

MicroEnterprise Solutions



Volume 9
Summer 2005

News from the Philadelphia Development Partnership

Connecting for Success



Covad-PDP partnership helping microentrepreneurs take advantage of the Internet to build their businesses.

One of the core components of Philadelphia Development Partnership's services is technical training. And today, it is arguable that the most important technical skill for any microentrepreneur is computer literacy. Whether it's writing a business plan, ordering supplies from vendors or communicating with customers and prospects, the ability to efficiently leverage computer applications is essential.

Toward that end, PDP has computer labs in both its Center City Philadelphia and City of Chester offices to teach microentrepreneurs about hardware and software. During the past two years, however, PDP's efforts have gotten a big boost in this area, thanks to a partnership with Covad Communications Group, Inc., a supplier of telecommunications and broadband services. The San Jose, CA-based firm has been a pioneer in providing high-speed connectivity to small and medium-size businesses since its founding in 1996, and forged an alliance with PDP last year.

Through the Covad Broadband Entrepreneur Program, Covad is providing a \$500 cash grant and one year of high-speed Internet access to 17 microentrepreneurs working with PDP. One of those is Cheryl Stevens, owner of Cheryl's Southern Style Restaurant & Catering, located in Chester, PA.

According to Vicki Lyons, Senior Manager for Corporate Citizenship and Events, there are several reasons why Covad is investing in microenterprises such as Cheryl's Southern



Cheryl Stevens has embraced the Internet to communicate with both customers and suppliers for her business.

Style Restaurant & Catering, including the fact that the grant recipients fit the demographic of its primary customer base. The program, she notes, "Gives us a chance to provide our services as part of the award."

There was a good fit between the financial needs of microentrepreneurs and Covad's budget for this program. Furthermore the founders of the company were once microentrepreneurs themselves, providing an emotional tie knowing how such a hand up can enable a fledgling business to gain momentum.

In choosing microentrepreneurs with whom to work, Covad decided to partner with local microenterprise organizations. PDP is one of just 16 microenterprise development programs around the country participating in the Covad Broadband Entrepreneur Program. Last year it was selected as a Covad Partner of the Year, which provided an additional \$2,500 to PDP to further its programs.

What's at the heart of PDP's mission?

Hardworking microentrepreneurs, their families, and their neighborhoods.

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Message from the Executive Director



Leslie Benoiel,
Executive Director

As I write this message on my laptop computer working remotely from my office, it occurs to me how much technology has become so integrated in our day-to-day lives. With computers at work and at home and with multiple options to connect to the Internet, most people can now access incredible amounts of information with relative ease and modest costs.

Many would argue that in this day and age, computers and high-speed connectivity to the Internet is essential for starting up and running a business. Yet, startling as it may seem, many of the entrepreneurs who come to PDP for assistance don't have the access one would expect, and a surprising number do not even have a computer. For them the so-called "digital divide" gets wider every day.

That is why partnerships with technology companies such as Covad have proven invaluable to our efforts to provide entrepreneurs with access to the broadest and most advanced set of resources to help them move their businesses forward. Clearly, technology and the knowledge of how to effectively use it for business operations have become as important as access to capital for these fledgling businesses.

Thanks to the technology resources provided through by innovative partnerships with Hewlett-Packard and Covad, PDP can now offer its clients with access to state-of-the-art technology at both our Philadelphia and Chester sites, and have integrated technology into our training offerings. Now, instead of staring at the ever widening digital divide, entrepreneurs can now take action and accelerate on to the on-ramp of the digital highway.

Connecting for Success

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"Through this innovative partnership with Covad, PDP is now able to offer a broader and more complete array of business services to our clients and give them access to technology services many could not afford on their own."

Covad relied on PDP to identify suitable candidates for the cash grant and broadband service. Among the criteria, explains Lyons, was the desire to provide broadband service to a microentrepreneur that either had no access to the Internet at all, or was limited to dial-up service. In addition, they were hoping to provide grants to members of minority groups, women and people with disabilities.

Cheryl's Southern Style Restaurant & Catering is a perfect example of a microentrepreneur fitting the mold. Prior to receiving the Covad grant last August, Cheryl did not have an Internet connection, meaning all communications with her suppliers had to be done using either the phone or a fax machine. And, with catering a major portion of her

business, she had to fax copies of her menu and daily specials to customers and they had to respond either by telephone or fax.

Broadband has changed all of that. Today, Stevens uses the Internet for everything from looking for design ideas for her menus to communicating with food suppliers and other vendors. And she is able to post the menu on her restaurant's web site. Rather than the time-consuming fax, she now e-mails her customers the menu and daily specials and they can reply via e-mail with their order—freeing her and her staff to focus on cooking up delicious meals.

