

# WINESS CENTER

AT TRUE ACCESS CAPITAL



The Women's Business Center Empowering Women for Business Success!

#### Welcome Letter from the WBC Director Sara Crawford Jones

hat an exhilarating time to be a woman and to have the opportunity to advocate and educate women desiring to be a part of the small business industry. Exciting things are happening in the world of Women Entrepreneurship. Women have become a dominant force in small business ownership and succeeding in industries that were once taboo for women. Women are pushing innovation and breaking ceilings!!! Women own 58% of small businesses and these women owned businesses have generated \$3.1 trillion in revenue.

In 2019, The WBC focused on educating and preparing startup businesses on the fundamentals of business plan development with Passport to Business Success and Community UP! programming and understanding



business financially with Bookkeeping & QuickBooks for small business. As for existing businesses we began offering higher-level trainings to strengthen the foundation that had already been built. Trainings like Customer Service With a Smile, Human Resources for Small Business, and Hiring 101 have allowed businesses the opportunity to level up and grow their business in the direction of continued sustainability.

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

- Continuing to expand our reach into Kent and Sussex
- Together with True Access Capital we have continued our Community UP!

  – Building Communities through Business initiative, working in disadvantaged areas to revitalize communities and educate emerging entrepreneurs and business owners more recently moving into a new area like the Route 9 Corridor.
- Last year we trained 925 people, counseled 260, and hosted 83 trainings and events to educate our communities, small businesses and aspiring business owners.
- We have assisted clients in winning prestigious awards: 2 SBA Women Business of the Year Winners – The Cleaning Girl Inc. and Fifty & Fit, 3 DBT Fastest 50 Winners – The Cleaning Girl, Dare to Have Hair, and NERDIT NOW.

- Led and curated The Pink Experience: One Day Business Symposium that educates and affords aspiring entrepreneurs and small business owners opportunities to strengthen their business skills by learning from industry experts.
- Our Quarterly Business Brunch Pop Up Series has educated and informed entrepreneurs about business fundamentals and created networking opportunities – the Event received Rave reviews.
- Worked closely with The Association of Women's Business Centers to allow our small business owners national level opportunities.
- Led and curated Her Story, Our History an event in celebration of Women's History Month honoring women in business and community changemakers.

There is so much more to becoming an Entrepreneur than starting a business — it's a journey of self-discovery, personal growth, and courageous action. And this is why The WBC not only educates our clients, but equips and empowers them every step of the way. Being confident and believing in your own self-worth is necessary to achieving your potential and to travel the road of Entrepreneurship. The impact we are able to bestow in communities has allowed business owners to provide for their families, create jobs, build economic development, and make dreams come true. I feel a tremendous sense of achievement in the strides we have made to keep moving the needle towards larger goals and impact. I am looking forward to continuing to walk in purpose and serve our clients and our communities.

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

ince 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, True Access Capital became the new host for this Technical Assistance program.

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#### 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.
- Community Up!

#### 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."

#### **SPOTLIGHT**

## Michelle Fite Fashion, LLC

aunched in 2018, Fite Fashion is a local fashion house designing sculptural formal and semi-formal wear, while utilizing sustainable fabrics and practices. CEO and designer Michelle Fite seeks to create for career-oriented, independent, "culturally plugged in" females, from young professional to mature women.

Her goal is to deliver a clothing line that does not compromise sustainable and ethical practices for design. "I don't use petroleum-based synthetics in my garments, and my packaging is low impact and plastic free," Michelle says. "I plan to create couture that enriches my community."

Her designs appeared at the 2018 Philly Fashion Week, and she officially launched her first full collection this year. When she began, she found WBC and its Passport to Business Success program through a suggestion from State Rep. Paul Baumbach. "I thought it was affordable and the commitment level made sense. Also, I felt like I wouldn't be alone in the process if I needed help." When Michelle spoke with the team, she really felt they'd be there if she 'got stuck.' "I liked knowing that I had contacts and that it wasn't a situation where I'd just be told 'good luck." She went through True Access to secure her business loan, which enabled her to buy additional tools and materials, finance a high-fashion photo shoot, create a professional website, and host a proper launch party - which, in turn, garnered her attention from people in the industry!

