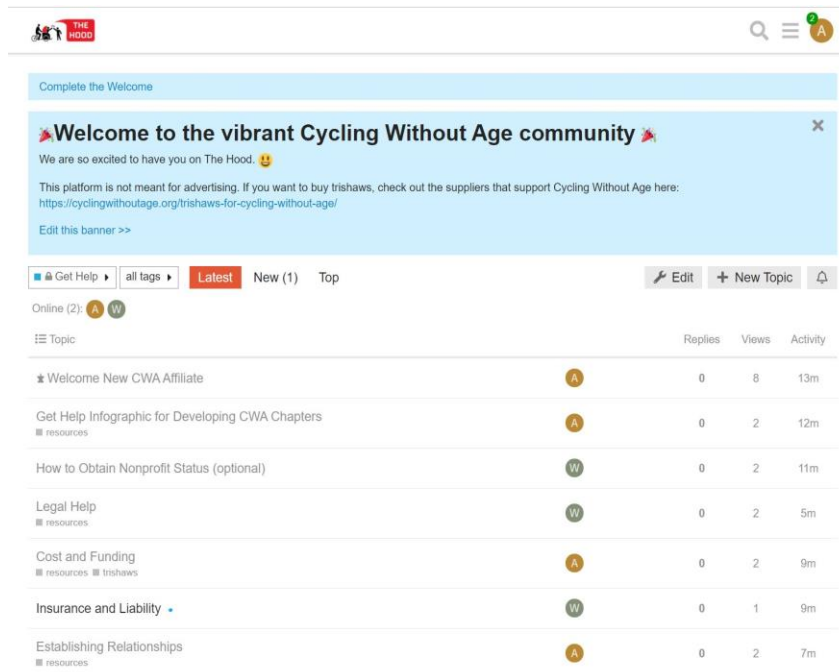


Figure 10: Screenshot of the Get Help Page via The Hood

5.0 Discussion and Recommendations

5.1 Discussion

Through the conducted interviews with affiliates and experts, we were able to find shared challenges between affiliates and how they could solve them. This allowed us to address particular issues within the Get Help page and continue to cater to the majority of affiliates' needs. The resource page has been placed on The Hood and is easily accessible for all affiliates to view and interact with. It was our goal that the Get Help page is able to support those who are struggling with establishing a chapter and we have faith that our resource guide has accomplished this. We all fully believe that CWA is improving elderly communities across the world, and we want to see chapters form as quickly and efficiently as possible.

5.2 Recommendations

Once the Get Help page had been completed and distributed through The Hood, we were able to analyze all of the ways in which we could have improved our final deliverable as well as improve CWAs approach on expansion. Our research primarily focused on topics found in the United States, however, CWA is not planning on expanding solely in the US. Cycling Without

Age is in a state of rapid expansion throughout the world, and it is important that they continue to work toward the betterment of chapters and alleviating the stresses of starting a chapter. They can do this by continuing to gather data and build upon the information that we have collected within our Get Help page.

5.2.1 Recommendations for Advertising

Although the Get Help page was posted on The Hood, many interviewees expressed that they had trouble navigating through the Discourse page (ref Discourage page). Due to this lack of knowledge on how to use The Hood, many affiliates in the United States do not have much contact with other chapter affiliates or CWA leaders. Affiliates who do not use The Hood would be unaware of this resource guide that could be very beneficial to their chapter's growth. One recommendation that we have to help advertise the page is to create a section on the main CWA website so that when individuals are first looking into the organization and deciding whether or not they want to become an affiliate, they understand the exact process of starting a chapter.

We also recommend that CWA Denmark include our Get Help page in the welcome email they send to new members. CWA prides itself in giving affiliates the space to run their chapters the way they want them to be run. This guide would allow the affiliate to understand the different directions they can take right at the beginning of joining the organization. We believe that their idea of holacracy would be supported in a much stronger fashion if they provided the initial information to their affiliates and allowed them to make any and all decisions for themselves. Ideally, affiliates should not have to further research topics such as lawyers and bike distributors because all of the information and all of the topics are right in front of them from the start. This would simultaneously allow chapters to start establishing their chapters quicker and improve volunteer retention rates.

Another way that CWA could advertise the page is through their monthly newsletter and CWA Facebook page. The monthly newsletter could hold a permanent section titled, "In the early stages of starting a chapter? Check out this Get Help page." Utilizing the newsletter may bring more attention to the page, being viewed by more than 700 affiliates country wide. The Facebook page also draws in many affiliates every day. Being one of the largest social media platforms, putting all of this information on the official CWA website would reach a much larger

audience. CWA wants to see the lives of elderly communities being impacted all across the world and they can achieve this by more widely promoting the Get Help page that we have designed for them.

5.2.2 Recommendations for Get Help Page Revision

While our initial Get Help page provides many important facts and details about starting a Cycling Without Age chapter in the United States, there are still many ways in which we can improve on our final deliverable. Our Get Help page is composed of two separate entities; one being a visually appealing infographic and the other being a lengthy informative document that is posted on The Hood. With admin access, we have created a category called, Get Help, and we have posted all information and resources within this category.

The first recommendation that we devised for the growth of the resource page is to expand from the United States to the rest of the world. While our guide does have valuable information for all CWA chapters, it is geared toward challenges commonly faced by US affiliates. This means that affiliates from other countries will require assistance in developing chapters suited to the conditions in their local communities. One way in which we believe that this project can continue is through further research from WPI IQP teams. Cycling Without Age should continue to reach out and work with WPI so that students can travel all over the globe to different chapters and help these new countries understand the chapter development processes. These students can either gather information from established chapters, or they can work on creating partnerships with local care facilities or bike organizations. Working with already established chapters would enable students to use results that have already been analyzed and hopefully generate a more specific guide rather than a general one. On the other hand, starting a chapter from nothing will be interesting to study because the students will be able to compare new data to our previously collected data- and put our work to the test. Future IQP teams can do this by starting their very own chapter and collecting data from physically becoming an affiliate themselves.

Hopefully, with all of this information, Cycling Without Age can have specialized documents on starting chapters all over the world. One creative way to spread this information is to add a section on the official CWA website that has a map of the world. On this map, the user can scroll through the different countries until they find their own. They can then open a resource

page through a hyperlinked tab bringing them to everything they need to develop a chapter in their region. This will take a lot of time and a lot of effort, but we feel as if this is the ultimate goal of our project. No matter where they are in the world, chapter affiliates should not feel discouraged, and it is up to CWA to provide these new affiliates with this comfort and clarity.

Another way in which our research page can be improved is by finding more individual resources for the CWA affiliates to research. A lot of our recommendations for resources in our guide follow a system in which we help them start their research. We do not provide specific resources for the affiliates besides our sections on Silent Sports. If given more time we would have liked to speak with more insurance agencies, law firms, care facilities, bike shops, and anyone else we felt fit to be utilized as a resource. Creating a resource list was the initial project description sent to us by our sponsors and this would be a very useful tool for all affiliates in the United States. We imagine a regionally separated resource list showing people who, for example, live in the northeast, could help you in starting a chapter.

Finally, after all of this information is effectively posted onto The Hood, we hope that people will be able to freely comment on our information and see what kind of recommendations other affiliates have. We were only able to conduct interviews with nine CWA affiliates in the United States so feedback from chapters from all across the globe would be beneficial. We can also post our three-to-five-minute feedback survey on The Hood, so if affiliates felt inclined to share how they felt about our Get Help page they would be able to. Our project relies heavily on feedback and our final deliverable could greatly improve from continuous feedback.

While we feel as if we have provided all of the information chapters need to succeed, there may be minor details that we simply did not realize when going through the Get Help page. We have moved the final document to the top of The Hood, and we truly hope that people will utilize our page and make the most out of it. Hopefully, in a few months, our sponsors will confirm that our project helped volunteer retention and affiliates were able to learn from our page.

5.2.3 Additional Information for CWA Sponsors

Throughout the project, the team has spoken with CWA affiliates from around the country and have come across several aspects of CWA that affiliates would like to see improved. Although this project does not focus on these concerns, the team would like to pass them along

to the sponsor in addition to our recommendations on possible solutions for the continuous growth and improvement of CWA as a whole.

First, after speaking with affiliates, many wish that there would be an increase in communication from individuals higher up in the organization. Affiliates expressed that they wish they had more contact from someone like the US Team Lead, Jake Krohn, or from individuals from Denmark, such as owners Pernille Bussone or Ole Kassow. Affiliates indicated that they would like a check-in from someone to see how their chapters were doing and to see what CWA could do to help them. The team determined that this communication method would be best completed by email, once or twice a year, or a mentor system where new affiliates could connect with more veteran affiliates.

Secondly, after speaking with affiliates, lawyers, and insurance agents, the team believes that it is in the best interest of CWA to put in place some organizational requirements for affiliates. CWA is founded on holacracy, the idea that everyone can make their chapter their own and follow the path that they choose. However, as individual chapters expand, and more chapters begin to form across the US, the team believes that some basic requirements might be helpful for chapters. These types of requirements can be as simple as stating the types of insurance that chapters should have and requiring that chapters either obtain their own nonprofit status or partner with the national CWA entity. By having some form of organizational requirements, it allows new chapters and affiliates to know what they need to do.

5.3 Closing Remarks

Through the creation of this Get Help page, it is our hope that CWA will be able to grow and expand in the United States while still supporting the new affiliates. The final product will need to be continuously updated as laws and regulations change. With distribution and upkeep, we believe that it can help affiliates start chapters with a strong foundation. Though our page cannot give affiliates all the answers they may need, it does serve as a first destination with general information and guidelines for best practices. This page, in the future, can also be adapted to other countries either by another group, CWA, or by affiliate interactions on the Hood. We ultimately believe that this page and our recommendations will help CWA improve and expand to spread the message of what can be done with just a bike and a dream.

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Appendix A: Internal Revenue Service (IRS) Determination Letter

INTERNAL REVENUE SERVICE
P. O. BOX 2508
CINCINNATI, OH 45201

DEPARTMENT OF THE TREASURY

Date:

YOUR NONPROFIT, INC.
P. O. BOX 123
MISSION WAY, CA 95050

Employer Identification Number:
12-3456789
DLN:
123456789910
Accounting Period Ending:
December 31
Public Charity Status:
170(b)(1)(A)(vi)
Form 990 Required
Yes
Effective Date of Exemption
January 3, 2002
Contribution Deductibility:
Yes
Addendum Applies:
No

Dear Applicant:

We are pleased to inform you that upon review of your application for tax exempt status we have determined that you are exempt from Federal income tax under section 501(c)(3) of the Internal Revenue Code. Contributions to you are deductible under section 170 of the code. You are also qualified to receive tax deductible bequests, devises, transfers or gifts under section 2055, 2106 or 2522 of the Code. Because of this letter could help resolve any questions regarding your exempt status, you should keep it in your permanent records.

Organizations exempt under section 501(c)(3) of the Code are further classified as either public charities or private foundations. We determined that you are a public charity under the Code section(s) listed in the heading of this letter.

For important information about your responsibilities as a tax-exempt organization, go to www.irs.gov/charities. Enter "4221-PC" in the search bar to view Publication 4221-PC, Compliance Guide for 501(c)(3) Public Charities, which describes your recordkeeping, reporting, and disclosure requirements.

Sincerely,

Ms. Mission

Director, Exempt Organization

Letter 111

This document is a sample for the sole purpose of displaying what an IRS determination letter looks like. This is not an actual determination letter. The use of this document is intended strictly for informational purposes and not any commercial purpose. This document is not for sale.

Appendix B: Email Drafts

Appendix B1: CWA Interview Request

Subject: Cycling Without Age Interview Request

Hello (Insert Name),

My name is (Fill in Name) and I am part of a team of students from Worcester Polytechnic Institute in Massachusetts that are partnering with Cycling Without Age. Each year, student teams at WPI complete social science projects at Project Centers around the globe. This year, due to coronavirus restrictions, our team is not traveling to the Denmark Project Center, based in Copenhagen. Instead we are completing our project remotely from our campus in Worcester.

We have met with founder, Ole Kassow, and U.S. Community Captain, Pernille Bussone, who are our sponsors for this project. The goal of our project is to make the process of starting a Cycling Without Age chapter easier for affiliates. As a team, we are seeking to learn more about Cycling Without Age chapters located in the US and ensure that the content we are forming is accurate.

My team and I hope you will let us interview you for this project. We plan to conduct these interviews between [Insert Dates]. The interview would take place over Zoom, and would last approximately 30 minutes. Please inform us if you or anyone involved in your chapter would be willing to be interviewed, or would like any further information.

Thank you,

(Fill in Name) and the Cycling Without Age Team

Appendix B2: Legal and Insurance Firms Interview Request

Subject: Interview Request - WPI Student Social Science Project

Hello (insert name),

My name is (Fill in Name) and I am part of a team of students from Worcester Polytechnic Institute in Massachusetts. Each year, student teams at WPI complete social science projects at Project Centers around the globe. This year, due to coronavirus restrictions, our team is not traveling to the Denmark Project Center, based in Copenhagen. Instead we are completing our project remotely from our campus in Worcester.

We are partnering with a nonprofit organization, Cycling Without Age (CWA). The goal of our project is to make the process of starting CWA chapters in the United States easier. As a team, we are seeking to learn more about the components of starting a nonprofit in the United States, as it is much different than other countries. For this reason, we are seeking to conduct interviews with experts in law, accounting, and insurance.

My team and I hope you will let us interview you for this project. We plan to conduct these interviews between [Insert Dates]. The interview would take place over Zoom, and would last approximately 30 minutes. Please inform us if you or anyone involved in your organization is willing to be interviewed, or would like any further information.

Thank you,

(Fill in Name) and the Cycling Without Age Team

Appendix B3: Care Facility Directors/Employees Interview Request

Subject: Interview Request - WPI Student Social Science Project

Hello (insert name),

My name is (Fill in Name) and I am part of a team of students from Worcester Polytechnic Institute in Massachusetts. Each year, student teams at WPI complete social science projects at Project Centers around the globe. This year, due to coronavirus restrictions, our team is not traveling to the Denmark Project Center, based in Copenhagen. Instead we are completing our project remotely from our campus in Worcester.

We are partnering with a nonprofit organization, Cycling Without Age (CWA). The goal of our project is to make the process of starting CWA chapters in the United States easier. As a team, we are seeking to learn more about the components of starting a partnership between a nonprofit and care facilities. For this reason, we are seeking to conduct interviews with care facility directors in the country to understand what is expected when a nonprofit approaches a care facility .

My team and I hope you will let us interview you for this project. We plan to conduct these interviews between [Insert Dates]. The interview would take place over Zoom, and would last approximately 30 minutes. Please inform us if you or anyone involved in your organization is willing to be interviewed, or would like any further information.

Thank you,

(Fill in Name) and the Cycling Without Age Team

Appendix C: Interview Scripts

Appendix C1: CWA Affiliate Interview Script

We are a team of students from Worcester Polytechnic Institute in Massachusetts. We are currently completing a project with the WPI Denmark Project Center. Our goal is to make the process of starting a chapter easier for an affiliate. As part of this project, we are conducting interviews with different chapter affiliates around the country to gain an understanding of what your challenges are when starting a chapter. Your participation in this interview is voluntary and you may opt out at any time. If you would like, we would be happy to include your comments as anonymous. If you are interested, a copy of our final results can be provided at the conclusion of the study.

Questions we asked CWA affiliates included:

1. What is your relationship with Cycling Without Age and what made you want to start a chapter?
2. Are you still active within your chapter?
3. How large is your CWA organization? Do you have staff? If so, what benefits do you offer your employees (ie – health insurance?)?
4. Do you meet with other chapters on a regular basis?
5. How many events do you hold on a monthly or annual basis?
6. How many corporate partners do you have? Where are they located relative to your chapter's facility?
7. What was your experience starting a chapter? Positive? Negative?
8. What was your biggest challenge in starting a chapter? How did you receive funding?
6. When did you start your chapter?
7. What were the startup costs associated with your chapter?
8. Did you hire an attorney during your start-up process?
9. Do you think a resource page on The Hood would be helpful for yourself and other affiliates?
10. Do you feel that the training and template resources available within 'The Hood' help you attract and retain sponsors on an ongoing basis?

11. Have you applied for any grants through local, state or federal organizations recently?
How did CWA support these efforts?

Appendix C2: Legal and Insurance Interview Script

We are a team of students from Worcester Polytechnic Institute in Massachusetts. We are currently completing a project with the WPI Denmark Project Center. Our goal is to make the process of starting a nonprofit easier for individuals in the United States. As part of this project, we are conducting interviews with different firms to gain an understanding of the components of starting a nonprofit in the US and what firms are currently doing to assist nonprofits. Your participation in this interview is voluntary and you may opt out at any time. If you would like, we would be happy to include your comments as anonymous. If you are interested, a copy of our final results can be provided at the conclusion of the study.

Questions we asked Lawyers included:

1. How long have you been a lawyer?
2. Have you ever worked with a non profit or startup before?
3. Is there a volunteer hours requirement that you need to meet?
4. What is the best way of people gaining your service?
5. How should CWA chapters approach you? How have you successfully been approached by nonprofits in the past?
6. Can you explain how to reach out to a lawyer?
7. How do you find lawyers to work pro bono?
8. What skill level do you need to have to draft a waiver? Do you need a lawyer?

Questions we asked Insurance Agents included:

1. Tell us about your background at the company and how long have you worked there?
2. How/when did you become partnered with Cycling Without Age?
3. What type of coverage do you recommend/provide for CWA chapters?
4. What exactly does this plan cover? Bike, passengers, volunteers?
5. What coverage do you have for third parties?
6. What is the process for obtaining insurance through you?

Appendix C3: Care Facility Directors/Employees Interview Script

We are a team of students from Worcester Polytechnic Institute in Massachusetts. We are currently completing a project with the WPI Denmark Project Center. Our goal is to make the process of starting a nonprofit easier for individuals in the United States. As part of this project, we are conducting interviews with different care facilities to gain an understanding of the components of starting a partnership between a nonprofit and a care facility . Your participation in this interview is voluntary and you may opt out at any time. If you would like, we would be happy to include your comments as anonymous. If you are interested, a copy of our final results can be provided at the conclusion of the study.

Questions we asked care facility directors/employees that have partnered with CWA included:

1. Tell us a little about yourself and your position at [insert care facility]?
2. What is your experience with Nonprofit Organizations and how were you first approached by CWA?
3. When first approached, what do you expect from them to have a successful partnership?
Any specific documents that you require?
4. What is your current status with CWA? Are rides taking place?
5. How is your current program managed/run?
6. How has COVID affected you and your residents, and what is your protocol for visitors?

Questions we asked care facility directors/employees that have not partnered with CWA included:

1. Tell us a little about yourself and your position at [insert care facility]?
2. What is your experience with Nonprofit Organizations?
3. [If watched TEDtalk] As someone who had no prior knowledge of the organization, what were your first thoughts after watching it?
4. When first approached, what do you expect from them to have a successful partnership?
Any specific documents that you require?
5. What current programs do you have running with nonprofits? Are there any similar to Cycling Without Age?
6. Would you like to have a nonprofit, like Cycling Without Age, accessible to your residents?

7. How has COVID affected you and your residents, and what is your protocol for visitors?
8. If deemed an acceptable program, how would you see this program being managed/run?

Appendix D: Surveys

Appendix D1: Survey for Cycling Without Age Chapters in the US

We are a team of students from Worcester Polytechnic Institute in Massachusetts. We are currently completing a project with the WPI Denmark Project Center. Our goal is to make the process of starting a chapter easier for an affiliate. As part of this project, we are sending out surveys to different chapter affiliates around the country to gain an understanding of what your challenges are when starting a chapter. If you are interested, a copy of our final results can be provided at the conclusion of the study.

This form is intended to assess the needs of chapters and affiliates to make it easier for future chapters to begin and grow.

Contact Information:

1. What is your name and what CWA Chapter are you a part of?
2. What is the best way to reach your chapter?
3. Do you consent to this information being used by the WPI Cycling Without Age team for future use?

Legal Information:

1. Many chapters require outside legal help when starting up. Did yours?
2. Did this Lawyer work Pro Bono (Free of charge)?
3. If yes, please explain the firm you used and what legal help you needed. (If no help was obtained, please write N/A)
4. If you did not obtain professional legal help, do you think it would have helped during the starting phases of your chapter

Grant Funding:

1. Have you received any grant funding? If so, from who?
2. Are you aware of how and where to apply for grants?

3. Are you aware of what CMP funding is and how to get it?

Insurance:

1. What kind of insurance, if any, does your chapter have? What does it cover?
2. If you are comfortable stating it, what insurance company is your chapter working with?

Connecting with Care Facilities:

1. Have you been able to connect with care facilities in your area?
2. What care facilities have you successfully connected with? Please specify whether it was an assisted living home, nursing home, group home, etc.
3. Did you have any trouble starting a connection with these facilities? If yes please explain the challenges you faced.

Becoming an Affiliate:

1. How much contact with other members of CWA from outside your chapter have you had? If any please explain this type of contact (phone, email, The Hood, etc.).
2. What is some advice would you want to give to a person wanting to become an affiliate?
3. Is there anything else that you would like us to know?

Appendix D2: Survey for User Feedback

Thank you so much for interviewing with us at some point in the last few months. We have worked hard to officially create our final deliverable, and we would like your help letting us know what you think of our "Get Help" page. Once again, this survey is completely optional, but if you would like to take part in our quick ten-minute survey it would help us out tremendously. The more honest that you are, the more we can improve, so please provide us with any and all opinions you have on our guide. We really hope that you like it and we hope that this will drastically improve CWA growth across the US.

1. What is your name?
2. What chapter are you affiliated with?
3. How helpful do you think this site would have been for you starting a chapter?
4. Is there any information that is not relevant to the start up process?
5. Is there any information that you would like us to add?
6. Is there anything else that you would like us to know?

Appendix E: Affiliate Interviews: Transcripts

Interview with Brian Carl: CWA Affiliate - Rochester, Michigan

Alex: First question. So what is your relationship with cycling without age and what made you want to start a chapter.

Brian Carl: So for the record again my name is Brian Carl. I am the president of a new chapter here in Rochester Michigan, where we got started about a year and a half ago. It started when I saw a video online. It was actually. I don't remember where I stumbled across it, but it was one of the chapters over in Great Britain. And I said all that was really cool and I did some hunting around, and I found Ole's TED Talk also online and he's you know he's super inspiring and I, I felt some kinship with him because I'm a bicycle writer and my parents are getting older and I just I see around like in my community. Lots more of you know activities and attention around the aging community and and just wanted to do something to help, I felt like, I'm, you know, I've got my eyes on retirement and about maybe 10 years and want to start working toward something I can continue to do after I came into retirement and I want to get started right away.

Alex: Awesome. Yeah, no, I know we were going through the hood and I saw your name come up so many times. I felt like this was gonna be, this is gonna be a good interview you know what you're doing. Well thank you I don't know I'm kind of stumbling my way through it so well yeah so I didn't get to mention but um so basically our project is WP, we go to Worcester Polytechnic Institute, we have a, it's called an IQP. And technically it's supposed to be like study abroad but because of covid we had to stay here. And so we're working with working with cycling without age to develop basically just an organized and compiled structured like get help page on starting a cha because we were going through, and what they wanted us to do originally was they wanted us to find a bunch of resources in different areas to hopefully that people can reach out to such as lawyers, accountants insurance agents, but that just didn't seem possible in the amount of time that we. So we decided to go with a more structured approach in general

Brian Carl: So basically almost all of the information is on the hood.

Alex: Okay. And we just want to figure out how to get it all in one place, rather than trying to go through separate discussions and I bet you've come across that

Brian Carl: When I first heard about this I was super excited about it. I'm like Oh great, I'll be able to go here and find all everything I need. And there's some good stuff out there but you're right it's kind of scattered is kind of piecemeal there's like good detail on some, some aspects of setting up a chapter and then there's other stuff where they're like there's nothing you know so yeah it's, I think what you guys do is great, you know, it'll help other chapters a lot.

Alex: Yeah. And another thing we noticed was we, I don't know if you've ever spoken with Eric Russo.

Brian Carl: Yes, I know that I can't recall. Exactly. He's in Wisconsin.

Alex: Yep, and he was basically saying that because we didn't even think about this, it's a lot of older retired people that are getting involved with cycling without age, and the technology gap.

Brian Carl: It's not always so this is definitely, I feel like it's going to be the best way to go about this is just to make one organized page just be great. I don't I'm, I'm relatively connected with technology I'm a technical project manager, my team builds, websites, so I'm pretty comfortable with eyes I do zoom meetings all the time on Microsoft Teams all day every day so and so but anyway yes there's lots of people who are not so yeah anyway you can make it easier to get to easier to use.

Alex: Yeah, so the next question we have is are you still active with your chapter, which clearly. Yes, obviously. And then how large is your CWA organization, do you have staff, and if so, what benefits do you have for your employees,

Brian Carl: So we only have three people and we have a board. It's the minimum number. I started this as kind of a personal project, and I recruited two other people on our official charity nonprofit board, just to meet a requirement that the state of Michigan has for incorporation, you have to have three, non related people on a board to be a corporation in Michigan. And those are the people we got right now because we're still just getting started, coed put a huge, you know, slow down on our progress. My goal was to have a fundraiser last year and get our first trishaw. And of course COVID made that really really difficult. And we thought about it and we're like, you know what, nobody can do anything, you know can gather it's gonna be really hard to get the word out it's gonna be hard to get people to come and see the bike, understand our mission. So we just punted last year. So now we're trying to get something set up for this summer. We have no staff then just to answer your questions we don't have any staff. Our intention is to get a bunch of volunteers. One of our board members runs a mountain bike club with the local high school, so I'm hoping to get some of the kids they're interested in piloting. And then once we start getting connected with some of the organizations in the area that I already worked with older people, I'm hoping to get interested there as well, how we got a lot of really good organizations in the area. We actually have a community center here called the older persons commission. They do fantastic jobs. They already do so many great things with older people, elderly, disabled. I'm hoping to get connected with them. It's been hard; they've basically been completely shut down during covid because you know the elderly are super vulnerable and, you know, they just, they have very limited services but anyway.

Alex: Yeah. Hopefully, you had mentioned that you guys are a corporation or you guys are a registered incorporated entity within the same message in mid Michigan and are you guys have registered 501 c three yes we are registered 501 c three.

Brian Carl: I went through the effort of researching that myself. I thought about hiring a lawyer to do that and the way I found out the cost I was like whoa, let me try to do that myself. And who actually wasn't that hard, I found some good resources online and found a really helpful website with some information about the kind of words you have to use in the forums to submit and blah blah blah. And really happy that actually once I found the information I needed. It wasn't that hard. Um, and I'm really glad I didn't spend the thousands of dollars that the lawyers wanted, you know to do it for me. The part I'm struggling with now is insurance, I think we'll get to that later. Yeah no yes we are official chapter 501 c three charity nonprofit incorporated in Michigan, you can look us up online that that is one of the problems that we found a lot of chapters are experiencing they it, they're finding either as complicated or a lot of work to go through and get a 501 c three registration. And people don't want to either support them and give them money, or they don't want to allow them to be a part of a more established nursing home if they're not a registered nonprofit with all the liability, that's attached to it. Yeah, I can completely echo that I totally agree. When I first got started a year and a half ago there's another chapter trying to get started out here in Ann Arbor, Michigan, and they ran into that exact problem. They had a nursing home they thought they're going to be able to get really interested in, and like, just kind of piggyback on their charity nonprofit use their liability insurance, and for whatever reasons I didn't get the details but that didn't work out. And I did make a couple of phone calls when I got started late in 2019 got a similar kind of oh I'm not really sure you know just a lot of hesitation and so I'm like, you know what, fine. I'll figure this out myself right it'll be a good experience.

And as a project manager I'm not afraid of tackling forums and procedures and all that kind of stuff it's, it's my it's my career I'm unfamiliar with working through bureaucracy and stuff. I can see where other people, you know, they may be really intimidated right there's a lot of forums, there's a lot of legal terms and stuff, it's tricky. I work through it, but I can see where other people would have our time.

Alex: Yeah. Just a quick follow up to that prior to becoming a 501 c three yourself. Were you aware that there is a national CWA nonprofit entity, so that for chapters that aren't independently registered, they're allowed to funnel money such as grant or donations through that was not.

Brian Carl: Okay, ask that question, and the answer I got imply that there was no such national organization. So at that point he was like, Okay fine, I'll try and set up with my own gear and mission.

Harrison: Thank you, we're finding that there is some form of communication error or lack of communication between chapters and we're part of the project helping to kind of resolve that.

Brian Carl: Yeah, that's great.

Alex: Alright, moving on. Um, do you get to meet with other chapters on a regular basis.

Brian Carl: No, not really, um, I had a couple of good contacts that I made with the Ann Arbor chapter that's kind of in the similar stage, they're just getting started trying to establish trying to get their first bite. But that was a year and a half ago, but once again Covid. I have been in contact with Kerry, to get his name. He's one of the leaders of Toledo, Ohio. And he's been super helpful he actually offered to come up and bring one of his trash piles up for our fundraiser in the summer, I haven't contacted them yet this year and now that you know the coverage restrictions are starting to lighten up, everyone's starting to get vaccinated. That's going to be the next month or two. And then the other contact I had was way back to the beginning when I first got approved for my chapter. Jane who, who I believe is the captain for Canada. She actually came across because here in the Detroit area right across the way here. Her mom lives over there, and they have kind of a mini chapter there in a little town called Sardinia. And she actually brought her bike over for the Ann Arbor chapter when they did their kickoff event. And so I got a chance to meet Jane through that.

Alex: And then our next question is how many events do you hold on a monthly or annual annual basis but we can switch that up. So how do you plan on running your event.

Brian Carl: So, um, I went to a really good seminar earlier in the year that talked about how to run fundraisers and stuff. I've got a big plan that leads up to an event in July, we're working through various things right now. Mostly what I'm struggling with right now is to get approved through PayPal to take GoFundMe donations, as a charity nonprofit. It has been a huge struggle. I have been sending them various kinds of documentation to try and, you know, certify that our bank account isn't backed up to something without a Rochester Michigan chapter. It's been a huge hassle. I got cleared right away with Amazon. You know I first set of documents I got cleared. Right away with venmo, you know, but for some reason PayPal has been a huge pain in the butt. So I'll keep trying, it seems like I just keep going in circles with them. But anyway back to your question. Um. Our plan is to have a fundraiser once a year, if not more often, like I said at this point we're still very early so I'm not sure how it will pan out over the years we're still a very young chapter so I'm not really sure. I'm also, I know some chapters do try to push through and do stuff in the winter, I don't think we will cold and snowy and southern Michigan in you know for five six months of the year so you know we'll probably just look at doing a couple few events per year, I would imagine that, that would be great if we can get to that point.

Alex: So do you have any partners that you work alongside with?

Brian Carl: Yeah yeah the two of the two other board members that I have. They help out a little. I'm mostly carrying it myself right now, because this was kind of started as up as a personal thing for me and then when I learned about the requirement to have a three person board for incorporation is when I found these other two folks on the right here in my neighborhood, they both have really close on both already engaged, like I said, One, she's already involved with the biking. Both already engaged, like I said, One, she's already involved with the biking community. And then our other board member, she actually is a nurse who works with older people and so already has connections with our local care facilities and stuff like that.

Alex: So now that you have that connection with the care facilities, do you think it'd be easy like it's, it'd be easier for you to get in.

