APPENDICES

A Fundraising Concept Letter

Washington Innercity Self Help, Inc. (W.I.S.H.) is seeking $__________ to complete a feasibility study to determine if a cleaning and janitorial cooperative can succeed in accomplishing three goals.

• One, can it generate an adequate income for member-owners of Limited Equity Housing Cooperatives (LEHCs) to allow them to become independent of endangered government housing subsidies?
• Two, can a cleaning and janitorial cooperative provide useful skill building opportunities to its worker-owners and
• Three, can it be a successful enterprise in the District of Columbia?

Member-Owners of LEHCs face a threat of losing their affordable housing because of the uncertainty of continued availability of federal housing subsidies.

A Limited Equity Housing Cooperative (LEHCs) is a unique form of ownership. It provides low-income people with an affordable opportunity to participate in the “American Dream” of home ownership. It is a form of collective ownership of property. An owner buys a share into a corporation that owns the property. The LEHC structure restricts the resale value of the share, limiting the amount of profit that can be made when the share is resold. Therefore, the housing is kept affordable for people in a similar income bracket as the seller.

LEHCs improve the living conditions of their low-income owners and provide them with greater control over their housing circumstances, a sense of community and the same tax benefits as other higher-income homeowners.

The expendability of affordable housing subsidies, like project based Section 8 and individual certificates and vouchers creates a threat to their continued availability. In the District of Columbia a large number of LEHCs either use project based subsidy or their low-income owners are heavily dependent upon some amount of government assistance.

This arrangement makes the continued financial well being of the LEHCs very tenuous and unpredictable. Dependence upon subsidies erodes the self-sustaining nature of the housing cooperative. Even though the low-income owners’ immediate living conditions have been improved, the threat of a setback always looms imminent. If the Limited Equity Housing
Cooperative corporation and their low-income owners lose their subsidy the consequences could be devastating:

- They could experience a financial collapse of the housing corporation
- A dissolution of the LEHC could occur
- A loss of control of their affordable housing situation is certain
- The units could be permanently lost from the affordable housing stock and
- There is a possibility that many of the owners would become homeless.

We believe that a cooperative cleaning and janitorial business will help to diminish the harmful impact of a cutback or elimination of the affordable housing subsidies. In addition, the worker-owned business will strengthen the self-reliant capacity of the people who are dependent on the subsidies.

Individual members of Limited Equity Housing Cooperatives would own the business. It would be specifically created to provide services to the more than 100 LEHCs in the District of Columbia. A cleaning and janitorial business would be uniquely positioned to accomplish the following goals:

- Create an opportunity for subsidy-dependent LEHC owners to earn an income that would free them from insecure government subsidy programs
- Provide LEHC owners with greater control over their housing and economic situation
- Provide them with the opportunity to develop new skills and enhancement of old ones
- Provide employment stability
- Help to maintain a cash inflow within the LEHC community

This project fits comfortably within WISH’s mission of strengthening low-income people’s capacity to be in control of the forces that impact their lives. The organization’s twenty-one year history of developing human capacity and building Limited Equity Housing Cooperatives has equipped it with the expertise and track record to provide the leadership necessary for the implementation of this project. A worker-owned enterprise designed to further stabilize the affordable housing it develops is a natural progression of the organization’s work.

We believe that, with your financial support, we can successfully respond to the impending threat to the newly created affordable LEHCs. Furthermore, we are convinced that
the cleaning and janitorial cooperative will be a model for other opportunities in community economic development.

Please feel free to call me with any questions. I look forward to hearing from you very soon.

Sincerely,

Linda Leaks
Organizational Coordinator
Dear Shareholder,

**Home-ownership Opportunities**
As you know, Limited Equity Housing Cooperatives (LECs) provide low and moderate-income people with an opportunity to participate in the "American Dream" of home ownership.

In addition, they provide several important benefits to owners:
- Control over their housing
- A sense of community
- Eligibility for tax benefits

Many LECs use project-based and individual subsidies to make the housing low-cost and affordable.

