

Micro Enterprise Solutions



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News from the Philadelphia Development Partnership

Microentrepreneurs' Voices Stir City Hall

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

Hardworking microentrepreneurs, their families, and their neighborhoods.



photo courtesy of Shoshanna Wiesner

PDP's Benoiel implored City Council members to support microenterprise as an economic development platform.

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On November 12th, Philadelphia City Council held public hearings to discuss microenterprise development as a viable economic development strategy and learn how the City can assist neighborhood microentrepreneurs. PDP Executive Director Leslie Benoiel testified before the Council, as did Angela Gracey, CEO of Rhema Writing Concepts, who also serves as an Enterprise Agent on behalf of PDP.

Numerous microentrepreneurs attended the meeting, carrying signs encouraging support for this often-overlooked segment of the economy. The hearings were tied to an investigation by City Council into disparities in loans to small businesses in low-income neighborhoods.

The hearings were called for by Councilman-at-Large W. Wilson Goode, Jr., a tireless supporter of microenterprise development. "I don't believe in trickle-down economics; I am committed to building a community-based capacity for economic development," he stated. "Thus, my work has been with community development financial institutions, community development corporations, neighborhood business associations, and grassroots entrepreneurs."

Benoiel gave Council members an overview of microenterprise activities in Philadelphia, and explained why it's important that the City support this segment of the economy. "These microenterprises and self-employed people are the lifeblood of our neighborhood economies, especially in our low-income communities," she testified. "They have the drive and determination to make their businesses successful and, in doing so, increase their household incomes, build their assets, and improve the quality of life for themselves, their families and their communities."

The demographics of microentrepreneurs makes them virtually "invisible" to banks and formal lending institutions, noted Benoiel. Not only are their financial needs very small, but they often have no tangible assets to pledge as collateral and, in some cases, poor credit histories. The result is that, with the exception of programs such as Community Capital Works, they have no source of funding with which to start or grow their businesses.

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Leslie H. Benoliel
Executive Director

MESSAGE FROM THE EXECUTIVE DIRECTOR

We have long contended that microenterprise and the self-employed play a vital role in our neighborhood economies, selling products, providing services and generating income for themselves and their families. Yet microenterprises continue to be overlooked and underserved by the mainstream financial and business support industry. Few economic development policies exist that stimulate direct investment in these tiny businesses. This is true not only here in the Philadelphia region but throughout the country.

This fall, PDP had a special opportunity to focus the attention of our elected officials and the general public on microenterprises. On November 12th, I testified before Philadelphia

City Council at a special hearing on microenterprise and the self-employed. PDP was invited to testify as a leading microenterprise agency thanks to the efforts of Philadelphia Councilman W. Wilson Goode, Jr. who, two years ago, introduced a resolution calling for the hearings. The hearings, which took place before the Council's Commerce and Economic Development Committee, provided PDP with the opportunity to demonstrate that microenterprises and the self-employed are a significant constituency that the City can no longer afford to ignore.

PDP's entrepreneurs came out in force – as did many of our partners – to attend the hearing in a show of support. They were testament of the desire of so many people to engage in income generating activities of their own and how a little help, money and technical assistance can go a

long way. Testifying at these hearings was a major step towards getting our City Council to take microenterprises seriously and to make policy and resource decisions that stimulate neighborhood business growth.

Looking ahead to 2003, we have much work to build on this momentum. In this continued uncertain economic climate, it is more critical than ever to provide those people with the motivation and drive the tools they need to start up and expand their businesses and help put them within closer reach of economic self-determination. With the support of a dedicated staff, board and partners, we are up to the task.

MICROENTREPRENEUR PROFILE

Visions of Beauty

An interest became an obsession, and now it's blossomed into a business. And though her art print business focuses on beauty, Simone Calvin has no illusions about what it takes to succeed.

