

MicroEnterprise Solutions



Volume 5
Spring 2002

News from the Philadelphia Development Partnership

Cooking Up New Businesses

PDP Honors Goode, White at Holiday Networking Event

When PDP managers were planning their holiday party, they could have done the 'same ole, same ole.' However, using the same entrepreneurial spirit that drives its constituents, they came up with a novel theme: a business-to-business networking event, featuring a cook-off competition. With 21 microentrepreneurs pursuing businesses in the food service industry, PDP's managers decided to let them show off their wares by catering the event, which was attended by more than 100 people.

The centerpiece of PDP's holiday networking event was a ceremony honoring the work of City Councilman At-Large W. Wilson Goode, Jr. and former PDP Director, Jeremiah J. White, Jr.

PDP held a similar affair for its Chester affiliate, Chester Microenterprise Partnership (CMP). Although CMP did not have a cook-off, area microentrepreneurs in the food business industry catered the event, which was also well attended by over 100 people. (See story on page 6.)

Honoring Goode Deeds

For many years, Goode has been one of the strongest and most faithful supporters of microenterprise development in the city of Philadelphia. He spearheaded three bills through the often fractious City Council, all of which directly or indirectly affect neighborhood microenterprises, which were then signed by Mayor John Street.



City Councilman At-Large
W. Wilson Goode, Jr.

White was honored for his decade-long service to PDP and his considerable contributions toward getting the organization up and running, along with PDP Chairman, Frederick Holding. In addition to building awareness and forming several public-private partnerships, White helped PDP evolve its focus from affordable housing to its current mission of economic development in Philadelphia and Chester.

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

Hardworking microentrepreneurs, their families, and their neighborhoods.

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Patricia Giple (center) and Bridget Carroll (second from right) receive first and second place awards at PDP's Holiday Cook-off.

PDP Staff

- Leslie H. BenoielExecutive Director
- Earl BoydTraining and Technical Assistance Manager
- Jeanne M. FieldsFinancial and Administrative Manager
- Pri SeebadriProject Manager, Community Capital Works
- James TurnerProgram Director, Chester Microenterprise Partnership
- Jennifer KroutTraining Coordinator
- Harold RobinsonPeer Group Coordinator and Information Specialist
- Margaret RorieOffice Manager, Chester Microenterprise Partnership
- Lynda Smalls-AlverangaResource Liaison/Case Manager
- Tonia M. TerryOffice Manager
- Jeremiah J. White, Jr.*PDP Business Advisor

TRAINING SPECIALISTS/BUSINESS DEVELOPMENT SERVICES STAFF*

- Iola Carter Ivey Ibrahim
- Dr. John Meli Phyllis Moses
- Fred Schlossman Kevin Wortham

ENTERPRISE AGENTS/ OUTREACH SPECIALISTS*

- Sa'eed Abdul-Khabeer Wilson Alexander
- Karen Ali A. Jean Arnold
- Sophia Avery Katrina Coleman
- Angela Gracey Cynthia Green
- Linda Harrison Reaucheann Johnson
- A.H. Muhammad Lizette Patterson
- Sandra Wilks

* consultant/contracted service provider

MESSAGE FROM THE EXECUTIVE DIRECTOR



Leslie H. Benoiel
Executive Director

Stopping by one of our bi-weekly open houses the other day, I was inspired by the diversity of talent among the 15 or so microentrepreneurs attending. The open house also reminded me of the importance of these businesses

to their owners and their families, and to our community as a whole.

Microenterprises not only generate income for their owners, they provide valuable goods and services to the communities they serve. For many people, starting a business is their only hope for economic independence and advancement in neighborhoods where economic opportunities have eluded too many for too long.

From a maker of custom-knit head wear to a provider of car repair services to a manufacturer of hemp clothing and shoes, all of the microentrepreneurs attending the open house shared a burning desire to take their businesses to the next level. They came to our open house seeking knowledge, contacts, and capital. They are representative of the market segment we

serve: tiny, mostly home-based, businesses that generate critical and often supplemental income for the owners' families to help make ends meet.

With the economy continuing to stagnate, interest in our programs and services is increasing as more and more people are exploring self-employment and starting a business as a means to make up for reduced wages or even lost jobs. Others see microenterprise as an opportunity to explore a business idea or dream they've deferred due to other priorities.