Brian Carl: I did a little reading. I've done some research on it in the past year or so, and the kind of recommendations that I got from that seem to imply that rather than going down with your hand out my chain, please come help me. I want to kind of turn it around and say hey look at this great thing we can do. And we've already had a bite. So we want to get that done first. Right. And we've already got interest from these other organizations. How do you want to be involved right making more of a, we have something to offer you rather than hey we need something from you and so I'm trying to turn it around rather than, you know, going to them asking for help.

Alex: Okay, great. Yeah, that's a great look on it. All right, and then so I mean obviously you basically started your chapter during covid.

Brian Carl: I started it. At the end of 2019 I want to say like October of 2019 is when I first started looking into it. I think I got approved right away when I submitted with the international organization as an affiliate. And then at that point I was like okay let's figure out what the next steps are and I was like oh my gosh this is going to be a ton of work.

Alex: Yeah and I feel like they don't tell you that at the beginning, either which is tough. Our favorite line of what we've gone through is a bike and a dream. It's not that easy.

Brian Carl: Correct, it's yeah and when you find out how much the bikes are two I was like oh my gosh what \$10,000 to buy it and ship it overseas I'm like are you kidding me, and I mean I realized the figures change right and there's options you can technically buy a bike here in the states and save a ton of money on international shipping. Um, but, you know yeah there's a there's a lot of oh my gosh, but you know this is a, you know, a passion project for me right I'm doing this because I really really want to. I want to give back. I want to help my community. And so I look at those things as opportunities right. It's a chance to learn how I become a nonprofit, how do I get, you know, get certified as a charity so I can, you know, help people make it easier to give all that kind of stuff. So I'm trying to look at it in a positive way.

Alex: Yeah and I mean if you want to look at it that way with covid, you had extra time to look into that. So I mean, So I mean the overall question of that one was whether you saw it as a positive or negative experience?

Brian Carl: To see what was a positive experience?

Alex: Just the starting up of a chapter

Brian Carl: You know, um, it was a little daunting at first, and, and I don't want to say it was negative, but it was, it was a lot more kind of a cold splash water experience than I was thinking. I was always you know super positive and excited and then once reality sets in it's kind of a big downer. But I think that's typical right. Anytime you see something you think hey I really want to do that. And then you start to grapple with the details. It's like yeah it's it's going to be a ton of

work, and that's fine. You know I'm willing to put it in, and I knew it would be work. You know just some of the details I didn't expect.

Alex: And have you ever had to or thought about reaching out to Ole, or?

Brian Carl: I not directly, it seems like with 1200 chapters, all over the world, and was like, You know what, I'll just talk to the people around me. Wisconsin, they have a ton of chapters. They have like three or 50 chapters. It's nuts, and I tried to reach out to a couple of them and I didn't get much response. I just don't know if the contact information is out of date or what. I tried the hood and only got a few you know responses here and there but it seems like traffic there is pretty light. Doesn't get used a whole lot. I don't know why. Um, but, you know, I've got a few people, like I said, Kerry down in Toledo, Jane is sometimes good at getting back to me. Pernille, she's, she's pretty good at responding back she does a pretty good job, obviously she's got a broader perspective of things you know but she's been helpful. Um, so, but yeah reaching out directly to Ole, no. It's intimidating, I don't know.

Harrison: Have you come across the name Jake Khron at all?

Brian Carl: No, it doesn't sound familiar.

Harrison: The position is not new but he is new in the position he's the US team lead. The captain for the entire United States so he's trying to fill a Pernille, or an Ole role within the US. What we're finding is that a lot, a lot of the CWA and maybe you can attest to this from the affiliate side. Upon starting, they just kind of say, okay you're now an affiliate, go do all the work, and there's not a whole lot of communication as to Oh, what work, should you do. Yeah, this is kind of help doing it. These are some people you can reach out to and it's very much of a, you're an affiliate now go be on your own.

Brian Carl: Yes, that is exactly how I've felt.

Harrison: Have you felt like more communication from either a national or an international or a broader support network would help.

Brian Carl: Yeah, absolutely, I, I remember when I first got approved I was like God this is great and they sent me, you know like, okay, here's a, here's a little handout it's like a little five page document, and I'm, I'm just trying to find it now. And yeah, intro to new affiliates I got this, it says you know right at the top. So now what? And then it says you know reach out to your community to protect yourself it's like hey you should have waiver forms. And then consider incorporating Kelly Telecom. Here's an email address and a phone number, and that's it. It's like a page and a half long and I was like, Oh wow, that's a lot. It's yeah it was a ton of work. I'm really glad I did it. Like I said, for me, I know other people might be, they might look at that and go way too intimidating.

Alex: Yeah. And another thing is that you can look on the USA map like the cycling without age website. And we reached out to probably like 10 or 15, that they're just saying, This isn't like an associated email anymore. Please don't contact me. So it's like these people get on the list. They provide them as a contact on the map, and they just never follow through with actually doing anything so I feel like there really needs to be more of a connection between the Denmark location and the United States.

Brian Carl: Yeah, you know like, like a lot of things, especially. I hate to say it but in the nonprofits and volunteer run organizations that's typical right I've been involved with a number of volunteer organizations mostly church organizations, you know, in, in through my years or whatever and that's typical. It's that information isn't kept up to date, contacts come and go and they never bother to update websites or whatever else. I mean, so I kind of expected and I

personally wasn't surprised. Like I said, I sent out half a dozen emails to people like in the area Hey, I need some help and like you're saying I either got bounced back I'm not with the organization anymore, or just no responses.

Alex: So, what would you say your biggest challenge was overall starting a chapter?

Brian Carl: Well, having gone through it and having achieved it. Um, I would say it is not the 501 c three certification. I feel like I figured that out. And honestly, once I found those resources, It wasn't that bad, right, it wasn't even that expensive, it's not that bad. Um. The other thing that's a little intimidating right now is insurance. I'm going to try and carry our own insurance, because again, like I said when I go to the nursing homes when I go to the care facilities. I don't want to go with my hand out, I want to go my hand out asking, I want to go with the handout offering. And I want to be able to tell them, yes, we already have insurance, our pilots are covered. We have waiver forms all ready to go. you don't have to worry about anything. I want to make it as easy as possible for them to say yes I want to participate. But the insurance requirements. I'm currently talking with I got to contact with silent sports, which is a name, I got, I believe off the hood, or through someone who I found on the hood, and they sent some good information, and they had a couple of requirements, which I thought were really good like so now we have a volunteer handbook And we worked on our risk management policies, stuff like that. I do have a lawyer locally who's supposed to be helping me with some waiver forms. Um, but she's doing it on the side and whatever.

Um, but anyway to get back to the point. insurance is a concern. Um, and then I don't know beyond that, I think it's just going to be, you know, kind of making sure that I can, sage people's concerns about us as a legitimate organization, right, like so. Is it safe to give it to you. Are you guys legit, you know, how can I convince them of that. That's my big question mark right now I know I understand that you build trust by having connections and that takes time, right and that's so that's where I'm, I'm looking to get some help. I've got some good ideas, but that's probably one of my concerns. I don't know if it's just going to come true.

Alex: It's such a good idea. But the practicality of it it's definitely tough.

Harrison: Just to clarify, is that the silence sports part of the Mackay Insurance Group

Brian Carl: Yeah I think yeah I think Silent sports is what they were called but yeah they're actually. Yeah, Mackay.

Harrison: Okay, that's a name and agency we've come across, talking with some other chapters that they seem to insure quite a few other CWA chapters.

Brian Carl: Yeah and that's what made me really excited. I'm like, oh good they understand what we're doing, how we do it. I don't have to explain to them, you know, and it was nice I got a pretty good pretty fast response with them when I emailed them, you know, they said they sent me some information. I'm not going to actually, you know, pull the trigger on that, and submit until we have the bike either in order or in our hands right because why pay for insurance until we're actually ready to give rides.

Alex: And then one other thing you mentioned that you were working with a lawyer, just kind of like on the side.

Brian Carl: Yeah, one of our board members has a personal friend who's a lawyer. Certified in Michigan, and she already does a lot of charity work. And so I talked to her. A few weeks ago and explained to her. The one piece that I was not comfortable writing myself were those waiver forms, right, because that's where you got to have the really particular wording right where, you know, heaven forbid something were to happen and they were to look at, you know, the documents wanted to be, you know, tight and, and then defensible whatever. So I felt like it'd be

better to maybe get that done by a lawyer. And like I said, luckily it was like we got someone who's going to do that for us just as a donation.

Brian Carl: Yeah, yeah, no, because one of the big things we're looking at is pro bono work from lawyer Yeah, and it seems like the only true way to get it is if you have those connections, which is unfortunate because nobody's going to take you on if they don't know you, which is, which is tough and it's hard to write that like in a, in a report saying, you just need to know someone. But that's kind of how it seems to line up at this point.

Brian Carl: I think the good advice I got on that topic was, you know, like I mentioned a moment ago is that the whole networking thing, right, contact your friends ask them if they know anybody, or if those friends know somebody right, reach out through your network. So the whole LinkedIn thing or whatever, right, social connections, whatever friend of a friend of a friend. If you just keep putting it out there and keep telling your story and and show your passion and enthusiasm, you know, eventually, you hope that you find a connection. But, yeah, it's a little bit of luck.

Alex: Yep. Alright, so we're pulling up in half an hour. Does anybody have any pressing questions at the moment.

Harrison: Did you find or receive any waivers or sample waivers or template waivers from CWA, because I know that they do have some.

Brian Carl: I did not from CWA and I remember going and looking and not finding a lot. And again might be my own fault I didn't look in the right place, or ask the right questions. I swear I posted something on the hood months and months ago asking for help and a couple people were like oh yeah, talk to this person or a couple people uploaded a few things. I did get some sample waiver forms from McKay, the silent sports, folks, but they were more geared toward like a more traditional like biking event, right where you get several dozen or maybe even a couple hundred people doing like a bike ride on one day, and the waiver forms for the participants there. But I still I kind of read and I'm like okay I see what they're getting at right and what they're trying to say. But that's where I say you know what, I do not want to figure this out myself, it will be written the right way I will use the right words. That's when we started talking to this lawyer. It's just because if it gets to that point, like I said, heaven forbid it ever gets there right. The hope is that you just do it and you just put it in the file and you just don't look at it again but if you do, that's when it's gotta be it's gotta be the right thing. I mean, otherwise it could be really bad.

Alex: Yeah and then my last thing I found on the hood you posted I think it was I'm pretty sure it was you. It says the complete guide for starting a nonprofit organization and is that what you used

Brian Carl: yeah that's the website I used

Alex: because it seems super helpful.

Brian Carl: Oh it is super super helpful, Um totally worth it .The guy wanted like 50 bucks for this set of documents and just Right. And it was super clear, and he's got a couple of little things in there like anybody he's like oh not at this point what you really should do is you really should hire me because I can help them with other pieces and I will. Okay. I mean, sure, of course, he's trying to make money like anybody else's fair. Um, but honestly, it was just that initial, you know, like I said 50 bucks for the sample set of documents and the step by step process. And, yeah, it was some work. I mean, I spend your time on evenings and weekends for several weeks in a row putting it all together. Submitting paperwork and whatever but I got approved my first time there's no problems.

It worked really well, and there was like later stages where they're like okay well do you have this in place I'm like yes I do know do you have this document like the I do and it was great because having followed the process, or you get to those later stages. I already had everything needed in advance. And so the letter stated really really well.

Alex: So do you think if we link this page as a resource on our Help page for people? Do you think that it would be helpful for them?

Brian Carl: I think some people would be able to get through it. Yes, like I said it's not for everybody. I mean, my, my career, my experience, I'm comfortable with that very stepwise procedural thing with lots of references and whatever is what I do. I know other people are just like we're really overwhelmed by that, you know, and that's where probably having a national organization that you can just kind of attach to, so to speak. I'm sure there's a bunch of people who would be like yes just do that. I don't want to mess with all the stupid organizational details I just want to get a bike and give rides and that's great you know it's good for them. Um, for me, I looked at it as a learning experience, you know, I'm, I'm hoping to do this for a long time. I want to do my retirement job. Right. And so I'm like, that's cool that's fine I'll do this I'll learn some stuff.

Alex: Awesome. Yeah, no I mean I just know that I'm not up on my tax codes at the moment and. And I wouldn't trust myself trying to tell these people how to do it either

Brian Carl: The taxes are the one thing that I'm really happy about. There's these limits, that are set by the federal government particular and Michigan pretty much just follows suit I don't don't know about other states, but honestly the limits are so high compared to what I think most chapters would ever get to that they're never going to have to worry about it. I mean, depending on the situation and the way that money comes in, as long as you're not taking in more than 25,000 or \$50,000 a year I forget what it is you basically just skate through and they're like yeah you can fill out literally a postcard for your tax statement right and that's it. And, you know, as long as you're providing the required paperwork for when somebody donates more than \$250 in a single instance I mean that's like it, it's really not that bad. From a tax perspective when it comes to donations and paperwork. The thing that was a lot more intimidating for me, like I said, is the insurance. I'm just because, like I said, heaven forbid happens you want to make sure you're protected right because that could go wrong in just so many ways. So, you know, I want to make sure I get that right.

Alex: I know people are upset too when they feel like they have money for two trishaw's. They get their one and then realize they need the insurance and that takes up the cost of the other Trishaw. Yeah, which is just unfortunate.

Brian Carl: Yeah. Yeah. Right now we just want to get a bike. Then we'll go from there. My hope is, like I said fundraiser event in July, hopefully have money by the August timeframe. I got a local guy over in Ann Arbor who might have a trishaw he can sell us otherwise we're gonna have to talk to Denmark I understand that that CWA gets a cut, when you order from the official providers over there in Denmark, but I'm just like, you know, if I order that way it'll be, it'll be next year before we get our trishaw.

Harrison: I know talking to some other chapters we are aware that there is a US distributor who is connected to CWA, in I believe Rhode Island.

Brian Carl: Oh really.

Alex: I would look up synovate, it's SPINOV, and then the number eight.

Brian Carl: Start again. SPINOV, the number eight. Cool. You said there is a distributor in Rhode Island?

Alex: I'm not necessarily sure if that's the one in Rhode Island, but I know for a fact it's North America. So it's definitely going to be 100% better than getting it from Europe.

Brian Carl: Oh yeah, oh yeah, cuz I was looking at that and there was another thing. The bank, when I was first getting our account opened up, he said so are you gonna be doing any kind of international commerce and that sets off all these flags right now. It's like crap. And I gotta get this other, you know, who you know because you just know the banks are like Oh, you're setting up a shell organization to launder money, right, that's, that's right, that's the flags that are getting set off when you answer that question. Yes. I'm like, No, just trying to get a bike so I can give old people bike rides. Yeah, but I understand right. So, I get it. It's frustrating but that's the way the world works. Yeah.

Alex: Alright, so thank you so much for everything.

Brian Carl: Thank you. Good luck. This is great. I'm super happy you guys are out there trying to help other people and if you can make people go to the hood and like to share stuff. Do that. Yeah, yeah, yeah.

Alex: And if you happen to come across any other resources that you feel important over the next few weeks feel free to send them. And once we finished we'll send you everything that we've come up with, and on the hood and Yeah.

Alex: All right. Great. All right, thank you so much good luck to you and have a great day.

Interview with Gary Harty: CWA Affiliate - Lakewood, Colorado

Harrison: Okay, we are now recording. Okay, so our first question that we have is merely just trying to get to know how you started with cycling age and what made you want to start a chapter yourself.

Gary Harty: Um, I believe it was 2017, not 2016 at Thanksgiving time, I run an advocacy group here in Lakewood, and on Facebook, people are sharing things. And somebody shared Ole Kassow's TED talk that he did, I believe in 2014. And I was blown away, I said, I got to do that. And so the first thing I started doing was shopping for a trishaw in the United States. I just figured it'd be too expensive to try to get one from Copenhagen. And I didn't know how much it would cost to join CWA. I mean, I had all kinds of questions and got to be around the first of the year, it became quite apparent that we could not buy a vehicle like that in the United States. And I still wasn't sure how I was going to raise \$10,000 and get a chapter up and running. So I went ahead and applied for a membership in cycling without age, figuring, you know, by the time my email gets across the Atlantic Ocean, and by the time they translated into Danish, and by the time they do a full vetting on me, you know, I got a few more months to figure this out. Well I was approved within three days, so. So I went to my next major concern which was a liability, which is always a big issue in the United States. And so I went to nonprofits, senior housing facilities, they provide affordable housing, and they're a nonprofit, as opposed to a profit based. And I figured if anybody was willing to give it a try, it would be them. So I met with their wellness director, and I said, "You know, I want to show you a videotape about community involvement." And I didn't mention cycling or anything else. I said, just watch the video. And then after the video, will you have a very short or longer conversation and five minutes into the video, she says, "I love it". So she took it to the leadership team. And we started having a series of conversations, and we were able to use their 501 c three status to start collecting donations. So I reached out to everybody I knew on the racing team I was involved with and in the cycling advocacy community, and family and friends and started raising money and got to about \$5,000. And at that point, the CEO of the Eaton senior communities where we started, he said, "Listen,

we're on board, and whatever you can't raise, we'll use our foundation to supplement it." So we got to that. And then it was a matter of ordering the trishaw and finding a boat that would carry the bike, you know, the container to the United States. So that was a long process. I think we ordered our first trishaw, April or May. And it didn't arrive until September. So that's like nine months of waiting to open up a Christmas present. I couldn't wait for them to arrive. So then I approached the city of Lakewood where we live and asked if they would put up the funding for a second trishaw figuring if we had two trishaws. We could make a bigger splash. And they kind of took it under advisement. Well, when I got the invoice for our first trishaw, the leadership team at Eaton was gone. So I didn't have access to the money in the foundation site. I took the money out of our nest egg because I didn't want to miss the boat coming into the United States. And when I shared that with the city of liquids recreation managers is that "Listen, if you're that committed, we're on board." So they bought the second trishaw. So both of them arrived in September and we got up and running in September of 2017. I was able to do a PowerPoint presentation of the progress we had made for Metro West housing solutions which is an affordable housing provider in West Metro Denver and

After a 15 minute presentation, the CEO and president of Metro West housing solutions handed me a card that said we need to talk. And so they bought our third trishaw. So at the time, that was a \$30,000 investment that I was not in a position to do myself. So that's how we got up and running. And getting back to the initial question, the motivation was all these Ted Talks because that moves a lot of people.

Alex: Yeah, that's what we've seen from a lot of the interviews. Everyone says the TED Talk. So just moving on, Well, one thing, good. Judgment is one thing that we started looking into after talking to. Have you heard of pernila? Over in Denmark?

Gary Harty: I know pernila.

Alex: Tell us about where you met her.

Gary Harty: Well I met her when we went to Copenhagen, and then we've done two North American summit conferences. So she was in Oshkosh, Wisconsin which was the first North American summit and then in canmore, in Canada for the second. So. And then, of course, you showed us around Copenhagen. So yeah, we've been face to face three times.

Alex: I was just gonna ask because she was telling us about civil money penalties. Have you heard of those?

Harrison: Yeah, yes. Because those she was saying in Wisconsin are really helping grow the CWA community over there. And I just wanted to see if you had any input or knowledge on that, because we just started looking into those.

Gary Harty: Yeah, so there's a gentleman in Boulder. He's a retired businessman, and quite a bit more successful in business than I am. He's pursuing the civil municipal penalties in Colorado. So that that work has begun. So yeah, that he is actually, if I'm, correct me if I'm wrong, I think in Wisconsin, they're using the grant money as a 5050 match. So if a senior facility applies, they can match that. I think trishaws are now roughly 10 to \$12,000, depending on which model you want, and that includes shipping. And anyway, that's, that's a big help. I think Wisconsin has more chapters than any other state in the United States. That \$10,000 to \$12,000 barrier. I think in Colorado, we have at least on the map, a dozen chapters, maybe more. And only three of us have, well, we just have a fourth chapter with a bike. And some of these chapters were formed long before mine was formed. And I've just got to assume that money is an obstacle and then finding a community to work within as an obstacle. So anyway, Ed Whitman, and if you can get

a hold of him, he would have a lot of good ideas to share with you. But he's pursuing the civil municipal penalties here in Colorado.

Harrison: I believe we have reached out to him and we are in contact with him right now. So yeah, good.

Gary Harty: Anyway, he's trying to pursue a 90-10 match, where the facility just has to indicate an interest and put up 10%. whether they'll come to pass or not, but that'd be a game changer. That would be big. Yeah.

Harrison: All right. So our next question is, if you don't mind talking about you mentioned that you had two bikes, but if you could just talk about how large your chapter is, in terms of how many pilots and volunteers you have on a regular basis. You seem to have a role in terms of the organization of it, if there's anyone else that's kind of like on your level with that. And just talk about how large you are personnel wise.

Gary Harty: Yeah, so we have three bikes and we work in two facilities. Two bikes at one facility which is stored in one at Creekside, which is owned by Metro West housing solutions. I have trained over 30 volunteers and I struggle hanging on to him. Right now we are at six. And that includes my wife and I, and we run the program. I've lost pilots due to injury and illness, and having grandchildren and moving to another state. And you know, so I think some people are just kind of blown away by a two hour ride which is logistically about a four hour commitment. And if you're a bicycle racer, you don't have an extra four hours isn't devoted to training. Depending on your job, if you can't flex your hours, you know, I'm just guessing. Some are concerned about liability. And some are concerned about the time commitment. You know, over 30 people, as soon as they saw the TED Talk, they reached out to me and they said, "Can I be a volunteer?" And I said, "Sure. Let's get you up and running" with a lot of emphasis on being really comfortable with the three wheeled vehicle and electric assist vehicle. And its features and safety. Huge, huge emphasis on safety. And I've had a number of people, they were like one and done. So anyway, I'm down to six people. And that's the hardest thing. One of the things I don't have is like a board of directors or people to help me with fundraising and that sort of thing. They had a lot of contacts in Boulder. Barb in Littleton has a board and includes the former mayor of Littleton, and a person who owned a bike shop was really gifted with the mechanical aspects, so she'd been a terrific fundraiser. So her chapter in a very short time, I would consider much stronger than mine.

Harrison: Thank you. We do have an interview scheduled with her tomorrow. So I just want to make sure, yeah.

Gary Harty: She and I were on the same racing team. That's how we met. And she was pretty good at racing. Three national championships. Me Not so much. But I trained Barb and she piloted for me. Then she started her own chapter. And I trained a lot up in Boulder. So that's awesome.

Harrison: So with your six people, your six volunteers and your three bikes, how many rides or events would you say that you're doing? Kind of on a weekly or a monthly basis? And if you have any idea of like, a pre COVID amount that you're kind of doing and obviously now it's been a bit different?

Gary Harty: Yeah. If you scale down at all. I should probably but I don't know if I can pull up a spreadsheet, because I've got all the numbers from the beginning. But currently, with four active volunteers, we're doing two rides a week at Eton. And because of the COVID protocols, we're down to one passenger per Trishaw. So we're doing four passengers a week. I just got two new

batteries for those trishaws. So before COVID we were really limping along on batteries that were dying. So anyway, four passengers a week at Eton and one or two passengers a week at Creekside. We've done almost 700 passengers in a three year period. We had shut down in March. We restarted briefly in October of this past year and then started another surge and shut down again. So we started two weeks ago at Eaton. And if I get two more pilots committed to once a week we can go from four to six passengers a week. At Eaton, we've had 139 discrete passengers, distinct passengers. Several of them are repeats and that's what gets us up to 600. Hello, can I pull up something and share it with Is that helpful?

Harrison: I can give you sharing ability Hold on. Okay, Okay, you should be good.

Gary Harty: All right, half second here. pull this up. Okay, can you see that? Yes, yes. Okay. So this is one of the spreadsheets that I've done. And this is our complete history. And the list of the pilots, the people they rode with the facility either even the Creekside the timeframe the day of the week. And when you get down here to the bottom, we've done 690 passenger rides in the three and a half years that we've been. And that takes into consideration that we've been shut down for most of last year.

I don't know why these numbers don't balance, but we've done like 522 rides, and serve 692 passengers. And in terms of one passenger is written with us 55 times. And so this is everybody who's ridden with us at Creekside or at Eton. So 439 passengers have ridden 139 of them are discrete passengers. In other words, we have served 139 different residents. The blue is people who have moved out black are people who have passed on. And Creekside is in the yellow 53 discrete passengers, 132 total passengers, and then just some other things, either outreach or within our own community. So, again, that's kind of a picture. And there's that kind of, I'd be glad to share send this to you. Yeah, after we're done. Will that data help you?

Harrison: Yeah, absolutely. Yeah, we could even probably link it in the final to show like, show people how they could schedule and how they can stay organized with their bike rides. Obviously, we can remove passenger names on a separate copy and keep them private. Yeah. But even just this format would be very beneficial. Because the chapters are starting to grow. I don't necessarily know how to keep everything organized. And this definitely helps out. It helped them a lot I can imagine.

Gary Harty: And what I'm doing for scheduling is I took an Excel spreadsheet and dropped it into Google Google Sheets. And see if I can't get to my drive because my pictures are blocking it. Anyway, I dropped it into Google Sheets. And so the receptionist at Eton passes when one of my pilots signs up for a time slot, she knows to fill it with a passenger. And so all my pilots in real time know is somebody signed up for their time slot and and the receptionist knows so, you know, our Google Sheet is shared with and again, that would have a complete history of all the rides that we've done. And I don't know how to Oh, well, nevermind. It's probably time to stop sharing. Is that okay? If I stop sharing and then I'll send you links to this.

Harrison: Yes, perfect.

Gary Harty: Harrison, Does that help?

Harrison: Yes, that helps a lot. That's very beneficial. Going back a few moments, you had mentioned that you had ordered new batteries for your bike recently. Do you mind just talking about the process of how you got new batteries or where you got them from? Cuz some questions that are coming up are regarding maintenance, and some people are concerned. If the bike breaks, they're not able to necessarily buy specific parts or where they're able to get parts. And they're concerned, they might have to buy a whole new bike.

Gary Harty: Yeah. So for whatever reason, I've never been able to get a battery shipped from Copenhagen. The cost of shipping a single battery is prohibitive, because the airlines aren't going to carry a single battery. And, you know, from what I understand, it's about \$300 to fill out the paperwork for hazardous material. And it doesn't matter whether it's one battery or 10 batteries. And they've never been able to put together an order to ship 10 batteries to the United States. So there's a new dealer in Austin, Texas, and he's a trishaw dealer. And he's been able to get us batteries, like within a week. So he got our two batteries. The city of Lakewood paid for one of them and Eaton senior communities paid for the other one.

Harrison: So do you happen to have the name of that dealer in Austin.

Gary Harty: Do I have it?

Harrison: Yeah.

Gary Harty: Oh, do you have it? Do you? Oh, we were aware that there was someone in Austin, but we don't necessarily have his contact information and name. Okay. I could get that for you.

Harrison: Yeah, it does not need to be right now. But yeah.

Gary Harty: Yeah, and he is selling trail bikes. And again, when I got my bikes, logistically, you're looking at about a six month turnaround from the time you order them. And the Austin dealer can speed that up to like within weeks. It's my understanding if you order from him, he also contributes to cycling without age. Whereas if you order from Copenhagen cycles, that goes to support cycling without age. But I can't confirm that. I just know if you're in the United States. If you've got some money, the fastest way to get it is through the dealership in Austin. If you want the trishaw.

Alex: Do you happen to know if his name is Simon?

Gary Harty: It is.

Harrison: Okay, okay. Yeah. So Simon?

Gary Harty: So, that's been helpful. In terms of maintenance, my biggest obstacle is brake pads. I'll go through two or three sets of brake pads per year. And it's got drum brakes on the front. And they're working great. But I have no idea where to get parts for that, for how to fix them when the time comes.

Harrison: How do you know when your brake pads are running low, do they start making a lot of noise? So with your brake pads that you've needed to replace have been, I'm not too familiar with the cycling community and how it all works. But have you been able to just go down to essentially your local bike shop and get replacement parts for that? Or have they been special parts needed for the try shops.

Gary Harty: For the most part, you can get them in a bike shop, you know, disc brakes are quite common now. And somebody has shown me how to change them, but I can change them. One of our disc brakes has kind of an odd file size disk break. And so I either have to file them down by hand, or the last set I got at the bike shop just ran them on the grinder to get them down to the size that would fit into the caliper housing. But other than that, you know, it's so okay. It's not that difficult, you know, a run to the bike shop, you know, for \$30 and get a new set of pads.

Harrison: So, our next question is whether or not you have any sponsors and how much those sponsors necessarily help you out. I know you mentioned you're working with a couple living facilities. Have they been able to provide you with more funding as you've needed, and if you don't mind just talking about how that relationship has kind of matured.

Gary Harty: So I was not successful getting a 501 c three for myself. So anytime somebody offers a donation, we run it through Eton's foundation. I have not worked really hard at fundraising, and I can't write a grant to save my life. I've tried and I always come up short. So

Santa Eaton owns one trishaw. And the city of Lakewood owns the other trishaw. I can approach them for funding when I need parts. And so far, I've been reimbursed for everything. And same with Metro West housing solutions for the third trishaw. But, it is plenty tight. In other words, when I needed the battery at Eaton, they said, We can do one but we can't do the other one because we just don't have the funding because their foundation primarily subsidizes the cost of housing, on a sliding scale for the residents. So, so far, so good. But it's something I worry about. And I do not have sponsors. You know, people who would put a sticker on trishaw, X number of dollars.

Harrison: So are you aware at all of CWA having a national 501 c three, that you are able to take money and funnel that through?

Gary Harty: Yeah, BB loads went through that with Kelly, Kelly talcott? Because I think she's the one that set it up. She will, it worked pretty well for her. Except for she can't reconcile all the money because Kelly was unable to provide her with the exact number of donations. So there's some questions there. And I understand Kelly has left CWA and she now works with the Dutch manufacturer right back last I heard.

Harrison: Yeah, I believe Jake Crone is now in that role. And he has recently taken that.

Gary Harty: Yeah. So up till this point, it's just been easier for me to put the money into Eton's foundation. But that's what I'm doing. Yeah, I think Ed has his own 501 c three status up in Boulder. And I believe Barb in Littleton does as well. By getting a 501 c three, that's a pretty big hurdle for a person who's not skilled in that task.

Alex: So That is definitely part of our project and trying to figure out what needs to happen to make it as easy as we can for people who aren't skilled in setting up a nonprofit to understand what it would take. I do know, we're running up on our half hour mark here. But just kind of our last question, if you don't mind just talking about what your biggest challenge was in terms of starting a chapter and just your overall experience with the starting process.

Gary Harty: For me, the biggest was raising that money and getting the bikes ordered and getting them delivered. Once the foundation at Eaton stepped in, you know, that took that initial fundraising off my shoulders. Things like insurance and liability, I just wasn't gonna let it stand in the way. Just went for it. So I don't know if that's what scared off some of my pilots. You know, my wife and I have a umbrella liability policy on top of our household policy, and it's like a million dollars of additional liability for a very nominal cost of \$100 a year. And I've told some of my pilots, I said, you need to talk to your insurance agent because I don't have insurance. And I don't have the funding for it. And someone said, "Oh, we already have a liability policy". And some say "well, we'll check into it". And I just said, "You know, I just want you to be aware". So, I think that's one of the obstacles. So I know Barb has the insurance. And again, her fundraising has allowed her to be able to do that without any problems. So I guess my biggest obstacle now is to continue running, you know, what will be my maintenance expenses. And it would be nice to be able to find an insurance carrier that, well, in an ideal world, our volunteers would be covered like any of their other volunteers are employed. And I believe that's the case in some of chapters around the United States. It's not the case here. And if you guys aren't pressed for time, I can stay on the line a little bit longer. But that's, that's totally up to you. So I don't know about the rest, but I can stay on it a couple more minutes.