The owner of Simone's Art Gallery, located in Chester, PA, is taking a conservative approach using the business skills and financial services that she's garnered through PDP's Chester operation, Chester Microenterprise Partnership (CMP), and its Community Capital Works (CCW) program.

Like many microentrepreneurs, Calvin launched the business out of her home about five years ago after acquiring a taste for fine art. From there, she expanded to sales parties hosted at friends' homes and to church events where she could exhibit her prints.

As it grew from a hobby into a business, Calvin realized she needed more than a keen eye for beauty. Through Bishop Dickie Robbins, she learned about CMP and met Director Jim Turner. "He gave me direction and opened my

eyes up to a number of ways I could go with the business," Calvin recalls. "He helped open up entirely new avenues for selling my artwork and pictures – professionals' offices, nursing homes, and other markets. He really helped broaden my horizons beyond [retail] sales."

She also enrolled in the CMP Business Training Program (see article on page 5), where she learned many essential skills for operating her fledgling business. "I tell a lot of people about how helpful it was for me, how it takes you step-by-step through the process of launching a business," Calvin remarks.

Last year, Calvin received a \$500 Trickle Up grant through PDP and its alliance with the New York-based group of the same name. She also formed a CCW peer lending group – New World Enterprises – with two other Chester microentrepreneurs, which meets weekly.



"We encourage each other as small businesspeople," she comments. "Together, we help each other figure out how to manage our finances most effectively."

Recently, she moved into a retail store in Chester, shared with another microentrepreneur to defray costs, and has plans to expand into picture framing, a service she currently outsources. On the horizon are plans to expand into other areas of fine art reproduction and limited edition prints.

A single mother of twin 10-year-old girls and two older boys, Simone Calvin may have an eye for things that elicit peace and joy, but she does not see the world through rose colored glasses.

Hartling Appointed to Chair PDP Board

PDP has appointed James E. Hartling to serve as chairman of its Board of Directors, succeeding Frederick Heldring, who led the organization since its establishment in 1990.

Hartling is a founding partner of Urban Partners, a Center City-based consulting firm that focuses on urban development issues, working with private, public and nonprofit organizations. In addition, he was Deputy Director of Economic Development for Philadelphia's Community Development program, and has authored numerous papers on community development and urban planning.

Having served on the Board of Community Capital Works, PDP's Community Development Financial Institution, for the past two years, Hartling is well versed in PDP's programs and operations. He says the evolution from housing to economic development closely fits his own interests, and helped persuade him to take over the reins from Heldring.

Hartling is quick to point out that succeeding Fred Heldring is a tough act to follow. "There would be no PDP without Fred," he asserts. "He made an extraordinary commitment and brought real leadership to PDP. Those are enormous shoes, and I'm not going to fill them."

Rather, he notes, his role is make sure PDP remains faithful to the ideals outlined by Heldring and former Director Jeremiah White, modifying the strategies and tactics to suit the conditions just as they did.

"As PDP changed [its focus] from housing policy to economic development, it moved

closer to my personal focus," he notes. "I've always believed that effective small- and micro-business development requires a tremendous amount of assistance. PDP is doing a better job of providing that than anyone else."



James E. Hartling
PDP Chairman

With funding from public and private sources becoming increasingly difficult, Hartling says the challenge for him is to ensure that PDP is clear about its own programs and initiatives. "Funding is constantly changing – even in good times," he observes. "The fact that funding is getting 'tighter' means that some of our traditional partners are changing their courses, so we have to look for new sources."

PDP's biggest challenge, in Hartling's mind, is to translate the organization's mission into programs that work at the grass roots level. "How do we operationalize it – how do we turn things into programs?" he remarks. Toward that end, Hartling says that Executive Director Leslie Benoliel has the right skills to lead PDP. "She brings an implementation mindset and she's very effective at it."

As Chairman of the Board, Hartling says it is his job to make it as easy as possible for other board members to contribute. "We have a lot of talented people on the Board," he remarks. "The challenge for me is to enable them to help in the ways they can in the most efficient manner possible."