In each issue of this newsletter, we profile our microentrepreneurs and applaud their accomplishments. They are only a small sampling of the hundreds of businesses that have benefited from our services. Despite the challenges of starting and expanding businesses in difficult circumstances, these ventures survive and many grow into full-time jobs for their owners. It's very exciting to nurture them, to play a role in their success.

And though PDP provides the capital, training and support to help grow these businesses, it's the drive and determination of the microentrepreneurs that fuels their successes and breathes life into their neighborhood economies.



A Philadelphia microentrepreneur shuffles through the business cards of new contacts.

Cooking Up New Businesses...continued from Page 1

Location, Location, Location

PDP hosted its holiday party in the Mayor's reception room in City Hall. Since microentrepreneurs tend to toil in obscurity, far from the halls of power, this was an excellent opportunity to demonstrate to Philadelphia politicians the vitality of this segment of the city's economy. Among the attendees were board members Bill Becker, Eva Gladstein, Mark Ledger, and James Cuorato, who is also City Representative and Director of Commerce, and his Commerce colleague, James O'Toole. Dozens of area microentrepreneurs, community leaders and other supporters of microenterprise development also attended the event.

The cook-off was pulled together by Sophia Avery, a CCW enterprise agent, who coordinated the entire event and recruited judges for the competition. The judges included Cecilia Moy-Yep, Executive Director of the Philadelphia Chinatown Development Corporation, Jill Roberts, Executive Assistant at Project H.O.M.E., and Vanessa Williams, Director of Equal Dollars Community Currency Bartering System. Taking the top prize was Patricia Giple, owner of Patty & Safula's Cuisine; the second prize went to Bridget Carroll, who owns and runs Bridget's Cakes of Art Bakery.

The festive atmosphere promoted more than conversation. Many of the microentrepreneurs exchanged business cards, leads, and ideas for building and promoting their businesses. It was exactly the type of networking event that is taken for granted in the corporate world, but appreciated among our neighborhood microentrepreneurs, who are used to working alone and dealing with their challenges single-handedly.

NEW FACES AT PDP

As a result of receiving its new PRIME grant from the SBA (see story on page 7), PDP has been able to hire two new full-time staff members in February. Lynda Smalls-Alveranga was hired for the position of Case Manager, and Earl Boyd was hired for the position of Training and Technical Assistance Manager.

Both Ms. Alveranga and Mr. Boyd have already met with the program managers, enterprise agents and business development specialists and have started working with customers. These new staff members significantly strengthen PDP's training and technical assistance efforts and add a much-needed social service component that is expected to increase program retention. The social service component is a significant value-added service that will allow us to improve our capacity to drill-down to work with very low income microentrepreneurs. Having this service differentiates us from other microenterprise programs around the country.



Lynda Smalls-Alveranga:

Lynda joined PDP this winter as case manager/resource liaison. A native of Philadelphia, she is returning to the area after several years living in Albany, New York. Lynda is accomplished in case management services, having worked in the shelter system in Philadelphia for many years prior to her

moving to Albany. She recently moved back to her native West Philadelphia neighborhood. Since joining PDP, Lynda has quickly re-established many of her former contacts and developed new relationships with local social service providers.

Lynda is married to Glen L. Alveranga and the two have a four-year-old son, Gabriel. Like many of PDP's microentrepreneurs, she runs a small business, making bridal headpieces. A jazz aficionado, Lynda likes to write music and sing in her spare time.

Earl Boyd: Having come to PDP after starting up and running not one, but two, small



businesses, Earl Boyd is ideally suited for his new role as manager of training and technical assistance. Overall, he has 20 years' experience in marketing

and sales, and brings to the position a solid understanding of our customers' needs. His first venture, Boyd-Ivey Marketing, was a marketing consulting firm and the other, Fresh Look Products, is a manufacturers' representation firm that Earl still owns and operates when not working for PDP.

A native of Macon, Georgia, Earl now lives in Yeadon, Pennsylvania with his wife, Stephanie. In his spare time, he enjoys sports and music.

