



Charging Ahead

A new community card program channels everyday spending for the common good

In our increasingly globalized world, money flows across city, state, and national borders every second of every day. Now, an innovative new program aims to unite consumers, locally owned businesses, and nonprofit organizations with the intention to direct resources back to Puget Sound communities.

As part of this month's "Green October" celebrations, the Interra Project is launching the **Puget Sound Community Card**, which creates incentives to use consumer purchasing power to effect social change.

"This is what I call a rewarding route to sustainability," says Interra executive director Jon Ramer, who cofounded the project together with Greg Steltenpohl, founder of Odwalla, Inc., and Dee Hock, founder of Visa International. "We're creating incentives for businesses, residents, and nonprofits from shifting benefits to the common good. We're trying to overcome the gap between self-interest and shared interest."

Interra launched its first Community Card in November 2006 in Boston. The program has earned rave reviews and received the Mayor's Special Appreciation Award for its role in channeling money back to Boston businesses, schools, and organizations. The **Puget Sound Card** is Interra's second project and will be accepted at independently owned businesses throughout the region.

"Commerce happens all the time, and this is a great way to leverage that for the good of the community," says Ronny Bell, whose home-delivery business for organic produce and natural groceries, Pioneer Organics, is one of Interra's sponsors.

Ramer estimates that over the next five years, Interra will distribute 350,000 cards, reaching 70,000 active cardholders. If each active cardholder makes two or three \$25 purchases per

week, the program will raise approximately \$12 million in its first five years, after which Ramer estimates it will generate \$6 million annually.

Classical KING FM 98.1 is one of several program partners that will offer co-branded cards. The station already donates a substantial portion of its profits to local arts organizations, and general manager Jennifer Ridewood calls the Interra program "a natural fit for our mission to do good business and do well by giving back to the arts community of the Northwest."

Bell adds, "I've always believed that commerce is the most powerful tool that people have to influence the world, and this is the embodiment of that sentiment." ●

By ANNIKA S. HIPPLE



Here's how it works:

A customer presents the card—which is free—before making a purchase at a participating business, like PCC. The merchant issues a predetermined rebate, which is split between the customer and up to four participating nonprofit organizations and/or schools of the customer's choice.

Consumers and nonprofits receive the tangible reward of a monthly rebate disbursement. Businesses attract customers by demonstrating shared values and a willingness to give back to the community. In addition, the program requires each purchase be above a certain amount in order to qualify for the rebate—thereby encouraging consumers to concentrate their spending at participating businesses. — A.S.H.