

Presidential Award for Excellence in Microenterprise Development

Excellence in Enhancing Entrepreneurial Skills

Women's Initiative for Self Employment

Location: San Francisco, CA
Program Type: Regional non-profit that provides bilingual microenterprise development training, consulting and financial services.
Service Area: Five county San Francisco Bay Area
Target Group: Low and very low-income women
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The Women's Initiative for Self Employment (Women's Initiative) is recognized for excellence as a model for providing bilingual entrepreneurial skills development through its comprehensive training, on-going business support and financial services. Women's Initiative is targeted to low and very low-income women in the San Francisco Bay Area.

A documented lack of entrepreneurial training services addressing the needs of women led to the creation of Women's Initiative for Self Employment in 1988. To date, more than 5,268 women have received training and technical assistance services from Women's Initiative; an additional 3,132 women have received information about self employment through their introductory Orientations. The Awardee has assisted more than 720 women in starting or expanding a business – two-thirds of whom were low-income when they first came to Women's Initiative. Since 1990, Women's Initiative has disbursed 175 loans totaling \$629,082. On average, Women's Initiative enjoys a 94% pay-back ratio on its loans.

At the core of Women Initiative's success is its entrepreneurial screening and assessment process. Applicants selected for the program enroll in a rigorous fourteen-week, 21 session entrepreneurial training program -- of which seven sessions focus on Personal Effectiveness and Power (PEP) training. PEP is designed to integrate factors such as a client's family life and relationship to her community into her entrepreneurial education. Women's Initiative also offers on-going business development services such as business plan writing, seminars and one-time workshops, one-on-one consulting, and matched savings accounts for program graduates.

Women's Initiative offers its curriculum in both English and Spanish. Sessions are designed for individuals who have had limited business experience or formal education. The English language training is offered in a fourteen-week, 21-session workshop entitled *Managing Your Small Business*. The goals of the workshop are to help participants: (1) understand the basics of operating a business; (2) understand how to engage in necessary industry and market research; (3) develop essential business skills; and (4) develop a business plan.

Since 1991, Women's Initiative has provided entrepreneurial training to bilingual and monolingual Latinas, through the *Alternativas para Latinas en Autosuficiencia* (ALAS) program. ALAS was created in response to a significant lack of culturally and linguistically relevant community development services available to entrepreneurial Latinas. The ALAS program offers a comprehensive five-part training curriculum designed for low-income Latinas who have recently settled in the United States.

Customer Profile: Danielle Franklin, Danielle's Touch, Skin & Body Care

Danielle Franklin began her business, *Danielle's Touch, Skin & Body Care*, in 1995. Her business provides skin care, natural nail care, and spa body treatments. Within five years, Danielle has gained a loyal following and fine reputation as a licensed aesthetician.

Danielle's road to success was not an easy one. Widowed at twenty-three, Danielle was forced to be the sole provider for her two-year-old baby girl. With the help of disability insurance and AFDC, she graduated from Beauty College, earned her cosmetology license, and opened *Danielle's Touch*. However, Danielle stated, "I had no real sense of business finance, so most of my decisions were made on faith and prayer. Some worked and some didn't."

In 1996, Danielle began receiving services at Women's Initiative to gain focus and the technical skills that would allow her business to grow and prosper. After graduating from the Women's Initiative training program, Danielle continued to utilize its services, including a peer support group and one-on-one technical assistance. In her second year, Danielle obtained a \$2,000 loan from Women's Initiative that enabled her to relocate her business to a central downtown location. The new location provided more visibility and the opportunity to expand her customer base. After three years of operation, Danielle plans to expand her business to a larger facility with more services,

Today, Danielle's business is thriving. She credits the support of the Women's Initiative and the business skills she gained as key to operating a healthy business and earning enough income to support her family.

"Public assistance should be used as a stepping stone and not a crutch," states Danielle, who used the Women's Initiative program to build a solid foundation for her business. "Today my business plan serves me well; it is the heart and soul of who I am as an entrepreneur, what my business is, who it serves, and what it can be."