**LECs In Jeopardy**
Recent cutbacks in Federal programs to low-income people indicate that the continued availability of these subsidies is uncertain, thus jeopardizing the affordability of LECs. (Wash.Post 10/12/99)

*We Must Keep Limited Equity Housing Cooperatives Affordable!*

**What Can We Do?**

**One Proposed Solution**
We believe one solution is to create a worker-owned cleaning and janitorial cooperative that is owned by individual members of LECs, particularly those who are most directly threatened by the elimination of housing subsidies.

**A Worker-Owned Business**
A worker-owned cleaning and janitorial cooperative could accomplish the following goals:
- Generate sufficient income to eliminate an individual's dependence on subsidies
- Provide opportunities for worker-owners to acquire new skills and enhance old ones

*Let's Work Together To Find A Solution!*

**What Can You Do?**

*Take a few minutes to complete this survey.*

This survey will assist us in assessing the needs and interest in establishing and using the services of a worker-owned cleaning and janitorial cooperative.

This survey is completely anonymous, unless you want to sign it.

Thank you very much for taking the time to help find a solution to this problem facing Limited Equity Housing Cooperatives and their owners.

Please return the Completed Survey by Monday, October 18, 1999 to Linda Leaks @ W.I.S.H. 332-8800 OR 789-5927 or Return to below:
## I. Employment and Training

*Please Circle all appropriate answers return to the above address or mailed directly.*

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
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<td>Are you presently employed?</td>
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<td>Would you leave your present employment for the opportunity to work for a business that you owned with other people with similar background as yourself?</td>
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<td>Explain</td>
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<td>How long were you at your last two jobs?</td>
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## II. Education

Circle the number that represents the number of years of school that you have completed.

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<th>1 2 3 4 5 6 7 8 9 10 11 12 College 1 2 3 4 Post College 1 2 3 4 5</th>
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Have you earned any other educational degrees                        |     |    |
Have you earned any kind of training certificate or completed any kind of training program? | Yes | No |
Is there any particular educational program in which you would like to be enrolled? |     |    |
Name Or Describe | | | | | |
III. Entrepreneurial Experience

Have you ever owned your own business
If yes, please describe it

Are you interested in owning a business with other LEC owners?
Please explain your answer

Are you interested in learning how to manage a cooperative business?
Explain why

IV. Personal Information

Name Address and Phone Numbers are optional.

Name (optional)
Address (optional)
Phone (optional)
Age
Gender
Annual Income
Monthly Income
Source of income
Monthly Carrying Charges $
Family Size
Do you have a Section 8 Certificate?
Do you have a TAP Certificate?
Do you have other housing assistance?

Thank you for participating in this survey!
Please return the Completed Survey by Monday, October 18, 1999 to Linda Leaks @ W.I.S.H. 332-8800 OR 789-5927 or Return to below:
How many units in your cooperative?

What cleaning service(s) does you cooperative currently receive?

What service(s) would you like to see provided?

Who currently cleans the common areas of your property?

Company?

Individual?

Are you satisfied with their work? Yes No

Other Comments

Do you believe that a cleaning and janitorial business owned by shareholders like yourself can be successful in D.C.? Yes No

If a group of LEC owners created a cooperative cleaning and janitorial business, how likely is it that you would vote for your cooperative to use its services?

Very likely
Likely
Unlikely very unlikely
Explain your answer

If you were part owner of a cooperative cleaning and janitorial cooperative, what would you like to do for the business?

Thank you for participating in this survey!

Please return the Completed Survey by Monday, October 18, 1999 to Linda Leaks @ W.I.S.H. 332-8800 OR 789-5927 or Return to below:
Business Plan

Creating Self-Sufficiency for

Limited Equity Housing Cooperative Owners

Linda Leaks
December, 1999
**Introduction**

Washington Innercity Self Help (WISH) is a twenty-one year old 501(c)(3) community based organization. Its mission is to develop and strengthen the capacity of low-income people in order to gain control of the forces that directly affect their lives so that they can achieve improvements in their standard of living. The organization believes that income generating opportunities is one method of achieving its goal.