What has she found most challenging this past year? "You're really trying to make educated guesses," she says. "Every day, you're learning so many new things — things outside of your comfort zone, things you didn't think about." But as she also says, you can't just "sit down like a llama" (Ask her what this means. It's quite entertaining).

And, what's been her source of greatest satisfaction? "What's amazing is surprising yourself — finding that moment where you pull something off that you didn't know you could do. And, it's great when I can take a step back and realize this all happened because I didn't give up."

Her advice: "Don't be afraid to open your mouth and likewise, don't be afraid to ask for help — there are people who would be absolutely delighted to see you succeed, so go find them and keep moving forward!"

Michelle's ultimate goal is a table at the Met Gala and with her drive, passion and talent, we're sure that's not unattainable!

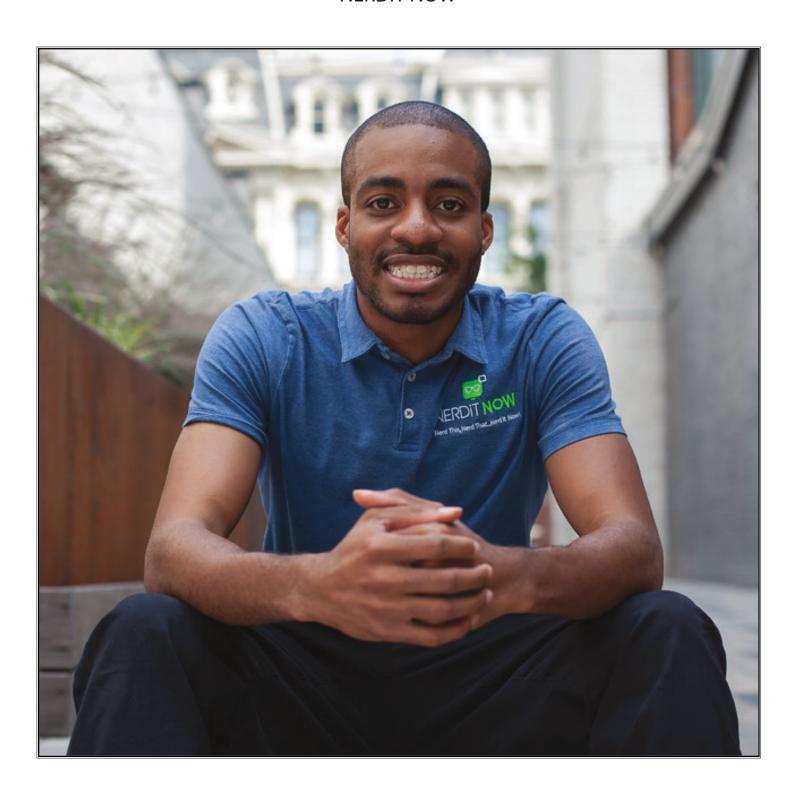
"I thought it was affordable and the commitment level made sense. Also, I felt like I wouldn't be alone in the process if I needed help."



SPOTLIGHT

### Markevis Gideon

**NERDIT NOW** 



"I have enjoyed everything about the WBC. The Classes, The Events, and Most Especially my sessions with my counselor. Her knowledge of business has helped me to grow in a direction that will benefit me and my clients."

Thelma Carole Edwards

#### "I can always count on WBC/True Access to give guidance. I don't think I could have chosen a better partnership."

e's lived in China. He is fluent in Mandarin. He's worked in the import-export industry, and he's owned a bar. And now, Markevis Gideon is the driving force behind the thriving IT company NERDiT NOW, located in Newport, as well as the nonprofit, NERDiT Foundation.

NERDIT NOW purchases, repairs and resells computers, phones and tablets, which helps to fund its charitable arm, NERDIT Foundation, which donates technology back into the community.

Markevis grew up in Wilmington and experienced first-hand the lack of access to and availability of technology. When he was 12 years old, a generous gesture — a teacher donated a computer to him — changed the trajectory of his life and gave him a purposeful direction for the future.

He went on to success at Howard High School of Technology, then Widener University, and a five-year professional stint in China. But he never lost sight of his overarching goal: to create a platform by which he could give back to his community, in the form of gifting 100 computers each year. He started NERDIT NOW four years ago to help bring this vision to fruition.

