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SBA's Community Express Program Helps Small Business Overcome Obstacles

CLARKSBURG - The first thing that strikes you when walking into Francine's Boutique is the voice of Kathy Skinner telling a customer about her latest line of clothing or how a particular item looks on them. It's not because that is a loud and booming voice, but one that exudes confidence, knowledge, and, most particularly, enthusiasm.

"I've been in the retail business for 30 years and have learned you can't be negative and operate a small business," said Kathy, owner of the quaint women's clothing and shoe store located in downtown Clarksburg.

Kathy began working for a local retail clothing store in the late 1970's and has enjoyed every minute of it.

"I consider myself a people person and absolutely love the contact I have with my customer's day in and day out," adds Kathy. "Customers are the number one priority. Without them, you can't stay in business."

Kathy began working at Francine's Boutique, which was then owned by Francine Snyder, in the early 1990's. Snyder wanted to get out of the business and offered to sell it to Kathy.

"With the lack of retail business in the downtown area, and I, being a strong believer in Clarksburg, felt this would be an excellent opportunity to demonstrate my support for the business climate," stated Kathy. "I also feel that I provide a unique product, since there are no boutiques in the area."

Running a business isn't without its struggles. Kathy has faced two major obstacles over the course of her eleven years as a small business owner. The first of which was the closing of the local Rite Aid store, which was located right next to the boutique.

"Rite Aid brought a lot of foot traffic by the shop," said Kathy. "Just about everyone who lived and worked in downtown Clarksburg stopped by Rite Aid on a regular basis. When they closed, business slowed significantly."

But, being the eternal optimist, Kathy saw this not as an obstacle, but just a bump in the road.

"I noticed that there was another storefront available just across the street beside the courthouse," said Kathy. "One of my friends had recently bought the building and was encouraging me to relocate there. Besides, it's probably the prettiest building in downtown Clarksburg."

Once she relocated the business, things seemed to improve greatly. The new location not only had a greater traffic flow, but it had large full-length windows in front which allowed for better viewing of the merchandise.

“Once people could see what we had to offer, they’d stop in instead of walking by,” said Kathy.

Then the second major headache hit. It seemed that the City of Clarksburg decided to improve the sidewalks in town and the first place they started was right in front of the store.

“They had the sidewalks torn up for about five months which practically eliminated any foot traffic and access to the shop,” recalled Kathy. “There were days that I didn’t have a single customer. I was starting to have problems paying the bills.”

That’s when Randi Nuzum of the U.S. Small Business Administration’s West Virginia District Office came in the picture. Nuzum was a customer at the boutique and knew about the recent struggles.

“I felt that Kathy would be a good candidate for SBA’s Community Express loan program,” said Nuzum. “She didn’t need a big loan, just one large enough to help meet the financial obligations.”

It just so happened that a representative from Innovative Bank, one of the SBA’s Community Express lenders, was in Clarksburg for a Women’s History Month function whom Nuzum brought by the shop.

“The Community Express loan was exactly what I was looking for,” said Kathy. “It didn’t require collateral and it helped me keep my doors open.”

Things are going much better for Kathy. She’s getting ready for the influx of customers that is always associated with the upcoming Italian Heritage Festival, as well as the Fall/Winter season.

“If it wasn’t for the SBA and the Community Express loan program, I probably wouldn’t be in business today,” concluded Kathy.

For additional information on the programs and services offered by the SBA and their resource partners, contact the West Virginia District Office at 1-800-767-8052 ext. 8 or by email at wvinfo@sba.gov. You can also visit their web site at www.sba.gov/wv.

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