Harrison: Just to clarify, so you, you don't have any insurance for your chapter as a whole? But you're independently covered through your own insurance agent, and you encourage your pilots to get their own?

Gary Harty: That is correct. Okay.

Harrison: And you said \$100 a year?

Gary Harty: That's for my wife and I yeah.

Alex: Oh, wow. That's like an additional rider on top of our household insurance. Okay. Wow. That's nominal.

Gary Harty: That's fairly cheap for that little extra peace of mind.

Harrison: Have you come across the silent sports Insurance Agency, or the I believe they're part of the Mackay group? At all?

Gary Harty: I've heard well, is that the chat? Are they in Tennessee or I believe they're somewhere located and they're based in Iowa. But I do know that they are an insurance group that has worked with a couple other CWA chapters in the US.

Alex: And they've been known, at least from the people that we've talked to, to provide more chapter base insurance policies for I think some of the people were saying, anywhere between like six and \$800 a year.

Gary Harty: I've heard of that. And I think that so Barb is working with. Okay, so. But there's no money, I'm comfortable pulling out of my pocket.

Harrison: Yeah. So I was just curious, as we just if you've heard all the chapters we've talked to you have just had group ones, and you're the first to have like, independent one. So it's just an interesting way. Not that necessarily a bad way. It's just different.

Gary Harty: So well, I say that I might have information. That may be one reason why I haven't been able to hang on to all my pilots. Nobody's told me that.

Alex: But have you looked into getting an attorney or a lawyer at any point for the documentation?

Gary Harty: Our initial waiver form was drafted by the attorney for the city of Lakewood. And both Metro West housing solutions and Eden adopted basically that same policy or waiver form. And I didn't cost us anything that was done by the city of Lakewood.

Harrison: Oh, great. Perfect. And other than that, the answer to that question is no. for financial reasons. Yeah. If one moment, so have you had any experience with the hood? And using the hood?

Gary Harty: Yes.

Harrison: Do you mind just talking about that and to terms of his ability but be just the type of connections he made with other chapters, it seems as though you do have a lot of contact with Ed, Barb and the other chapters in Colorado. But whether or not you've received help from chapters outside of Colorado and just have found any information?

Gary Harty: Well, first of all, I'll get notifications by email when a discussion is up. And I will go in there and throw in my two cents worth if I think I can help somebody else. And other than that, I don't like the hood. I find it very user unfriendly. Very, very difficult to search out a topic. We have something before the head started, and I liked it better,

Harrison: I believe it is podio.

Gary Harty: Yeah, yeah. Yeah, they abandoned podio and started the hood. And I mean, I understand why it's there. Because Ole and pernila can't answer all the questions for 50 countries. You know, how many chapters are there now? No, there's 10,000 pilots. I mean, there's 2200. Roughly. Yeah, yeah. I mean, you know, a small office like that, you know, we can be each other's best resources. But as a platform, I do not like the hood. I can never find a specific topic unless it's the current topic that pops up on my email. So I don't like it.

Alex: Yeah, we're trying to organize it. So it's, you can go on and all the information on one page.

Gary Harty: Hopefully, good luck with that.

Alex: It is scattered.

Gary Harty: I think I stumbled on the work that your predecessors had done. Because we have a similar project. And I'm pretty sure I mentioned it there. But it might be on the cycling without age webpage now, you know, kind of how to get started. And that wasn't there when I started. So if it's on podio, I wouldn't be able to find it. But I do think it's on cyclingwithoutage.org website. Yeah. But there's a lot of links there. You can wander around.

Alex: And you'll notice though, they're um, they're super vague with their description, like when they say, Oh, just incorporate, but they don't mention anything about the 501 c three, the 1023 forms the all the digit, they just kind of give a broad state. Yeah. Yeah. So do we have any more questions?

Harrison: Yeah, I think that's that was our last question unless you have anything to add? Just regarding either positive or negative regarding your experience with CWA, running a chapter starting a chapter

Gary Harty: Well, first of all, you know I love the people in Copenhagen. Ole came and visited us in March. And when I met him face to face in Oshkosh, Wisconsin, you know, I saw him walk into the room. And I didn't think he'd know me from Adam. And I said, Tony, we got to go introduce ourselves. And he recognized me immediately, you know. So that's positive. The attending national summit was positive. He came to visit us before the Canadian summit and spent a day writing with us at Eton. So that's great. That's number one. Number two, the residents love us. The wellness director, I mean, especially with the COVID. It's like they're desperate to get these seniors out of it. facilities which have been locked down. But even before that, you know, to get the senior residents integrated into the community out for fresh air. It's just such a positive experience and the pilots that have stayed with me, they love it. So you know, those are the positive things, I know that we are doing good for the community. And that's a good feeling. Yes.

Harrison: Awesome. Thank you very much for your time. helpful information.

Gary Harty: Okay. And then I've got emails here from you know, where you one sent me the last emails this morning for like when I missed, that was Katie, I believe so you can email Katie. Okay. I'll follow up with the links that we talked about.

Harrison: And then we will definitely keep you updated over the next few weeks as we finish up here, and we'd be more than happy to send you a copy of our finance report. And our final product that we post to the hood or this CWA website.

Gary Harty: Okay. That'd be great. Good luck with it.

Everyone: Thank you.

Interview with Barb Lotze: CWA Affiliate - Littleton, Colorado

Barb Lotze: Hey, okay.

Winona: And we also just want to make sure that you are okay. Using your name and our report or quoting you. If not, we can make it anonymous, but

Barb Lotze: It's fine.

Winona: Okay

Barb Lotze: I'm probably not gonna say anything that profound I'm good. Okay, so you work with Pernille now? Is that how that works? Are you guys?

Winona: Yes, we're working with her and Ole. We meet with them once a week.

Barb Lotze: Oh, and so what's the whole way? Like, what's the goal out of?

Winona: So the goal, the end goal is to make it easier to start a chapter right off the bat, because we know there's a lot more that it's composed of when you first hit, become an affiliate. So we kind of want to give them a step by step guidance on what to do and best practices to go about it. Oh, all right. Um, so just the first question that we have is pretty basic. What is your relationship with cycling age and what made you want to start a chapter?

Barb Lotze: So I don't know if you guys have talked to Gary in Lakewood. He and I are good friends and competitive cyclists. We were cycling competitively together. So anyways, he was the one that found Ole's video, and he got so on fire. And then he got me to watch it. And I was like, okay, we're doing this. So I volunteered for him his first year. And he's in like, when I'm in Littleton, which is about 20 minutes up the road. So I did, I volunteered there once a week. And I'm like, Oh, my gosh, we got to do this in Littleton. This is crazy. This is so crazy. Good. And I am Director of Business Development at visiting angels. And we are a homecare company. So we help people age in place. And so my, my deal is seniors, and how and our whole goal and our busy angels is how can we enhance quality of life for our clients and make one day better than the next? And what better way to do it than cycling? Sorry, let me leave that and get people out into nature. So I was so everything that Trishaw does, I was all on board. So in 2019, I said, we got to do this. And so I started. I don't know a lot of rich people, though. So I just started, sent a letter to friends and family and I was getting 100 here, 50 there. And I'm like, well, it's gonna take a long time to get 12 grand. And then I had a co worker say my father in law needs to give like \$7,000 away. So I was wondering what I'm like, Oh, my gosh, you know, you get seven grand, you can make up the rest. And so it came within a month or two after that. And so I might be going way into detail just cut me off if I am no, good. So that I said, Okay, we are starting a chapter in Littleton. So Alas, we started each chapter. And it took us seven or eight months to get the trishaw. So it arrived in the fall of 2019. At which time I then started talking to groups like the Rotary Club and different things. So I had two caregivers that were not cyclists that I recruited to volunteer, and myself. And then I got a gentleman from the Rotary Club who is an avid cyclist. So there were four of us last fall or fall of 2019. And we gave 12 rides from October through December. And then COVID hit in January of 2020. And was like what the heck do we do? Right? And so then by that time, Ed, who I'm not sure if you've talked to yet from Boulder, had become a part of what he had in his chapter. So he and Gary and I got together and we're just like, Okay, what, how, who, when, and we decided the loneliness, the isolation, the boredom, the everything, the psychological effect that COVID was having. We had to do something we had to get these trials going. So by that time, the other co founders, Phil and Bill used to own a bike shop, the other co founder of Littleton. And so we got our heads together and said, Okay, let's put a windshield on, let's do COVID risk assessment questions, let's sterilize. And so we did that. And I had had it housed, or we have it housed at riverpoint independent living center. That's a place in Littleton that has 175 apartments but all independent, so they gave us space in the garage. And so Alas, we got it approved by them that we could start doing, start giving rides as of May and so from May to October last year, we raised enough money for a second try shot within one month, we gave 300 passengers rides from 12 to 300 from May to about October. Till the weather started in. I went from four volunteers that didn't know what they were doing that couldn't really ride. A couple couldn't ride bikes to right now we have 40 volunteers. So it just exploded. We got an article in the paper, I did a ribbon cutting ceremony for the second, Trishaw. And should I wait till later? This is a whole other story. Are you guys? Oh, keep going. Okay, so I had to start giving rides in May. I started volunteering, I had to look outside the box as Director of Business Development, what was I going to do to reach our clients to reach our

referral sources couldn't go in anywhere. So I started an outside exercise class at river point where we house the trash, which I'm still doing Monday, Wednesday, Friday to classes. And so we just met outside masks on, six feet apart. And so that's where I started recruiting passengers, and then visiting angels folks. And so we have a very different model in Littleton than anyone I know in the world. Our model is not out of a skilled care facility or assisted living; our model is everybody is included. And so it's not just aging, cycling without age, it's cycling with challenges as I say anyone that has challenges is welcome. You come on, and we'll give you a ride. And so I started getting momentum with it. And then we did a ribbon cutting and at the ribbon cutting, we got the local newspaper there, because one of my pilots used to be the mayor, he had an in there. So he got on there. And David did a beautiful job on this article. And I kid you not I went from my small handful of volunteers. I couldn't hold the phone calls, the emails, the community just embraced this, I was like, we all want to do something for seniors. COVID. I mean, and then and then the same are the what the what I live by that actually the nurse at work she she said this one day, and it just resonated. She said we must make sure the most vulnerable do not become the least visible. And man that struck a chord the most vulnerable need to we need to not let them become the least visible. So it was with that philosophy that we said, You know what? This is so serious. We have got to get out, we've got to get people. So Alas, the volunteers rose. I had people that can't ride bikes. So I mean, we got training, we have protocol, I can't tell you the amount. Oh my gosh, the volunteers Oh, come forth, the gifted people that like Ed are retired businessmen. So they may have made getting a nonprofit status in Texas and seem like you're just like a normal routine, eating breakfast. I mean, for me, it's like a nonprofit, federal, and he was like, boom, got that through. So I have a board of directors now I call my board committee because I don't want to do a legal thing. But anyways, the board, they're all different gifts. And so I have someone working with me on the financials I have. I mean, everybody just brought in different gifts to the table that have grown us. And it's so professional, I mean, the forms that we have in the notebook we have are out training other chapters now in one just started about an hour from here. And we've shared all of our paperwork with them. We share any we've learned so much. And it's done so professionally, that we're just saying, you know what, you don't have to reinvent the wheel. We spent a year getting all this together, we're going to share and so add is really a great conduit to all the other chapters. His goal is to get 20 chapters known. I mean, he's just a man with a mission. And he's retired. So he does. He's just, it's so fun to work with the other two chapters here. And so I had just one more story, and then we can get to maybe question two by an hour from now. And then I had a gal call and she said, I have a son that's on the far end of the spectrum. And she said would you be willing to give us a ride? I saw your flyer and would you give us a ride? And I said, Well, absolutely we will. And he rides every couple of weeks now and he thinks he's surfing and she just was in tears. She called me after the ride and she said Barb, I have two other kids and my dream has been to have my son on a bike and to ride with him but I couldn't afford the adaptive bike. Oh my gosh, this has allowed me to do this. So at the ribbon cutting, I had four people give testimonials on what the Trishaw had done for them that we had started in May and I did the ribbon cutting in June and she just spoke and there wasn't a dry eye in the house. She said you know when you have an adult, disabled person on the spectrum, there's no support and you get no no no they don't fit in, they don't fit in. And she said Barb just said yes and welcomed us and it has changed his life and then I had one of my other speakers was Bonnie who she lives at riverpoint. And after writing once a week in May she some, you know, certain April, May, she came up to me and like, some weeks after she had been writing every week and she said, Barb, this is too good a thing, we have got to get you another

try shot, we need to get more people out. She said I was so lonely and bored. And I am finding life again, I'm alive. She said, I will give you \$5,000 if you can raise the rest for another trishaw. So I said, oh man put my feet to the fire. I just put it out there right after the newspaper article came out. So when people were inquiring about being pilots, I said we are doing a capital campaign, we got a web page. And within a month, we raised the other \$7,000 for a second trishaw. So what they wouldn't like for this article is I gotta tell you, though, is that the first trishaw took seven or eight months to get here. It came in terrible shape. It was banged up, it was scratched, it was ripped, it was bad. And I had no resources. Like, how do you send it back to Norway? Right? I mean, what do you do? I told her now she was very nice, I took pictures, but there's nothing they could do. What was I gonna do, send it back. And now I don't think she's happy. There's a distributor in Texas. But I have to tell you. And again, this probably won't go on the paper, but that you're writing, but just to be totally transparent. We ordered them from him in Texas, because we got it in a month, there was no damage. And there's recourse if there is damage. So like when you're spending 13,000. Now on a bike in a blanket, it makes sense. So again, I don't think that's helpful for your report. But just that that's how we're doing it because Simon has been, oh my gosh, it's been the battery broke on our first one we've been through or not the battery, the belt, we've been through two belts that have to come from overseas, and having a distributor in the States, I cannot tell you how helpful that's been. So again, that's not really helpful for your port. But just so you know, kind of that's where I'm coming. That's been our experience so far.

Winona: Yeah, we've heard his name a few times now in some of the interviews we've done. So I think we're actually going to reach out and talk to him.

Harrison: That's actually extremely helpful. Regarding our report, we've heard a lot of problems coming over with it takes seven months to get a bike from Denmark. And it's a challenging experience just to order that bike.

Barb Lotze: And kudos like to say kudos to pronounce, and Ole loves those guys that they. So initially, I didn't have a nonprofit and to me, I don't do that kind of stuff. You know, my gigs people. It's not like the government and business. And that's why ed is such a gift to us to me to Littleton because that's like nothing to him. And so that was before I met Ed, I didn't have a nonprofit. So to get this one this gentleman like my friends didn't care if it was a tax write off for now. But the \$7,000 he certainly cared about was a tax write off. And so that's when I sought out her now. That's when I got in touch with cycling without age and just said, Gosh, what do I do? I think it was Gary that got me in touch with a non forgetting his name. He doesn't work for them anymore. He was out of New York. And so I was able to go under the new york nonprofit. And again, this might be too much information. But again, you guys are doing a report. So I'm going to give you the full detail here. So things were going along well. I had then the next donors, they would all send the check to cycling without age in New York, and I was having them directly send it wherever but the long and short of it is get the bike we still had 1000s of dollars because people were still giving money. So then he had the money and then he fell off the radar. And all of a sudden I'm like, hello. We had an incident. He finally responded back weeks later, and I'm like, Okay, my books show we have say \$6,000 He's like, Oh, no, there's only 1000 I'm like, no, not true. So then I got personnel involved and I'm like, and then he totally fell off base there. So I don't know what they did not tell me. I know I got a letter and an email saying a lawyer might contact me so I think some screw stuff happened there. But pronounced so I think God had a spreadsheet. I sent her my spreadsheet and then she got me the money back but I know they had some issues going on there. And so I don't know what if he knew of the scam. I don't know what

happened in meson, lint or whatever. But we did get our money back. So in the beginning what was really helpful so when you said for your paper. And trying to, you know, get a tutorial together, if someone doesn't have experience and get into nonprofit, and they don't have that gifted skill set. That is an area where cycling without age helped. And they weren't helpful. You know what I mean. But that's an area. I think that at least coming from a lay person who I manage people, supervise work with seniors, but don't have that business savvy and sense. That's where cycling without age internationally could help people. Potentially. I mean, I think that at least that was a gap for me until I met Ed.

Winona: You've hit almost every point I had, like how you came prepared. The next question we have, I think a major one is what was your biggest challenge? Do you think when starting a chapter,

Barb Lotze: I thought that getting the trishaw was going to be the biggest challenge and it was the first in 2019. That was my challenge, like how do I get it. But what I didn't realize is, that's really the small part of cycling and age without running the program. That is tiny potatoes, because once you get that money and you trishaw, I was so blind. And so again, if they want to really help people with the process, I had no idea what it meant to have chapter I saw Gary did, but because Gary was working out of their model, like you go out. So if you're working out in the model, it's probably not as different as what I found. But if you're in a model, you have the facility, you train pilots, and it's the recruiting pilots, training pilots, getting a facility, if you're not going to do the norm, like get a facility and the activity director runs it or whatever. Like I'm doing that everybody's welcome, everybody comes. The whole community is welcome. And I really like our model, because we are building the community of Littleton to really embrace seniors and people with challenges, and to say, you know, what, we all have a part to make each other stronger. And us being pilots and the photographer's and all my volunteers, the schedulers, everybody involved, you know what, it's not about us helping people, it's about everybody, they're for each other, and passengers are giving us as much as we're giving them by their stories, their wisdoms or their love, their desire to be out the giving us purpose. I mean, we are getting more pilots who often say I get more out of it than the passengers, I swear, it's such an awesome mission that we all have. And so I really love that it's not confined to a facility but that we all touch each other's lives and the community, from the newspaper to the seniors to the challenge to the athletic to the people on the trail. I mean, y'all come now and so I didn't even finish my other search. So we got the second trishaw. That was in June. And then one of my pilots again, the retired mayor, wrote to a foundation which they do not want to be known. And they put this grant together, it was an easy grant proposal. He said, I gave him the numbers. And within a month they said here's a \$13,000 check in another trishaw Holy smokes. So to answer your question, I found out that the financials, man, they just come, you know, tell the story, share the story, have events like ribbon cutting, get the paper on board, we got nine news out here, we had my 101 year old client. That's what she did for a birthday ride. I'm starting to grow into this and that's a whole nother story. But I really want to make these events I want to make like birthdays big again, like you know, when you're at 81 90 91 people go you know, it's just another day. So what we do we put balloons on the carriers we put we put balloon signs, I hit her with Happy Birthday signs. I make homemade goodies. I have a surprise group. I'm trying to build that up in a certain place on the planet. And we surprise them when they pop out with birthday signs and just really make it a big deal that you're spending your day or hour on the trisong Anyways, I'm going off. But anyways, we're just creating really neat programs like that. So back to your question. What was the hardest thing? The hardest thing is I don't have enough hours in the day

because I work 12 to 15 hour days with visiting angels. I'm very very blessed that my boss sees the importance of cycling without age trishaw, he allows me to take my time as well as my volunteer time. So I really say work and trishaw like some weeks I spent the entire week on try shows like maintaining the piles. I mean we have a training program now we have you go through two hours, three hours. training, then you have to go through a DMV test like a driver motor vehicle. And then after you go through that, you have to take a loved one out after you do that. Yeah, I mean, so all of these processes, I would say, that was the biggest surprise to me and the most amount of work, money and fundraising is just one aspect. But then building a program is another. So I really have I'm put a business plan together. My goal is that in two years, I could be I mean, I'm like the CEO now, but that I could actually have a salary and do this full time. I am so we could grow this so big, I have such big plans for what we could do. And again, it brings everybody together, this grows community. And so that again, our least vulnerable, do not become our most vulnerable, but become the least visible. So that's a really I'm sorry, I'm giving you very long winded answers. But

Winona: no, your fine

Barb Lotze: Great

Winona: You've been very helpful. Um, I think that is all the time we have. We do have back to back interviews today. But if you have any other lingering thoughts or comments and feel the need to reach out, please do. We are working on this for the next few weeks. And we would love to keep you updated on our findings and our actual final report.

Barb Lotze: You want me since I was so long winded Do you want me to? I actually put the questions out and type the answers. I could send you that I don't I mean, some of them can answer it. If that's helpful.

Winona: That would be perfect. That's amazing.

Winona: Yes. I mean, you basically touched on every question, and you gave us some answers to some questions that we then sent you and you gave us a lot of information. So thank you very much for your time.

Barb Lotze: Oh, you're very welcome. And I yeah, if you have any other questions, I'm happy to make another meeting, I'm going to be sitting for a little bit here at something. And just I know you have to go. But I and it's not a cut down to them. But I really don't look to the international chapter for any support. I don't know how they could do it better being an international. So I'm not complaining. I just know, we have found our community here. And so locally, Colorado wise, wealth I mean, just how we work together so awesome. I just haven't gone international because I don't know, it just seems so distant. And I don't know that. Again, they couldn't really help me with my model, probably our model, because it's so different. So again, I don't know that that's helpful. And I don't know how to change that. But that's just been my experience like I don't. I see them as a place where I got a chapter label. And that's about it.

Winona: I don't know, we're trying to form better communication. We're trying to figure out a way to have perilla have better communication with chapters out here. But I really hope you feel better. I'm sorry, that happened.

Barb Lotze: Yeah, thank you.

Winona: You'd better get some rest. And we'll definitely keep you updated. send you a copy.

Barb Lotze: Alright. Well, good luck, you guys. You're doing good work. So thank you for what you're doing.

Winona: Thank you.

Alex: speedy recovery.

Barb Lotze: Thanks so much. Bye bye.

Interview with Rick Nevins: CWA Affiliate - Williamsburg Virginia

Katie: All right, and then we can just hold off a few minutes while you're getting ready. How's your day been?

Rick Nevins: It's good. I've actually been on my computer all morning here working on it. We're planning an event within our Bicycle Club for May 1, called Bike's out of hibernation. And where we get the local bike shops come out. And we'll do minor adjustments and safety inspections. It's a free event we put on for the community. We've done it every year for the last four years. But of course, 2020 we had to cancel it. But anyway, I was getting some publicity going on that tried to get the word out. Okay, I clicked on zoom, link from my desktop, and I'm waiting for it to start up here. That's not Can you see me?

Katie: No.

Rick Nevins: Okay. So well, we could just go ahead and get started. I apologize for this problem. And meanwhile, I'll keep trying here to see if I get in with my desktop. But we could go ahead and get started if that's okay.

Katie: Yeah, absolutely. So if you would just let us know, what was your relationship with CWA? And what made you start the chapter?

Rick Nevins: Well, we had no relationship. Prior to starting the chapter, I had actually seen a Facebook post that somebody had made on one of the local Facebook groups. And it talked about, you know, cycling without age, and at that time, I was where I still am involved with a bicycle club called the Williamsburg area, bicyclists. And I just thought it was a really neat idea. And that it could be a good community project for our club. And at first, you know, I wasn't sure if the club would be receptive to it, or, or if you know, how they would react, but I took it to the board. And everybody was like, Yeah, it sounds like a great idea and kind of gave me the go ahead to explore the idea. So I contacted some of the other local affiliates, or, well, there's one in Richmond, Virginia, about 50 miles away, that's the closest other affiliate, but talk to a couple others. And another guy in the club was very passionate about it as well. So the two of us since, you know, wasn't just me out here alone, and I had a guy that also felt strongly about it. And so the two of us just decided to move ahead, and you know, start the process. And that's how that's how it started. That's great. Um,

Katie: When did you start it?

Rick Nevins: That was in like, very late 2017, that we personally first took it to the board. And then like, January, February, March 2018, is when we really got active with fundraising and, and organizing, you know, getting a committee together and getting the word out in the community and so forth.

Katie: Yeah. How large is your CWA organization?

Rick Nevins: Well, we have a committee of about eight people. Because we have no paid members. I mean, it's all volunteer. And then we had trained about 40 pilots. Unfortunately, you know, like everything, you know, you end up with a relatively small number carrying the burden. And even though we had 40 pilots, you know, probably less than a dozen do the vast majority of the actual piloting. But yeah, that's so we've got I mean, it's not it's not really a formal organization. It's kind of like a project. And it's just all volunteers. Staff it.

Katie: Yeah, that's great. So, just do you meet regularly, or is this kind of more of a part of your meeting?

Rick Nevins: Yeah, we were, we were doing back before COVID. You know, in 2018 2019. We were having like, monthly meetings just to talk about the project, you know, if we were like, for both 2018 2019, we were actively fundraising and talking about, you know, the acquisition of the trishaws, and insurance and training plan and training pilots soliciting, there's something like 15 retirement homes in the Williamsburg area, you know, it's a big retirement destination. And so we kind of divided up these retirement communities amongst our committee members. And then we made contact with them and tried to get in, get appointments with the activities, directors, typically, other retirement communities. We had a, you know, we put together a PowerPoint, and you know, how to add some marketing materials that we developed, and basically explained to them the program and invited them to participate. We invited them to contribute, you know, like we had three levels of sponsorships, I think that a \$500, \$1,000, and a \$2,000 sponsorship level. But that wasn't a precondition for participation. So we're, I think, we were like the end of 2019, before things kind of just shut down. We were serving, I think, seven different retirement communities. But only really two of them contributed financially to us. But that's okay. We were offering to anybody.

Katie: So when were you able to get your first trishaw?

Rick Nevins: We got the first one in, like late spring of 2018. I think it was. As I recall, it was a couple months lead time to get the trishaw, you know, we've raised the funds in like by, by about March, I think we had the the initial funds we needed for the first trishaw. And then just roughly May that we got the trishaw. The first one.

Katie: And so you're saying first Does that mean you have more than one right now?

Rick Nevins: We do. Yeah, we got a second one in early 2019. So about a year later. That's great. Yeah.

Katie: And so how many events or bike rides do you think that you've been giving? I mean, COVID aside, but you know, regularly,

Rick Nevins: Okay let's say in 2019. We were giving them almost every day that week. Because like we had, for example. Williamsburg ing we did every Wednesday. Marina at the Reserve we did every Friday Windsor Mead we did every Thursday. We had Greenfield, Edge Wood Park, we did I think every Monday or Tuesday, so pretty much every day of the week, we were giving rides not too much on the weekends. But the way we organized it, you know, let's say three out of the reserve sort of retired community was every Friday, so every Friday at like 10 o'clock in the morning. You know, they would bring a shuttle bus with maybe six or eight of their resonance to one of our sites. So when we got the second trishaw, the first trishaw, we positioned at the James City County Marina, which is right at Jamestown. I don't know if you know the area here. Williamsburg area. But you know Jamestown is famous, its original colony and all that. So it's like a little bit of a touristy area, but there's a brewery right there at the Marina. And the brewery gave us permission to, you know, just have the people sit at their picnic tables, while they're waiting for their turn for the ride. Or even come in and have a beer and some of them did take advantage of that. And then the James City County Marina gave us space in their Marina building to house our trishaw. So you know and like I said if say Friday at 10 o'clock Marina or Marina right retirement community would bring a shuttle bus full of, you know, six or eight residents. And then we had to use signup genius to schedule our pilots. typically an hour piece, although sometimes they'd run longer. And then we would. So if we had, say, 8 people that might be two hours worth, so we'd have two pilots scheduled. And then typically take them two at a time for like 20 to 30 minute rides like over to Jamestown Island or on the Virginia Capitol trail just around the area there. And then bring him back. And then they would sit on picnic

tables and you know, just enjoy the outdoors while they're waiting for their turn. And then we take them on the ride. And we got the second trishaw we position now to Colonial Williamsburg, which is again, I don't know if you're familiar with the area, but it's like a reconstruction of the original Colonial Williamsburg so everything binaires like horse and buggies going down the main drag and you know, there's a big area that's blocked off to cars, it's only pedestrians and bicycles and so forth. But anyway, so then, like a lot of the retirement communities, they would alternate them one week, they would bring their residents to Jamestown the second week, they'd bring them to Colonial Williamsburg. So get a little variety that way. So that's that's pretty much the way we operated it. Okay, I just tried to log in with my desktop.

Katie: Yeah, I'm seeing you in the waiting room so I can admit that.

Rick Nevins: Okay, are you seeing me?

Harrison: You were admitted in and it's loading now.

Katie: We can see you. Looks like you're still connecting to audio.

Rick Nevins: Here we go. Oh, great.

Katie: Can you hear me?

Rick Nevins: Sorry? Rebooting it's an iMac. I mean, it's a good computer, but for some reason. The camera just started to stop working the other day. So my two grandsons made it over to my computer. They just started randomly hitting keys and I suspect that something anyway,

Katie: No worries. So besides the care facilities that were able to donate you money, do you have any corporate partners or anything like that with your chapter?

Rick Nevins: Well, not any what I would call corporate partners. There's another nonprofit in the community that we partner with. That's called Bike Walk Williamsburg. So Bike Walk, see the Williamsburg Area Bicyclists is a 501(c)7. So we're nonprofit, but we're not charity. It's considered a recreational nonprofit, Bike Walk Williamsburg is a 501(c)3, which is considered charity. There are primarily education and advocacy, for biking and walking in Williamsburg area, we're more of a recreational bike club. And so if you contribute money to our project, and you give the cheque to Williamsburg Area Bicyclists, you can't claim it on your tax as a tax deduction. If you make it to Bike Walk Williamsburg you can. So we approached when we approached Bike Walk Williamsburg and they said yeah, that, you know, that fits with our mission. So we constructed the project cycling without age as a joint project with Williamsburg Area Bicyclists and Bike Walk Williamsburg. So they're, they're our partners. And then, like I said, two of the retirement communities donated \$2,000 each, we added another nonprofit 501(c)3 in the community called Eco Discovery Park and they kind of advocate for the outdoors. And it's kind of a broad mission, I think. But they rationalized that this was consistent with their mission and they donated \$2,000. The Williamsburg Area Bicyclists itself donated \$3,000. And then we got a grant from Williamsburg Community Foundation for \$5,000. Those were the big chunks of money that we got. And then individual contributions, you know, from either club members or just in a community made up the rest of the funding.

Harrison: So, I just have a quick question regarding how you guys are organized specifically, is your CWA chapter just being run as a project between the bike clubs and the bike clubs are 501(c)7 and 501(c)3 respectively? You guys don't have a separate 501(c)3 entity for CWA?

Rick Nevins: No, we don't have, we considered it. And I think we just didn't want to deal with all the paperwork. Although I understand it's, they've streamlined that from what I heard, but we just thought with the assistance of Bike Walk Williamsburg, there wasn't a need to go through them. So.

Harrison: So if I maybe, sorry, go ahead.

Rick Nevins: I was gonna say we did consider back in the early when we were first forming the project. And we realized at that time, you know, we really need a 501(c)3, so we can get these donations. And like the grant application, the Williamsburg Community Foundation, I think we needed that to be from a 501(c)3 as well.

Harrison: So I'm Joe Smith down the street, I want to help donate to your CWA chapter, I would send my donation to one of the bike organizations of the bike club, with the purpose of this going in and it goes to your chapter.