"If we can do this for 100 families every year - to help someone get a job, obtain a scholarship, get into or stay in school, somehow make life a little better - we feel that we could change not only the life path of individuals but the whole community."

His donations have reached members of area community centers like, West End Neighborhood House, St. Patrick's Center, and more. "If it wasn't for our non-profit efforts, I don't think I would be as interested in the business," he says honestly. But, he is grateful for the professional opportunities afforded him through WBC/True Access Capital.

"WBC and True Access provided a loan option for us when we wouldn't be considered by other financial institutions," he says. "That and the workshops and networking sessions I've attended [through True Access] has instilled in me valuable knowledge and helped me better manage the business as we're growing."

Markevis is also gratified to know he can pick up the phone any time and talk to someone that has his best interest at heart. "I can always count on WBC/True Access to give guidance," he says. "I don't think I could have chosen a better partnership."

# Tanya E. Married to the Ring, LLC Married to the Ring, LLC

#### "Surround yourself with qualified resources that will help your business thrive."

anya Williamson has transformed herself and aligned her professional path toward helping others make strong, successful, progressive life choices. Her business, Married to the Ring, provides comprehensive empowerment training for couples and individuals to achieve their relationship and family goals and/or to develop productive relationships in the workplace.

Williamson travels across the country and internationally, bringing her engaging, interactive programs to consumers and corporations alike. Married to the Ring offers coaching programs, seminars, couples retreats and unique boxing ring events, where participants witness individuals from varying backgrounds and experiences share heartfelt testimonies - each portraying the "fight" through a life obstacle - in a real boxing ring.

In building her business, Tanya actively utilized The WBC's Passport to Business Success program, E-Commerce Workshop, and One-on-One Counseling sessions. "Although I knew how to build a business plan, I entered the Passport to Business Success program to have access to an accountability partner in business development," she says.

The WBC gave Tanya other valuable assets as well - access to the supportive community it fosters for women-owned businesses and solid relationships with other female business leaders. These experiences have helped Tanya and her business grow. "Surround yourself with qualified resources—that will help your business thrive," she says.

Her goals for the future of Married to the Ring include expanding its global presence by exporting services and to begin bidding on federal contracts.



"WBC has invited me to several trainings and workshops that have added value to my personal and business acumen. I left The WBC Business Brunch understanding the importance of building relationships with your banker, factors in establishing and/or improving business credit, and the impact established credit has on your credit score."

U'Gundi Jacobs



"The WBC's greatest impact is one-on-one consultations and providing critical resources that are truly needed for small businesses."

"Learn the trends, identify your competitors, discover your 'edge."



## Diane R. Hess The Flower Place, LLC

s Diane R. Hess was set to retire from her position at the University of Delaware, she wanted to "retool" herself into something new for her next chapter. "I didn't feel like I was ready to just settle down and be stationary. I felt I still had more to give," she said.

Her choice? Start a new (ad)venture as a woman business owner! She'd always been passionate about floral design, and she began taking classes at Longwood Gardens, soon discovering that a local flower shop was for sale. She is now the proud owner of The Flower Place in New Castle, where she employs a team of 10 who provide clients with stunning fresh flower arrangements for all occasions.

Diane is grateful to have connected with the WBC when she was just starting out. The WBC's team provided the guidance she needed to secure a loan and purchase the business, as well as giving sound technical support for her marketing efforts.

"The WBC's greatest impact is their willingness to help with one-on-one consultations and providing critical resources that are truly needed for small businesses like mine," she says.

Diane also advises up-and-coming business owners not to be afraid to seek out a mentor—someone who is experienced and who has 'lived & died' in the industry. "The previous owners really helped me," she says. They invited her to come in and get a feel for the industry and walked her through a number of different scenarios. "I got to see some of 'the good, the bad and the ugly' sides of business in advance," she says smiling.

So, what does Diane suggest as a business toolkit necessity? "Well, of course, money," she laughs. "But, you should also carefully examine the industry you're entering. Dig through and discover some of the 'inconvenient' things and see how you can prepare yourself for them. Learn the trends, identify your competitors, discover your 'edge."

She also strongly recommends reaching out to the WBC for assistance. "Utilize any and all resources available to gain a firm footing and get the professional support we all so desperately need as new business owners."

### The Women's Business Center At True Access Capital

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