PDP Staff

Leslie H. Benoliel	..... Executive Director
Earl Boyd	..... Training and Technical Assistance Manager
Mary Cyriac	..... Program Associate/AmeriCorps VISTA Member
Jeanne M. Fields	..... Financial and Administrative Manager
Jennifer Krout	..... Training Coordinator
Harold Robinson	..... Peer Group Coordinator and Information Specialist
Margaret Rorie	..... Office Manager, Chester Microenterprise Partnership
Pri Seebadri	..... Project Manager, Community Capital Works
Tonia M. Terry	..... Office Manager
James Turner	..... Program Director, Chester Microenterprise Partnership
Jeremiah J. White, Jr.*	..... PDP Business Advisor

TRAINING SPECIALISTS/BUSINESS DEVELOPMENT SERVICES STAFF*

Carol A. Hendrix	Ivey Ibrahim
John Meli	Fred Schlossman
Kevin Wortham	

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Wilson Alexander	Karen Ali
Sophia Avery	Melanie Bell
Katrina Coleman	Guy Cottman
Judy Cottman	Mattie Ferguson
Angela Gracey	Linda Harrison
Sa'eed Abdul Khabeer	Vermell Mitchell
Lizette Patterson	Sandra Wilks

* consultant/contracted service provider

Microentrepreneurs' Voices Stir City Hall

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Gracey's testimony helped City Council members see the beneficial impact of such programs at a personal level. "My business has benefited from all of PDP's services, including three small business loans," she told Council members. "Without consistent funding, unique small business training programs, loan products, and technical assistance cannot be provided on a long-term basis."

Goode noted that the issue goes deeper than neighborhood revitalization. "I understand that America is as much a capitalist

nation as it is a democratic nation," he commented. "Every citizen should have the opportunity for full participation, both politically and economically. It is, in fact, the next phase of the civil rights struggle – economic justice."

The hearings will hopefully serve as a springboard for PDP to secure resources to expand its array of services to microentrepreneurs in Philadelphia.



Photo courtesy of Shoshanna Wiesner

PDP Partner Profile: Chester Education Foundation

Board of Directors

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Local Initiatives Support
Coalition

William Smith
Community Investments,
Citizens Bank

Blane Fitzgerald Stoddart
Executive Director,
The Partnership CDC

Mjenzi Traylor
Deputy Director of
Commerce,
Philadelphia Commerce
Department

Ignatius C. Wang
President and
Principal Architect,
Urban Consultants, Inc.



Cheryl Cunningham, Executive Director of Chester Education Foundation, enjoys a festive moment with Jim Turner, Program Director for PDP's affiliate, Chester Microenterprise Partnership.

"It's a terrific time to be working in Chester," declares Cheryl Cunningham, Executive Director of the Chester Education Foundation (CEF). "The potential here is as great as it ever was, and things like the waterfront development project are taking off. We want to make sure that people in Chester can take advantage of the renaissance – that they have the necessary skills to get the jobs."

People familiar with Chester might do a double take after hearing those statements, but they're true – thanks in large part to the efforts of CEF. Originally founded in 1989 to assist students in public schools, CEF has grown into a major socio-economic driver for this city of 36,854 in southeastern Pennsylvania. Today its programs touch more than 4,000 children of all ages and, through its partnership with Chester Microenterprise Partnership, it is helping numerous adults, too.

CEF is a facilitator that works with numerous agencies to deliver specific services, notes Cunningham. While its initial focus was on child education, CEF realized that academic success depends largely on a family's economic stability. Thus, in 1997, it played a pivotal role in applying to the Pennsylvania Commission on Crime and Delinquency (PCCD) and its Weed and Seed Program, creating the revitalization plan that serves as the Program's blueprint.

Along with child care and education were components addressing employment and economic development – which led to a relationship with PDP to stimulate microenterprise development. According to PDP Executive Director Leslie Benoliel, "CEF played a key role in getting CMP established in Chester through the Weed and Seed initiative."