**Background Summary**

Within the last ten years, WISH and other nonprofit housing developers have successfully undertaken the development of a substantial number of affordable Limited Equity Housing Cooperatives (LEHC), most of which have used some form of government subsidy. Today many of them are threatened with financial hardship or ruin if the trend of government cutbacks in aid to low income people continue. If these LEHCs and their low-income owners lose their subsidy, many of these cooperatives will be economically at risk.

One identified solution to this impending problem is the development of an independent sustainable income generating cooperative business for LEHC owners. It will provide them with the necessary economic stability and security that can diminish the harmful impact of government cutbacks and/or eliminate the need for subsidies to sustain the affordability of the LEHC.

This Business Plan is prepared in order to provide a guide in accomplishing the following goals:

- Obtaining financing to establish a Janitorial and Cleaning Cooperative
- Implementing an aggressive Marketing Plan
- Providing directions for operation and policy-making for the business

**Description of the Business**

The Janitorial and Cleaning Cooperative is a worker owned non-profit cooperative business based in the District of Columbia. The purpose of the business is to create a sustainable income generating company capable of paying its workers/owners a livable wage. The workers-owners of the business are also shareholders in Limited Equity Housing Cooperatives, an affordable form of home ownership for low-income people.
The goals of the Janitorial and Cleaning Cooperative are to:

- Establish a successful cooperative cleaning business that specializes in servicing the Limited Equity Housing Cooperative market
- Make LEHC owners aware of its services
- Provide a high quality service that sets a standard and distinguishes it from other cleaning companies
- Recruit a minimum of 15 start up properties
- Generate a sufficient income to pay the worker-owners a minimum of $10 per hours plus health benefits
- Recruit and maintain a minimum account base of 25 satisfied LEHC customers
- Become the top apartment cleaning service in the D.C. metropolitan area
- Expand the cleaning cooperative service as a primary contractor into the subcontracting arena

The business will be created in response to the following conditions:

- The trend in government cut-back and elimination of aid to low-income people
- The increasing threat of loss of LEHC and the concomitant consequences due to the cut-back of government subsidies:
  - i.e. likely increase in homelessness
  - permanent loss of units from affordable housing stock
- The dependency of low-income LEHC owners on government housing subsidies

**The Market**

The Cleaning Cooperative will concentrate its attention on Limited Equity Housing Cooperatives as its primary market.

It will also target the approximately 250 Market Rate Cooperatives and Mutual Housing properties as a secondary market.

Subcontracting its services to lead contractor is an additional pursuit.
The Janitorial and Cleaning Cooperative will provide high quality janitorial and cleaning services to a targeted market of approximately 100 established LEHCs with a potential annual market of over $500,000.¹

This business will have a small net saving by the end of the first year of operation. The business expects to achieve revenues of over $300,000. The company will be self-sustaining by the end of the second year.

A small random market survey of LEHC owners/shareholders revealed that 80% of respondents would vote to have the Janitorial and Cleaning Cooperative provide service to their housing cooperative. Another fifty percent indicated that they would be interested in joining the cleaning cooperative as worker-owner if asked.

The company will target Limited Equity Housing Cooperatives (LEHC) in the District of Columbia. Based on the calculation of expenditures of five LEHCs in 1997, the cleaning market of LEHCs accounted for an estimate $500,000 in revenues.

The business intends to take advantage of the unique relationship that the workers-owners of the company have with targeted LEHC shareholders.

The survey sampling coupled with several telephone calls and one-on-one interviews of LEHCs shareholders, the interest in the Cleaning Cooperative service was encouraging.²

The LEHC market is steady. There is a slow down of Limited Equity Cooperative Housing development. However, there is some growth in the development of condominiums other multifamily properties, which would be open to the Cleaning Cooperative once it establishes a reputation for excellent work.

The business of office cleaning is a market that is rapidly increasing in downtown D.C. This growth opens up the future for possible expansion into contract service provision.

The Janitorial and Cleaning Cooperative will implement a Marketing Strategy that stresses quality service at competitive prices. This plan will place the company in a position to capture a substantial portion of the LEHC market.

