

WOMEN'S BUSINESS CENTER

AT FIRST STATE COMMUNITY LOAN FUND

Look Book

The WBC equips, empowers, and engages women in business from business start to completion through monthly business trainings, one-on-one counseling and networking events.

Welcome Letter from the WBC Director Sara Crawford Jones

“I feel that any time a new business launches, a client experiences a success, or closes on a loan—I have fulfilled my purpose”



I'm gratified by the work that I do for the Women's Business Center (WBC) at First State Community Loan Fund. I'm proud to be a woman empowering and advocating for women (and some men) with their dreams and aspirations in such a relevant time—a time to shine, to be great, and overcome adversities. I'm elated at the strides we've made, within the WBC and within the State of Delaware. As a change maker with the WBC, I have built relationships with resource partners and local organizations to better serve our communities and educate our business owners.

Here's what we have achieved to drive change and impact communities:

- Worked steadfast to be recognized nationally as a top Women's Business Center for the number of business plans completed with our Passport to Business Success Program.
- Expanded our reach into Kent and Sussex Counties, including hiring our first Southern Delaware Business Counselor.
- Provided Technical Assistance for grant recipients of the Corridor Revitalization Fund, to help start and grow business in downtown Wilmington.
- Together with First State Community Loan Fund launched the Community Up—Building Communities through Business initiative, working in disadvantaged areas to Revitalize communities and educate emerging entrepreneurs and business owners.
- Developed a quarterly Business Brunch Pop up Series to educate and inform entrepreneurs on business fundamentals and to network with each other.
- Promoted growth of local businesses and created a successful statewide networking platform with our Connect Series.

All of these accomplishments are to be celebrated, but of course there is still more work to do ahead. This work is meaningful, it makes my heart smile. I plan to continue building the WBC's offerings and visibility, and continue to smile knowing I've reached my goal—helping so many of you reach yours. I feel that any time a new business launches, a client experiences a success or closes on a loan—I have fulfilled my purpose.

Thank you for making the WBC as wonderful a success story as each of yours!

With admiration,

Sara Crawford Jones

Discover The Women's Business Center

The mission of the **Women's Business Center (WBC) Program** is to act as the catalyst for providing in-depth, substantive, outcome-oriented business services to women entrepreneurs, both nascent and established businesses, a representative number of which are socially and economically disadvantaged.

The WBC History

Since it was established in response to an executive order in 1979, the U.S. Small Business Administration's Office of Women's Business Ownership (OWBO) has fostered the participation of women entrepreneurs in the economy, especially those who have been historically under-served or excluded. OWBO reaches out to women entrepreneurs through a number of programs that are coordinated through every SBA district office. OWBO's programs provide business training and counseling, access to credit and capital, and marketing opportunities, including federal contracts.

In 1988, the SBA established the Women's Business Center Program to better help women overcome continuing barriers to success. Today there are Women's Business Centers in almost every state.

These centers, along with SBA district offices and other SBA resource partners at thousands of locations nationwide, help women entrepreneurs start and grow successful businesses.

Each Women's Business Center tailors its services to the needs of its individual community. Each provides training in finance, management, marketing, and the Internet, as well as offering access to all of the SBA's financial and procurement assistance programs.

The Office of Women's Business Ownership's mission is to enable and empower women entrepreneurs through advocacy, outreach, education and support. Through the management and technical assistance provided by the WBCs, entrepreneurs, especially women who are economically or socially disadvantaged, are offered comprehensive training and counseling on a vast array of topics in many languages to help them start and grow their own businesses.

Women's Business Centers serve a wide diversity of geographic areas, demographic populations, and economic environments. Many centers offer training and counseling in a number of languages and dialects, helping reach underserved markets with a variety of unique and innovative programs.

The return on investment of the program is high, as businesses that receive assistance from the WBCs have significantly better survival rates than those that don't receive similar support. These successful businesses directly affect the communities in which they are located by bolstering the local economies.