As a result of CEF's efforts, PDP eventually gained Weed and Seed funding for microenterprise development in Chester – the first site in the Commonwealth to receive funds for economic development. CMP's highly successful business skills training course (see article on page 5) is another fruit borne of the CEF-PDP/CMP partnership. Cunningham was a student of Professor Meli's at Widener University and she introduced him to CMP Director Jim Turner.

It's all part of the job, Cunningham acknowledges humbly, "What we're really good at is bringing people together and helping fashion a process for them to work together to achieve their goals."

With a teammate like CEF, PDP and CMP are achieving many goals.

Fifteen Graduate from Business Training Program



Joel Austin celebrates fifteen weeks of hard work creating a business plan for a Chester laundromat.

In September, fifteen microentrepreneurs graduated from PDP's highly acclaimed business training program. The commencement ceremony took place at Widener University's Leslie C. Quick, Jr. Building, where the graduates heard a speech by Stanley White, Chief of Staff for Representative Robert A. Brady, and one of their own, Joel Austin, a resident of Chester.

Focusing on practical knowledge and skills that can be used immediately, the Business Training Program has quickly become a hit with microentrepreneurs in and around Chester. The 15-week training course was led by Professor John Meli, who is a professor of management and Director of the Small Business Institute at Widener University in Chester.

Professor Meli, working with Training and Technical Assistance Manager Earl Boyd, has developed educational materials that are relevant and immediately applicable to students' business and personal needs. He uses a delivery approach that is accessible to everybody, with an emphasis on experiential learning, case histories, and directly applying theories to students' current circumstances.

The program has become so popular that students in the graduating class came from nearby Lansdowne, Morton, Philadelphia and Ridley Park, in addition to Chester.

Speaking for the graduates, Austin said that encouragement and guidance were also important benefits of the training program. "Thank you for showing us – the students – that we're not crazy, that there are more of us, people who can see something where now there is nothing," he said. Austin also noted that Professor Meli constantly challenged him on his assumptions, calculations and views, helping him to refine his vision during the training course. Austin came in with the idea of a shopping center and he left with a well-defined business plan for a much-needed laundromat, located in the City of Chester.

Another graduate, Yolanda Smith, learned about the course through the Chester Housing Authority and is using her training to launch a wedding chapel. "The course was very interesting, and showed me what I need to do to start my business," she explains. "It was good to be able to network with other students going through the same experiences as me. It's a good program because you get the support you need."



Stanley White, Chief of Staff for Rep. Robert Brady, delivers the commencement address.



Thousands Gather for MicroCredit Summit +5

For the third time in five years, world leaders, dignitaries, microcredit practitioners, funders, and experts gathered in New York City in November 2002 for the Microcredit Summit +5. The Summit brought together 2,000 participants from more than 100 countries – mostly from developing countries in Asia, Africa and Latin America – to assess progress, discuss challenges, and identify strategies for achieving the Microcredit Summit Campaign's goal of reaching 100 million of the world's poorest families by 2005.

Key speakers included President Vicente Fox of Mexico, Mohammed Yunus of Grameen Bank Bangladesh, Ted Turner and Senator Hillary Rodham Clinton. In startling contrast to the U.S., in many countries, microenterprise is viewed as a critical poverty alleviation and economic development strategy, with policies in place to promote efforts to deliver credit and support services to poor families.

The Summit is part of a global movement based, in part, on the thesis that providing a destitute woman with a very small loan for use in a self-employment venture will generate a striking return on investment. The borrower will not only work to end her poverty, but she will also improve the quality of life for her family and strengthen her community.

Fred Heldring, PDP's Chairman Emeritus, and Leslie Benoliel, Executive Director, attended the Summit and came away inspired by the magnitude and scope of microcredit efforts around the globe. "Here in the United States, we are far, far behind the rest of the world," Mr. Heldring observes, "There is much we can learn from our colleagues in these poor countries."