"The Internet is great for my catering business," she reports. "I can process orders much more efficiently."

While the free broadband service is coming to an end, Stevens plans to become a Covad customer. "It's definitely worth the investment," she asserts.

Responses like that are music to Lyons' ears and a confirmation that such sponsorship is not only socially beneficial but also a wise investment. "We've seen a positive return in that many of the microentrepreneurs are staying on [after the grant period ends]," she points out.

The program has also delivered latent benefits, as Covad employees get to share in the company's investment in microenterprise. "PDP has invited our employees in and recognized them at its events," notes Lyons. "It's a great way for them to see what PDP is doing and how Covad is helping out. It's great for employee morale."

Building businesses while boosting morale sounds like a convincing recipe for success.

Scene from "Taste of Success" 2004 PDP's Annual Holiday Bake-off Event



Many of the silent auction items on display were donated by local businesses and entrepreneurs. Leslie Esdaile Banks, a local novelist and former PDP board member, donated autographed books.



Lynn Robinson, a longtime CCW member and owner of Progressive Healy, a massage, Reiki and reflexology business, offered individual massage therapy sessions to guests at the holiday event.



Gregory Griffin's one-of-a-kind pineapple and cherry cheesecake took first prize at PDP's 2004 Holiday Bake-off. Gregory received a \$200 gift certificate to cooking.com, an online cooking store.



Members of PDP's and CCW's Board of Directors gather at Holiday Bake-off (from left: Ann DeLaura, Eva Gladstein, Jim Hartling, Ignatius Wang)



Tracey McNeal, owner of Tracey's Tasty Pastries, shows off samples of her mouth-watering, icing-topped zucchini bread



Salinda Lewis, owner of Lewis' Elegant Edibles, proudly shows off her bake-off entry, "peach positive"



Representatives from Covad Communications Group join the fun and festivities at PDP's Holiday Bake-off (from left: Terry Hulse, Marvin Goines and Valerie Cardwell)

Thank you to the generous sponsors of PDP's 2004 Holiday Bake-off Event!

Lead Chef Level

- ▷ Commerce Bank

Sous-Chef Level

- ▷ Ballard Spahr Andrews & Ingersoll, LLP

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We are also grateful to those who contributed items to our silent auction!

- ▷ Leslie Benoiel
- ▷ Leslie Esdaile Banks
- ▷ Deidri Brabham, Mindzeye Ceramic Creations
- ▷ Benjamin Footes
- ▷ John Gallery, Preservation Alliance
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- ▷ Lynne Robinson, Progressive Healy, Massage, Reiki and Reflexology
- ▷ Clesha Staten, Simply Clesha Gifts & Baskets
- ▷ Judy Wicks, White Dog Café
- ▷ Sandra Wilks
- ▷ Ellen Yin, Fork Restaurant

Save the Date

Please save the date for our 4th Annual Holiday Bake-off

Friday, December 2, 2005
5:30 pm – 8:30 pm
Location TBD

PDP Board Welcomes Crawford-Major and Price

Two new members have recently joined the PDP Board of Directors: Toni Crawford-Major and Philip Price.

Crawford-Major is the Southeast Regional Director of Community Affairs and Development for the Pennsylvania Department of Community & Economic Development. In that capacity, she is responsible for Philadelphia and the surrounding counties, including Bucks, Chester, Delaware, and Montgomery. She notes that joining the PDP Board is a great way for her and her department to improve the services offered to communities and residents.

"I consider it an honor to participate on PDP's Board," she says. "In our roles, we try to get involved with community organizations so that we can better understand how and why these

entities make decisions and to understand their policies and the services they offer so that we can better direct our spending.

Crawford-Major lives in King of Prussia and has a 24-year-old daughter living in New York City.

Price is returning to the PDP board, having served a term from 1995 to 2000. He's a veteran in the field of community development whose experience began in 1968 when he helped the Tasty Cake Baking company launch the Allegheny West program and, later, worked with the Ford Foundation to distribute grants to CDCs. "It's an opportunity to do something that will be helpful," he points out. "I can't think of anything more useful than helping people become economically self-sufficient."

In addition to guiding PDP, Price will focus on fundraising. He intends to seek funds from individuals, organizations and corporations in the greater Philadelphia area. Showing his ability to think outside the box, Price says Vanguard, the mutual fund giant, is among the organizations that he believes can be brought on board to support PDP's economic mission. "It's asset building at the other end of the economic spectrum," he explains.

"I am delighted and indeed honored that Toni and Philip have joined PDP's board," remarks Benoliel. "Each of them in their own right bring such extraordinary depth and breadth of community development experience that can only serve to strengthen the organization as we move forward."