In 2014, the WBC grant became available in Delaware and upon approval, First State Community Loan Fund became the new host for this Technical Assistance program.

Overview

the WBC Programs, Services, and Resources

Signature Programming

- *Passport to Business Success Program*
Engaging women entrepreneurs in all areas of business plan development.
- *Access to Capital*
Exploring financing options to grow business.
- *Being Legal in Business*
Providing insight on business structure, name registration and commercial leasing.
- *Connect Series*
Engaging women and entrepreneurs in dialog and networking opportunities.

Services Offered

- One-on-One Coaching
- Business Planning
- Essential Entrepreneur Classes
- Help with Accessing Financing
- Networking & Special Events
- Network of Supportive Women

Tailored Training Courses

- Market Analysis
- Marketing & Social Media
- Industry-Specific Best Practices
- Starting & Sustaining a Business
- How to Finance Your Business
- Insurance Compliance
- Government Contracting
- Mentoring
- QuickBooks
- Starting a Child Care Business

“The WBC has helped me to implement an online marketing strategy, obtain referrals, and obtain knowledge to gain knowledge on paperless transactions.”

Anna Wood, Gateway Financial Partners

Women's
Business
Center

by the

NUMBERS

TRAINING & EVENTS

83

CLIENTS COUNSELED

269

CLIENTS TRAINED

925

TOTAL HOURS COUNSELED

1,330

TOTAL HOURS TRAINED

2,581

LOAN CAPITAL INFUSION

\$629,000

SPOTLIGHT

Donavan “Monty” Alderman

Monty's Neighborhood Snacks

“The best thing is somebody who's as excited about my business as I am and who thinks my business is viable.”

I'm extremely comfortable in my own skin, in who I am,” Donovan “Monty” Alderman proudly states, “and who I am is my business.” The owner of Monty's Neighborhood Snacks, Monty is a baker/chef who is committed to, as his tagline says, ‘Bringing sweets to the streets...making neighborhoods better one cupcake and smile at a time.’

Starting in earnest about 18 months ago, Monty says he's always been a people person. It definitely shows: His series of DIY home-cooking videos and skits on social media are as fun and approachable as they are informative. “I'm just a regular person... and I want to show everybody they can cook, too.”

Of his WBC experience, he considers their support his most valuable asset. “The best thing is somebody who's as excited about my business as I am and who thinks my business is viable.”

Monty engaged in one-on-one counseling, shared ideas, and gained direction and contacts through the WBC, but knowing that someone—who really knows business—supports him and thinks he's doing a good job means so much. “Sara [and her team] makes me want to keep working hard.”

His goals are to eventually become a distributor of delicious, affordable meals to the community and to create an ‘app’ to facilitate orders and deliveries. And he wants to continue giving back to the community.

“I want to be able to hire people from the [local] neighborhoods... people who may need a second chance,” he says. “Everyone has good in them. They just need the opportunity to showcase it.”

Monty also gives back by donating his gourmet cupcakes to community events and charities, even delivering to area hospital patients—all to spread a good feeling. “I want to not only sell you a cupcake,” he says, “I want to sell you a ‘feeling’...I want to make your day just a little better.”



“The WBC has been THE catalyst I needed to get my event planning business back on track. It’s made a positive impact on my business and continues to provide me with high level trainings and network opportunities.”

Corrinne Cooper, Phenomenal Moments

SPOTLIGHT

Rhonda Allen

Rock’Em Sock’Em Transport Services

“I don’t think our company would be heading in the right direction if it weren’t for the help I received [from the WBC].”

Launched in 2015, Rock’Em Sock’Em Transport is a long-distance trucking and freight company that moves cargo up and down the northeastern corridor, working with such clients as Walmart and Wholefoods. Owner Rhonda Allen sought out the WBC to help her take her burgeoning company to the next level.

“I found the counseling priceless,” she says, “because we all have grand, great and off-the-chart ideas. I had to learn what needed to be done first and why.” Rhonda says the WBC provided her with ‘one-stop shopping’ assistance—help with business plans, accounting, networking and mentoring—and help from those who have actually been business managers and leaders.