PDP Welcomes New Board Members

Leslie Esdaile-Banks and **Lynn Ozer** have joined PDP's Board of Directors. Both women bring considerable experience and expertise to bear on microenterprise development.

Esdaile-Banks, former director of Ben Franklin Technology PARTners of Southeastern Pennsylvania's Competitive Edge Loan Fund, recently made an important career transition when she left BFTP SEP to pursue her talent for writing novels and screenplays. Quite a change for a woman who had, not long before, received the U.S. Small Business Administration Award for Best New Market Lender in 1999-2000, as well as the SBA 2001 Award for the region's Best Minority Business Advocate. Under her leadership, BFTP SEP provided financing to larger and more mature businesses than those served by PDP and its Community Capital Works program, yet maintained the position that each loan must be accompanied by some form of technical assistance and/or business training.

Ozer is currently senior vice president/manager of SBA Lending for Hudson United Bank, in Plymouth Meeting. She oversees small business lending for more than 200 branches. In addition to PDP's board, she serves on the executive board of the National Association of Government Guaranteed Lenders and is a member of the Small Business Loan Committee of The Reinvestment Fund and the eSpeed Philadelphia Commercial Loan Fund.

Board of Directors

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CMP Teams Up with Delco Chamber of Commerce



Jim Turner (left), with Boeing's Joanne Huggard and Comcast's Tony Ditomasso

In a move that benefits Chester-area microentrepreneurs, the Delaware County Chamber of Commerce has opened a satellite office in the same building as Chester Microenterprise Partnership (CMP). Not only are the two organizations sharing space, they're sharing resources.

By joining forces, CMP and the Chamber have been able to provide more support to small businesses in Chester. For example, CMP recently opened a much-needed resource center for microentrepreneurs. Boeing donated computers for the center, and Comcast donated high-speed Internet access. Both Boeing and Comcast are Chamber members, and the Chamber solicited the donations.

Other donations are less tangible, but nonetheless valuable. Specifically, thanks to the Chamber of Commerce, microentrepreneurs can now meet with members of the Service Corps of Retired Executives (SCORE). This group of seasoned businesspeople gives aspiring entrepreneurs advice, encouragement, and insight.

"They provide mentoring services and some counseling," explains Jim Turner, CMP's Program Director. "They are a service provided by the Chamber."

In addition to talking with retired executives, microentrepreneurs can network with established Chamber members – businesspeople who may become customers. "In the long run, the clients that go through CMP's programs will have an opportunity to expand their business potential by having access to more successful businesses that may need their services or products," says Jack Holefelder, President of the Delaware County Chamber of Commerce.

Furthermore, people who go through CMP's programs are encouraged to join the Chamber themselves. In fact, as part of the partnership, CMP ensures that microentrepreneurs realize the value of the Chamber.

When people participate in CMP's 15-week training course, peer lending program, or workshops, they learn how chamber membership can grow and strengthen their businesses.

By promoting the Delaware County Chamber of Commerce, CMP is helping its partner gain ground within the Chester community. "They needed a vehicle to engage people within the city," Turner remarked.

CMP provides that vehicle. "We are very much in the community," Turner continues. "We are in the local churches. We are connected with the small businesses. We know where the underground economy is. So, when we are at a meeting, we represent ourselves, as well as the Chamber."



Moving Up: Eleven Going to Second Round

Eleven microentrepreneurs involved with Philadelphia Development Partnership have qualified for the second round of grants/financing from the Trickle Up Program, a New York City-based organization that provides seed capital and training grants for business start-ups.

Under the terms of an agreement launched last summer, Trickle Up agreed to provide new microentrepreneurs, who are all participating in the Community Capital Works peer lending program, with \$700 in seed capital in two installments. To qualify, microentrepreneurs were required to submit business plans to PDP;

those that were approved received \$500 to help launch their business.

For the second phase, the microentrepreneurs had to complete a standard business report, showing they had started a viable business and met other program criteria. Upon PDP's certification, these 11 microentrepreneurs received a second installment of \$200.

The microentrepreneurs are: Shirlee Brinson, Linda Avery, Geneva Lucas, Patricia Giple, Lisa

Davis, Bridget Carroll, Reola Boykin-Blackson, Mary S. Jones, Allen Watson, Michael Harris, and Ayisha Ali.