MICROENTREPRENEUR PROFILE

Moving Forward

One of the cornerstones of entrepreneurship is uncovering unfulfilled needs and then satisfying them with a product or service. And by starting the Chester City Cab Company, Darrell Short has definitely tapped into a need for many people in Chester: reliable transportation services.

For the past 20 years, there has been no cab company located in the City of Chester and, while a firm from Upper Darby claimed to service the area, Short knew they weren't serious about serving customers in Chester because he worked for it.

"Upon opening my company for business, I got 75 calls from people in the area saying 'Thank you' because they need reliable car service," Short recalls.

While some entrepreneurs need only form a company and apply for the appropriate permits, Short's business launch required a lot more effort. Although he had worked in the cab business for decades, Short knew he needed some help to set up his own business, so he turned to Chester Microenterprise Partnership for assistance, getting help with his business plan and taking a course in managing a small company. CMP also helped him navigate the incorporation process. "They provided me with administrative support and technical help," he notes. "That saved me a lot of money."

For most microentrepreneurs, the next step would be to hang out the shingle and start serving customers. Unfortunately, Short encountered an additional obstacle. His former employer tried to block Short from opening, saying they were serving the area. "It took two years of court battles," explains Short. "But I prevailed, through the support of [former CMP Program Director] Jim Turner, the Mayor, the City Council and State Senator Thaddeus Kirkland."

The business is now up and running and is self-sufficient. In fact, Short just earned enough from the business to purchase a second car that he's converting into a cab and hopes to have operational shortly. He's also taking steps to build a steady business, having joined the Delaware County Chamber of Commerce and promoting his services to companies in Chester, Marcus Hook, Aston, Ridley and Eddystone. "I'm doing everything I can to make this a better business for me and my community," he says with pride.



No Halfhearted Measures Allowed Here

Peer Group demands all-out effort from all its members.

All or Nothing. When the members of this peer group were looking for a name, they realized that, in making the decision to start a business, there's no middle ground. Halfhearted efforts won't suffice in today's world and these women are only willing to settle for "all" when it comes to building their businesses.

The All or Nothing peer group was born out of an information and orientation meeting held by PDP in the Fall of 2004. While two members—April Renée Grant and Nadira Presley—are longtime friends, the other three, Vernetta Holman, Linda Allen Tolbert and Malika Johnson, met at the orientation session.

The group has made considerable progress in a short amount of time. Three have taken out their first Community Capital Works loans and a fourth is just about to file for one. More significantly, two have fully repaid their loans and the third is just about to finish with her payments, and all three are now evaluating how to make best use of the next tier in the CCW loan program.

Loans don't come easily to microentrepreneurs such as these because the commercial banking industry has a cost structure that makes micro loans all but impossible. That's why programs such as CCW's are so important. As group Chairwoman Holman points out, "It helps a lot for people who don't have any other sources of funding."

Holman runs Career Essentials, a business that provides after-school programs to children in Philadelphia and puts on community and cultural events for the entire community. Founded in 2000, Career Essentials has contracts with the School District of Philadelphia.

Grant, the group's vice chairwoman, is the founder/owner of Peach Blossom, which provides gifts, party favors, decorations and other items/services for special events. She used her first loan to promote her business with advertising and business cards.

Capital is essential for Linda Allen Tolbert, because her business, Virgo Vending, owns

and operates vending machines. She used her loan to purchase snacks and office supplies. CCW's loan structure is especially appealing to Tolbert as it enables her to ramp up her vending operation incrementally, thereby minimizing her risk.

The other two businesses are still in the planning stages. Presley is working on a business plan for MJ's World, a child care facility, and Johnson plans to open a bridal shop.

The group members rely on each other for support and encouragement, as well as to draw upon the knowledge and experiences they can share. "This is a great support vehicle for me," Tolbert confides. "Sometimes, when the going gets tough, I go to the meetings to get pumped up. You can't give up because you have to answer to your peers."

Adds Grant, "Everyone here relates to what it takes to run a business. I benefit from being able to get information from other people who are running a business."

As she prepares to launch her business, Presley says the peer group is like having an advisory board. "I enjoy communicating practical knowledge with the group members," she explains. "It's nice to be able to interact with people who can act as additional resources who have more experience than I do."

And, with her business is the most established, Holman enjoys sharing her experience with her colleagues. "The group really motivates me. I can't wait for Wednesday nights to come. I am always interested in finding out what the others are doing to grow their businesses. We [brainstorm] and come up with ideas to make the group more useful.

The All or Nothing Group is considering whether or not to add members. Despite the short time they have been together, they are a tightknit group and want to maintain their close working relationships.