Rick Nevins: Right, you'd send it to Bike Walk Williamsburg. So you could get the tax deduction that was important to you. And then, you know, they would normally, you know, when they receive money, they know it's what it's for, whether that was based on a prior discussion or somebody annotating on the cheque or something like that, you know, they figure out what works for.

Harrison: Okay, thank you for that.

Katie: So we just have a few more questions for you. Um, so have you ever used the hood?

Rick Nevins: Yes, there used to be a different prior to the hood, when we first got involved, they had a different collaboration tool. And I found that useful. We got some, for example, the training material, we put together a whole pilot training program. And there were some templates on that predecessor to the hood. And I haven't looked, I assume they've migrated that content over to the wind at this point. But we were very useful for the training. We modified it, you know, pretty significantly, but it gave us a starting point for the training documentation. Also, there were a couple of studies. You know, like I think there was one in Spain, there was a big PowerPoint. And there is another I think in Oshkosh, Wisconsin, some studies that tried to relate the benefits of Cycling Without Age and quantify the benefits in terms of the people, the residents, you know, the participants, quality of life or whatever. And so a couple of those studies, we ended up putting as attachments to our grant application for the Williamsburg Community Foundation, which was a \$5,000 grant. So what we found that was useful.

Katie: Do you think that's...

Rick Nevins: Sorry, I think I probably also got some contacts of some people and other chapters off of that, or you know, that predecessor to the lead.

Katie: Do you think that some sort of get help page would have been beneficial to you when starting up a chapter?

Rick Nevins: Oh, yeah. Yeah, definitely. Insurance was a challenge trying to wait to figure that out. And you know, the other guy that I mentioned before that was passionate about that he kind of took on that challenge. And, you know, we checked with local insurance agents and different places, and we ended up with an insurance policy that was probably twice the expense of what we are now. And later, after more research, you know, after a year or so, we discovered another insurance carrier that some of the other chapters were using, and they were actually a lot more cost effective for us. So things like insurance, things like the training for the pilots, even things like the scheduling of pilots in the signup process, you know, I tested out signup genius. And there's another one sign up dot com or something I forget. There were a couple, you know, there's a couple of different services that do that. Ended up selecting signup genius. But things like that, I mean, it's all the chapters most have, you know, they have similar challenges, and I think a help page that would share, you know, what other chapters are doing or give people a little more direction? Or they're not starting at square one trying to figure that stuff out?

Harrison: Quick question. Do you know if that insurance agency is Silent Sports? A part of the McKay Group?

Rick Nevins: Yes.

Harrison: Okay. You had mentioned other chapters had used it, so we're just, we're trying to see how popular they are.

Rick Nevins: There they were. Definitely, I think we're paying like 600 and some dollars a year. And that is for both trishaws whether you have one or two trishaws. So whereas I think the other carrier was even more than that. Plus, for a second trishaw would have basically doubled. So yeah, that's a pretty good deal.

Katie: Awesome. And I know we're coming up on time. So I would like to ask you just one more question. If that's okay. If you could change one thing about kind of the startup process of your CWA chapter what would it be?

Rick Nevins: Start with the process. Good question. I mean, fundraising actually was not a big problem, that that turned out to be. Once we got the word out, and people realized what we were doing, people were willing to contribute to it. Probably the biggest, ongoing problem we have is, is the pilot. You know, like I said, we train 40 pilots. But, you know, when push comes to shove, you know, there's a handful of pilots doing the bulk of the piloting. And to really expand, you know, I think that would be our biggest challenge going forward is getting the, you know, consistent commitment from a good group of pilots, because otherwise, you know, people burn out. Or they just have other things that they want they have in their life. Besides, you know, we're offering rides every day. I mean, it's, you know, it takes a pretty good sized group of pilots to keep that going. You know, the deliveries. Back when we got ours, I think the only trishaw available was the triobike. Now, I think there are more options. But the lead time, you know, for getting them shipped over from Denmark was clumsy. Actually, when the first one came, they shipped it to a bike shop out in the Midwest somewhere. And they kind of assembled it and then shipped it to me, and it got damaged in transit. And, you know, that was you know, that wasn't a real good experience. The second one, they shipped directly to me unassembled and made another guy put it together, which wasn't that hard. So that worked out a little bit better, but it would be good if there were a US distributor that you didn't have to get a chip. I still worry about batteries because at some point our batteries are going to die and we're going to have to get them replaced and I'm not sure we're getting We're gonna get them replaced, you know, they're not cheap. And I think that as far as I know, we'd have to get them shipped from, from Denmark. I don't, I'm not sure. So that would be good to have some kind of a US source for the trishaws.

Katie: We are aware of a company in Rhode Island that is doing trishaws, but we've talked with panella and all, and they offer kind of less styles and things like that. But we do believe that the lithium batteries are still only to be shipped from Denmark from what we were told. Um, thank you so much for meeting with us today. And if you have any comments, questions or contacts that you think would be helpful for us to reach out to feel free to email us or email any one of us directly, I think you've got my email and our alias has been seen a few times on our correspondences. But thank you so much again. That was wonderful.

Rick Nevins: Okay, you're welcome. And good luck.

Interview with Eric & Bernadette Russow: CWA Affiliates - Walworth County Wisconsin

Katie: Alright, so I just started recording.

Katie: Um, and then if it's alright with you, we will get started with our interview

Eric Russow: Sure, my wife might join us in a little bit here. She's in the midst of a few other tasks, but we've been married 57 years. So we do a lot of things together after that amount of time. So just give me a heads up on that.

Katie: Congratulations. That's awesome.

Eric Russow: Oh, yeah, a long time. So anyway, yeah, go ahead, I got your questions in front of me, if you want to go off script. I'm going to help any way I can. And the question I have is, once you're done, can I get a copy of it?

Katie: Absolutely.

Eric Russow: Okay, because I'm trying to create this do the same thing here is, there is so much stuff that people don't tell you about, you know, not that not that they're trying to hide things, but it's just, you know, there's some of it's so minutiae that, you know, they don't think about it really, you know, it's, it's, it's a long process. Yesterday, my day started at 430 in the morning, and ended 1030 last night. So, you know, we had our first training of the pilots yesterday, we brought in somebody from the Wisconsin bicycle Federation. The lady has done 170 training here in Wisconsin. Wisconsin is one of the fastest growing communities or states in the United States for these efforts. And so, out of those 170 trainings, there are only 40 I believe affiliates of cycling without age in the city in the state. And I think that's a shame because we don't get to connect with all of those people. I've been lucky enough to connect with a few of them. We found out after we got involved that there was a business here in Elkhorn, Wisconsin, which is a town of about 10,000 people. So it's a fairly small community. But there was a business here, a Senior Living residents, a nursing home more or less that had two of these bikes already. And but they had not been, you know, been recognized, they didn't sign up for being an affiliate. And then I found another one down in Janesville, Wisconsin. And you know, they also are not an affiliate. But the reason I found them I was looking, we were doing this training. And we have two bikes, we just got the bikes in February of this year. And the gal doing the training said, well, because of COVID she wasn't going to be able to handle a number of people. And I had 18 people signed up to learn how to ride these bikes over three sessions, one from nine to 11. And then one from a few nine to 12. And then one from one to four, and then one from five to eight o'clock. And so I could only have six people in each session. I could have found more people to be trained, but we were limited that way. So but then I had to find more bikes, because she wasn't going to be able to train all those people on just two bikes. So I found two more bikes here that people were willing to share. So it's a very sharing organization. You know, I don't know if you've had access to the hood. Have you had access to the hood?

Katie: Yeah.

Eric Russow: So you know, there's a ton of information out there. But you know, I don't know how well it's organized. You know, I have trouble finding things there. But

Alex: The goal of our project is to um. Ole and Pernille over in Denmark are going to give us administrative access. We're going to create one solidified, get help page because going through it's a bunch of discussion posts, it's people posting what they found what they've seen. So if we can just get one organized, compiled list of things that you need to do to start up a chapter.

Eric Russow: Lots of luck! Anyway, okay. So you want to just go start going through the questions or?

Winona: Yeah, um, so just to start the first one, maybe just explain how you got started with CWA and what made you want to start one in Wisconsin?

Eric Russow: All right. Well, my wife is the president. I'm the secretary treasurer. To give you a little bit of background about us. We've been involved with the Alzheimer's Association for 14 years, we started out helping them raise funds for the walk to end Alzheimer's. I don't know if you're familiar with that program, they walk to end Alzheimer's. And anyway, through that. After that we started what they call Memory Cafes, which are for folks with Alzheimer's and

dementia to create a social outing for them, it wasn't a support group or anything like that. It's more social engagement because folks with alzheimers end up usually self isolating themselves, you know, because of feeling funny about different issues. So we started that program, we started one here in Elkhorn, we now have six different Memory Cafes throughout the county here. And then, five years ago, we got bored with just doing that, so we decided to start what we call dementia friendly training, where we're training businesses, organizations, churches, police, and all sorts of different groups on how to work with folks with Alzheimer's and dementia. And we've trained over 5000 people already and we've done 65 businesses, organizations, churches and met. And then last year, a friend of our daughters, who's up in Appleton area, Wisconsin, which is north of where we are. We are in the southeast corner, Wisconsin, so we're right by the Illinois border. One of our big draws down here is Lake Geneva, Wisconsin. If you're not familiar with that, that's a very touristy town. A lot of folks from Chicago. In fact, it used to be an old hangout for Al Capone and those types of folks. And anyway, so we heard about this program through a friend in Appleton. And this ties in so closely with folks with Alzheimer's and dementia and other mobility issues, that we got really excited about it. When we started looking into it and investigating it. We were writing grants trying to raise funds, I became a 501 C corporation back then, and we got a grant for \$25,000 that would allow us to purchase two bikes and a trailer to transport them throughout the county, we've got about a population of a little over 100,000 people in this county. So from that standpoint, that's how we got started, we got the money finally, in December of last year. So we got our bikes in February of this year. We found a local distributor, which made it really a lot easier than trying to go to Denmark to get them, this would have cost us probably at least 1000 \$2,000 more to get them through Denmark. They come from the same place. Except there's a distributor up in Rhode Island that brings them into the country and then they've distributed to their various distributors throughout the country. I don't know how many they've got. But if you want information on the distributor up in Rhode Island, I'm sure they'd be very helpful for you to let you know, different organizations to contact or whatever. And, and so no, the biggest problem we're going to have though is if something happens with the bikes, all these parts come from Denmark. So I don't know how much the distributor in Rhode Island is going to be handling parts and stuff like that. But you know, the batteries, for example, they're \$800 a piece, they're, they're expensive. And if something happens to those batteries, you can't call them up and say, Hey, send me a battery. Because of the construction of the batteries. They can't fly them here. They have to come over by you know, ships. So all that other kind of stuff. So, you know, you might wait six months for a part, some of the scary stories I've heard. Anyway. So that's going to be a problem. But why we started the chapter, we just saw the connection between this and dementia friendly movement, and it's amazing.

Winona: So you're obviously still very active in your chapter. How large would you say your organization is? I know you said you had 18 training? Right?

Eric Rusow: Right. We had 18 people sign up for the training. Dementia friendly, we probably have maybe 30 you know, somewhat consistent volunteers. You know, we have meetings every second month on that and this is part of that and we're doing the sponsoring of the chapter. So a lot of the cycling without age programs are standalone. Ours is different in that we're combined with this other program that we've got. So

Winona: How good would you say your connection with other chapters around the country and or just the world?

Eric Russow: I've got really good connections with about a half a dozen of the other cycling without age. But you know, again, I use the hood a lot to get questions answered and things like that. For example,

they got into cycling without the Walworth County logo, we ended up, you know, going through a gentleman up in Minnesota, then we had the other logos made by somebody over in England, that type of thing. So, you know, there's no coordination really of that and I find that a little difficult to do.

Harrison: We've definitely seen your name a couple of times as we've poked through the hood.

Eric Russow: But I've got a mailing list of about 500 people that I coordinate, try to coordinate this thing through. So once I get somebody's name, I don't let it go.

Harrison: So before COVID, and within COVID, itself, how, how often do you guys hold events or are giving rides?

Eric Russow: Well, we just started this, so we haven't given rides yet. So you know, we had to get our pilots trained first, since we only got the bikes in the beginning of February. It took us a little while to get the training set up. So my wife's here, she wants to say something.

Bernadette Russow: We had people that came to the training, they got out and rode the bikes. They all rode differently than they expected. But then they became a passenger. They reversed the role. And when they got off, that trishaw it was cemented. They knew why they volunteered and what they wanted to do. It created that, hopefully that synergy that's going to take this and run with it. They all want to know how they can get started right now. I think that commitment is there. Where I haven't seen it in a lot of volunteers, you know, other volunteers? And yesterday I did. You know. So I think we have out of 18 at least 16 that are going to do it.

Harrison: Awesome. Thank you. Thank you.

Eric Russow: Anyway, okay, so but your next question if I can, if we're ready for the next question. How large is CWA? and again, there is no staff, everything we're doing is volunteer. nobody's getting paid so far. We might have to change that. Because I need to have somebody sit down and put together the programs so we can manage the people that want to ride, the people that are going to give the rides where we're going to do this at and all this other kind of stuff, you know, I've got, you know, general information I put through developed spreadsheets for how to keep track of the pilots, volunteer time and things like that. But you know, there's, there's a lot more to it than that. And so from that standpoint, you know, like I said, my day yesterday was from 430 in the morning till 1030 at night, I can't keep doing that. So, you know, I know we need help and I think with the group of folks that we got involved yesterday with the training, we will hopefully find one or two people whether or not we have to pay for them. Because, you know, it's a lot of effort now nobody else's, you know, I've checked with the other cycling without age people, and nobody else has tried, you know, paying anybody as far as I know of. And so but you know, then you got to think of the folks that are going to be transporting the trailers around, you know, that's gonna take time that takes gas money and stuff like that, you know, do we have to reimburse him for that? Maybe? I don't know, you know, it depends, you know, what level of commitment? You know, we don't find with the dementia friendly movement, you know, a lot of young people and being involved, we have a lot of involvement from businesses that are, you know, interested in Alzheimer's and stuff like that, and, you know, home health care, and all sorts of different programs like that. But again, they've got a job to do, versus I'm retired. I'm sure you figured that one out yet. You know, we need a lot more robust retired individuals, to, you know, be willing to spend the time like we do on it. And so, anyway, so but there's nobody that's being paid. And so I don't offer any benefits, except my wonderful personality is debatable.

Winona: Well, it sounds like right, when they got off the bike, they didn't, they weren't worried about getting paid.

Eric Russow: Right, right. No, they were not so.

Winona: Okay. And then maybe just going on to the seventh question. The whole, can you explain the experience of starting a chapter if it was positive or negative?

Eric Russow: As far as I'm concerned, it's positive. It's just that there are a lot of little things. Okay. All right, I had an attorney, you know, volunteer their services to set us up as a nonprofit. Okay. The problem with that is, when I purchased the bikes, the gentleman that we purchased the bikes from said, Well, okay, great, you're a nonprofit, but, you know, do you have nonprofit status with the state of Wisconsin, they go, did I need that? You know, and know, I needed that. So, you know, so then I had to rush out and get that taken care of. So you know, nobody's told me that I had to get a nonprofit for the state, it was no big deal. But it was just another issue that could have easily been taken care of right at the beginning, that I didn't know about that was number one.

Harrison: Do you mind going into a bit more detail regarding your process of establishing as a 501(c)(3)? No, basically, there were some forms that we had to complete. If you need copies of those forms, I'd be more than happy to send them to you. And pretty simple. There's nothing really earth shattering without the form. But I can send them to Katie and show you that basically just filling out a form, then they get into the federal government, I forgot who it was apartment of justice, I think I'm sure now who it was. But, you know, and from what I've heard, they approve about 98% of the folks out there that send in those applications, there's not a lot of problems with whether or not they'll continue with that, I don't know. It's fairly easy to get it, it just was a time consuming event. So and I'd be more than willing to share those documents with Katie, it's, it's, you know, you had to fill out information about your organization who's involved in it, you know, you got to give them a description of your bylaws and your your corporate setup that you wanted to do and things like that. But the attorney made that a lot simpler. And while I appreciate their work, I think they're overpaid for what they do. Anyway, but

Harrison: You guys just reached out to a local attorney and ask for pro bono work regarding that.

Eric Russow: Yeah, basically, I'm a member of the Chamber of Commerce here in Elkhorn. And they gave me names and one of our board members gave me somebody that they'd worked with in other groups. So I ended up working with not one from the local chamber, but this other one that was in Lake Geneva, but his main office was out of Chicago. And he doesn't even work in this field. He works in airline mishap cases. Do you have an airplane crash? How do you sue who you know that type? Anyway, so he did the work for us, or his group did the work for us. But

so that's, that's the way it was returning. What was the question? You're starting to ask a question

Winona: I say, I was gonna say it was completely pro bono, there was no

Eric Russow: Oh, yeah. pro bono

Alex: do you think it would be easy for someone to get that pro bono work, like if they didn't know the whole chamber thing, and, or it's really give or take on who you can find

Eric Russow: What I'm finding here is I have not been a lifelong resident of Elkhorn, Wisconsin, I'm originally from New York City, lived up in Connecticut, moved out here in the Midwest, been out here ever since. I love it in the Midwest, but we get back to the east, I can't miss out on a lot of things like lobster but it's not what you know, it's who you know. And so it's

getting connected. Now, the connections I've made through the Alzheimer's Association, things like that, is, is very beneficial. You know, if you're new in the area, and you don't know anybody, it's gonna be a lot. So you know, you've got to be somewhat established in the area, before you undertake something like this unless you have deep pockets. So even even with the grant, it was people that I knew that recommended this organization out of Milwaukee, and they had worked with him before. And one of the people that I know was helping us write the grant, had gotten 5 million bucks out of him over the previous years, with the different programs that they had with the Milwaukee School District.

So, you know, if it's got to be collaborative, it's not something I would certainly undertake without having any connections or knowing anybody and stuff like that.

Winona: I think our biggest question, I think, or the most important one is, what was your biggest challenge when starting the chapter?

Eric Rusow: Raising funds, I'd say is probably going to be the biggest challenge in that finding who's going to be most supportive of this? I belong to a group called I keep forgetting the name, But anyway, it's a group that works with nonprofit organizations. And they give me a second here, I can find the name for you, and within a half an hour, but anyway TechSoup. So you can find them online. And they provide software programs for a discounted fee. And, you know, you can get Office Outlook for 60 bucks or something like that. But they also sell software to help manage your, your fundraising and things like that. And, excuse me, I'm hoarse from yesterday. But anyway, they provided a program here just recently for \$79, and has a listing of all the different organizations throughout the world that provide grants, they call it grant maker, and the local university here, Marquette University has this book, but they're very, they keep it within and I started going through this grant maker software program, and I got, I'm not even finished with the Bs and I got over 25 people within Wisconsin alone, that are offering grants that I have to look at closely to see whether it can be utilized. So that's going to be the biggest problem is I think funding unless you know somebody with a lot of money that wants to fund it. That's gonna be the biggest problem. Because the bikes are expensive, \$11,000, \$12,000 a piece. Then you know, the other issues, you're gonna have to deal with it. Anyway, but yeah, unless, unless you've, you know, an organization that wants to, you know, fund this for you or sponsor the whole program for you, that's gonna be the toughest part, that's what I hear the most is that people are finding funding. A lot of the organizations here in Wisconsin are like nursing home type, folks. And they had a program here in Wisconsin, where the state of Wisconsin would pay half the cost. So that was a big, you know, problem solver for a lot of the organizations because then they didn't have to raise 11,000, they only had to raise 6,000, you know, so that's a whole lot easier. So anyway, but that's probably the biggest problem. And then a lot of little things that come up like, you know, state program, not for profits, then you got insurance that you have to get so far, there's only one place in us that offers a specialized program for cycling without age, it's silent, something rather out of Iowa. Again, I'm terrible with names. But if you need more details, I can get it for you. And But anyway, we ended up with a local insurance company That said, here, let us try to find what you need, because you need to have insurance for your riders, as well as your pilots. And then you need insurance on the bicycles and how you're starting. And again, if you're a nursing home, you've got those things taken care of with other insurance programs at your company, you know, we're not a nursing home. So we had to go out and get all of this. And this one insurance company out of Iowa, the way they worked their insurance program was, it's a flat fee of \$630. And they cover the cycling without age program, and then they'll cover all of your pilots for I think nine cents a piece, or something like that. And

so it's pretty, you know, inexpensive, in a way except the \$630 is an annual fee that is due in October. So if you join in July, it's pretty bad. It's just becoming too common. And you got to start over again. Which I guess in the insurance world, that's not all that uncommon, but I don't like that, if I'm going to face it. So I want to get a year's worth of use out of it. I found a local guy that covered all of that stuff for us. And

I got one package now I do it once a year, and I'm done with it. So again, with a lot of insurances, you got to know what you're paying for. And so anyway, that's my take on the bigger issues, you know, there, there are going to be tons of little issues. You know, like yesterday, one of the pieces on the chat broke, now, nothing major, but at the same time, it's gonna be a pain in the butt to try to get that fixed. Anyway.

Winona: I think we already know the answer to this. But do you feel that a resource page on the hood would be helpful for you in your chapter?

Eric Russow: Oh, gosh, yeah. If you had, you know, like an introduction page that says, okay, you have issues with 501 c regulations in the United States, go to this page here, you know, you got an issue with such and such go there, make a whole lot easier than trying to rummage through the pages of information, that you find on the hood, and try to figure it out. Well, is that the same problem I've got or not? But so are you going to put together a manual type document or not?

Winona: Yeah, we're doing more or less. We were starting interviews like preliminary interviews like this one. So we'll have a better idea of how we're going to actually design it, once we've had a few, we've had some advice on everything, but it's going to be more like a step by step guide.

Eric Russow: That's basically what I'm trying to do here. So you know, people, you know, can take up what we've started here and be able to follow things along where they don't have to start from, from scratch. Corporate sponsors we have right now. The only Corporation we have is when we got businesses, like the United Way, we got a sponsor from and smaller businesses. The Lions Club, I'm talking with Rotary Club and different organizations like that, to give us some sponsorship, again, know what kind of dollars we'll get out of it, you know, I'm sure we're not going to get \$25,000 out of anybody else. But it's, it's gonna take a lot of different efforts on our part. But you know, we've got some good connections with experiences from raising funds with the Alzheimer's Association. We know which businesses we can talk to, I've started a letter writing campaign to businesses here in the area, you know, introducing ourselves to what we're trying to accomplish, getting them some outlines and the type of dollars that we're looking for. And you know, what those dollars will get them from, from a sponsorship point of view. So, let's see here.

Winona: I think you've answered pretty much every question we have. I don't want to take too much more of your time after the day you had yesterday.

Eric Russow: Hey, that's all right. That's not a problem. But I love doing these types of things. Don't call it a day. But different projects and programs.

Winona: Well, does anybody else have any questions to ask now?

Harrison: So if you wouldn't mind, just send us over those documents that you had regarding your 501 C and if you have anything else that you've used, that you might think we might find helpful to our project. We very much appreciate it.

Eric Russow: And you know, feel free to come back to me if there's anything else you want or need. Questions, I'd be more than happy to help you out.

Katie: Thank you so much that was super helpful.

Eric Russow: Thanks for reaching out to me, Katie.

Harrison: And we'll be working on this for the next couple of weeks. But when we're done, we'll more than be willing to send you a copy of what we find. And hopefully, hopefully, hopefully, it'll be up on the hood as well. And

Eric Russow: So what I'm really looking forward to is that they're supposedly and I thought this was, you know, they, when they talked about this at one of their zoom meetings, they had at eight o'clock in the morning from Denmark. I thought they were putting out open sourcing on the bicycle. And I thought this was kind of part of that but I guess not but that that's going to be huge if we can get folks over here even Harley Davidson is trying to make bikes. You know some organizations have to get involved in this because this is a huge moneymaker for other folks other than like me, for the folks that live you know, the hard, hard stuff behind us. Those bikes are really I don't know if you've had any experiences with the bikes themselves, but you should try to get somebody off their folk, there are a ton of folks out there in Massachusetts that are involved in it. Try to get you know, get involved with a bike just to see what these are like. And if you're close by here, I'd offer you a ride. Anyway. Alright. Well, that's it. So stay in touch.

Team: Yeah, absolutely. Thank you very much. Have a great day. Take care.

Interview with John Seigel Boettner: CWA Affiliate - Santa Barbara California

Alex: So basically we just want to start off with, what got you started with CWA and what got you involved with the whole organization.

John Seigel Boettner: If you've done any research on me, I'm I've, I'm a lifelong cyclist, the school that I..., the middle school that I taught at 30 days a year, we were on the road by bicycle. I've taken two groups of kids across the country. 12 and 13 year olds, by bicycle, I've taken middle schoolers to Rwanda and Ireland and Japan and seen the world from a bicycle. I brought my kids home from the hospital the day after they were born in a bicycle trailer, my honeymoon was a bike ride. I think that the bicycle provides a really unique way to experience the world. Every time I hop on my bike, I feel like I'm 12 you know, you know, and, and I'm vulnerable. And it's exciting. And I'm under my own power, and I smell and I hear and I see completely differently than when I drive a car I walk. So when I rewired from teaching, I'm not retired and rewired from teaching. Some people know my history, and they say, John, I heard about this dude in Copenhagen, who started this program where he rides with older people and checks out his TED Talk. So I did and I when oh man, and that's my next chapter. I mean, I've ridden myself, I've ridden with my wife, I've ridden with my own kids, I've been all over the world getting to ride with, you know, 12 and 13 year olds, and seeing the world through their eyes. So now is a chance for me to ride with people older than me and see the world through their eyes. So that got me hooked in. And I and I, you know, checked in with Copenhagen and, and in ordered a trishaw myself, paid for it myself, because I figured once it was on the road, here visible, with older people going down the road waving at you, I wouldn't have any problem raising money. The scary thing was, it was it was it, it was, it was just mine to kill. I mean, if it's so obvious, It's so inspiring too, whether you're a 95 year old person, or you're a person like me, pedaling the bike, or you're someone on the street corner. Everyone who gets within close distance of cycling without age, either cries or waves or throws money at your feet. It's just because we all hope we're going to get old, you know, that's inevitable. And when you enter, we don't see older people in our communities very often in to roll through on a bicycle with a, when I took a 101 year old lady for a bike ride, and she's waving at you, what doesn't sell that I don't have to do anything other than tell that story. And people go, how can I help? You know, how

can I be a rider? How can I help your program grow? Will you come and take my grandma for a ride? You know? So that's how I got started and I was a little scared at first because I knew that I know now that unless I build a scalable and sustainable program, I've killed it. Because it's, it's, it's guaranteed if you do it right, if the things that you set up for chapters to get started are done correctly, this place it's just gone. Because the people are out there. I've got, you know, hundreds of old people out there waiting to go for a ride sitting on the curb right now half an hour before they're supposed to go for a ride. Because they're excited. They did their hair, they put the pearls on, they're ready to go for a ride today. And that's, that's just Santa Barbara, California. So if we do it, right, we're gonna make a big difference not just in those old people's lives, but your and mine who get to sit around and hear those stories and maybe we'll learn how to go through a pandemic because they went through one when they were 15 you know, like wait a minute, this isn't the first time that the worlds come to an end. Are you kidding me? So anyway, I got into it and every day it just confirms to me we got to do it right. We got to make sure the trishaws work right? We got to make sure that people know how they can get funds and we got to make sure that all that excuses me that bureaucratic bullshit doesn't get in the way. You know those 503 c b c q r s t u v forms and lawyer crap and liability forms and all that junk that I hate gets, get it done. You know, lawyers you go do what you're going to do. But we're gonna go for a bike ride. You guys go have your cup of coffee and talk about it. So go ahead. Next question.

Harrison: That's definitely part of our project, we're trying to make it as streamline and as easy as possible for the person who just has a bike in a dream and just wants to do the bike ride, can take a few days, do all that stuff as fast and as easy as they can. So they can get out and get on the road and not have to worry about that stuff later.

John Seigel Boettner: I think the main ingredient in different things that I've done as a, as a teacher, and anything that I've done, I think the main ingredient, the only way the only hope, in my opinion, is first get your champion, who's your champion, who's the person who's going to fight through all whatever might happen? Because they're committed to the dream, then all that other stuff, okay, we'll figure it out. But you get all that other stuff in place, but don't have a champion. I don't think it's gonna happen. You know, so, so I'm the champion, I'm the one who's dealing with all that. I've got the dream, no one's gonna stop me. I'll go knock on the next door, someone so and so says it ain't gonna happen. And I think that, to me, is starting any program. That's the key thing, not a bunch of paperwork, or processes or stuff like that. It's a human being who has got the spark to do so and so I would, I would never want to talk before trishaw before anything like that. Who's the dreamer? That's gonna, that's gonna like the fire and and, and get it done, then have those? I think what we do now and what schools do you guys is they give you all of these things to fill in? But never thought to ask what do you think before we even get started? And I think it's what do you think before you get started? That's going to provide the fuel to go through the minutia. And the bumps in the road and things like that. So if we're to have some place in there where inspiration is the first ingredient... that's that would be my... I mean, how'd you watched Ole do his TED Talk. You know, if that's what? Well, of course, I'm gonna go out with a cup of wine with that guy in Copenhagen. That's why I want to go there. You know, and, and that it wasn't the bicycle. It wasn't. Yeah, then the stories happen and stuff after that. But it was that moment when he looked across the way and he went, I think I'm gonna go for a bike right now. Cuz Yeah, that'd be fun. And boom, now look, what's happened? So there? That's my answer, I think.

Alex: Alright, so that was awesome. But moving on. So when did you officially start your CWA chapter?