Peer Group Profile: The Ambassadors Group



Leslie Benoliel (2nd from right), along with James Burnett of the West Philadelphia Financial Services Institution (far right), poses with several members of the Ambassadors Group, who proudly display certificates that signify the completion of the group's chartering process.

About a year ago, PDP embarked on a strategy to recruit microentrepreneurs for its training and peer-lending programs by partnering with churches, mosques and synagogues. The faith-based initiative, as it is called, seeks to leverage the common bond among members of a religious organization to help form and charter peer groups.

The faith-based initiative is headed up by Pri Seebadri, with Angela Gracey acting as the lead consultant. Since launching, it has facilitated the formation of four groups, comprising 16 total microentrepreneurs. One of these groups, the Ambassadors Group, has five members, all who attend the Freedom Christian Bible Fellowship Church located in West Philadelphia.

The Ambassadors are a strong group in many ways. The Chairwoman is Rachel Richards, an administrator at John Bartram High School and founder of the Kaleidoscope Enterprises, which is focused on providing educational services and supplies for children. Treasurer Daniel Ham is a graphic artist and sign maker who owns Pneuma Graphics. Elsie Dixon, the secretary, is the founder of Precious Jewels, a busy daycare facility. The two other members are Marvin Wilson, who has plans to open a community center, and Hank Pollard, who is distributor of Herbalife vitamins and nutrition supplements.

Although one of the purposes of a peer-lending group is to borrow money, Ambassadors Group members are waiting until they can use the funds most effectively. "We'll take advantage of the CCW funds, but we want to wait until we have a specific need," promises

Dixon. "I am planning to apply for an advanced loan, and I can't use it just yet."

Similarly, Ham says he needs to find a suitable location for his sign-making business, which he currently operates from his home. "I'm looking for a building to move my business into, then I'll be ready to borrow," explains Ham.

In the meantime, Ambassadors Group members are using their bi-weekly meetings to hone their business skills, discuss their goals, and clearly explain how they plan to achieve them. The group has opted to focus on one member's business at a time and concentrate their resources on it, then focus on another member. Currently they are helping Ham with Pneuma Graphics.

Ham says that the group helps him gain perspective on business situations or get feedback on an idea. "We act as a kind of 'think tank' and share the different experiences each of us has in business," he remarks. "We bounce ideas off one another and gain new perspectives."

For Richards, the group provides motivation as well as moral support. "This makes us all accountable to one another," she reports. "When you put an idea out there to the others, you tend to push harder to achieve the goal. The Ambassadors Group keeps me going."

The support is invaluable, adds Ham. "Sometimes, as a lone entrepreneur, you find yourself wondering why you're doing these things," he offers. "We support each other morally and spiritually."

Quality Assurance



PDP welcomes a VISTA Volunteer to assist with measuring impact.

Mary Cyriac has joined PDP as part of a project to measure the impact of PDP services on members of the community. A recent graduate of the prestigious Wesleyan University in Middletown, CT, Cyriac is performing community service through the AmeriCorps VISTA program. AmeriCorps, which functions much like the Peace Corps, provides volunteers to understaffed organizations all over the country for a period of one year.

"I always said that I would devote my life to service at some point, but hadn't done so yet," Cyriac explains. "Now is the time."

Cyriac's one-year challenge is to interview individuals that have received assistance from PDP to evaluate the efficacy of its financial services and business training programs. Given the cutting-edge nature of PDP's mission, the only way to optimize its programs is through monitoring, measuring and evaluation efforts such as those by Cyriac.

She's enthusiastic about PDP and its mission, and feels that a critical eye is needed if PDP is to serve the community most effectively. "It's very exciting," Cyriac declares. "My position gives me the opportunity to meet with many of PDP's clients. I can be skeptical about things, but I think it's necessary to have that attitude. How are we going to improve things if we don't know what works and what doesn't?"