“I don’t think our company would be heading in the right direction if it weren’t for the help I received [from the WBC],” she recalls. Even if staffers did not have direct experience with something she needed, Rhonda notes, they quickly brought in someone who did.

“If you go to a place that stands behind what they say, how can you not have a great experience?” That, she notes, means that the WBC is listening to what women want.

Now, Rock’Em Sock’Em is poised to purchase two new trucks, hire additional drivers and will soon qualify for government contracts. And, Rhonda gratefully acknowledges that the WBC has already started supporting those efforts and more.

Her advice to entrepreneurs? “If you have a service or product you want to share with the world, give the WBC a call. Especially those looking for a new start or a career change,” she advises. “Let the WBC tell you where to start. If you do it right, you may only have to do it once.”

Getting focused advice, Rhonda says, could make beginning a lot smoother.



SPOTLIGHT

Fatima Cole

Double Dipper Ice Cream Parlor



“The one on one business counseling I received from Robert O’Brien, the WBC Business Counselor, helped grow my business about 25 %.”

Aniko Czobor, Your Passport to Travel

“I got a lot from the business people I met, and I’ve used some of their knowledge to help set up our business.”

Fatima Cole and her husband are the owners of Double Dipper Ice Cream Parlor on Philadelphia Pike in Claymont. “It [our location] reminds me a lot of the neighborhoods I grew up in,” Fatima says. “I’ve always loved sweet treats and have great memories of the people who ran our local stores. I wanted to provide that same experience to our community.”

Her greatest joys come from the opportunity for her entire family to work together and to see the rewards of building something for themselves. “And, it’s really been a pleasure getting to know our community,” she adds.

She found the WBC’s services through an online search and gave the office a call. Fatima participated in counseling and mentorship services and was referred to First State Community Loan Fund for assistance in opening her shop.

Fatima describes the WBC experience as ‘great.’ “I got a lot from the businesspeople I met, and I’ve used some of their knowledge to help set up our business.”

With Double Dippers success, she looks ahead to potentially opening another location. To other future business owners, Fatima notes, “My advice is to get started now; you’ll be sorry you waited.”

SPOTLIGHT

Shante Renee Hynson

Renee Alexander Jewelry

Shante Hynson started Renee Alexander Jewelry as an online boutique specializing in quality statement accessories. Since then, she has hosted in-home jewelry parties and been a vendor at several community events.

Through a friend, Shante discovered the WBC and attended one of its sponsored finance seminars. She then joined the Passport To Business Success course and found that, along with one-on-one attention from the WBC staff, as one of her most valuable takeaways.

“My experience with the WBC has been awesome,” she says. “It’s because of them that I now have a business plan and knowledge to grow my business. The WBC takes the time to answer questions, and if they don’t know the answer, they’ll put you in touch with someone who does.”

The next phase of Shante’s business will include a monthly accessories subscription box, and the WBC has already equipped her with some tools for success. “I know if I get stuck in any stage of the process, they’re just a phone call away,” she says.

Shante advises future business owners, “You can do anything you put your mind to, but so many things can be avoided by having the right mentors—the WBC is the perfect start.”

“You really don’t have to do this alone. Don’t waste unnecessary time,” she urges. “the WBC is here to help you!”

“Since being with the WBC mid way through my business, I have received valuable help with expanding my business plan, marketing strategies, and networking opportunities.”

Cheryl Stevens, Cheryl’s Southern Style





The mission of the Women's Business Center at First State Community Loan Fund (WBC) is to act as the catalyst for providing in-depth, substantive, outcome-oriented business services to women entrepreneurs. The WBC provides intensive business training that includes courses on business plans, business financing, social media, and marketing analysis. In addition, the WBC will provide the opportunity for new women-owned businesses to be mentored by existing, successful women business owners.

<http://firststateloan.org/womens-business-center/>

wbc@firststateloan.org

(302) 652-6774, Option 2