John Seigel Boettner: It was about I think, the pandemic just. You know, like we were ready to rock and roll last St. Patrick's Day, you know. And then it just booms, Friday the 13th when California shuts down. Two new Tricia has just arrived across the water, you know, we are getting... I had 30 pilots train we got a bunch of centers getting ready to start up and, and birthdays to celebrate and they had Trek bicycles was getting ready to go for a ride with us because he wanted to see how Trek could help with a program which if we we got there then that's big time in terms of that kind of infrastructure. And boom, it closed down. So it started with probably two years ago in March of 2018 or 19, whatever it was a year before the pandemic started. And I contacted some... I had to try to shoot here. I wrote it myself for a month with nobody in it, not even my wife because it's not, it's not like a bicycle. It rides differently and if you have bicycle sensibilities, then they kind of work against you, because it's not you don't do some things to do the same but you don't turn the same you don't know? So I thought I was gonna kill myself the first time I rode it and I'm really experienced. So I rode it for a month and then I made contacts with a couple of residential assisted living communities here and I put together a little presentation of my history as a cyclist so people would trust me and made a presentation that night, took some... then I would go outside into the parking lot of the center's and and, and take people for rides and no i didn't take excuse me... I want to be really careful. I don't take people for rides, we get to go for rides with people, those are two completely different things. And dealing with older people, especially, excuse me Winona, with older men of that generation, to not let them be the ones that pedal is huge, it's like taking your car keys away. You know it, you have to be real sensitive to that, again, I'm not trying to be sexist, or, or whatever, with older women who are more apt to let go for a ride with me than older men are. You know? If so, when I'm down and my parts start to stop working, it's gonna be hard to have someone else pedal rather than me. When I get to be that age. I mean, that's huge. That's my whole life, you know? So for a B-52 pilot to have me pedal him? No, no, I get to ride with you General, that's what's happening. You know, and that's a real, not, but it's a big thing, just that language is really, really important. So, so I went, I rode out in the parking lot, got to write in the parking lot with people and, and at first people were really scared, you know, if they're going to get hoisted out of their wheelchair, not just go into outer wheel, but like into the hoist and put down in that seat and go for a ride. Some people are really, really afraid of that. So to get the crazies in the parking lot first, and then people go, oh, maybe I'll go, maybe I'll go to and, and, and then, then, okay, well, next week, what do you say we go for a ride out of the parking lot and go for half hour rides. And so we did that. And different centers heard about what happened at other centers, they're going, "Hey, we want some of that", you know, they either wanted it because they wanted it for their, for their community for their residences, or what a great marketing tool because assisted living is big business. It's huge. It's million million a month, it's the biggest popular, it's more than kids, there's more older people getting ready to have services. So some people go, Whoa, man, we're gonna be able to get more... If I was on commission right now, from Cycling Without Age, I'd be making more than I made as a teacher, because I've gotten these people to move into these places where "You're the place that takes people for bike rides, we want grandma to go there!" You know. And so that started to happen now. And then the program just built and built. And the people always say, Oh, you mean, that guy's not just crazy, but it's safe too. And so it grew that way. Or I'd be riding back and forth from one center to another, and somebody pulled over in their car and went, "could you take my grandma for a ride for 90th birthday?" Okay, here's my card. Let's do it on Saturday. And just the visibility of that never fails, people pull over in their cars, and they don't even know us and they want to take their

picture with these old people on the bicycle. You know, and because everyone knows, you all have grandparents or Great Aunt or Great Uncles, but maybe you haven't seen in too long and, and so it's just kind of grown organically that way. And I've added trishaws and trained more pilots and had some presentations at centers and and once like, Winona if I wanted you to be a pilot and you came and you rode with us yesterday. And then afterwards I go, Okay, I'm gonna teach, you're, you're hooked. You hang out with older people, you know, and you hear a 95 year old lady giggle who hasn't giggled in 10 years, you'll be back next week. You know? And, and that's in for, like, even in the pandemic, what a great medicine to feel like you're being helpful, you know, to ride with these older people and have them wave and and two weeks ago, we rode into a rainstorm, these two like 90 something dementia, whatever you want to say. We rode right into this rainstorm, and people are turning on their lights and their windshield wipers and these women are singing in the rain like literally, and you know, their kids would probably lock me up. Don't do that to my mom, you're gonna make you sick. Oh, come on. When's the last time your moms sing? You know, you kept her locked up all this time. So it's just organically. If you get those first steps, right. Then you'll find a lawyer that will fight through the BS because no, no. I took my grandma for a ride last week and no one's going to stop her from going for a ride next week, regardless of what the insurance papers say, we'll get those written. You know, you'll find people that'll... Everybody that you need, whether it's a lawyer, a businessman or nonprofit organizer, this is... you go start doing some rides, and you'll have the president of Trek asking if they can go for a ride with you. You know, like, okay, so get these beginning steps, right? Be visible, wave, and then it's just yours to screw up. Sorry. Okay.

Alex: So, um, I know you were talking about how you tried to get the care facilities and nursing centers, comfortable with you taking them with the PowerPoints and everything.

John Seigel Boettner: Right

Alex: Um, how did you do that? Did you like insurance but I know you said you don't like the forms and all that but how did you set up your insurance?

John Seigel Boettner: The, I don't know about... This is pretty good. There's a pretty good cycling community and, you know, in the Boston area, and my first bike ride was, I wanted to follow Paul Revere route to Lexington and Concord. So I've been through your neck of the woods. So I, there's a, we have what's called the Santa Barbara Bike Coalition, and most communities have bike coalitions now. And so I approached them and said, if your mission is to, to use the bicycle to create community, okay, you're doing Safe Routes to School with kids, you know, you're doing a workshop with under underserved people, so they can bring their bikes there before they go cook in the kitchen and stuff like that. What about the... What about all the older people in Santa Barbara? What's your outreach to them? Would you be our fiscal sponsor for Cycling Without Age, will you be the umbrella organization? So I don't want to start a 501 c three, I've done that before. I would spend all my time doing that rather than getting people for bike rides. So I don't want to do that. You already have a nonprofit system set up using the bicycle to build community that's part of your mission statement, I would think that Cycling Without Age could fit under that umbrella. Would you be willing to do that? And they said, Yeah, we'll be here. And we'll provide your you know, insurance, cheaper insurance, and you can get yourself because we're just going to put you underneath our umbrella. Have your, you know, the one center that I started to work with assisted living. I said, Okay, Bill, who's the head of this one center, what kind of insurance do you need? Anyone? Whether they're going to do yoga, or roller skating, or whatever, what kind of insurance do you need for them to have? Tell me that? So then I went back to the bike coalition, I said, can you? Can you do this? I mean, you

do events, you go to schools and teach kids to ride bikes and do that, you know, could you write this into your insurance policy? And how much would it cost. And so we did that. And they also set it up so that if people wanted to donate to Cycling Without Age, they donated through the Bicycle Coalition as our fiscal sponsor. And the bike coalition got 10%, just for administrative stuff, bookkeeping, spreadsheets, Excel, all that stuff that I don't want to do. And it's worth it... I thought 10%, okay, that's worth it. And that's what we've done. So when I have a fundraiser, or anything that I just, they send it through the bike coalition to a page and you can go on and see where our page is on their site, and the donation boxes are there. It all goes through there. And that's where when I go, we just ordered two new trishaws yesterday. I'll pull from that. And, and do it that way. And that gives us some people, some people don't care about that. They said, no, here, here's a check for \$10,000, don't just take it, I don't want to go through that other stuff. Other people want some legitimacy, you know, and so they want to have some kind of flow like that to do. And so I try to cover all of it and I have to be, I have to be careful. Because you already have gotten a sense that I don't like red tape and bureaucracy, but unless I deal with that, it won't be a sustainable program. So I have to, I have to like, you know, spend an hour every day dealing with the BS of the world to make the program be around after me. And that's really, really important. If this is just about John, doing Cycling Without Age, I'm doing a whole bunch of people. There's a bunch of people who aren't going to get to go for a ride because after I'm gone, there won't be a program. So any kind of program whether you're you know, building schools in Africa or water systems, unless you set up some kind of a, or a sustainability model, it's not just based on that initial dreamer, when that dreamer dies, the program dies. And you guys have seen lots of programs that have happened to that the initial dreamer is doing the program a disservice. And I don't want to do that. I want to make sure that we have some of the bureaucratic bs taken care of and some of the financial stuff is taken care of, and some of the health and safety stuff taken care of, and bicycle maintenance stuff taken care of. So that's that ultimately so I get a chance to go for a ride, and I'm not dealing with that stuff, I still like to ride my bike. So there are those things that you have to get in place, or it's just just I have one trishaw. And I'm the Pied Piper and I go take people for bike rides, which I could easily do. And it would be much easier but but other, a lot of people sitting on the curb wishing they could go for a ride. And and, and that to me is wonderful. Some people would say burden, responsibility or opportunity this program. There are so many older people out there that are just waiting for someone to take them for a ride. I can't even begin to count them. You know, there was a lady yesterday, there's not going for a ride till today. She was waiting yesterday for her ride today. You know, that's heavy. That's a wonderful opportunity. But it's also a heavy responsibility to leave her sitting on the bench and no one picking her up. You know? I mean, that's her week. Okay, keep going. I'll shut up. Next question.

Alex: All right. We're kind of pulling up on time. So I'll do one more. We'll do. So what was the biggest challenge you had starting? Just in general? Everything considered? Looking back?

John Seigel Boettner: Let's put the, let's set the pandemic, Let's act like that didn't happen. Okay. Because going forward, you know, there's going to be pandemics but of course, that was the biggest thing. The biggest challenge I think... finding the right way to, to recruit pilots, and train them trying to get Winona to come for a first ride with us. If I can do that.

Winona: I'll come

John Seigel Boettner: Okay, okay, I bet you will. Once that hat once I do that, if I find that and I had a meeting and we had wine and cheese, and we held it at one of the residential centers, so people could see some of the people who they were going to be riding with that was really,

really key, I think to have those kinds of initial events, then provides the pilots to, to ride because that's that's key to, to sustainability to scalability. That's, it's a wonderful problem. I don't see a problem as a bad word. But how do you? How do you do that? Because Winona's busy. She's got to... that she's got to be done in her bathroom this half hour because there's probably something she's got to go do. And so how do I find that time? I rewired? So I've got a bunch of time all of a sudden, but to give it to people that they have the time to find the process to do that. How to entertain them and get them there for the first time. I think that's the you know, then you can answer what about liability? Because they go What about insurance? Oh, God, boy. Okay. Okay. Here's your insurance paper done next. Next question, please. It's really time. I think anything that you guys are doing, whether it's this project or anything, time, is the hurdle. It always is the hurdle. You know, whether it's a date on Friday night or a bike ride with an older person or final paper, where am I going to find the time and to try to solve that for people. And then once they put this on their schedule, that they're riding on Wednesday mornings at Alexander Gardens for two hours, then then we're going we're rolling and they once they've done that ride, they go Wait a minute. She was waiting for me next week. I've got to be there. And so that's the That, to me has been the biggest hurdle. And the most important one. Just like for myself, when people are watching Wait, you can No, no, no, no, you should wait to raise the money for No, no, no, no, you everybody today, I'm sorry, you can find \$10,000 to get a trishaw in your community. And once you do, you're off to the races. Don't let if you only get \$10,000 get in your way. I'm sorry. You can find those. Find some rich person with a grandparent, you know, go get the \$10,000 Get yourself a trishaw, get out on the road, and then just be ready for what's going to happen. And, and I think people wait for that other stuff and get out there, do the ride yourself. Then find out how you can get people to come right alongside and once that wrinkled hand grabs yours to have you help them get in that front seat. It's all over. It's going so I know you guys are, your time is tough for you guys. If there's any bits and pieces down the road as you guys are putting together your big storyboards for your gathering of your projects as I've watched that video about how people share their stuff. Let me be of help and I hope what you do doesn't get thrown in the WPI archives but really, really really helps Cycling Without Age grow. Because America is so far behind the curve on working with older people and even the bicycle like come on let's get it together here. And as like one of the leaders... when I get off here I'm literally... the Trek bicycles with your cyclists. You know that Trek is a pretty big bicycling cooperation. The Trek he is Trek he is it. He's gonna go I get him going for a ride. Who knows what's going to happen? You know Ole's, Ole is going you're gonna go ride for the head of Trek? Yeah, Yeah, Yeah, I am. He's gonna sit up front with joy. Yes, he is. He's just waiting to come. He gave me a sweater he wants to go. I know. It's, you know, again, that's a wonderful opportunity and responsibility because I think Trek. They talk to young people, they talk to hipsters, they talk to little kids with their training wheels, but they haven't done anything with people who can't ride anymore. Huge is from just a marketing point of view. Oh my god, you know, it back. They do so much business. Yeah, we take old people for rides too, you do? I'll buy a bike from you. You know, like boom. So, as you put your pieces together, don't be shy to throw me some questions and probably be quicker if you know, you can zoom me or hey John just just give us like 30 words, please because it won't fit on our board, you know? Okay.

Winona: Definitely.

John Seigel Boettner: Okay. All right

Harrison: We will keep you updated, we'll send you a copy of our final report, you can go ahead and use it for your own CWA chapter or send it out to help you grow in whatever way but thank you again for your time.

John Seigel Boettner: Have any of you ridden in one yet? Have you been in a trishaw?

Harrison: No. Unfortunately, we haven't

John Seigel Boettner: What's the closest, what's the closest chapter to you guys?

Alex: I think it's Connecticut.

John Seigel Boettner: Really

Winona: Connecticut or New York?

John Seigel Boettner: Oh Connecticut sounds kind of like Copenhagen go to Connecticut. You know, like we find the time you know all this other stuff you're interviewing people go go for a ride paid to like declare it as a business expense as people do as you're putting projects like this together. Write it into your budget your hope now you know, this all this stuff talking with john in California was really bogus unless we went for a ride. So we did you know, Harrison went to Connecticut in the rain and he got this footage. And he rode with us. Come on. Okay, so or come to California. I'll take you for a ride. You know, it's beautiful here today. It's like 80 degrees. So anyway, that Thank you guys, stay in touch.

Alex: If you have anything if you have any resources, you have any sites or anything, send them over, we take everything in or send

John Seigel Boettner: I'll send you links or send you a little piece of paper. If you want some of that, you know, dusty bureaucracy that I do dabble in occasionally I can send you some of my like the invitations that I set out to say okay to gather pilots or stuff like that, you know, I can I can send you some of that stuff. So should we? Should I send it to Katie or who should I send it to?

Winona: You can send it to Katie. I think she also cc our alias. So you could also just send it to that.

Harrison: Yep. If you send it to any of the emails, it will get passed along to any of us.

John Seigel Boettner: Your alias is Cycling Without Age C21 Yep. Yep. Sounds like a secret society or something.

Winona: Oh, it is.

John Seigel Boettner: Okay, have a good day.

Harrison: Thank you very much.

John Seigel Boettner: Thank you so much. Bye bye.

Appendix F: Expert Interviews: Transcripts and Notes

Interview with Bill Bartlett: CWA Affiliate/Care Facility - Richland Center, Wisconsin

Winona: Okay, perfect. So you can start recording Katie. Um, so I guess first is tell us a little bit about yourself and your position currently in some Wisconsin, right?

Bill Bartlett: Yeah. So.

Winona: Okay, so just maybe tell us a little about yourself?

Bill Bartlett: Well, we're basically a retirement home. We have retirement apartments, we have assisted living. We also have a 50 bed nursing home, and an adult day center. So total residents about 125-130, depending on any given point in time. And we're in a small, small town, 5000 people, very rural, part of Wisconsin. So we have limited resources.

Winona: Yeah, so that helps give us a little background. So maybe, also just talking,

Bill Bartlett: I didn't tell you, I am the development director. So my major responsibility is to ask people for money. But I also do most of the TV advertising, radio, newsprint and that kind of stuff. Marketing, along with fundraising.

Winona: Yeah. Pernille gave us your contact info. She said, Hello. But she gave us a full list. And you were one of them. So maybe next talking just a bit if you could answer just how you were first approached by Cycling Without Age. And like your experience with nonprofit organizations as a care facility.

Bill Bartlett: Actually, we were not approached by them. We approached them. I have a lady that works in the office with me. And she ran into a newspaper article somewhere about a facility, I think it was over a cross area that had a trishaw. And she and I got to talking. And we just thought it was an absolutely great idea. So we started Googling and looked up information and got some research on who they were and what they were and where they were, they were in the States, and finally decided to sign up to be a chapter on affiliate, which we did, and then we started raising funds to buy a trishaw.

Winona: That's interesting, because usually, we've, in our research, we've seen care facilities being approached by Cycling Without Age. So it's definitely interesting to see a care facility, the process of that. So when I know you first approached them, but to have a successful partnership with them, what were you kind of looking for in the long run?

Bill Bartlett: Well, they've been very helpful. We, you know, we raised enough money and we bought our first bike. And we've also been blessed we've have some very, very wonderful supporters of the program from outside. So for us, being you know, small, not for profit, we've never had trouble raising money for bikes, or repairs or accessories or anything like that. It's been people really on the outside bought into the program and thought it was a wonderful thing. And again, in a town of 5000 people, they see red canopies, riding around town and everybody is you know, and we ride in parades and that kind of stuff. So it's been very, very supported by the community. We've been very blessed. Matter of fact, we bought the first bike and then we bought a bigger second bike. More Powerful since they were both the first two were both triobikes. And then I wanted to replace and we live in very hilly areas. unglaciated part of Wisconsin. So battery power is very important to us. And so I wanted to replace the original bike which had less battery than the newer bike. They kind of said they had severed their relationship with triobike. And we're now doing Van Ran Chats. So they have a donor lady and talk to her a little bit about what we were trying to accomplish and a wound up, she donated enough money for us to buy two brand new Van Ram Chats. And now the next phase, and I'm waiting for it

right now is one of the chats, because of the pandemic we never were able to use. Because we had to go down to just singles, you know, one person per ride and we were kind of restricted. And we got the bikes just about the time everything broke loose with the pandemic. So the one bike was really never uncreated, never put together completely put together. So I was able to hook up with a van ram dealer in Madison, which is about an hour away. And he sold that one for us to a place well actually, he bought it and sold it to a place in Minneapolis. And now we're waiting for Avella plus, which is strictly one person. I don't know if you're familiar with it, but it's for wheelchairs only. And so we're going to get one it has a, we think it will increase our ridership immensely, because many of our residents are wheelchair bound. A lot of them, I think, don't ride because they don't like the hassle of being loaded into a lift and then jostled around and placed in the bike. And I don't think it's got the support of the nursing staff because of the extra work for them. And if you don't have the support of the CNAs and the nurses, it isn't going to happen. Because without them, you can't get people loaded and loaded up for the volunteer pilots. So we think when we get that bike, it'll be very much increase our ridership just because of the convenience.

Winona: Definitely. So are you currently yourself an affiliate? Would you consider yourself?

Bill Bartlett: Yeah.

Winona: Okay. So that kind of you can also be on the other side for us, because we have been interviewing affiliates and figuring out what their biggest challenges have been when starting a chapter. We can talk a little bit about that in a little bit.

Bill Bartlett: Okay,

Winona: But now, how is your program managed slash run? Do you have a certain number? I know I don't know if COVID. You're running actively right now. But how many rides a week do you do? And how many times can

Bill Bartlett: We aren't riding now, because it's too cold. I was hoping that today, we were going to get a break in the weather. By the end of the week, it's supposed to be in the 70s and 80s. So I had someone scheduled to come in today, but I don't think it happened because the wind is still pretty cold. So I doubt there will be many jakers. But when I was in the program run we had last year, I had probably three or four diehard volunteer pilots. And we pretty much tried to ride any day that anyone wanted to. Anytime a resident wanted a ride we had somebody that was available. So I don't have a weekend program yet. But I'm trying to get that put together for this year once things break. So now we are usually right, from nine in the morning until three in the afternoon. As many times as we've got we usually figure half an hour to 45 minutes a ride. And we'll take as many as we can get in a day.

Winona: And I know a big part of starting a chapter is insurance because the care facilities applied to that insurance or did you go out and get your own for the bikes and for

Bill Bartlett: We talked to our insurance carrier. And they advised us what kind of releases to draw. So I have a release for a rider and a release for a volunteer pilot. And as far as they were concerned, they said if you have those folks sign that if both passengers in the writer sign a relation there, they're fine.

Winona: That's good to know. And then I know you were talking a bit. You are an affiliate. Could you talk about maybe the process of becoming one and how you reached? Did you reach out to Pernille? Or?

Bill Bartlett: I don't I don't remember when we first became acquainted with her. But we were early on in the process. So it probably could have been through her. But we just went to their website, and I think the forms were there. And I think we just applied online and

Winona: Yeah, it's a pretty easy process from

Bill Bartlett: There, it's, it's pretty much a no brainer.

Winona: Yeah. And do you wish that you had more resources right off the bat from them to help you? Or do you think it was pretty simple on your own trying to figure everything out?

Bill Bartlett: No, I, for us, I think it was very easy. I think the biggest, biggest hassle as things exist now, but it's getting much better, is the fact that you could only get bikes from overseas. And parts. We had an awful time getting spare batteries, because of the legal issues with shipping and shipping those kinds of batteries. And so the whole logistics thing was nuts in the beginning. But now, like I said, we have, we have the van ram bikes. And van ram has a pretty broad network of shops in the States. And we have one an hour away and the guy comes, we haven't. This will be our first time but he's supposed to be coming out this week to pick the bike up the one we still have and take it in and give it a spring tune up. And that's very nice, because otherwise, in years past, we were trying to find our own bike repair shops that would work on them. And that was not a fun process either. Yeah. Because many of them didn't get the styling right off the bat. They couldn't get the trishaws in the door because of the width of the carriage.

Winona: Yeah, we're from some of the chapters we've talked to. There's some distributors throughout the country now. So that's making it easier, at least in the New England area. I think there's one in Rhode Island. And then I think we've heard of one in Texas. So we've kind of been trying to figure out contact info for that to put it under.

Bill Bartlett: There is one and I've had some conversations with him. As a distributor, I think he's in Florida. And I don't have it. I don't have it with me. But he's, and he's the one that turned me on to the bike shop in Madison.

Winona: Yeah. So it would be definitely much easier to go through the States than to contact Denmark and say, Hey, can you ship me a bike internationally?

Bill Bartlett: Yeah, well, in the past, you know, the first the first. The first four bikes, we had the two the two trios and the two chats. We dealt with Pernille directly to get them. And the avelo plus that we're waiting on will be the first one we've got through a distributor in the States or a dealer in the States. Yeah.

Winona: So currently with COVID, you talked a little bit, but what is the protocol right now with residents and going on these bikes? Are there any restrictions or?

Bill Bartlett: Yeah, I'm sure that we'll start out the year again, with one passenger at a time. We haven't talked this year, but we might, we might allow a family member to ride with him. Because all our residents have been vaccinated though. With both shots so that's not an issue and you know, if a son or a daughter or grandchild wanted to ride with them, and they were masked, then I think it's going to be an issue. But that far as I'm concerned that that'll be the remains to be seen. Well, they will either have the restriction of one rider or two if they're vaccinated and face masks will be required.

Winona: And are you currently? Do you currently have 501 c three status, are you?

Bill Bartlett: Yes.

Winona: Okay. And was that an easy process gaining that status for you or

Bill Bartlett: That we've had that status since we opened in 1964?

Winona: Okay, so the care facility itself had that yet

Bill Bartlett: Before it okay. My friend Ed in Colorado, but I saw the bikes too. He started his own 501 c three. Before he started working with a care facility.

Winona: Yeah, that's what most chapters are doing. And it's kind of that some of them have had a struggle getting that status. So it's definitely

Bill Bartlett: Yeah, it's pretty complicated.

Winona: Yeah. And Ed's name has been brought up so many times in interviews.

Bill Bartlett: Yeah, he's quite a character. But

Winona: We had an interview scheduled with him, but I think there was a family emergency. So we haven't heard back from him since. But we're hoping to talk to him still, because we have a few weeks left of this project. And then we're gonna post all of our findings on the hood.

Bill Bartlett: If you finally get to the point, you better save an hour.

Winona: Yeah, we were. Well, and it sounds like he has a lot of information. So we were looking actually, the database was

Bill Bartlett: To interview we've I think he would be an awful good resource for you, because he went about it in kind of an unusual, an unusual way. So

Winona: Yeah, definitely.

Bill Bartlett: We sold him those bikes, he flew to Minneapolis and rented a truck. And I mean, the stuff he went through to get those bikes and get started was pretty amazing.

Winona: Yeah. Sounds like he's very dedicated.

Bill Bartlett: Yep.

Winona: I know, I don't know, if we have very many questions left, you've kind of answered all of it. Um, I guess, on the affiliate side of things, what would be I guess, for us to put on a resource page, the most helpful for you How to Buy bikes, how to find bikes. funding.

Bill Bartlett: I have all of the above. I mean, we even went to the extent of we haven't done one with the van rams, and I'm considering doing it. But we have a YouTube video training video that we made for the volunteer pilots. And I do most of the training. And we'd go through the whole series of rides and stuff, and then I get my road test at the end.

Winona: Would you be willing to share that YouTube video with us? Because that would be an amazing thing to put on the resource page, if you would be okay with that.

Bill Bartlett: Sure.

Winona: Because we actually have been searching YouTube. I don't know if it's on. We've been searching for YouTube videos to make it easier because a lot of people don't like to read through things. So maybe just to like, quickly see something?

Bill Bartlett: Yeah, I don't I'm surprised you didn't find him because it's

Winona: I don't know if we were searching in the right location. But

Bill Bartlett: Yeah. So it was it's under one of parchment with O'Neill's

Winona: Okay. We can also just look it up.

Bill Bartlett: If you don't find it. You send me an email. Yeah. And I'll have Barb send you the link. Yeah. She'll be able to, right, she'll be able to look it up at the office. And she'll be starting tomorrow. She doesn't work on Mondays. So, if you need it, you let me know. And

Winona: It's nice to know it's out there, we will definitely look for that, um, do you have any other lingering questions that you'd like to ask?

Harrison: Yeah, I think so. You've been very helpful and answered a lot of our questions.

Bill Bartlett: Good.

Winona: So we can also send you our findings, if you would like at the end of our study. And we look forward to if you have any questions or anything that comes to mind after those, feel free to reach out.

Bill Bartlett: Both ways. So yeah, you need something else? Let me know.

Winona: Thank you so much. I hope you have an easy move this week.

Interview with Alison Darrell: Spinov8 Distribution/CWA Affiliate - Warwick, Road Island

Alison Darrell: Yeah, I was just showing you the, you know, one of the bikes that Ben ram manufacturers. So, Ole Kassow you know that he knew about Vanram and wanted to design, like the premier check trash off or cycling without age he approached Vanram and they designed the chat. Try Shah recently so it was just about a year ago, maybe a little, little over a year ago that we imported as the distributor, the North American distributor for varam, we imported the first chat try shot so all of the cycling without age chapters that are starting up in North America are perfectly suited to get one of these, these try shots so we started partnering with all a in cycling without age to help him not only promote the, the movement, get more cycling without age chapter started, but to also sell the chats, to the chapter so it's a it's a wonderful partnership. And so through, that's how I got to know the cycling without age program, and my dedication and commitment to special needs, bikes and seeing more and more people who are not able to cycle themselves. Getting out on bikes, you know, just gives me a, you know, gets me excited and gives me a predisposition to wanting to start Cycling Without Age program in my own community so I've got a double a double thing going here. Not only am I working for the distributor of the chat, but I'm also personally involved in my community in starting a cycling without age chapter.

Harrison: So, that's amazing so you're an affiliate yourself.

Alison Darrell: Yes, I just got my welcome letter from, from cycling without age. As an affiliate.

Harrison: That's wonderful. Yeah, so part of our project is helping people like you, the ones who just got their welcome letter and helping to lay out the process so that it can be as streamlined as possible and just pulling out all the tiny little nuts and practices that someone who doesn't have a degree in business, wouldn't necessarily know about, if that makes sense.

Alison Darrell: Yeah, that is super it's going to be super helpful because I got to tell you, as much as I know about the site that the program and and connected with it and have been for about a year now and know about accessing the bike and it is, it's not easy I'm having. I'm having some challenges. And the first one being where to who to partner with, who, like, Is it a senior center, is it a. Is it a bike group, you know bike Groton for instance is the cycling Association, in, in my town. Is it a care home. You know, you know, who do you align yourself to based yourself to own and operate the bike. So that's, I think the first challenge for sort of an independent group trying to start a program. I mean if you're a care home. To begin with, and want to, you know, the staff of the care home want to start a program. That's one thing they did; they just started within their organization. But when you don't have the structure of an organization, what you know how to do you muster up that you know that original partnership and I have some ideas and I'm talking to people in my community. But that's the first challenge I'm finding and then the liability, I, most of the, the bike group for instance Grace by Groton is a is a likely candidate for now aligning with this program and housing, the program, but they are very fearful about liability. And they, they really are, are sort of taken aback and not wanting to get involved because of the liability. So, those are like first encountering issues that I've challenges that I found in trying to start a program.

Harrison: Yeah we we've definitely found that those are similar experiences that other affiliates, kind of started first being good I partner with and then how do we get our bike and ourselves covered so,

Alison Darrell: Yeah, yeah, that's those are the basic challenges you have with, like all semester, have you been doing this or all year.

Harrison: Yes, so we've started the initial phases of this project back in January, late January, at the Starburst semester, and then starting in March, we had a new term. And now this is the only thing we focus on, we have no other classes. So, yeah, if you don't mind, Can you talk about how to sell that spinov8, what necessarily the process is for a new chapter, a purchase you want to buy a bike, three new guys, how that works. And from spinov8.

Alison Darrell: So, from this innovative side, they would find a dealer in North America, we have 12 dealers throughout the country throughout.

Three in Canada, and the others here in the US. So they would go to a dealer, and the place in order for the, for the cycle, spinov8 has, we try to keep at least 10 of them in stock Here in the warehouse in Warwick, Rhode Island. In fact, I think you might appreciate this I can show you, because this is part of the process. The dealer. once the once ordered through the dealer. The dealer comes to us and we fulfill that order right here from the warehouse. So, spinov8s job is to and it's not easy because the chats have been selling very quickly. And we can only get them here, like 20 at the most at a time, they get shipped from the Netherlands, on a container ship and shipping right now the challenges are, are enormous, you're probably aware of the cargo shipping crisis, I, you know, really, that that's happening because of coded, but the the container ideally comes across the Atlantic and lands in New Jersey and at the port and gets trucked, the container is then loaded off the ship comes to customs and his, his truck here on a tractor trailer, and it comes right into our dock, which is right there. Do you see the dock out the window, the loading dock.

Harrison: Yes we do.

Alison Darrell: Yeah, so the container will back right up into that dock and the bikes are fully assembled, the chats and the and the other Vanrams that we import, and they come right in here, and our, in our warehouse until I'm ready to be sold so they're already imported. So that's a big plus for the startup chapters who are purchasing a cycle. They don't have to import with the chat. They don't have to import from Copenhagen cycles, from Denmark, which they do have to do with the other models, there are two or three other models, the trio bike and the Christiania. And another one but those. It's been really difficult for the chapters to import those bikes themselves when they order them. That's why Ole Kassow was so pleased to be partnered with us because it's so much easier for the chapters. To access the bikes, here's the warehouse where we've got them all. It's pretty empty right now because we're awaiting a container. Next week, a container coming in two ports on the ocean now, it will arrive here, and it has only chats on it, and three of them are already taken. So, but then we have another container coming in mid May, that has 10 of them. So, and here's one right here, show you one do there's the chat, the one with the canopy. Yeah. Have you seen, have you seen one.

Harrison: Oh, we've, we've seen a lot of pictures of all the bikes, but we've unfortunately have not had the chance to get on one yet.

Alison Darrell: Yeah, it would be really fun maybe we could do something with you. down the road you could either come here on a little field trip.

Winona: Yeah, we are pretty close to Rhode Island, like an hour, maybe

Alex: I can drive.

Alison Darrell: You should come, you should come down and ride one. Yeah, we could do a little demo day with you. But anyway, did I answer the question that or is there more that I can fill in out that that's how it is.

So that's how a chapter would access,

Harrison: so they just find one to dealers you guys have across the nation.

Alison Darrell: Or can go to our website, they can go to the span of eight websites and find a dealer. Most of our dealers are all of them actually are aware of the chapters the startup chapters, like myself, and affiliate who is you know fundraising and trying to start up and get a bike, our dealers have a list in their communities, Wisconsin, for instance, instance, and Minnesota, those two states are just going gangbusters with cycling without age, for whatever reason, and the date we have a dealer in each of those states, and they are they out, they've been reaching out to the startup chapters to bring bring them a chat so that they can demo, that's a big advantage. Also, to have the bike is almost essential to really getting awareness from, through the community and, you know, getting supporters to really buy into supporting the chapter either as volunteers, or as, as funders. It's a real plus to have access to a bike. I just did a demo in our community. And I will send you the article we got some great for us in the New London day and the Mystic River press with a great story about Donington resonance bringing biking to the elderly and a great picture of me piloting the chat with with with two elderly, a cup folks in the, in the, in the passenger seat. But we got that attention, through having the bike, they're in town and so that's that's a big advantage for the, the startup chapters to contact their dealer in, you know, wherever they are, and see if they can do a demo with the, with the chat. I you know I recommend that that that I'm just thinking about that right now that's a, that's a great thing to that would help the chapters, they contact their, their closest and unfortunately they don't, you know, we only have 12 of them so they're not everywhere but for those startup chapters, who are near you know within an hour to hour distance of a dealer Vanram dealer, I highly recommend that they contact them and see about demoing a chat for their fundraising purposes.

