

For These Entrepreneurs Faith Plays Big Role In Business Development
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When Omar Jamaladdin and Malcolm Lewis first started their business in 1998, they thought they had everything figured out. First, they had the idea and then they pooled their money together and executed it.

A simple concept, right? However, all of the essential information in between was displaced, and the young men lost a little of their focus.

“We were doing fine with the business; we were making money and providing a need for the community,” said Jamaladdin, who is one-fourth of the entrepreneurial collective call Taha City Entrepreneurs, who are local businessmen in the Frankford section that own everything from barber shops to a community mosque. “But we didn't have the knowledge, and that's what a lot of small business lack: goals, plans and training.”

However, where does one who already has done the legwork for a business get training on how to operate their business? Furthermore, where do two Muslims, like Jamaladdin and Lewis, go to receive training and funding without contradicting their religious beliefs and morals? For these two, the answers were found in the Philadelphia Development Partnership's Community Capital Works (CCW) program.

PDP is a private, non-profit organization that promotes microenterprise development and its CCW model is a unique project that offers the right mix of ingredients-business skill training, peer support and access to loans through peer lending for a successful business.

The four members of the Taha City Entrepreneurs (TCE) congregated at a recent Microenterprise Event, sponsored by PDP, The City of Philadelphia Commerce Department and The Trickle UP USA Program in the Mayor's Reception Room in City Hall. The event was a celebration of several things, including a display of support for neighborhood microentrepreneurs like TCE, acknowledgement of PDP staff and a \$50,000 check presentation to PDP from the Commerce Department.

Nevertheless, it was also a chance for Trickle Up USA a 22-year-old independent and non-profit organization dedicated to creating self-employment opportunities for distressed communities globally, to present grants to four PDP entrepreneurs. The group's social and economic empowerment model is implemented in the partnership with local agencies, such as PDP. Last year, Trickle Up helped 423 businesses in underserved communities. This year they plan to help 500, and more the next year, and so on.

“The success of our program is linked to our partnerships,” said Richenda Van Leeuwen, the executive director. “PDP identified the entrepreneurs and we invested in their business ideas, it’s a perfect partnership.”

The men of TCE agree. Reflecting back on their trials and tribulations the businessmen talked about how important it was to succeed in business, but also stay true to their religious convictions.

As Muslims, Jamaladdin and Lewis cannot accept a loan that bears interest. As businessmen, funding is fundamental to their survival. Therefore, what PDP did in response is pretty remarkable, according to Jamaladdin.

Instead of loans, these Muslim-based entrepreneurs received what is called a benevolent loan, which does not charge interest, but functions as a loan with a monthly service fee. And according to newly christened Executive Director Leslie Benoliel, this outreach to a burgeoning segment of the religious sect demonstrates PDP’s cultural sensitivity and diversified training. “We felt we needed to accommodate this important segment of our market so we modified our program and materials to conform to their belief structure,” said Benoliel. “We are not in the business of making money off of someone else, we provide a service, so in essence, we under-priced ourselves to accommodate this market.”

This is not a novel idea for PDP, which has been operating for 10 years. The organization has often explored the importance of including faith-based businesses in their micro-entrepreneurial ideal even before President George W. Bush created a national faith-based initiative.

Former PDP Executive Director and now Business advisor, Jeremiah J. White, Jr., and his staff, were the innovators of this concept, which helps to rebuild communities through microenterprise development.

White started researching a strategy for funding Muslim enterprises a year and a half ago, and with the help and guidance of Virginia-based Sheik Yusuf Talel DeLorenzo, a leading scholar on Islamic banking, PDP’s Muslim financing model was in place, and TCE, as well as Muslim Women on the Move, are the first graduates of that prototype.

“Our enterprise agent, Sa’eed Abdul-Khabeer, was very helpful with the training and one of the things he taught us was if you don’t keep your records, you can’t make wise business decisions,” said Lewis. “We’re ready to go to the next level,” he continued. “We’re off to a good start. We have focus, a clear vision and we now have some tools we need to become a successful business.”