The business will emphasize the mission of the company and stress the unique relationship of its workers-owners. It will be correctly perceived as contributing to the sustainability of LEHCs in the city.

¹ Review of financial reports of ten LEHC
² Information gathered from survey of three LEHC with a total of 150 units.
The Janitorial and Cleaning Cooperative will be actively involved in raising the awareness of LEHC shareholders of the impending danger they face with government cut-backs and elimination of aid to low-income people.

As part of its Marketing Strategy the business will engage in the following activities:

• Establish itself as a company with a mission and pride in its commitment and performance
• Attract business through direct, one-on-one communication with LEHC’s board members

It will advertise:

• In small community newspapers
• In publications directed toward housing cooperative owners
  • Place ads in souvenir books of individual cooperative’s special events, such as their annual meetings
• Set up booths and present workshops and seminars at national and regional meetings of housing cooperative associations’ activities
• Utilize newsletters and bulletins of community development corporations
  • Articles
  • Announcements

**Competition**

The business identifies its competition as coming from two categories:

Small after-work-cleaning businesses owned and staff by one or two individuals

Large management companies with in-house cleaning services

The unique relationship of the Janitorial and Cleaning Cooperative’s workers/owners and the LEHCs, as well as its mission will give it an advantage over its competition. The same advantage will allow the company to capture the market from both sources.

There are dozens of small after-work-cleaning businesses owned and staff by one or two individuals in the District of Columbia.³ For a large number of them, their work is inferior.

³This marketing data was collected by a combination of a small market survey, a telephone poll and unofficial interviews.
Many are not properly insured, and careless with the services they provide. They are often unreliable and the cause of much discontent among LEHC owners.

The survey revealed that fifty percent of respondents expressed dissatisfaction with their current cleaning company and frustration with the difficulty in finding a competent company. They expressed enthusiasm about the cleaning cooperative. All of the respondents say they would be willing to both with contract the cleaning cooperative for their properties as well as invest in it and work for it. The business’ success looks promising.

There will likely be resistance from current cleaning companies but the business anticipates using the company’s mission and goals and the self-interest of the properties to gain and sustain the competitive advantage.

Further, the worker-owner structure, coupled with the unique relationship to its market, LEHCs, will give the business a greater advantage over similar businesses. The workers-owners of the cleaning cooperative are also the owner-shareholders of the targeted market of the business.

The other advantages that the cooperative will hold over its competition includes the following:

- The cooperative knowledge and experience the workers-owners have gained from being housing cooperative shareholders
- The business was specifically developed to provide employment for its workers-owners
- The structure allows the workers-owners to have control over their working conditions.
- It permits the works/owners to share equitably in the economic benefits of their labor

The Janitorial and Cleaning Cooperative will succeeded because of the following reasons.

- The business will provide a higher quality service because of the worker/owners relationship to the LEHCs.
- Worker/owners are generally much more motivated than other workers; they will bring a great amount of enthusiasm to the workplace and therefore a lower turnover rate.
- The company will have an environmental protection policy
• LEHC will be its specialization
• Workers/owners will receive extensive ongoing training that will emphasize environmentally safe supplies, equipment and workplace.
• Its cooperative ownership structure gives the business a competitive edge over other small cleaning companies because of the workers/owners sense of pride of ownership.

Another advantage is the unique relationship the workers/owners have to the LEHC they provide service to.

Some interest in using the service of the cleaning cooperative has been expressed by the following cooperative representatives.

- The L Street Cooperative  27 unit-property
- Champlain Court Cooperative 29 unit-property
- Southern Homes and Gardens Cooperative 90 unit-property

The cleaning cooperative has received letters of interest from the above cooperatives. All of them have expressed a need for self-sufficient shareholders. In addition to the housing cooperative representatives expressing interest in the cleaning service, several of them are interested in enrolling in the business.

The decision to hire a cleaning contractor is usually made by the board of director of a housing cooperative. However, their decisions can be influenced by other shareholders.

For this reason, the Janitorial and Cleaning Cooperative believes the marketing activities will generate sufficient awareness of the company and its goals that they will bring in a significant amount of business.