Harrison: from on. If I were a chapter and say I've reached out to a dealer, and I bought a bike later this week. How, roughly speaking, what does it usually take for a dealer to reach out to you to get the bike from you, I'm assuming you have it in stock. And then get the bike to the dealer and then to me.

Alison Darrell: Ideally, well we say between. We say between two weeks, and three months, depending on that time yeah those containers coming over. So right now, if someone were to purchase a dealer. Chapter where to order a chat, through their dealer, the dealer would send us the order. And that order would go into production. And we do have two of the four that are coming in. So essentially, they would get that bike shipped to them. So then, but once it gets here, then we have to pack it on a pallet all wrapped very carefully, with cardboard and, and you know that rapping tape. And then that gets shipped by truck, and that takes about seven to eight days when it leaves our dock to get to it you know wherever it's going to, to, to, to the chapter. So by the time the bike arrives here next week. Then another probably another two weeks before it's actually shipped out of here. And then another week so. So that would be a month if someone ordered one today. That is coming on in on this retainer, it would it would be approximately a month so, so, so it varies, but I think the the soonest. You could get one is, I would say three weeks, three weeks to three months, is that is the range,

Harrison: or even the larger end of that spectrum the three months is a lot quicker than the seven to eight months that we found a lot of chapters are experiencing when they just order one bike from Copenhagen,

Alison Darrell: right,

Harrison: and then they need to try to get that one bike over.

Alison Darrell: Right. Right. So that's a big advantage to having spent eight importing the chats, for sure.

Harrison: So, coming from the dealing side of the bikes. I don't know how much you can talk about how long these bikes typically last or the maintenance. Kind of required for the bikes. If you know any information about that.

Alison Darrell: Well, the only, there's not much data, because they are so new. Truly, I mean, the, the first one that came to the United States is is maybe a year old at this point. So, we don't know how long they last, I would say I, I would confidently say that have any bike, it's going to last. Its, its, its longevity its quality is going to be the top of the line, the best you can get these bikes are all hand built in the Netherlands, of the finest, they're all built of steel with, with a finest craftsmanship and and parts and manufacturing, that there is. So, their, their quality is is as good as can, as you can get. Which is great for for the programs because when they do get a chat Trisha, they can, they can count on many many years of of this investment because it is an investment you know they cost about a little over \$10,000. They are warranty for five years, and two on the battery. Five years on the frame.

Harrison: So if they're inside of warranty would spinOV8 take care of me, maintenance and battery

Alison Darrell: absolutely if anything had to be what you know part under warranty we do that, they so we get that

Harrison: going down the line, outside of that warranty. Say a chapter needs a new battery with a reach out to you. Can you guys reach out to their dealer and their dealer can serve a service and supply products batteries stuff like that.

Alison Darrell: Exactly. and it's, it's recommended. Highly recommended, and actually required for the warranty to be, you know, sustained an annual checkup. For, there's a little log page at the back of the user manual for for the chat that you know they, the owner of the chat should have it serviced once a year by a dealer or if they aren't you know close to the dealer. They can their local bike shop, they need to establish a relationship with their local bike shop. To have the bike serviced and that local bike shop can be in touch with the dealer or, or us too, you know, if there's any, you know, serious problem where a partner needs to be replaced or something like that.

Harrison: Okay. But there is some system in place for like a part repair part maintenance, there is okay.

Alison Darrell: There definitely is. And it's through the dealers, the dealers and us, where the, you know, we are the liaison with direct liaison with Vanram so we would service a warranty or any spiov8 the distributor would, you know, our import the part you know get the part airdropped over here to get to the dealer or the bikes local bike shop to repair the bike.

Harrison: So I think that's all that we have for you is you provided us with a lot of very good information and really helped. We are understanding from the Trishaw aspect of it. I don't know if you have anything else you'd like to mention or anyone from the rest of the group has any follow up questions.

Winona: No, but we would be happy to give you an updated copy of our project at the end, especially since you're just starting out.

Alison Darrell: So, I would really appreciate that, that would be great.

Harrison: Yes, we wish you the best and if you have a if later down the road, do you have anything pop up either from this spinov8 bike business part of it or if you have a affiliate thing

pop up that you think would be helpful to our project, feel free to reach out to any of us. I know you have our contact information and

Alison Darrell: I have Katherine. I think Katie right you go by Katie and I have your email address. So, if I email you it's essentially all of you. I will follow up and send you the article, be it a press article in The New London day. I'll do that. And then, let's stay in touch and make a date for you to come down and demo the chat.

Katie: Yes.

Harrison: Thank you

Alison Darrell: Alright and I will be in touch. I think you guys will be very resourceful to me as I endeavor to get this chapter started here, parents Donington we really do have an ideal community for it but there are obstacles. In fact, when I won't go on about it but the police department are very, it's not a, it's not a Vikki communities Donington and mystic Connecticut, and the police department has always been quite adverse against cyclists, but that's changing and Oh another. It is just another reason for cycling without age in a community and what it can do to better a community. And it's part of, you know what I'm endeavoring to do is to change that, that mindset about safety of upcycling because the trishaw is, is what's been true I've heard it termed traffic calming. So ordinarily you know road bikers like they can get motorists angry. And that's, that's sort of been the dynamic and why a town like ours is so hostile, if you will, to, to the bikers because in a row bikers have been they haven't really done their Park Road cyclists they've been, you know, so there's this friction tension between road bikers and motorists, but the getting a chat, try shot or any try shot out there with a senior citizen, and a friendly pilot, just that, that, that vision of that bike is just sort of columns, the mindset of anybody, and you know it's hard to be angry at at a trishaw. hard to be angry at Trishaw. So that's just another good reason for a cycling without age program in a community, just brings that vision of something good and less, less anger provoking as you know some cycling can be in towns. But anyway, it was so it was wonderful to talk with you and I'm, I'm just so proud of you guys for doing this this project and excited for you What, what a great opportunity as college students and excited to meet you, we should really connect and have a have a day where we can you, you can check out the chat. Yes, we will start your project.

Interview with Wendy Feldman: Lawyer - Volunteer Lawyers for Justice

Wendy Feldman: Can you guys the rest of you guys introduce yourself to so I know who you guys are?

Winona: Yeah, so I'm Winona.

Katie: Katie biomedical engineering major.

Wendy Feldman: Nice to meet you.

Alex: And I'm Alex Junior, biomedical and mechanical engineering major.

Wendy Feldman: So, shoot. What do you guys ask me?

Katie: Well, we'll just, we have a few listed up. So first, let's start off easy. How long have you been a lawyer? And where do you practice?

Wendy Feldman: Oh, my God, I have to give you an age. That's really scary. My god you guys weren't even born yet. So I graduated from law school in 1987. So I've been a lawyer on and off since 1987. I've practiced law for about six years as a lawyer in a law firm. Then I spent a big chunk of my career working for an insurance company but not in a legal capacity. And then just about six years ago, I went back into practicing law, but I'm doing it. I was doing it for an insurance company. And now I'm doing it for an animal healthcare company.

Katie: That's fantastic. So what would you say kind of your like specialty is

Wendy Feldman: That my specialty now is privacy and cybersecurity law.

Katie: That's fantastic. Have you had any experience working with a nonprofit or a startup before?

Wendy Feldman: Nonprofits? Yes, I actually sit on the board of volunteer lawyers for justice, which is a nonprofit group that offers pro bono legal services to low income families in Essex County, New Jersey.

Katie: Oh, that's awesome. Um, so is that something you do kind of voluntarily? Is that something you have to do through a firm?

Wendy Feldman: Um, so I do it, but I do it voluntarily. A lot of large corporations encourage lawyers that work for them to do pro bono work to help those that are less fortunate or can't afford lawyers on their own. I do a lot of work in bankruptcy and in tenancy. In Newark, New Jersey, there's it. It's a very challenging area, and there are just just 1000s and 1000s of evictions that happen every year. So one of the things I like to do is help those people who have received eviction notices from their landlords and help them be able to stay in their apartments.

Katie: It's fantastic. Thank you for that work, I'm sure That's amazing. Um, so I know, we're focusing kind of in a different, you know, sector and like we're not dealing with that sort of vulnerable population. But how would someone in the case of you know, being evicted, come to you guys asking for this help? Like, what's the best way to gain your service?

Wendy Feldman: So what they would do is they would go to this nonprofit, this volunteer lawyers for justice organization. And then what that organization does is it partners with various large companies in the area. And those large companies have lawyers on their staff like me, and we would help those non for profits. provide legal advice to people that come to them for help. So the non for profit is a set of lawyers on their own, but they can't possibly handle the volume of cases that they get. So they partner with law firms, they partner with lawyers, both outside lawyers and lawyers in companies like myself, to help provide services to low income families.

Katie: That's fantastic. Do you know if there's anything like that for nonprofits just starting up?

Wendy Feldman: Um, yeah. So I know from there, there are certain there are definitely organizations like and mine are going to be pretty new jersey specific because that's where I work but like, there are organizations like pro bono partnership and other kinds of groups that offer legal service. services to nonprofit startups I have served I have certainly been involved in groups where, whereby a group of lawyers meet with a group of startups. And they are different lawyers that come with different specialties. And the startups go to each lawyer, you know, maybe they need someone to help them with contracts. Or maybe they need someone to help them put together their documents, or maybe they need someone to negotiate a contract or do a privacy notice. So they come and they visit with each of the lawyers that have come for the afternoon to provide services and ask them, ask them questions. Whatever specific questions they may have.

Katie: Yeah. So do you have any experience with 501 c three, like certification processes?

Wendy Feldman: No,

Katie: Totally fine.

Wendy Feldman: These are nonprofits. Right? So these are the companies that we work with are already 501(c)3 certified, when we start working with them.

Katie: Gotcha. Cool. Um, and so if I were a chapter affiliate, you know, wanting to start a new nonprofit, a new chapter in, you know, let's just say New Jersey, just to make a blanket. And I

came to you and was like, I need help. I'm writing waivers and starting my 501 C, three registration? How would I best approach you? And how would I be directed following.

Wendy Feldman: So again, you would probably reach out to an organization. Again, a pro bono organization. Now, this is assuming as a nonprofit that you don't have a lot of funds to do. So as a nonprofit, you would probably reach out to an organization, you know, another 501, c three that provides these types of legal services. And you would, you'd call them and say, Look, I'm a new nonprofit, and I'm looking to do I need help with articles of incorporation, or I need help with all of these things. And then what they do is they typically have lists of volunteers, like someone like myself, and you know, that those lawyers has specific areas of expertise. So if someone were to come and say, I need help negotiating a lease, or space, you know, they could potentially put you in touch with a volunteer lawyer who does that kind of work. And then that lawyer, you know, would would would, would meet with you would speak with you would, you know, give you some advice as to what to do how to do it, maybe draw up some forms for you, or provide you with, you know, links as to where you might be able to find the forms. I mean, a lot of stuff is available online, just people just don't necessarily know where to look. But we would do things like that. There are some lawyers that, you know, if you would need to go to court, for any reason, would help you, would help you go to court would represent you at court? I don't think you're talking about any of that here necessarily. But there could be that you could be matched up with a lawyer, if indeed you your nonprofit was being sued for some reason, and you needed to be represented, you know, they could get you volunteer lawyers that would help you with that.

Katie: And is, is that similar, or the same thing as like corporate social outreach there?

Wendy Feldman: Um, yeah, I mean, corporate social, social outreach is probably broader than when you talk about pro bono work. You're really talking about kind of free legal services, like corporate social outreach is probably bigger. That's like foundations and providing money. And I think that pro bono play falls under that.

Katie: Gotcha.

Wendy Feldman: Cool. I might help you guys all. I feel like I'm not helping you at all. You are.

Katie: We are at a baseline of kind of zero. So any information is related to us? Okay. Um, one second.

Alex: No, one thing that I have if you're looking for a question right now, um, so we're kind of helping these people that don't know, like, kind of like us. Like, if we were to start a chapter, we don't know how to like talk to lawyers. We wouldn't know the lingo or vocabulary to use. Is there any like key words or anything you would recommend to say to a lawyer, like if people are intimidated or anything?

Wendy Feldman: Well, you shouldn't be intimidated. We're not that intimidating. I know there's bad we have bad rap, but we're not that intimidating. No, I mean, you you Look, a lot of the people in positions that are starting, you know, 501 c threes or that coming for pro bono services are, are seeking these lawyers out because they have tons of money to go to some fancy lawyer and they, you know, anybody meeting with you is going to understand the level at which they're talking to you. And it's going to make sure you understand what it is they're going to talk to you at the level that you're understanding they're going to not use a lot of legal legal language and things that will confuse you. So you just need to be clear. If you were to go to see a lawyer, you should just be clear on what it is you're looking for that lawyer to help you with, like if you go in, and you just really have no idea. That's going to be more difficult. But if you go in and say, and I'll go back to the lease example, we found a great space, we want to have an office for our are

not for profit, but we need some help negotiating a lease with the landlord, then the lawyer will know what to do, you can provide the lawyer with the lease, the lawyer will say, Okay, I recommend you not agree to this, or you agree to this, or you see if the look the landlord's willing to do this. So I don't think there's anything special that you need to say or do except have a clear understanding of what it is and what kind of help you're looking for. That helped Alex

Alex: Now that, that's awesome, because I was probably going to try and draft something up to say like, this is what you should say. But in that case, just know what you're talking about.

Wendy Feldman: I think as long as someone goes in understanding what it is, that's the best piece of advice to make sure the person going in understands exactly what they're looking for. But any any, any lawyer that's doing this kind of work is doing it because they really love this work and is going to be pretty easy to talk to you're not going to have you're not gonna have lawyers that are going to be really difficult are going to be really talking way above your head not doing this kind of work.

Katie: And is there some sort of like, key Google search on how to find these lawyers who are willing to do this voluntary work, like within different states?

Wendy Feldman: Um, I would look up you know, if it was a particular state, you know, maybe, yeah, let me before I say, let me do you guys on the phone and see if that'll work... that let's do Massachusetts. Okay, that's where you guys are... Um, so if I were to just type in which I did just type in pro bono legal services, Boston, um, a bunch of bunch come up. So there's Merrimack Valley, there's greater Boston, there's neighborhood legal services. Now. Some of them. There's one that says Massachusetts family Legal Aid again, some of them are going to be very pointed, they're going to be very specific. Some will only do landlord tenant. Some may only do bankruptcy, some will only do Family Law. But then there are you know, like Boston Legal Aid Society Massachusetts legal services, Massachusetts pro bono here is a pro online resource for lawyers, law students, paralegals who want to give their time. So that's, that helps you if you want to give your time. You could also look at local local law schools. law schools may have you know, they're not gonna be fully fledged lawyers, but they could be people helping out in a legal aid bureau that might be willing to, to help you. Um, but if you just again, if you just do, you know, search for pro bono legal services in a particular jurisdiction that should get you on the right track.

Katie: Awesome. Yep. Um, I'm not sure if I have any other questions. Do you guys

Alex: I'm just curious at the moment? Um, so like, what kind of like, what kind of skill level? What do you think it would take to make these waivers like I'm not sure like I was? I was kind of thinking of it in my head. Like, when we take calc one, you always know how to do it. No matter what level you're at, no matter what kind of field you get into is waivers like a bottom level any kind of lawyer can do it.

Wendy Feldman: Now, what is it a particular What is it a waiver for for instance,

Alex: So they give bike rides to the elderly, so it would be like signing the elderly riders, signing off. saying that if anything happens with the rider isn't liable for,

Wendy Feldman: Okay, so, so that's going to be pretty, that's going to be pretty basic. Like if you just if you guys are before computers right now and you googled waivers of liability examples or waivers of liability templates, you're going to be able to pull up. I mean, all kinds of documents, all kinds of forms that you could use. And this is for biking, right?

Alex: Yes.

Wendy Feldman: So like, um, so for instance, and I can send, I can put, I can put this, I can put the link, link in this chat, right? Yes. I just put a link in there. If you guys are at a computer, and you want to pull that up.

Alex: So hypothetically, do you think that if we found a waiver online that we liked, and we're not saying that they had to use this waiver, but if we use that as an example, and we had people wanted to print it, would they be able to do that?

Wendy Feldman: Yeah, you just again, you want to make sure of that? I mean, I think you could definitely start here, I'm giving you another one. But all I did was just Google. biking waivers of liability. And there's a cascade Bicycle Club, there's a ton of them. Yeah. no, no, you could definitely, you know, pull a couple of ones and, you know, slice and dice what you think looks and sounds like, like a good waiver. As long as it's got certain key provisions in it. I'm just telling you guys, another one. Again, all I'm doing is googling. And there's, you know, there's just bike ride and race liability bike use, there's tons of them here.

Alex: Pretty great.

Wendy Feldman: So these are, and their waivers are pretty, you know, they're pretty basic, they have pretty basic information in them in terms of, you know, you're gonna they're, you know, they want you to have for instance, I just lost my Google page, you know, it basically you're you're going to be saying that you represent that you're in good health, that you don't have any health conditions, that you recognize that biking may be a potentially hazardous activity, and that there are risks, like bumps in the road, or gravel or things that make you fall off and that you're assuming liability, you're you are, you are saying that the person giving me the bike or taking me on the bike tour, they're not what they're saying is I'm not responsible for anything, if you fall off your bike and get hit by a car, I'm not responsible for that. Um, you know, so it's all, you know, if you're, if a helmet is required in a particular place, then you're representing that you're wearing a helmet. That, you know, if you look at the ones that print out the ones that I sent you, you're gonna see that they're very, very similar provisions. So you, it'd be really easy for you to either use one of these or kind of cobble together your own based on different examples, but you could probably use any of these.

Alex: Do you don't need any actual legal support behind you when filling like when creating a waiver as long as in like, if something does happen, then they try and take you to court.

Everything's There are

Wendy Feldman: So okay, so probably more than you want to know. But you know, whenever you do whenever you want to you go whitewater rafting, or you know, I jumped out of an airplane last year, you know, they make you sign all of these documents that say you're not going to hold them liable for anything, if you splat on the ground after you jump out of the airplane. They don't let you do it unless you sign these documents. Everybody signs them. So what we call them and again, this gets very legal as they're called contracts of adhesion, which means you can't do that. Activity unless you sign them. But a lot of times, they're not. They make everybody feel better. But if you took it to court, it may not necessarily be something that binds you to what it says. But that's probably way more than you want to know, I think if you look through a couple different versions, um, you pick the language, that's, that's easy to understand. You're talking about elderly people biking. So you don't want to have really, you know, want to have language that anybody would understand pretty basic language. But I think if you look at any of these are, again, keep pulling them up. Is this something you need to do for your project and put together a waiver?

Alex: No, but it might be helpful if people had something to look at. Okay,

Wendy Feldman: Yeah, well, I, like I said, you could use any of these cuts and paste from them, look up your own. But yeah, that's something pretty easy that you can find online.

Alex: Okay, awesome.

Katie: Just for clarification sake, um, this, the contract of adhesion, even if you had a lawyer help you draft it in the first place, it still acts the same way. So like, not super, like accountable.

Wendy Feldman: it's very dependent on what the activity is, it's very dependent on what the contract is, um, you know, now you're harkening back to my law school days, which is now before you were born. So it's really friggin long ago. But it's usually, you know, a contract of adhesion is usually between two people, one that has a lot of power, and one that doesn't have a lot of power. So if you are, you know, offering bike rides or something, and somebody wants to come and do that, generally, you are the one that has more power, and they are one that has less power. And it's signed, you know, sometimes they're enforceable. Sometimes they're not enforceable. So it's so it, it depends. I don't know that necessarily, if you have a lawyer or doesn't don't have a lawyer doing it for you, makes a big difference. It might help. But, you know, you could right now go online, and you could pull down a template and create your own will. And you wouldn't need to have a lawyer do it, and it wouldn't be any less viable. If you did it, then if a lawyer did it for you. So, you know, sometimes people want to just use great things on the internet to be able to use and leverage and not have to pay people to put together for you. So a waiver is I think something that falls into that category.

Katie: Awesome. So does anyone else have any questions? We want to

Alex: I think that covered all I just like it's been very helpful for us

Wendy Feldman: You guys. Especially Winona, you didn't ask me any questions. I'm kind of not helpful.

Winona: I've been taking notes but no, all of the information is very helpful.

Wendy Feldman: Okay. If as you're going forward, you need something else. Katie, you know where to reach me just you know, you can just email me if you guys need any other help. Just just feel free to reach out. Okay. Yeah.

Katie: Thank you so much. This is awesome.

Wendy Feldman: Good luck to all you guys and Katie, Give. Give Talia a hug for me. Okay, well, alright. Thanks, guys. Bye bye.

Interview with Tara Greenblatt: Recreational Program Manager - RiverMead Lifecare

Tara Greenblatt: I started this job five years ago, at RiverMead. And it's on the record, it's called Recreational Program Manager. I'd like to add assisted living, because it's already there isn't. There's another activities director or recreational Program Manager here. And now, she and her partner work with the independent residents and basically design all of their enrichments, their engagements, they kind of facilitate or sit in on independent resident committees, and there's zillions of committees here, it's a huge place. So that's very, a very different world. So the activities or recreational Program Manager here, we work with the population of residents who have transitioned from independent living here, and now need more care. That's a massive range. It's a range from pretty, totally cognitively intact, people that are probably a lot like your grandparents, yet, they're a bit older, they can walk fine. They might need some of them, some of those intact, cognitively intact people may need you know, like a walk, a walker, or cane. Some of them don't. Some of them may be living in their non ambulatory or living in wheelchairs, or certain kinds of or an electric scooter yet totally cognitively with it. Like they have not lost their minds at all. They're very, very capable, very independent, very busy people. Yeah, there's just

certain parts of their daily care they need help with. So that's sort of a very general definition of assisted living. And we have in the PDF, I gave you two intersecting worlds at a ccrc, which is what rivermead is. So I, I run all of the same kinds of enrichment, engagement, and fun that, that residents here in that have now transitioned into assisted living need to need to still have in their lives, because they're still movers and shakers, they still want to be involved in the world, and they still are busy. And they want connections, and they want to garden and they want to keep going for walks and they want their life. They don't doesn't just stop once they move here. And that's a big misconception. People just think, Oh, it's a nursing home. And it's nothing like a nursing home, actually. So I run all of the recreation for all of the different people that fall under that umbrella called the health center here, and I have a staff. So you're a busy woman. Yeah. Yeah. Well, I have an amazing team. I have I, there's employees. There's right now there's four other employees in my team, and they're all over the place. So helping people.

Winona: And I know you did answer some of these, but just know

Tara Greenblatt: That's fine. Go ahead.

Winona: But um, so can you just talk about your experience with nonprofits? If you have any, like, partnerships right now with any that come in?

Tara Greenblatt: Totally. So we have to talk as if it's pre COVID. Because if there wasn't a pandemic the entire world wasn't dealing with, we'd still be involved in all of these nonprofits, which are on pause. So as if we weren't in a COVID pandemic, pre imagine pre COVID, if you can remember. On that sheet of answers I gave you there's a very similar program that is called CMARS, C-M-A-R-. And it's an adaptive recumbent bicycle program, run by occupational therapists. And the major organization that they were headquartered in has closed and it closed during the COVID year, or maybe right before it closed in 2019 2020. It's a low the nearby huge foundation that they were headquartered in, that served developmentally disabled adults. And, and this many of the same adaptive equipment can can be transferred over to be used with elders. So that organization and their team of occupational therapists would hop in a big truck with all of their, like really expensive, gorgeous bikes, drive to river meet and we have a big campus so there was a place for them to headquarter here for the day, kind of like you're talking about with cycling without age people come in, and they do an hour with, with seniors. So similarly, we bring our senior citizens, these are the ones that need pushing in a wheelchair. Or some of them are some of the folks who work with our full care, they can't, they don't have the capacity to move their own bodies on their own. So they have to literally be hoisted or acquired professionally into a certain kind of seat or chair. So with that population, we bring the ones that wanted to get in a ride over to the headquarters on our campus and the seymours people would size them for a helmet, sign them up, we'd sign their waivers for them. And they get they get put into a bike and the professional it would be the one pedaling and then whatever type of bike configuration it was, this resident would sit either behind or in front, and they'd have a set of pedals to so they pedal with and for some of the some of the bikes for people who don't have motion in their legs or capability, they didn't get to pedal they didn't weren't able to pedal but they just get rode around all over campus. So we work with him and we obviously have a fee. It's a nonprofit, but they have a fee for their service and we pay their fee and they come for the day. Um, another one is the flying gravity circus, which is a group of in training, usually mostly high school students and some middle school students. In the area, there's actually a renowned circus program right on the border of Vermont here, it's only an hour away ish, but now and just through the different connections and organizations that exist in the Monadnock region. I have a connection with the flying gravity circus, which is a team of training high school students and

their skills, circus circus coaches, and they come in and they are going to be giving us a circus like a juggling, unicycle all kinds of cool things at the read. It's an entertainment the residents are going to be able to sit and watch these kids do their circus act. So things like that. Another one would be there's a couple dance companies in town. One of them has come in. I think I think she's a nonprofit. I'm not actually sure if she is but we have had past a dance company come and do their practice rehearsals here. So their students would come in their full gap full attire, which would just delight our residents and the residents would sit back and watch them practice their routine that they're about to like go do it a competition. We there's a couple other ones listed on their touch farm again that dissolved but they're the other farms. We brought our residents to them. And they got to pet bunnies and baby animals. And it was like the best day ever. So with all of these types of nonprofits Oh yeah, uh, one other one I mentioned it is an intergenerational program that I was working with, with cornucopia project, the cornucopia project is a local food farm, farm to table or Farm to School or farm to education program organization and they're, they're very wide reaching. So they have a huge hold. And they're a fixture in a lot of the public schools here who have outbuildings greenhouses, and they run a farm program and a growing season program with students here. So we've had what we had, we were just about ready to have them come in. It was going to be high school students with their towels and soil and plants and they were just going to be paired with residents one on one one to one and work at gardening in our garden beds. And we would provide that organization of donation for their volunteers who came so it's just these exchanges as long as it meets the our criteria for benefiting residents in assisted living or in the health center which tends to be outdoors in any way shape or form. Having cute baby animals or animals to interact with children and teens or younger people and You know, or if it's like a wellness based Reiki or, you know, a practitioner who can do Tai Chi or things like that they can do adaptive types of classes. We work with them.

Winona: That's awesome. So as someone who has had no prior knowledge of the organization that second lead age, if you were first approached by them, what would you expect for them to have, like documents wise and

Tara Greenblatt: That's a great question. My only model I go with, I think bootsy. CMARS is a wonderful model. They have the people who arrive already ready, they're already skilled. In having one occupational therapist, at least, or two, or somebody who has training in and certification and working with the very, very delicate bodies of elder folks really has to be in a I would want to visit, visit a visiting bus with cool college students, a couple of pros who have trained to those college students, a bunch of bikes cycling without age bikes, and we go to town, we're all here ready for you. And we set up a headquarters area for you just like with CMARS, you provide? Here's the waivers, Tara, I'd get them out, I sign everybody's name. And just in a period of an hour or two, we've brought you know, I don't know how many likes you have and one type of visit like that. But we've brought you know, 10 to eight to 15 different residents out in that period of time you visited and they've been able to have a bunch of rides. So that's kind of how I see that happening. And we would give you cookies and lemonade.

Winona: Oh, perfect. Yeah.

Tara Greenblatt: Write that down.

Winona: Um, I know you answered. So I guess maybe talk about how COVID has affected your residents. And what is your protocol right now for visitors and people coming in? Like, do you see non those nonprofit partnerships happening within a year

Tara Greenblatt: Yeah, absolutely, definitely. Good weather is our friend. Most things that can be adapted to be outside are now welcome. We can pretty much do most things outside here on

campus for our population because that's who we are because we deal with folks who can't walk, who can't walk a mile, who can't even walk a half a mile, they barely can walk an eighth of a mile. And there's obviously a few folks, a handful of folks that are umbrella and health center community that definitely can and do. But on the whole, where we're all about adaptability, and we're about making people able to live the lives they want to live even when they can't move their bodies on their own. So they deserve just as many life quotes, quality of life as anyone else. And that's who we serve. So so because the weather's getting really nice. Most programs that are available for outdoors to be modified to fit the Riverview campus. I mean, I would love to, to have that. Go COVID has affected our residents. It's amazing to have anything that I say regarding how our residents are affected by the same answer, whether it's China, Peru, Tibet, America, Canada, it's a global experience of total very, very debilitating isolation. We've had, I think some of our residents died because they were isolated. Yeah, I don't mean that in a way that they didn't get the care they needed. It's because being relegated to your, your life is already so small, and so reduced. And people are people you love and are allowed to visit or touch you. It's just, it's like the tragedy of it's like, when you think about war, what and these young people going off to die. It's that sad. It's like, Oh, God, really, we can't do anything about this. It was very tragic. Um, we were extremely lucky. We were not like, we did not join the ranks of nursing home ccr data worldwide that fell in like we had we didn't have a lot of deaths we didn't have we didn't have a lot of cases. However, In the care, the careful care we had to take and the procedures you had to follow. A lot of people just naturally were isolated. So it was tough. Yeah. Yeah.

Winona: Hopefully it's gonna get better, though.

Tara Greenblatt: Oh, it's already. Thank you. It already is yes, your hopeful youth, it is totally getting better. And in fact, again, we have been very lucky as an organization, because we have a lot. We've been allowing visitors since January. All of our staff who wanted to get vaccinated had their second shot by the middle of January. Yeah. We've been ahead of the curve for sure, for a lot of ways, and we've been able to get active and get are those folks who have had to follow procedures or they have to stay in their apartments who can get to being able to get them out sooner than most other places. And yeah, so right now, and literally since basically, early March, maybe the end of February, our assisted living or health center residents have had their interactions back and restored so they're out of their apartments and they can move around their cabins and stuff.

Winona: That's exciting. Well thank you for taking the time out of your morning. If you would like we can update you with our project. I would like that but other than that, you are free to go.

Tara Greenblatt: Alright, thank you so much for your time, and please do update me.

Winona: Thank you.

Tara Greenblatt: All right. Bye. Good luck.

Interview with Jake Krohn: US Team Lead - CWA US

Harrison: All right. So first, if you don't mind just talking about kind of your role in CWA as kind of the US team lead, and how you see yourself fitting inside the US.