For entrepreneurs that may want to join this group of highly inspired women, be forewarned, however: For them, only entrepreneurs willing to go for it 'all' will do.

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Thank You to Our 2004 & 2005 Supporters!

Government

- ▷ Chester Economic Development Authority
- ▷ City of Chester
- ▷ City of Philadelphia Commerce Department
- ▷ Community Development Financial Institutions Fund of the U.S. Treasury
- ▷ Delaware County Office of Employment and Training
- ▷ Pennsylvania Commission on Crime and Delinquency (Pennsylvania Weed and Seed)
- ▷ Pennsylvania Department of Community and Economic Development
- ▷ Pennsylvania Department of Labor (Self Employment Assistance Program)
- ▷ Philadelphia Workforce Development Corporation
- ▷ U.S. Small Business Administration (Program for Investment in Microenterprise)

Foundations

- ▷ Brook L. Lenfest Foundation
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This year, your individual contribution is being matched \$3 to \$1, thanks to the support of three very generous donors! With **\$X,XXX** received through August 1, 2005, we need your help to reach our goal of \$25,000 by the end of the year!



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- ▷ University of Pennsylvania Law School Small Business Clinic
- ▷ West Philadelphia Financial Services Institution
- ▷ Wharton Small Business Development Center
- ▷ Women's Opportunities Resource Center
- ▷ Widener University

Calendar of Entrepreneurial Events

Community Capital Works Peer Lending Program

Open House Information Sessions • Free Admission!
Please call Tessa Freeman-Anderson at (215) 545-3100 to register.

In Philadelphia:

First District Plaza
3801 Market Street, Room 201
Philadelphia, PA 19104

Thursdays from 6:00pm – 8:00pm
September 8, September 22, October 6,
October 20, November 17, December 1,
December 15

In Chester:

Chester Microenterprise Partnership
23 East 5th Street, 2nd Floor
Chester, PA 19013

Wednesdays from 6:00pm – 8:00pm
September 7, September 21, October 5,
October 19, November 2, November 16,
December 14

The Successful Entrepreneur: What You Need to Know to Win in Business

This seven-week business development course will teach you the essentials of starting a new business or expanding an existing business. You will learn how to research, organize and create a working plan to guide your business from start to success. Classes are interactive and students are encouraged to ask questions and participate in discussions. The entire seven-week course is just \$225 and partial scholarships are available to income-eligible students.

Please call Jennifer Krout at (215) 545-3100 to enroll.

In Philadelphia:

Small Business Support Center
1315 Walnut Street, 5th Floor
Philadelphia, PA 19107

Wednesdays and Fridays • 10:00am – 1:00pm
September 14 – October 28

Philadelphia Development Partnership
1334 Walnut Street, 7th Floor
Philadelphia, PA 19107

Tuesdays and Thursdays • 6:00pm – 9:00pm
October 4 – November 17

In Chester:

Chester Microenterprise Partnership
23 East 5th Street, 2nd Floor
Chester, PA 19013

Tuesdays and Thursdays • 6:00pm – 9:00pm
September 20 – November 3

“Getting My Idea to Fly” — Business Readiness Workshops

Get honest feedback and valuable advice about your business idea from our experienced team of business development professionals! Free Admission!

Please call Toni Truehart at (610) 499-9184 or Jennifer Krout at (215) 545-3100 to register.

Chester Microenterprise Partnership
23 East 5th Street, 2nd Floor
Chester, PA 19013

Tuesdays • 6:30pm – 8:00pm
September 13, October 11, November 15

PDP Staff

Leslie Benoliel Executive Director
Earl Boyd Training and Technical Assistance Manager
Tessa Freeman-Anderson Senior Program Coordinator
Community Capital Works
Jennifer Krout Special Projects and Communications Manager
Pri Seebadri Project Director
Community Capital Works
Tonia Terry Operations and Compliance Coordinator
Antoinette Truehart Managing Director, Chester Microenterprise Partnership and Community Capital Works, Inc.

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Attention 18-30 Year Olds:

If you have a great idea for a business in Philadelphia and need assistance with putting your idea into motion, the **Prudential Young Entrepreneur Program** may be just what you need! Through the program, our experienced and caring staff will provide you with the support and training you need to launch and operate a successful business. To see if you qualify for the Prudential Young Entrepreneur Program, contact Jennifer Krout at (215) 545-3100, ext. 225.





1334 Walnut Street, 7th Floor
Philadelphia, PA 19107
Tel: 215.545.3100
Fax: 215.546.8055

A Microenterprise Development Agency

that provides capital, training, business counseling and networking opportunities to small and micro-businesses in the Greater Philadelphia Region.

www.pdp-inc.org

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A Hand Up