Marketing for the first year will concentrate on developing the LEHC market. A secondary campaign to get into the market rate cooperative market will take place in the third year. A similar marketing campaign to get subcontracts with lead service providers will commence within the fifth year.
Facilities and Equipment

The Janitorial and Cleaning Cooperative will lease a small space in the Ecumenical Center of St. Augustine Church. The company anticipates purchasing one computer and printer, a copier, a stand alone fax machine and telephone equipment.

It will purchase two commercial grade vacuum cleaners and lease a used van. It will establish an arrangement with Oma Day, Inc., an equipment and supplies vendor and division of Centennial One, Inc. They are willing to extend credit to the cooperative for a thirty day period afterward the bill is due in full.

Management

Owners of the company who will also be the workers will be recruited from within the ranks of LEHC. They will be closely screened, initially by the business developers. Afterward they will be chosen by their fellow workers/owners.

The janitorial and cleaning business doesn’t require a lot of training or experience. However, the business developers will seek workers/owners with experiences in commercial janitorial and cleaning field. Three people with some cleaning experience have expressed an interest in enrolling in this company. They are:

- Barbara Campbell, a Section 8 recipient and president of the L Street Cooperative; she has commercial cleaning experience
- Jacqueline Matthews, a Section 8 recipients and secretary of the Southern Homes and Gardens Cooperative; she has marketing experience
- Sedatrice Bonds, a Section 8 recipient, and a cooperative shareholder; she has experience as a business owner of a vacant apartment cleaning contractor.

The business will contract with a knowledgeable person, a consultant, who is well versed and experienced in the janitorial field to provide information about possible future obstacles and to serve as mentor to the workers/owners.

In addition, owners will be required to attend weekly training that are designed to make them better owners and better workers. The company will contract with a consultant to provide training in topics including the following:

- Cooperative structure and participatory decision making
- Bookkeeping and accounting
• Marketing and sales
• Environmental Safety and protection
• Basic Computer and relevant software

**Personnel**

The Janitorial and Cleaning Cooperative plans to pay the owners/workers a livable wage. Its plan is to initially pay them a wage of $10 p/h and health insurance for the first two years. To achieve this goal the cooperative will initially enroll ten workers/owners to work full-time.

The janitorial and cleaning business doesn’t require extensive training or specialization. However, the Janitorial and Cleaning Cooperative will identify and contract the services of highly skilled individual who is well versed in this field in order to help the business get established. The cooperative will also seek to establish a mentoring relationship with Centennial One, Inc., a $20 million a-year maintenance service company based in Alexandria, Virginia through its small business mentoring program. A preliminary inquiry seems favorable.\(^4\)

The Janitorial and Cleaning Cooperative will specialize in providing general cleaning of interior and common areas of multi-unit apartment buildings owned by cooperative associations. It will also provide vacant unit preparation services.

**Criteria for membership**

- Potential owners
- LEHC Resident and shareholder
- Experience in commercial cleaning field
- Willing to spend four hours per week in training
- Self motivated

\(^4\) Talked briefly with LeGusta Floyd, Executive Systems Manager
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U.S. Department of Commerce
*State and Metropolitan Area Data Book*

Woy, James, Editor, *Encyclopedia of Business Information Sources*

Available: [http://www.LaMesaCleaningCooperative.com](http://www.LaMesaCleaningCooperative.com)

Ms. Leaks:

There appears to be very little information on janitorial services in the city. All I can say is that with the growth of business offices in the city, your business opportunities will continue to grow.

One company that I found that appears to be on the ball regarding the marketing of its services is Centennial One. It may be worth your while to visit their web site at www.centennialone.com to see how they are pulling in clients.

Good luck on your endeavor,
La Dawn

La Dawn C. Black
Marketing and Research Coordinator
Washington, DC Marketing Center
Phone: 202-638-7347
Fax: 202-638-6764

The mission of the Washington, DC Marketing Center is to create and implement state of the art business retention and business attraction efforts for the District of Columbia.

Learn more about the Washington, DC Marketing Center at www.dcchamber.org/business