Jake Krohn: Sure, sure. So I, I started as an affiliate here in Fergus Falls Minnesota a couple of years ago now and met Ole and Pernille through that process, and they came to do a trip through Minnesota during the first round of CMP funding, and we hit it off well, and then they had a need for a new US lead. So they asked me to step in and fill that role. You know, initially, I guess I saw it as mostly kind of an administrative point of contact for place for I think for, you

know, affiliates in the states to direct payments to a state side address, you know, to be able to process checks, feel the transfer money over to Denmark, both the CWA over there and also to Copenhagen Cycles. And, you know, for CWA, USA, I guess, to act as a fiscal host of sorts for these affiliates who want to do some fundraising and who want to be able to utilize our nonprofit status as a 501 c three organization. And then also, in addition to that, you know, take on more of a role in implementing some of these grant funded programs to know if you know about the CMP program that they've probably told you about, excuse me, one second, my phone's ringing off... to you know, here in Minnesota, first, which is convenient, because that's where I live, but then also helping grow that, you know, and utilize some of the same knowledge that we gained in deploying this program in Minnesota into into the other states. And kind of at that, that was kind of the level of comfort at which I was, you know, willing to take on for the moment in this role. Although I do understand that there are a lot of other needs, that are unfulfilled or unmet or could be met better by having, you know, being a local by being a point of contact here. You know, however, also realizing that the US is a big place and that I think the entire philosophy of CWA is sort of a kind of a disconnected sort of meritocracy where we all you know, do our part individually as as part of this larger movement and kind of recognize the the autonomy of each chapter as well to you know, carry out their program as they best see fit.

Harrison: Okay, thank you. Do you mind talking a bit about how a new chapter and they want to raise funding through the National 501 c three indirect funding to how they would go about that process from just first reaching out to you until they get their funds?

Jake Krohn: Sure, um, well, yeah, and this is all fairly new because we just regained our 501 c three status after not having it for a little while due to some other issues. I don't know if they've kind of filled you in on some of those or not as well not really. Okay, so I'm not gonna I'm not going to go into those sorts of details, but you know, we did receive 501 c three status and then the proper paperwork wasn't filed by a previous US lead, I guess, of the US organization. So then they lost 501 c three status and my predecessor worked hard to restore that and then we just finally received word actually yesterday that we're now back in the good graces of the IRS. So that's good. So this is all very new and you know, I think I would. You know, I also rely on you guys to tell me what you know, other chapters are telling you on how they want to do it. But I think that, you know, 50,000 foot view of how we would like this to happen is that we want to be available as a place to collect donations, you know, for various chapters who want to fundraise, but who do not want to go through the time and expense of setting up a nonprofit on their own, we want to be able to be a place where we could we could hold funds, and then transfer them over to, you know, make payments for a trishaw. We don't want to get into the day to day managing of a bank account, no, we don't want to become like a bank account for a dozen 100 However, many chapters, you know, we want to utilize our services, we want to, I think, come up with an agreement with, uh, you know, affiliates who want to use our services in this way, with a clearly defined set of goals in mind, and, you know, ways that we can operate, you know, you can be out by acting as a depository backing, you know, as a collector of funds, the transmitter of funds. And then, you know, also have them realize that once the trishaw is purchased, they're, you know, they have a, they can exercise a little bit more autonomy in how they want to continue to, you know, fund their chapter, any incidental expenses that would come up. And then also maybe, you know, have them consider forming their own nonprofit in order to continue that work, because I just don't think with the, you know, personnel available, which is basically me at this point, and Ole and Pernille, on the other people on the US board, that we

could reasonably sustain, you know, a large number of relationships, given the limited resources that we have.

Harrison: So at least, to fill you in on at least from what we've seen. And we've talked about probably eight or nine chapters, 7-8 chapters so far. And from the people we've talked to, there seems to be, they don't realize that this service is in existence. And grant, I know you mentioned you guys just received your status back yesterday. But they are even some of the older chapters are completely unaware that there is a US 501 c three, entity, and the people approach them as funding. And then when they don't have a 501 c three, they think that they have to go get it on their own. And if they think that's too much work, then they don't, and then they don't get their funding, and then the chapter kind of dies. So part of our project is to help alleviate that communication barrier. And to communicate the resources that both CWA has available, but then also resources outside of CWA to new affiliates.

Jake Krohn: Hmm. Yeah, yeah. And I definitely, that is something that we want to, you know, proceed with more and, and getting the word out, I think there was a certain amount, there's nothing that we could really do until we received our, you know, our status back. And so now that we have it, I do expect us to be more vocal with that and make it known, you know, through to existing affiliates. And also, as well as, you know, potential ones that there exists an option, again, for us to, to do some of that management that they can't do, you know, as a new startup.

Winona: I know you mentioned that you just recently went through this, but can you talk a little bit about CMP funding and the process that was for you, and what it was like,

Jake Krohn: Yeah, well, the CMP funding CMP stands for civil monetary penalty. And it's a fine that's levied against care facilities, you know, for violations of certain rules. And then this, these fines go into this fund, which is, as far as I know, distributed to the States, and then awarded back out to the care facilities through this grant process. And you know, these grants, the intent of them is to improve the quality of life for the residents of the other facilities. And facilities can apply for grants but outside organizations can also apply for These grants, you know, and work in concert with these care homes too, to carry out their programs. So, for example, in Minnesota, we Cycling Without Age directly are applying for these funds through the Department of Human Services here in Minnesota, and they have a board that gets you know, approves the process. And then if that is, you know, our grant, which was approved, then they put out a request for proposals for the care facilities, the care facilities actually submit requests to the state. And if they're approved, they can purchase you know, the purchase, trishaws, and then they will also receive some training from us, and then they will submit their expenses to the state for reimbursement. generally think that's how it works. In many of the states, we're working with a new CMP application process in Washington. And instead of CWA being the lead on that group called leading age, Washington has taken the lead on that leading ages light kind of association of care homes. And they have a grant person who is kind of taking charge and writing that grant. But yet still working with CWA, you know, to, to source to trishaws and also receive training, once the care facilities get that. So I think, you know, every state is going to be a little bit different. And it just kind of depends on the different relationships that we cultivate within each state and how, you know, active or not active, maybe some care home associations are. But it seems like a program that is in and of itself, it could be, you know, something that could drive the growth of CWA in the states for a number of years. 50 states, there's a lot of potential there. And, you know, all that is, you know, you're working with the care homes, which is, in some ways different than working with standalone affiliates, which is I think what you guys more are, are dealing with are those, you know, interested individuals, right? who see a TED talk

or something and want to, you know, want to start something on their own. Whereas the care homes, maybe had the infrastructure in place already have a lot of the legal structures for fundraising and all that. It's it, I understand that it's a different process, then, than attending to somebody who wants to basically kind of start something from scratch.

Harrison: Do you mind? So a lot of I know, you mentioned that your role right now is mainly focused on just more of a depository for funds, and then, redistributing them. A lot of the affiliates that we've talked to have mentioned, though, that they wish that they had more contact with either a person in your role, or someone from Ole or Pernille, more of a leader of CWA, they wish they had kind of more contact and more guidance from them. Despite CWA kind of wanting this holacracy approach. Do you foresee that happening in the future whether or not that's you or some other person? As CWA kind of grows and becomes more of a larger entity within the United States?

Jake Krohn: Yeah, yeah, I don't know. I don't think I'm necessarily the right person for that, and I think Lewin and Pernille are natural leaders in that regard, you know, I think they're both very charismatic and into this, and they have the stories and the history to back that up, but they're also only two people. So it's hard to, I think, provide that to everybody. I, you know, I do think it's the goal I think of, of the group, yeah, to really be a holacracy and to let each individual chapter shine in their own way. And, you know, to avoid too much hierarchy. I mean, like, one could imagine a future in which you have, like, regional leadership or not even know if leadership is a really the right word kind of captain or something like that. You know, Pacific Northwest, the Midwest, South, you know, southeast, you know, East Coast, things like that. You can have these kinds of hubs. I guess But again, that had I think that introduces a level of hierarchy into the program that I don't really think Ole and Pernille are necessarily interested in, in instituting that much. So that's, that's hard. You know, I, I know, for example, we don't have like a strong social media presence in the US at all really online at all, hardly, CWA, you know, it's just one thing that with, with limited resources, there's not that kind of not that kind of energy there, although I think this is something that's prime and perfect for a bigger social media presence. You know, I know that there have been a number of inspiring little short movies and stuff made a lot of times focusing on Ole, but also not, you know, and that's really kind of great to see to some of that, you know, that groundswell of effort to highlight other people in the organization and elsewhere who are doing other things. And, yeah, so I don't I don't know, I, I don't think I'm really been here enough yet, or really in the right position to really adequately comment on what their, what their vision is for, you know, how they see, or they see the structure of this evolving? I think it's, yeah, I think it's just something that we're, we're taking day by day, and, you know, open to seeing which direction it goes. But I also want to remember that really, the point of this group is to, you know, empower individuals to get out with senior citizens and give them rides, not to create a hierarchy and, and a whole internal power dynamic, you know, that needs to be managed. And that takes away from the, you know, our and our end goal.

Harrison: Okay, thank you for your insight on that. Do you? Do you mind talking a bit more about grant funding and how much grant funding besides the CMPs that you see affiliates and chapters getting? Or how they would go out to apply for them? Or if whether or not you could see CWA as a whole helping to provide people with help in terms of going out and getting grants, because a lot of these individuals are their affiliates who want to do the chapter and want to help, but they have no experience writing grants. So even if CWA, either us or International

provided templates, or just someone who's already applied for a grant, a grant could look over once. Or are you just your insight on that?

Jake Krohn: Sure. Right, so I mean, the CMP grants, so that's one avenue in which to go, but it's a very regimented, kind of large, you know, think a large scale, you know, on the scale of a dozen, two dozen places at once for for an individual looking to strike out and try to raise, you know, 10 \$15,000 on their own. That's not doesn't really make sense. I mean, first of all, I think that this program sells itself in so many ways. I don't think it's hard to go out and talk to people about this to get money. When we fundraised here in Fergus Falls for the first chapter, we're a town of 13,000. We had very little trouble connecting with the right people, you know, to raise the funds that we needed to raise, to get this I mean, I think the first 10,000 came very easy for us, because it does sell itself. That being said, I do think that I think that there is a certain language, you know, that a lot of grants look for that. We could probably provide these people as a starting block, you know, for maybe those who are a little less confident or comfortable or familiar with the grant writing process. That would really get them on their way. You know, again, I don't wouldn't want to commit to having a, you know, being a point of contact for, you know, opening ourselves up for Yes, we'll review all your grants that that you're going to submit and everything but you know, I do think that building a library, you know, application materials, graphics, pictures, you know, language around the CWA is is useful. I mean, there's so there is a lot of it out there already. But it's probably not obvious. And it's for somebody who doesn't, you know, have the time to dig into that. It's probably a bit onerous for them to, to go through that and try to parse all that out. So I think having a better centralized place would be good. And I know that we have the hood. And I think there's a lot of potential there. And I'll even admit that even as a US lead, I don't regularly monitor the hood. It just has not been in my duties, I guess yet, you know, I'll, I will, I will look at it and help out when I can, if I get pulled into a conversation by I'm not actually out there looking at looking for content and looking for answers questions to answer at this point. But again, I suspect as I get more involved in CWA in the day to day things, I'll start to do that a little bit more. But also, I don't think it should just be completely on me. I mean, really, truly, there are many other people out there who have had much more experience with the organization. And I've done a lot more than I have, that is probably better positioned, you know, to help to help people out in that way, at least as far as their knowledge, you know, goes. So I, I don't definitely don't want to claim any, like expertise on anything, there are a lot of other people out there who have more than I do.

Harrison: I think that's something that we've definitely seen throughout our research so far. Yeah, so it would be ideal to have one person who sits down and reads through grants, grant applications, but ideally, people want more of just that resource, that collection of, Oh, these grant applications have worked in the past. I've used these resources, and they want that, and they're having trouble finding it on the hood.

Jake Krohn: Right. And I think to that, also, maybe identifying some potential funding sources, that would be on more of a regional or national scale, might not be a bad thing, like, you know, here is we know AARP or here it is, you know, an insurance company, or here's someone who's, you know, National Bank, or something that's offering these community development kind of things, maybe this is a great opportunity for somebody to get into, you know, like, keeping, you know, keep an ear close to the ground for some of those things might might be helpful in might provide, you know, groups with a, with a way into, to some funding, you know, although I think the most useful funding, really is the stuff that you can drum up locally, because then you really have some local buy in and you have some, you know, I think you have a strong momentum for

your program to succeed. If, you know, if you're getting funding from, you know, whatever, some, some place, some business in your town, some, you know, Grant that's being funded through some kind of a fund in your town. I think that is more of an emphasis and, and more momentum to, you know, to follow through with things rather than, you know, getting \$1,000 from Walmart or something like that is I think there's just a different quality of the money that comes in and more of a connection if you, you know, if you if you're able to make those local contacts.

Harrison: Um, that is all I have

Winona: I was thinking one last question. I know from the affiliate side, what's one thing that you think just starting out, you go on this page, what's one thing that you would like to see on the page that we're creating that you think would be beneficial for someone just starting out?

Jake Krohn: Well, I Well, I think that's okay to not have a full fully formed plan. Right now, you know, right. You are interested in doing this. You came here because you were drawn into the idea of a program for for some reason. You know, don't feel like you have to have it all figured out right away. Because the CWA processes a very like forgiving one. And it's something that you know, if we can get our ducks in a row here, nationally, you know, the fundraising side of things like we can help you out with that, at least the collection, the donations, Part of things, you know, the getting the bike, we can help you out with that. So, I guess encouraging people to, you know, yeah, to be willing to jump into it without having all the answers. And also to, um, I don't know, think about it in terms of partnerships, right. Like, it's easier, you might just be one person who's interested in this, but just find, you know, find a care facility that you can work with right away, fine, you know, another like minded person or business or something that you can partner with. And I think that will make, they'll make a lot of things easier. I think the best thing that we did here in town was find a find a nursing home, right, you know, from the get go that you can work with, because then that solves, I think, a lot of your problems with, like incorporation or with organization or with, you know, fundraising structures, right, you can maybe run a lot of that stuff through through that facility, and leverage what they already have in place without having to try to reinvent the wheel yourself and become so overwhelmed with that process that you lose sight of the end goal.

Winona: Yeah, that's a great answer.

Harrison: Well, unless I believe that's all we had for you, unless anyone else has any final questions, or if you have anything for us, Jake. But other than that, we thank you for your time, and you've definitely provided us some helpful information for our project.

Jake Krohn: Glad I can help and I look forward to learning more about your findings. Write everything out. Thank you so much for doing this.

Harrison: Thank you. We will definitely send you a copy and you'll see our stuff on the hood.

Notes from Interview Phone Call with Silent Sports Agent, Scott Ziller

1. Tell us a little bit about your background at Silent Sports and how long you have worked there.
 1. Agency works nationwide, specializes in cycling world
 2. Chapters found them through networking- close to 100
 1. Provides insurance and makes it extremely easy to purchase
 2. Asks them what their operations are, how it works, and risk management, addresses specific concerns
 3. Pilots and passengers have to complete a waiver
 1. Some don't have the mental capacity to approve it

2. How/when did you become partnered with Cycling Without Age?

Google :)

“Bicycle ride insurance” will bring people to the silent sports

1. CWA classified as a guided bike tour

Traditional insurance sees the trishaw as a mode of transportation which is specialized and expensive

There is another agency in Florida but it is a more complicated way and can be very confusing

1. This is very simplified and made easy to understand

Word of mouth was the main way that people heard about Silent Sports

2. What type of coverage do you recommend/provide for CWA chapters?

1. Regular policy that is designed specifically for cycling
 1. Million dollar policy 1/2
 2. Occurrence - will only pay up to 1 million dollar per occurrence
 3. Aggregate- 2 million

Could have 2 one million dollar losses in a year

Could have 4, \$500,000

Has never seen anyone get to their aggregate

i.Umbrella, another layer of a million dollars

1. \$635, \$650

ii.Covers: Bodily injury or property damage

1. People getting injured out of the trishaw

iii.They don't have any claims from CWA

iv.Excess accident medical- pay out of pocket medical expenses.

1. Make sure that passenger is taken care of
2. Send report on the incident

Email medical claim forms

1. Example. 2500 deductible

If bill was 10,000 the program will pay the rest

If no health insurance, will pay up to \$25,000

Offers coverage for trishaw itself for damage or theft

1. \$2-3 per \$100 value

When starting their chapter they create a board of directors.

1. Offer directors and officers coverage
 1. If they get sued or name the board in the lawsuit.
“...and its board of directors”
 2. Its for how the board runs the organization

Example: Discrimination, Terminating volunteer agreement

i.Fiduciary liability:mishandling money

Historically they don't see losses for nonprofit boards.

2. What coverage do you have for third parties? I.e. The trishaw rolls away and hurts someone who is not involved.

1. They cover it.
3rd party isn't eligible for medical
They name the care facility as insured

i.Policy will protect the nursing home

2. What is the process for obtaining insurance through you?

a. Fill out the simple form, pay for it (e-pay system), send it in. No need to talk to anyone.

i.PDF version

b. Cycling Without Age likes to talk and know what they are getting

i.What does this do for us?

- ii.Example: 3 different nursing homes, their home says they want their employees driving
 - iii.“We want to wrap insurance around the way you want to do insurance”
 - iv.Work comp class code is changed for an employee who starts to give rides to passengers
 - v.He identifies what the activities are and talks about the different issues
 - 1. Promotes them in a way to give information to their clients
 - vi.Premium policy, 10% goes to agency
 - 1. Spends time with their clients while they are building their chapters
- Silent Sports is US, Canada (on the border), PR, and US possessions
- 1. They have carriers that do international coverage

Recommendations:

Cycling Without Age in TX

Risk Management Plan

- 1. What are safety precautions
- 2. Maintenance for bike
- 3. Require everyone to sign a waiver
- 4. Assist occupants to get in and out of trishaw

Parameters

Can a chapter consist of 3 nursing homes?

Does it have to be a single entity?

**This changes the risk

For chapters that buy insurance outside of program

- What are CWAs minimum insurance requirements?
 - Make sure that there is consistency
 - Occurrence form policy? Deductible for liability?
 - A or better rated companies, SS doesn't work with B rated companies

People will buy cheap but don't know what the wording in the policy is.

- Exclude participant liability- people that are in the trishaw.
 - If they get hurt and sue you, you have no coverage
 - Currently has one with a \$10 million dollar claim

What happens if CWA is sued and goes after the national organization?

A shared program,” risk purchasing group”

- 1 policy for everyone that is in the group

Appendix G: CWA Affiliate Welcome Email

Appendix G1: Email from Pernille Bussone

Dear Harrison,

Thank you so much for joining Cycling Without Age and for deciding to become an affiliate and start a chapter in Worcester, MA. I am honoured to hereby officially welcome you as an affiliate. I actually have a very close relationship with Worcester, because several teams of WPI students have helped our organization grow and become better. Do you by any chance have any connection with the University?

I really enjoyed reading your application, and following your process of getting started. We love your energy and passion and we agree that you have an amazing way of bringing out the best in people. I loved your anecdote about the fact that your grandmother taught you how to ride a unicycle and that your career in the circus ever since is a tribute to her. It's a heartwarming story and I know it will inspire everybody in the Cycling Without Age community. You fit right in!

Cycling Without Age is built as a holacracy, where there is no central structure, but autonomous entities, with each their own culture, built around the same dream and the same principles. The dream is to give as many people as possible an experience of piloting- and being a passenger in a trishaw and go wherever they want to go, to give freedom and visibility to elders. The principles are: generosity, storytelling, relationships, without age and slowness.

In Copenhagen, we're just 2 people representing CWA, and all around the world, in more than 51 countries, there are more than 2,200 changemakers such as yourself, building their chapters, and offering rides.

You will shortly be added to the world map of Cycling Without Age affiliates. You will also be invited into our community platform "The Hood". Please follow us on Facebook too, and post your own stories on "stories from Cycling Without Age".

Thank you again for supporting the principles of Cycling Without Age and for making a difference. I look very much forward to work with you,

Best regards Pernille

PS I am copying Ciara on this email. She will send you a quotation for a beautiful trishaw sent to Massachusetts. If you buy your trishaw through Copenhagen Cycles, you help support the work of Cycling Without Age, without paying more for it.

Appendix G2: Email from Ole Kassow

Hi Jen

Thank you so much for applying to become affiliates of Cycling Without Age and starting a chapter in your beautiful parks. I'm delighted to tell you that we have accepted your application. Congratulations.

We're very excited about Summit Metro Parks' decision to join our movement. For a long time we have had the same thoughts as you: How can we get all the nature-loving elders back out into the forests and their trails? You will be pioneering this approach, and it will be our honor to join you in your pursuit of providing outdoor adventures for all. We have read through your website and we see a wonderful fit and we look forward to discussing how this set-up might work best. Volunteer pilots, friends and family riding the trikes, rangers etc.

I have three great ways of helping you get started:

1. Go to this welcome [page and find a bunch of resources](#) and links to help you with everything related to starting up. This may be a little different seeing as you will be pioneering a new field, but let's tackle that together.

2. We will set up a Zoom call in the next couple of weeks to discuss ideas and answer any questions you may have. Can you suggest two dates? Preferably between 8am and 3pm Ohio time.

3. I'd like to introduce you to three amazing people from our global community whom you can also reach out to (they're all cc'ed on this email) + of course all the people you can find via our collaboration platforms and social media.

- Pernille Bussone, who is our Global Community Captain with a current special focus on the United States and based in Denmark. Pernille joined CWA 6 years ago, when she started a chapter in Singapore.

- Jake Krohn, Lead, Cycling Without Age USA, and based in beautiful Fergus Falls, MN.

- Ciara Kassow, our trishaw specialist, working with our trike supply unit, Copenhagen Cycles. Ciara's role is key as Cycling Without Age funds its operations and its cause from the proceeds of the trishaw sales. She can help you with all the questions you may have regarding the trikes, accessories, pricing and freight.

Trishaws and trikes

Here's a photo of two trikes, which I think would be really suitable for Summit Metro Parks. On the left the Triobike trishaw, which seats two riders in addition to the pilot. It's very easy to board through an opening mechanism in the footrest, even for wheelchair users. The wheelchair trike on the right comes in very handy, when riders are tied to their wheelchair to such an extent that they can't be moved out unless you have a Hoyer lift.

Photo from the Austrian Alps

Separately we will be inviting you into The Hood (an online platform for sharing ideas and experiences).

Again, a warm welcome to you.

All the best,
Ole

Appendix H: Final Deliverable

Appendix H1: Drafted Get Help Page

Welcome New CWA Affiliate,

Congratulations on taking your first steps toward changing your life as well as the lives of countless others. Cycling Without Age is an incredible organization designed to eliminate loneliness and despair throughout the elderly community. Millions of elders, especially during this dreaded pandemic, are isolated from their friends and family and have minimal outlets of self-expression toward the outside world. CWA utilizes its 2,200 changemakers in over 51 countries to bring a smile to the faces of those who don't have much to smile about. You have officially taken on the responsibility of brightening the world for your local elderly community, and the members of Cycling Without Age wish you the absolute best in your journey.

The following "Get Help" page is designed to assist you in the early stages of developing a chapter. The step-by-step guide will provide you with some information that you may find helpful, however, if you find that a section doesn't apply to you or you cannot find information you need, do not be scared to perform your own research and post your findings directly on The Hood. You are always one Google search away from an answer, or you can reach out to your fellow CWA affiliates. CWA is a community within itself, and you should feel free to reach out to other chapters or affiliates and see how they did certain things. All affiliates have been in the same shoes as you and they are all more than willing to help out a fellow affiliate. The Cycling Without Age organization wants you to succeed, so please be patient, take a deep breath, and get ready to change some lives.

Starting Your Chapter	2
Costs and Funding:	2
Trishaw Cost:	3
Distribution Centers:	3
Bike Maintenance and Small Purchases:	3
Insurance costs:	4
Silent Sports:	4
Document Fees:	4
Event Planning:	4
Fundraising:	4
Donations:	5
Events:	5
Grants:	5
Civil Monetary Penalties (CMPs):	5
How to Obtain Nonprofit Status:	7
Pick a name for your nonprofit:	7
Get Incorporated:	7
Create Bylaws:	7
Create a Corporate Binder:	7
Ways to Obtain Nonprofit Status	8
Legal Help	8
Insurance and Liability	9
General Liability	9
Types of Coverage	9
Umbrella Insurance	9
Waiver Forms	10
Reaching Out to Care Facilities	11
Quick tips to ensure a safe ride:	11
Establishing Long-Lasting Partnerships	11
5 Guiding Principles of CWA	12
Continuing the Operation of a Chapter	12

Starting Your Chapter

Costs and Funding:

One of the biggest challenges when starting a chapter can be funding for all of the various components. Purchasing trishaws, establishing insurance plans, hiring legal support, and filing fees for documents are things that a chapter may need funding for. The initial price tag may sound daunting, but after speaking with several established affiliates, the organization sells itself. Promoting the cause in a positive manner will make people more than willing to help support you., It is also helpful if you take into consideration all federal grant and aid packages that may be available to you. Later in this document we will provide information on Civil Monetary Penalties (CMPs) and federal grants that you can consider using when starting a chapter. Research will be your best friend when starting a chapter and it is important that you use all of your resources to your advantage.

Trishaw Cost:

For many chapters, the first step is purchasing your first trishaw. Due to the incredible quality and cutting-edge pedal assist technology, an official CWA trishaw will cost you anywhere between \$10,000-\$12,000 in the United States. Being that the official CWA trishaw retailer, Copenhagen Cycles, is located in Denmark, you are going to need to get your trishaw shipped overseas. If purchased from Denmark, you can choose any model you would like along with any specifications you think would improve your experience as a pilot. Your new trishaw will be shipped by boat and may take some time to arrive. In the meantime, stay active within the CWA community and start developing a plan on how you want your chapter to run.

Distribution Centers:

If you are looking for quicker delivery and local assistance in the United States, you may want to look into distribution centers. Distribution centers such as Spinov8 and TrioBike are located in Rhode Island and Texas respectively. Their goal is to purchase trishaws in bulk and distribute them to new chapters within the US. Ordering from a center in the US will cut down on shipping time and will provide you with someone local to reach out to in case there are any issues. The only disadvantage to ordering from a distribution center is that they only provide one type of trishaw compared to the many options found at Copenhagen Cycles. This decision is completely up to you and the other members of your chapter. As a chapter you can look at what trishaw fits your needs the best and what method of transportation is easiest for you.

[*Copenhagen Cycles*](#)

[*Spinov8*](#)

[*Triobike*](#)

Bike Maintenance and Small Purchases:

Once you are ready to start providing rides on your new trishaw, you should consider bringing along a few materials. When giving rides, some affiliates have mentioned that they bring bike pumps, first aid kits, training material, and postcards. You might end up finding these items useful on your ride. Yearly maintenance is also important in upkeeping your bike, so you should take some time about every year to work on keeping your bike in top performing condition. It is said that each trishaw should require around \$200 a year in maintenance fees. You should reach out to your local bike shop and see what kind of maintenance they can perform on your bike. We cannot speak for all bike shops, but a majority of them will complete maintenance procedures. Some local bike shops may even agree to do these checks for free. For more information regarding maintenance along with proper riding techniques please refer to the Woden Rotary Clubs/Triobike Trishaw pilot training manual. This manual provides excellent visuals and guidelines on how to keep your trishaw in pristine condition. While these suggestions are not mandatory, they may help you improve your rides.

[*Woden Rotary Club Trishaw/Triobike Pilot Manual*](#)

Insurance costs:

You will be able to find more information later about the different types of insurance coverages that you can find either individually or for your chapter as a whole. Be sure to communicate to the care facility to understand what it is that their insurance covers and if it covers you and the ride.

Silent Sports:

One of the most prominent insurers of Cycling Without Age chapters is Silent Sports, a member of the McKay Group. In terms of cost, there is a \$625 minimum premium required in obtaining insurance and a \$0.28 fee for each additional volunteer. Compared to other insurance agencies, this is relatively cheap, and you should genuinely consider looking into Silent Sports unless you find a plan that works better for you and your given situation. The only other fee required for the Silent Sports application is if you would like to expedite your application process for \$50, but this is completely optional. The link for the Silent Sports/CWA insurance form can be found below.

[Silent Sports](#)

[Application](#)

Document Fees:

Developing Cycling Without Age chapters can gain nonprofit status by becoming incorporated. To gain nonprofit status you will complete your Articles of Incorporation and file for 501(c)(3) tax exemption status. This will be beneficial for your chapter because any donations that you receive are now tax deductible. Assuming that all developing chapters will not be annually collecting more than \$40,000 in income, these fees will not cost you more than a couple hundred dollars per document. For smaller, state specific, licensing fees; they will typically cost you between \$50-\$100. A link will be provided showing the different fees for starting a nonprofit in each of the fifty states. Another option when it comes to obtaining nonprofit status is working with an existing nonprofit such as a nursing home or other care facility. These nonprofits will already have their status and may make the incorporating process easier.

[Resource link for State specific fees](#)

Event Planning:

Another important aspect of starting your own Cycling Without Age chapter is planning and holding events. Sometimes you need to spend money to make money, and advertising is probably the best way to do that. By teaming up with fellow chapters or care facilities you can hold incredible events to help promote CWA within your town and hopefully collect donations while you're at it. The events can be as simple as a block party at a care facility with a barbeque and dessert or holding birthday parties for the elderly with balloons and cake. These events can also be as extravagant as parades throughout the town. The possibilities are endless when it comes to event planning and advertising. It is entirely up to you and the rest of your chapter to determine how you would like to hold these events based on the funding that you already have. It would be ideal if you could hold an event once or twice a year for the community.

Fundraising:

Most CWA chapters raise funds through donations, events, grants, and Civil Monetary Penalties (CMPs). Fundraising is a large part of starting a CWA chapter as it can take approximately \$13,000-\$16,000 to bring it all together. Affiliates have mentioned that it is very manageable once you begin promoting your chapter to your local communities. Before we get into the different methods of fundraising, we have attached a quick video on the best fundraising practices for nonprofits. This video will be useful in starting up your chapter's own methods of fundraising.

[5 Nonprofit Fundraising Ideas](#)

Donations:

Donations are essential for every chapter to run and function on their own. The amount of donations that you receive, however, is in a direct correlation with how much work you put into obtaining them. It is up to every chapter to individually reach out to their friends, families, and communities to advertise their new CWA chapter and help get people excited about the new program. CWA affiliates have already mentioned that the program essentially sells itself, so make sure you highlight all of the amazing features.

The money will then be sent back to you so that you can finally purchase all of the required pieces to start a chapter.

Events:

Refer to the section on event planning above. If you have any more questions on possible event ideas, please reach out to other CWA affiliates. CWA affiliates all across the world have fantastic ideas for events so go branch out and find the best ways to have fun and collect donations for your chapter. The Hood is a great resource to connect with other affiliates and gain input as to how other chapters hold their events.

Grants:

Grants are difficult to generalize as a whole because every state and every city will have different public service projects that the area is willing to fund. Grants, in terms of nonprofit organizations, were designed to improve the overall quality of living in a specific area by funding necessary public service projects. It is important that you individually perform research within your own community in order to find grants and donors that may be able to support you. When requesting approval for grants, you must be confident in the program that you are working for, explain why your program is going to benefit the community, and reach out to all the donors you can find because you never know who is willing to work toward your cause. Some helpful links on grants can be found below.