In addition, two new microentrepreneurs from Chester, Janetta Cox and Simone Calvin, have qualified for the same program, and just received the first installment of \$500.

PDP serves as the Coordinating Partner Agency for the Trickle Up Program in Pennsylvania. Both organizations stress education and training using complementary approaches: Trickle Up provides the seed grants while PDP offers the actual business development services to its clients.





CMP Mints 15 More Microentrepreneurs

Building on the momentum it has gathered in Chester, the Chester Microenterprise Partnership (CMP) recently graduated 15 microentrepreneurs from its Business Development Curriculum series. Instructed by Professor John Meli of Widener University's Small Business Institute and Kevin Wortham, president of Youth Works Distribution, the 15-week seminar/workshop series has just matriculated another group of students.

One of the unique features of this program is that each class is required to come up with a project. The recently graduated group decided to sponsor "A Day of Beauty" for 25 women enrolled in the Chester Work First program, which is a welfare-to-work training program. For this event, the women were brought to CMP's offices in downtown Chester where they were given advice and job counseling tips. This included everything from creating a career development strategy to dealing with the boss and handling conflict in the office. Further, one of the class participants, a massage therapist, gave each woman a five-minute massage and tips on how to relieve stress and tension that result from the challenges they face daily.

Since appearance plays an important role in business, two of the microentrepreneurs who are nail/hair stylists did complete make-overs for four of the women and then took them to a second-hand clothing store, owned by another CMP microentrepreneur, where they were outfitted with a professional wardrobe.

According to Jim Turner, program director at CMP, it was an overwhelming success. "It worked well for everyone and all of the women wrote back to thank us," he remarks. "The presentations opened their eyes to the possibilities available to them. They never realized they could be entrepreneurs."

The curriculum has been flourishing and is now in its second full year of operation. According to Turner, it continues to be modified, based on the feedback of graduates, to increase the practical relevance for microentrepreneurs who need to apply the lessons to their businesses immediately. "It focuses less on the business plan and more on the actual running of a business," he reports. "The materials are [now] less like a college textbook and more user-friendly for the participants."

PDP Launches Campaign to Raise Funds

PDP has launched a campaign to raise \$25,000 by June 30, 2002. Frederick Heldring, the Chairman of PDP's Board of Directors and an ardent supporter of microenterprise in Philadelphia for many years, has generously promised to match individual gifts on a 1:1 basis.

Support for the fund is more important than ever, as both public and private funding sources are struggling to match previous years' funding. In the wake of the recession and the War on Terrorism, Washington is cutting social spending: the Bush administration recently proposed reducing state grants for job training by \$270 million. Things are no better in Harrisburg, where Governor Mark Schweiker is facing a decline in tax revenues. In the private sector, many foundations are coping with a decrease in the value of their investment portfolios, which are often the source of funding for grants.

All of these factors point to the need for PDP to pursue a more grass-roots-oriented campaign. Beyond dollars and cents, PDP is hoping to gain support from as broad a base as possible and from all those working to reinvigorate Philadelphia's and Chester's inner-city economies.

After only one mailing, the campaign has raised almost one-third of the total. Now comes the hard work of recruiting additional donors and support for the remaining two-thirds. So, please, remember to support the campaign and PDP's mission of providing a hand up, not a hand out.





Mary Jones displays the custom children's apparel she designs and manufactures in her Kensington production room.

Lending an Unseen Hand

When Reola Boykin-Blackson, Bridget Carroll, Mary Jones, and Aisha Muhammad decided to form a peer lending group, they wanted to give their partnership a name that represented their relationship. As businesswomen. As family. As friends.

They chose Unseen Hands. Why? Because all efforts, both visible and invisible, lift up their businesses. "We all gather with each other and we help to build each other's business," Carroll explains. "And we see different visions for the businesses."

It's only natural that the women's visions differ, given the diversity of their businesses. Boykin-Blackson sells custom-made jewelry and clothing. Carroll owns Bridget's Cakes of Art Bakery. Jones designs children's items, such as clothing, through New Beginnings. And Aisha Muhammad operates a non-profit religious/educational institution: Prince of Redemption/Muhammad Islamic Academy. But they shared a common need: assistance from PDP to transform their ideas into business plans. "I needed help to get my business started, and I needed to know what avenue to take in order to make it legitimate," Carroll explains.