[*Information on how and where to look for grants*](#)

[*How to write an application for grant funding*](#)

[*Example grant application form from 2014*](#)

Civil Monetary Penalties (CMPs):

A civil monetary fund is a reinvestment program designed to fine federally funded skilled care facilities for poor treatment of residents and put the money back in, in order to fund beneficial programs. Cycling Without Age happens to be a program that generally qualifies for CMP funds and can be an incredible resource for fundraising. A CWA affiliate could partner with one of these federally funded skilled care facilities and apply for the grant through them. Chapters in Washington State and Minnesota have already been approved for CMP funds and have had great success in starting chapters. Once care facilities get approved and can start receiving payments through the CMP, the affiliates as well as volunteers can finally start looking for trishaws and local support. The CMP funds do not have a limit for how much money they can reinvest. More help can be found through the resources below.

[*Application for the use of Civil Monetary Penalty Funds*](#)

[*Further Information on Civil Monetary Penalty Funds from the CMS*](#)

How to Obtain Nonprofit Status (optional):

Pick a name for your nonprofit:

In the case of starting a Cycling Without Age chapter, picking a name is a fairly simple task, however, this is mainly considering the location in which you are basing your chapter in. Typically, CWA chapters are named “CWA” and then the city/town in which they are located. When you go to file documents, it is important that you keep the name of your chapter consistent being that this will be your entity's name in the eyes of the government. This name will also be what you use to advertise and promote yourself. Communities love local public service initiatives, so if you involve your community in your name, you will be more likely to attract more people.

Get Incorporated:

Getting incorporated may sound intimidating at first but it is simply the act of becoming an official entity within your state. Filing your nonprofit articles of incorporation is done through the state and you should be aware that each state has its own incorporation process. Generally, your new nonprofit will have to file and sign a series of articles stating where you are located and what organization you are going to be a part of. It is important to not confuse articles of incorporation with filing for 501(c)(3) status because they are two separate documents that you will need to start your nonprofit. A sample article of incorporation document will be linked below. You will see that the nine articles are name, address, purpose, exemption requirements, membership/board of directors, personal liability, duration/dissolution, and incorporators. You must be confident in all articles before officially completing this document.

[Sample articles of incorporation](#)

Create Bylaws:

You and the other members of the board should take the initiative and generate a list of nonprofit bylaws that your CWA chapter will vow to officially abide by. This process may take some time but luckily you can use other CWA chapter bylaws as a start. When creating these bylaws, you must be specific about your overall purpose, board guidelines, membership rules, conflict of interest clauses, and other legal manners. While this may seem tedious, and you may think these scenarios will never arise it is better to be safe than sorry. The IRS would also like to see proof of these bylaws in order to understand the true legitimacy of your organization. Some sample nonprofit bylaws have been inserted below and may be helpful when creating your own bylaws.

[Sample Bylaws](#)

Create a Corporate Binder:

An important facet of running a nonprofit is keeping good records of all your documents. You will be obtaining quite a few documents and files throughout the course of becoming a nonprofit, so it is important to organize your files. This corporate binder can be organized completely up to your standards and should be organized in a way where you can find everything you need. Every chapter will have different ways of organizing, find what fits you the best.

Ways to Obtain Nonprofit Status

Chapters who wish to establish an independent nonprofit, must establish with the IRS at a federal level and then also register within their respective state. For a detailed step by step guide on how to apply for 501(c)(3) status visit, <https://www.irs.gov/charities-non-profits/application-process>.

Chapters should be aware of any additional requirements that their state may have by searching “501(c)(3) requirements in (your state)”.

There are benefits to establishing your chapter as an independent nonprofit, however it is not necessary to do so in the CWA community. Although each and every chapter operates independently from each other, CWA US has a nationally established 501(c)(3) non-profit. The purpose of this national chapter is to

allow chapters who do not want to become an established 501(c)(3) to still raise funds under a tax-exempt organization. A chapter can raise funds and have any large donations or grants be awarded or donated to the national CWA chapter. The national chapter will then redistribute the funds directly to the chapter that raised the money. This process allows for smaller chapters with no 501(c)(3) status to apply for grants and raise larger donations which typically need an official nonprofit entity to donate to for tax write off purposes. Chapters who wish to utilize this method can reach out to the US Team Lead, whose information can be found on the CWA US website.

Partnering with an existing nonprofit is another option for chapters who do not want to establish their own nonprofit or use the national CWA chapter there is one more option. Some chapters in the US have worked with nonprofits, such as local bike clubs or care homes. This allows the chapter to operate independently and allows for funds to be directed to the larger nonprofit and then directed to the CWA chapter inside the nonprofit. Below is a complete guide on how to file for 501(c)(3) status.

[*Application Process for Nonprofit Status*](#)

Legal Help

It is fairly common for nonprofits to be able to obtain pro bono law support, or law support free of charge. In order to get pro bono support, one must first find a lawyer who is looking to work pro bono. In every state, there are groups set up in which lawyers volunteer a certain number of hours for pro bono work. To get in contact with these groups one can simply search, “(Your city/region) pro bono law support” and a variety of groups will appear. Another method to get in contact with a lawyer willing to work pro bono is to network. Although you may not personally know a lawyer, you may have a coworker or a friend who does, and by using your connections you may be able to find a lawyer who is willing to help establish a nonprofit for your chapter. Feel free to use the sample email template below to reach out to lawyers. We recommend adding a personal touch to your emails to make it specific to you.

[*Sample Email Template- Lawyers*](#)

Insurance and Liability

Obtaining insurance is not mandatory but will be beneficial in forming partnerships with care facilities. The following section describes the different types of insurance that you can purchase and sample documents that you may need when approaching a potential partner. Feel free to use the sample email template when reaching out to insurance agents.

[*Sample Email Template- Insurance Agents*](#)

General Liability

A lot of care facilities have insurance that your CWA program can utilize at no additional cost. This makes the process of starting that partnership much easier. The following YouTube video gives a brief overview of what general liability is and why it is important.

[*General Liability Insurance*](#)

Silent Sports

Silent Sports currently has a dedicated Cycling Without Age application page to make the process of getting insurance as easy as possible. Approximately 100 chapters have come into contact with Silent Sports to provide them insurance. The regular policy includes general liability, excess accident medical, and coverage on all trishaws. Excess accident medical makes sure that the passenger is taken care of and will pay for out-of-pocket medical expenses. However, the basic policy does not offer coverage for damage or theft of a trishaw. This can be purchased for an additional fee. Additionally, if a chapter has a board of directors, you can purchase fiduciary liability insurance that will cover directors and officers. This would cover any claims on things like discrimination or terminating volunteer agreements.

The process of obtaining insurance from Silent Sports is easy. First, you will fill out the application form that is linked below. Then you will pay for it electronically and send it in. Chapter affiliates will then talk to an agent to discuss the best coverage for them. The agent will identify the activities that you will be doing and will talk about the different issues you may encounter. **To learn more about the cost of insurance policies refer to the section above on costs and funding.**

[*Silent Sports/CWA Insurance Form*](#)

[*Types of Coverage*](#)

Umbrella Insurance

If a care facility can't supply the coverage that you need, umbrella insurance is a great substitute. Umbrella insurance provides coverage for injuries, property damage, certain lawsuits, and personal liability situations. For example, if a passenger became injured while on the trishaw it will cover the cost of medical bills and/or liability claims. It will also cover any damage that may have been caused to the trishaw while you are the pilot. Affiliates have had great success in purchasing this type of insurance for a cheap rate. Currently an affiliate out of Colorado, has purchased a policy that is only an extra \$100 a year for him and his wife. Watch the YouTube video below to learn more about umbrella insurance.

[*Personal Umbrella Insurance: A Simple Explanation*](#)

Waiver Forms

The first thing that care facilities, and other potential partners, may ask for is waiver forms. Some affiliates have hired pro bono lawyers to help in the formation of these documents. However, if you feel comfortable, it is possible to take on the task yourself. The following documents are examples of waiver forms, provided by established CWA chapters.

[*Sample Waiver 1*](#)

[*Sample Waiver 2*](#)

Reaching Out to Care Facilities

One of the main challenges that people face when pitching Cycling Without Age to care facilities is that administrators at the facilities are concerned with their residents' safety above all else. That being said many chapters have had success! This comes from asking the right questions like, what kind of insurance should I be holding? Would your staff and residents enjoy something like this? Are you partnered with another program similar to CWA? Be sure to remember that you and the workers ultimately have the same goal, to make the residents' lives a little more enjoyable. Always reach out with kindness and openness and this will help you establish this relationship. Feel free to use the sample email template below to reach out to local care facilities.

[Sample Email Template- Care Facilities](#)

Quick tips to ensure a safe ride:

1. Get to know your bike.

Make sure that you are a skilled rider before driving passengers. Getting familiar with the bike and showing care facilities that you know how to ride it gives them a sense of security and will lead to a better partnership. YouTube videos like the ones linked below are great sources for learning about the trishaw and how to ride it.

[Ole Kassow Instruction Video for Pilots](#)

[Bill Bartlett Pilot Training](#)

2. Be prepared.

Having all of the necessary documents will make you look organized and show that you are serious about giving rides. Having your 501(c)(3) approved application, waivers, and insurance will allow a partnership to form much faster.

Through talking to some affiliates in the creation of this page it has been recommended to reach out to facilities that you have some sort of connection with. [Here](#) is a sample presentation to guide you through the important points when talking to the facilities.

Establishing Long-Lasting Partnerships

The relationships that are formed with CWA chapters will be the key to success. Below are some of the different types of connections that your chapter will have:

1. Care Facilities
2. Sponsors/Donors
3. Chapter Volunteers

The relationships that you have with care facilities is the most important. Finding a care facility to work with will be one of the first things you do as an affiliate. It is important that this relationship starts out strong in the early stages of starting a chapter in order to continue to grow. Forming connections with the residents and staff of the care facility will lead to a long-lasting partnership. Networking with sponsors is another important relationship that a chapter should have. They will potentially help supply funds for things like trishaws, insurance, and other chapter necessities. Additionally, connections with chapter volunteers are necessary. These volunteers are essentially what allows a CWA chapter to run. The more volunteers you have, the more rides there will be. Because of this, it is very important to keep the volunteers happy.

5 Guiding Principles of CWA

At any point on your Cycling Without Age journey it is important to remember the 5 guiding principles of CWA: generosity, slowness, storytelling, relationships, and “without age”. Each one of these principles is a key part of why this program is so impactful. Generosity is the reason that you have signed up to be a part of the community, slowness reminds you to take your time, storytelling passes the tales of the elderly to one more generation, relationships are the byproduct of engaging with the elderly passengers, and without age is a reminder that no matter what age you are you can still enjoy the simple things in life. On each and every ride offered all 5 principles are hard at work and they are a reminder of why you are giving the rides.

Continuing the Operation of a Chapter

Continuing the operation of a chapter can be a lot of work. But not to worry, here are a few simple things that you can do to make this process as simple as possible:

1. Stay organized!
 - a. Organization of your bills and paperwork will make sure that nothing slips through the cracks. Make sure you know when certain bills are due. Keep track of all paperwork in an easy to find manner so that you can always look back on what you have filed and understand when/if you will need to refile at any point.
2. Keep looking for funding!
 - a. Once you have your first bike and 501(c)(3) status it is easy to forget about funding and stop looking for opportunities but stay vigilant. Grant and fundraising opportunities will allow for you to keep up with the maintenance of the bike that you have and get you closer to expanding your chapter with another bike.
3. Maintain a public presence!
 - a. Holding events that the community can engage in will make sure that people in the surrounding areas know who CWA is and the service that you are providing. With this public presence you will be able to keep recruiting pilots to join you on your mission and gain the financial support of people around your area. This will also help you gain credibility with the community and may help you on your trips to care facilities.
4. Create and cultivate positive connections with care facilities!
 - a. Working with care facilities will be your main way of helping the elderly members of the community so it is very important to keep good relations with the coordinators at the facilities that you intend to serve. This may look different at each location since some may require a certain amount of insurance and others may not. Just remember that you are both working toward the same goal of making life as good as possible for the residents!

Appendix H2: Sample Emails

Law Firm Sample Email

Subject: Cycling Without Age Law Support

Hello (Insert Name of Law Firm or Contact),

I am a chapter affiliate of the nonprofit organization, Cycling Without Age (CWA), located in (Insert Location). We work to provide trishaw rides to elderly communities. I would like to meet with you either in person or on a call to hopefully discuss how you can provide legal assistance to my chapter. (Explain exactly what legal help you desire). If you would like some prior knowledge on CWA, we have linked the Ted Talk from founder, Ole Kassow, to this email.

Ted Talk Link: <https://www.youtube.com/watch?v=O6Ti4qUa-OU>

I look forward to hearing back from you, and I am excited for the potential to work with you.

(Name)

(Email Address)

(Phone Number-Optional)

Cycling Without Age

CYCLING
WITHOUT
AGE



Insurance Firm Sample Email

Subject: Cycling Without Age Insurance Consultation

Hello (Insert Name of Insurance Agency or Contact),

I am a chapter affiliate of the nonprofit organization, Cycling Without Age (CWA), located in (Insert Location). We work to provide trishaw rides to elderly communities. I would like to meet with you either in person or on a call to hopefully discuss the different types of coverages that you can provide my chapter. If you would like some prior knowledge on CWA, we have linked the Ted Talk from founder, Ole Kassow, to this email.

Ted Talk Link: <https://www.youtube.com/watch?v=O6Ti4qUa-OU>

I look forward to hearing back from you, and I am excited for the potential to work with you.

(Name)
(Email Address)
(Phone Number-Optional)
Cycling Without Age

CYCLING
WITHOUT
AGE



Care Facility Sample Email

Subject: Cycling Without Age Partnership Request

Hello (Insert Name of Care Facility or Contact),

I am a chapter affiliate of the nonprofit organization, Cycling Without Age (CWA), located in (Insert Location). We work to provide trishaw rides to elderly communities. I would like to meet with you either in person or on a call to hopefully discuss a partnership with CWA and (Insert Care Facility). If you would like some prior knowledge on CWA, we have linked the Ted Talk from founder, Ole Kassow, to this email.

Ted Talk Link: <https://www.youtube.com/watch?v=O6Ti4qUa-OU>

I look forward to hearing back from you, and I am excited for the potential to work with you.

(Name)

(Email Address)

(Phone Number-Optional)

Cycling Without Age

CYCLING
WITHOUT
AGE



Appendix H3: Sample Waivers

Sample Waiver

Cycling Without Age

Participation Consent and Waiver of Liabilities

(Name of CWA Chapter), a licensee of Cycling Without Age, is creating extraordinary intergenerational experiences by providing rickshaw rides for residents and elders piloted by volunteers that will take place throughout the city of (Name of City).

I acknowledge that (Name of CWA Chapter) does not maintain health insurance that covers me or my loved one in the event I sustain injuries while participating as a passenger.

I hereby release (Name of CWA Chapter) from liability and waive all claims and demands against the organization in the event of injury or death or damage to or loss of property, arising or resulting from participation. If you have any questions or concerns, please contact (Contact Information).

Resident (Signature)

Date

Resident (Print Name)

Resident Decision Maker (Signature)

Resident Decision Maker (Print Name)

Resident Decision Maker Date



Passenger Application



Confidentiality and Application Agreement

I, _____ of the town of _____, have received, read and understand the Cycling Without Age Passenger Handbook and Confidentiality guidelines, and agree to abide by the procedures listed therein and I attest that all of the information I have provided herein is accurate and complete. I understand and agree that acceptance into the program is entirely at the discretion of the Cycling Without Age program coordinator.

Waiver of Liability

- I the under signed, am the passenger named herein taking part in the Cycling Without Age Program as a passenger.
- I understand and agree that there are inherent risks associated with participation in this activity, that my participation is voluntary and that I am physically fit enough to participate in the activity.
- I accept all responsibility for my participation including the possibility of personal injury, death, property damage of any kind notwithstanding that the injury, loss may have been contributed to or occasioned by the negligence of the Cycling Without Age Society and its officers, directors, employees, members, agents, assigns, legal representative and successors.
- I do hereby indemnify and hold harmless the Cycling Without Age Society, its officers, directors, employees, members, agents, assigns, legal representatives and successors and any and all business associates and partners involved in the above noted activity and each of them, their owners, officers and employees hereby waiving all claims for damage now or in the future arising from any loss, accident, injury or death which may be caused by or arise from participation of the individual named herein during this event; and agree to assume all risks for the activity noted above that the individual named herein has agreed to participate in.

I permit Cycling Without Age Society (CWA) Sidney to take my picture and display it on the CWA website.

My signature acknowledges that I am over the age of 18 and had sufficient time to read and understand this waiver. I have had the opportunity to seek my own legal advice and that I understand and agree to the conditions stated in this document and that they are binding on my heirs, next of kin, executors, administrators and successors.

Signed this _____ day of _____, 2019

Participant Name: _____ Phone # _____

Participant Signature: _____

Witness Name: _____

Witness Signature: _____

Passenger Application



Informed Consent - Waiver of Liability

Authorization to provide care/services has been seen: yes no

Participant Name: _____

I the under signed attest that I am the Legal Guardian/Power of Attorney of the person named herein taking part in the Cycling Without Age Program as a Passenger

- I understand and agree that there are inherent risks associated with participation in this activity, that participation is voluntary and that the participant is physically fit enough to participate in the activity.
- I accept all responsibility for their participation including the possibility of personal injury, death, property damage of any kind notwithstanding that the injury, loss may have been contributed to or occasioned by the negligence of the Cycling Without Age Society and its officers, directors, employees, members, agents, assigns, legal representative and successors.
- I do hereby indemnify and hold harmless the Cycling Without Age Society, its officers, directors, employees, members, agents, assigns, legal representatives and successors and any and all business associates and partners involved in the above noted activity and each of them, their owners, officers and employees hereby waiving all claims for damage now or in the future arising from any loss, accident, injury or death which may be caused by or arise from participation of the individual named herein during this event; and agree to assume all risks for the activity noted above that the individual named herein has agreed to participate in.

I permit CWA Sidney to take my picture and display it on CWA Website.

My signature acknowledges that I have had sufficient time to read and understand this informed consent. By signing it I agree to the above conditions and allow the individual named herein to participate in the activity named. I understand that the conditions are binding on my heirs, next of kin, executors, administrators and successors.

Signed this _____ day of _____, 2019

Legal Guardian/Power of Attorney Name: _____

Signature: _____ Phone #: _____

Witness Name: _____

Witness Signature: _____

Appendix H4: Get Help Page Resources

Distribution Centers:

Copenhagen Cycles. (n.d.). <https://copenhagencycles.com>

Spinov8. (n.d.). <https://spinov8.net>

Triobike. (n.d.). <https://triobike.com/en/>

Bike Maintenance:

Woden Rotary Club. (n.d.). *Woden rotary club tri-shaw pilot training for cycling without age.*
<https://assets.sportstg.com/assets/console/document/documents/7F96B5BA-5056-BD3F-FEB68E7C5723311C.pdf>

Insurance:

Silent Sports. (2021). <https://www.silentsportsinsurance.com>

Silent Sports. (2020, October 15). *Cycling Without Age Application.*
[https://www.silentsportsinsurance.com/docs/1718/Cycling%20Without%20Age%20\(LWGT\)%201718.pdf](https://www.silentsportsinsurance.com/docs/1718/Cycling%20Without%20Age%20(LWGT)%201718.pdf)

Silent Sports. (n.d.). *Frequently asked questions.*
<https://www.silentsportsinsurance.com/faq.aspx#:~:text=General%20Liability%20Insurance&text=Claim%20examples%20under%20our%20Silent,seek%20damages%20for%20alleged%20liability.&text=The%20Cost%20of%20Defense%20is%20provided%20outside%20the%20limits%20of%20liability>

Document Fees:

Shinn, C. (2016, June 7). The Cost of Starting a Nonprofit in Every State. *Nonprofit Hub.*
<https://nonprofitHub.org/human-resources/the-cost-of-starting-a-nonprofit-in-every-state/>.

Fundraising:

Travelers. (2020, August 26). *5 nonprofit fundraising ideas.* YouTube.
<https://www.youtube.com/watch?v=CTNaN8kmOIM>

Grants:

Holt, L. (2019, April 23). 5 places to find grants for your nonprofit for free! *Get Fully Funded.*
<https://getfullyfunded.com/5-places-to-find-grants-for-your-nonprofit-for-free/>

Raj. (2020, September 23). How to write an effective grant proposal: A nonprofits guide. *Donorbox.*
<https://donorbox.org/nonprofit-blog/grant-proposals/>

Grantmakers of Western Pennsylvania. (n.d.). Common Grant Application. <https://gwpa.org/sites/default/files/resources/Common%20Grant%20Application%20Form%20-%202014.pdf>

Civil Monetary Penalties (CMPs):

CMS. (n.d.) *Application for the use of civil money penalty funds.* <https://www.cms.gov/Medicare/Provider-Enrollment-and-Certification/SurveyCertificationGenInfo/Downloads/Example-Application-For-Use-of-CMP-Funds.pdf>

CMS. (n.d.). *Civil money penalty reinvestment program.* <https://www.cms.gov/Medicare/Provider-Enrollment-and-Certification/SurveyCertificationGenInfo/LTC-CMP-Reinvestment>

Get Incorporated:

Minnesota Nonprofits. (n.d.). *Template articles of incorporation.* <https://www.minnesotanonprofits.org/docs/default-source/starting-a-nonprofit/sample-articles-of-incorporation.pdf>

Create Bylaws:

Nonprofit Ally. (n.d.). *Creating your nonprofit bylaws.* https://nonprofitally.com/resources/sample_bylaws_nonprofitally.pdf

IRS. (2018, March) *Applying for 501(c)(3) tax-exempt status.* <https://www.irs.gov/pub/irs-pdf/p4220.pdf>

General Liability Insurance:

Travelers. (2019, March 21). *What is general liability insurance?* YouTube. <https://www.youtube.com/watch?v=UFXukfFxXtE>

Umbrella Insurance:

Shine Insurance. (2017, August 28). *Personal umbrella insurance: A simple explanation.* YouTube. https://www.youtube.com/watch?v=UZH_JQ5IqQ

Training Videos:

Kassow, O. (2016, August 12). *Cycling without age instruction video for pilots (English).* YouTube. <https://www.youtube.com/watch?v=LB6NqK0ZO6k>

Schmitt Woodland Hills. (2021, April 28). *Trishaw training.* YouTube. <https://www.youtube.com/watch?v=9AxcG56a4T4>

Appendix I: Application Forms

Appendix II: Silent Sports Application Form

CYCLING WITHOUT AGE

10.15.20-10.15.21



YOUR CONTACT INFORMATION

Date _____

Legal Name/DBA _____

Organization Type: Individual Partnership Joint Venture LLC
 Organization, including a Corporation (other than a Partnership, Joint Venture or LLC)

Contact Name _____ Cell Phone _____ Business Phone _____

Mailing Address _____ City _____ State _____ Zip _____

Email _____ Website _____

UNDERWRITING INFORMATION

Is this a new venture? YES NO Previously insured with McKay Insurance? YES NO

If previously insured elsewhere, please provide name of general liability carrier: _____

Has your organization had any losses in the last 5 years? YES NO
If yes, please explain & provide a 5-year loss run from your previous insurer: _____

Does your organization currently utilize a waiver system to have liability waivers signed by all participants and volunteers? YES NO

Does your organization currently have a risk management plan? YES NO

CYCLING WITHOUT AGE – RATES (includes General Liability & Excess Accident Medical)

This insurance program is available to Cycling Without Age Affiliates based in the U.S.

\$625 Minimum Premium per Policy Period (includes all trishaws)
\$.28 per volunteer (in addition to minimum premium)

*If you need coverage for your trishaw (for damage to/theft of the unit) please contact our office for an application.

YOUR CYCLING WITHOUT AGE PROGRAM INFORMATION

Desired Effective date (mm/dd/yy): _____ *(coverage is currently available through 10/15/2021)

Description of Where You Will Operate: _____

of Trishaws Your Organization Will Operate: _____

Minimum premium = \$625.00

Estimated # of Volunteers _____ X \$.28 = \$ _____

TOTAL: \$ _____
\$625 minimum + Volunteer
Total

Expedite: Applications are normally processed within 2-4 business days from the date we receive your complete submission. If expedited processing is needed, a \$50 fee applies

Check here if Expedited processing is needed.

PREMIUM TOTAL: \$ _____

CERTIFICATE REQUESTS

A Certificate of Insurance is automatically provided to you as the Named Insured. If no additional certificates are needed, disregard this section. If more than 3 additional certificates are needed, please complete additional Certificate Request pages.

***If the entity you are requesting a certificate for requires specific wording, additional forms, etc. please include this information with your application.*

Name of Entity: _____

Address of Entity: _____

Relationship: Government/Municipality Venue/Facility Beneficiary/Charity
 Sponsor/Co-Promoter Other, please explain: _____

Does entity require Additional Insured status: YES NO
 If yes, is it required by written agreement, permit or contract? If yes, please provide a copy. YES NO

Is a Waiver of Subrogation required*? YES NO

Is Primary/Non-Contributory required? YES NO

Name of Entity: _____

Address of Entity: _____

Relationship: Government/Municipality Venue/Facility Beneficiary/Charity
 Sponsor/Co-Promoter Other, please explain: _____

Does entity require Additional Insured status: YES NO
 If yes, is it required by written agreement, permit or contract? If yes, please provide a copy. YES NO

Is a Waiver of Subrogation required*? YES NO

Is Primary/Non-Contributory required? YES NO

Name of Entity: _____

Address of Entity: _____

Relationship: Government/Municipality Venue/Facility Beneficiary/Charity
 Sponsor/Co-Promoter Other, please explain: _____

Does entity require Additional Insured status: YES NO
 If yes, is it required by written agreement, permit or contract? If yes, please provide a copy. YES NO

Is a Waiver of Subrogation required*? YES NO

Is Primary/Non-Contributory required? YES NO

**A Waiver of Subrogation endorsement can be added, when required by written contract or permit, for an additional \$125 fee per required contract.*

APPLICATION CHECKLIST

Please be sure to include the following with your application:

- 🚲 Information about your organization such as a brochure, advertising or website
- 🚲 A sample copy of the liability waiver you will have all athletic participants sign (including pilots and passengers)
- 🚲 A copy of your risk management plan
- 🚲 If you are a new client to our agency, and you have had liability coverage in place elsewhere, please include a 5-year loss run from your prior insurance carrier (a signed statement of no losses may be accepted).

ACKNOWLEDGEMENTS AND SIGNATURES

- a. Fraud Warning – Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material there to, commits a fraudulent insurance act, which may be a crime.
- b. Applicant’s Acknowledgement – I hereby warrant and confirm that the above information, to the best of my knowledge, is true and correct. I understand this application is a requirement for coverage, a part of the contract and evidence of my acceptance of this insurance, and any falsification or misrepresentation will be deemed a breach of contract, voiding all insurance coverage. **I understand that all premiums and fees are fully earned upon binding and there is no refund for cancellation or under attendance.**
- c. Compensation Disclosure – I understand I am under no obligation to purchase insurance or to purchase such insurance through Silent Sports or McKay Insurance Agency, Inc., DBA: McKay Group. McKay Insurance receives a commission from the sale of the insurance policy. In addition, McKay Insurance also charges a fee for administrative services provided outside of the solicitation, negotiation and servicing of the insurance policy. The administrative fee is included in, and is not in addition to, the rate/minimum premium shown on page one of this application. This fee is charged on a per participant or per member basis which varies based on the type of exposure and the number of participants or members to be insured. The administrative fee will be broken down on the Member Certificate issued to the Named Insured. The administrative services performed include, but are not limited to risk management services; certificate request processing; online customer tools and resources. McKay Insurance will perform administrative services in accordance with professional standards applicable to the services but shall not be liable to you or to anyone who may claim any right due to any relationship with McKay Insurance for any acts or omissions in the performance of the services unless due to the willful misconduct or gross negligence of McKay Insurance. McKay Insurance’s total liability shall be limited to the amount of administrative services paid by you under this agreement.

Your signature on your application, quote form, check, credit card and/or other authorization for payment of your premium, will be deemed to signify your consent to and acceptance of the terms and conditions including the compensation, as disclosed above, that is to be received by McKay Insurance.

Applicant Signature (required)

Date

Title



PAYMENT OPTIONS

- Enclosed is a check or money order for the total premium.
**Please make checks payable to McKay Group and mail to the PO Box 151, Knoxville, IA 50138*

- Please charge my: VISA MasterCard Discover American Express
Name on Card: _____ Exp. Date (mm/yyyy): _____
Card #: _____ Security Code: _____
Name & Phone # of who to contact if we have trouble processing payment: _____

- Please send a PayPal invoice (via email) to the following email address: _____
**PayPal invoices can be paid using a credit card, PayPal account, or e-check if you have a PayPal account.*

Payment Authorization

- a. If credit card information is provided above, by signing this form you authorize McKay Group to debit your card for the full premium, including Expedite Fee (if applicable). If the total premium due differs from the amount you originally calculated using this form due to any change in optional coverages desired, additional endorsements required, underwriting considerations, etc. you will be notified before payment is processed.

Premiums are fully earned upon binding. There is no refund for cancellation or under-attendance.

Applicant Signature (required)

Date

Participation numbers that exceed the insured amount will require additional premium. Please report final attendance post-event if participation numbers exceed the insured amount. Failure to properly report additional participants may affect your ability to obtain future insurance and could affect claim handling. [Click here](#) to find a Post-Event Reporting Form. Rain dates are acceptable in lieu of canceling an event.

No coverage has been bound until Certificates of Insurance have been issued by McKay Group.

McKay Group
PO Box 151 | 106 East Main Street
Knoxville, IA 50138

<https://www.silentinsurance.com>

insurance@mckayinsagency.com
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Appendix I2: CWA Application Form

Cycling Without Age Affiliate Agreement

You are about to apply to become a Cycling Without Age Affiliate. Before submitting an application to register a Cycling Without Age initiative, please make sure have read and understood the Affiliate Agreement.

After your submission this is what will happen: Our panel will read your application and we will be looking to match you with an existing affiliate. Then, within 3 weeks, we will send you a welcome letter if the panel approves your application.

Your name *

Write your first and second name. If you are applying on behalf of an organization, write your own name.

Name of organization

Leave out if you apply as an individual

What type of organization are you? *

You can always change it later

Proposed Geographic Scope of Affiliate Agreement *

For instance: Name of your town, municipality, area, community or a nursing home.

Email *

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Proposed Geographic Scope of Affiliate Agreement *

For instance: Name of your town, municipality, area, community or a nursing home.

Email *

Phone number *

Full Address *

Please make sure you include: Street, Town/City, State/Province

Country *

Age *

Job title (if relevant)

Share an image of yourself *

Supported image types: .jpg .gif .png .bmp

Choose File no file selected

Add another

Tell us about yourself *

Tell us about your organization

Tell us about the nature and size of your organization or municipality (leave out if you apply as an individual).

Why do you want to start Cycling Without Age in your local area? *

What is your relationship with bicycles? *

What is your experience with trishaws and/or cargo bikes (if any)? *

Tell a story about you and elderly people? *

What makes you happy? *

What is your wildest dream? *

Not necessarily in relation to Cycling Without Age or bicycles

Would you like to have a Cycling Without Age email address?

Such as yourname@cyclingwithoutage.org (or any local equivalent, such as radelnohnealter.de or enbiciesinedad.org). If yes, we will set it up, once your application has been approved.

- Yes
 No

Tell us about your organization

What makes you happy? *

What is your wildest dream? *

Would you like to have a Cycling Without Age email address?

Submit