By forming Unseen Hands and working with PDP and its enterprise agents, they've gotten just that. Group members credit Sophia Avery, their initial enterprise agent, for providing them with motivation and support. "Sophia's positive attitude brought inspiration to our business group," says Mary Jones. Avery is no

stranger to the challenges that face microentrepreneurs; she currently operates her own real estate business. "She demonstrated the right blend of self-discipline, patience, and humor that was necessary to encourage us to be successful in our various business ventures," Jones added.

Karen Ali, Unseen Hand's current enterprise agent, is helping the group review members' requests for additional funds. In addition to the Holding Fund, Boykin-Blackson, Carroll, and Jones were each awarded a Trickle Up grant of \$500, and all three just qualified for the second installment of \$200 (see story on page 4).

The group normally meets twice a month, but member interaction isn't limited to sit-down discussions. Outside of meetings, the women look for joint opportunities that will enable their group to establish stronger business ties in the community. Muhammad has even opened her school to the partners, who have come in to vend their products.

When the group does meet, they go over their books and refine their business plans. Plus, they provide encouragement in times of trouble and uncertainty. "If anybody gets down in the dumps, we tell them how they should go about promoting their business," Carroll says.

Beyond lending moral support, being a member of a peer lending group has enabled the partners to raise money through the PDP's Community Capital Works Holding Loan Fund.

Thus far, the group has approved three \$500 loans for members' business.

In addition to obtaining finances, the group is honing the skills necessary to excel as entrepreneurs. Carroll notes that PDP's business training workshops have taught group members how to file paperwork, keep records, and promote their businesses. "They really helped push me further, especially with the paperwork," she says. "I'm a procrastinator when it comes to paperwork, and they made me sit down and do it so I could get a little further with the business."

Now, Carroll and her peers are hoping to go further still—again, with PDP's help. "They are interested in identifying more capital they can utilize to take their businesses to the next level," Ali says.

A next level that is well within the grasp of Unseen Hands.

Fun and Feast in Chester

More than 100 microentrepreneurs, politicians, and local businesspeople came to CMP's offices for its annual holiday party. CMP hired seven of its microentrepreneurs involved with food services and recruited them to cater the event.

Among the guests were Chester Mayor Dominic Pileggi, State Representative Thaddeus Kirkland, and three judges from the area: the Honorable Monir Ahmed, the Honorable Mary Tull, and the Honorable Patricia Lewis West.

Not only did the event enable microentrepreneurs to showcase their talents, it provided a good marketing venue through which to connect with potential clients. "The best part was that people weren't just talking about building a small business, they were doing it," notes James Turner, CMP's director.

Angela M. Gracey: Just Doing It Herself

Being a successful microentrepreneur requires plenty of ingenuity, determination, and support. Angela M. Gracey has all of these.

Backed by a strong faith in God and a supportive husband, Gracey is growing her corporate communications business, called Rhema Writing Concepts, in Chestnut Hill. She's also a member of a peer-lending group, the Christian Business Legacy Group, and serves as the lead business consultant for the Community Capital Works' Faith-based Initiative.

Whereas most microentrepreneurs would find writing clients' brochures, business plans, and newsletters to be more than enough work, Gracey has taken things much further. Having presented numerous workshops for PDP about how to launch a microbusiness without access to lots of capital, she decided to write a book on this subject. Not only did she write *How to Start A Business on A Shoestring*, she published it and is promoting it all by herself!

"It's been quite an experience," she confides. "God keeps surprising me. I didn't expect it to do so well."

Initially, Gracey was able to convince the local Borders bookstore to carry her book; she then convinced them to host a book-signing event.

This led to a review in the local newspaper and, now, four other stores are carrying the book and more book-signing events are scheduled. Not surprisingly, the first printing is almost sold out and Gracey will be heading back to the printer for more copies.

The book's success has enabled Gracey to open an office and she is hoping to hire an administrative assistant by year-end. Not bad for a business that was part-time until 2000.

Key to her success, emphasizes Gracey, is her husband Anthony, who works as a paralegal in the City's Legal Department. "I couldn't do it without him," she declares. "He's been terribly supportive, always looking out for me. He's my biggest salesperson."

Gracey's achievements have been recognized by others in the community. Recently she received the "Mover and Shaker" award from the American Women's Heritage Society, National Association of University Women, National Coalition of 100 Black Women, National Sorority of Phi Delta Kappa, and Top Ladies of Distinction.



Angela M. Gracey

PDP Secures Major Grant from SBA

PDP was just one of 69 organizations from around the country and one of three in the mid-Atlantic region to receive a PRIME grant from the U.S. Small Business Administration. The SBA awarded PDP \$250,000 to provide training and technical assistance to low- and very-low-income microentrepreneurs.

PRIME, which stands for the PRogram for Investment in MicroEnterprise, is specifically targeting these often overlooked segments. To win the award, PDP had to demonstrate that it had a successful track record in providing training and technical support to such microentrepreneurs in Southeastern Pennsylvania, as well as address the personal and family issues that often hinder low- and very-low-income microentrepreneurs who are trying to start and operate a business.

With the grant monies, PDP has been able to hire two new staff members, Lynda Smalls-Alveranga and Earl Boyd. Smalls-Alveranga will concentrate on securing the social services necessary to help struggling microentrepreneurs focus on achieving their business goals, including child care, family counseling, and other issues. For his part, Boyd will bring to bear his 20 years' experience and expertise in starting up and running a microenterprise. He will be managing all training and technical assistance services provided by PDP and, in particular, establishing formal guidelines and metrics that will have a measurable impact on our clients' businesses.

"This grant comes at a very good time," declares Leslie Benoiel, Executive Director. "It will enable us to really drill down and provide much-needed intensive support services to low- and very-low-income microentrepreneurs."

PDP TO HOLD MARKETING WORKSHOP SERIES AT EASTERN UNIVERSITY'S URBAN CAMPUS

Philadelphia Development Partnership will again host a series of marketing workshops for microentrepreneurs at the Eastern University campus located at 9th and Spring Garden Streets in Philadelphia.

The workshops will meet once a week for six consecutive weeks, starting on April 24th, for three hours. According to Earl Boyd, PDP's Training and Technical Assistance Manager, the sessions will cover the essential components of marketing and sales, including developing a product strategy, developing a distribution strategy, creating effective advertising and promotional materials, and making successful sales calls.

Boyd says that the course sessions are designed for entrepreneurs who are ready to be active participants. All are expected to share their ideas, problems and work together to develop solutions that can be deployed as soon as they return to their businesses. "Our philosophy is to make it practical," explains Boyd. "We plan to give microentrepreneurs tools they can use in their businesses every day. Rather than dwell on theory, we are going to take the microentrepreneurs' own experiences and put them into a format they can use here and now."

For more information about the workshops, please contact Earl at 215-545-3100 or e-mail at eboyd@pdp-inc.org.

PDP SOURCES OF FUNDING AND SUPPORT 2001 - 2002

The Philadelphia Development Partnership thanks the following corporations, foundations, government agencies, individuals, and in-kind contributors for their generous support, which makes it possible for us to do the work we do.

Corporate & Community Partners

- ◆ Beneficial Savings Bank
- ◆ Catalyst Consulting Group
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Foundations

- ◆ Charles Stewart Mott Foundation
- ◆ The Connelly Foundation
- ◆ Ethel Sergeant Clark Smith Memorial Fund
- ◆ First Union Regional Foundation
- ◆ The Philadelphia Foundation
- ◆ Phoebe Haas Charitable Trust
- ◆ The William Penn Foundation

Government

- ◆ Chester Economic Development Authority
- ◆ City of Chester
- ◆ City of Philadelphia Commerce Department
- ◆ Community Development Financial Institutions Fund of the U.S. Treasury
- ◆ Pennsylvania Department of Community and Economic Development
- ◆ U.S. Department of Housing and Urban Development
- ◆ U.S. Small Business Administration (PProgram for Investment in MicroEnterprise)

Individuals

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- ◆ PECO Energy
- ◆ Quaker Chemical Corporation



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A Microenterprise Development Agency

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

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A hand up, not a hand out.