Cyriac, who majored in History at Wesleyan, is a native of Severna Park, MD, near Annapolis, and has plans to attend law school next fall. She has moved into Center City and is enjoying exploring Philadelphia's varied neighborhoods. An avid reader, Cyriac also enjoys singing and is looking forward to joining a gospel choir for the remainder of her time here in Philadelphia.

Networking Event Helps Build Communities from Within



photo courtesy of Shoshanna Wiesner

Several entrepreneurs gather to exchange business cards and brochures at a November 2002 networking event held at International House in West Philadelphia.

PDP hosted a networking event on November 1st attended by approximately 75 Philadelphia-area microentrepreneurs to help them build contacts, trade business cards and facilitate commerce with one another. As PDP's Earl Boyd explained in his opening remarks, PDP and its Community Capital Works program are based on the principle of peers supporting one another.

In addition to Boyd, speakers at the event included PDP Executive Director Leslie Benoliel; Margo Davidson, President of the African American Female Entrepreneurs Alliance; Elsie Dixon, who runs Precious Jewels daycare center; and Antoinette Crawley, who operates Louise's Nail Salon.

In her opening remarks, Benoliel told microentrepreneurs that they must adopt a popular advertising slogan into their daily behavior: "Don't leave home without your business cards," she advised. She added that PDP's programs are continuing to grow, as are the numbers of people served by them. In the final analysis, Benoliel said, "It's not about the convention center or the new stadiums, it's about neighborhood entrepreneurs. You are the heart and soul of your neighborhood economies."

Dixon told attendees about how she'd started off as a single mother who had been laid off

from work. Rather than wallow in self-pity, she decided to take charge and start a daycare facility. Her persistence and hard work have paid off, as Precious Jewels has just been cited as one of the top daycare facilities in the Commonwealth. She exhorted the entrepreneurs to follow their dreams. "Let the fire burn within you to the point where you can't sleep," she stressed. "Are you going to pursue the dream? Become a member of the club. Each one of us here has what it takes to be successful."

Crawley, who runs a busy nail salon, noted that, as microentrepreneurs, they all need each other and that asking for help is not a sign of weakness. "I have stumbled; I've had to ask for help," she confided. "There are other people who have what you need. Go out and seek their help."

She also offered a few tips to her peers in attendance. "If you're not professional [in your approach to business], become professional. Improve every year. Invest in your business and save for hard times," she advised. "Learn to treat your employees well because you reap what you sow."

Boyd followed these inspirational speakers with a few words of his own, about building a business and, in the process, contributing to the community. "It's your time to provide a

new job or a new service — or a better one — to the community," he suggested. "People who are successful are no different than you. Entrepreneurship is the thing. We have the ability to take control over the destiny of our communities."

Toward that end, Boyd noted that PDP is committed to helping microentrepreneurs succeed. "If you see it, if you want it, we will help facilitate it, help you achieve your dreams," he said. "We'll help you through our programs and classes with practical tools you can use the next day."

Community Capital Works Open House Schedule

City of Philadelphia

West Philadelphia

3801 Market Street,
Room 201
6:00 – 8:00 p.m.
Thursday, 01/09/2003
Thursday, 02/06/2003
Thursday, 03/06/2003
Thursday, 04/03/2003

North Philadelphia

990 Spring Garden Street,
6th Floor
6:00 – 8:00 p.m.
Thursday, 01/23/2003
Friday, 02/21/2003
Friday, 03/21/2003

City of Chester

Chester Microenterprise Partnership

First Keystone Federal
Savings Bank Building
23 E. 5th Street, 2nd Floor
6:00 – 8:00 p.m.
Every Tuesday evening

The Salvation Army

151 West 15th Street
Chester, PA
1:00 – 3:00 p.m.
Every Saturday afternoon

Business Skills Training Course Schedule

City of Philadelphia

1315 Walnut Street, 5th Floor
10:00 a.m. – 1:00 p.m.
Wednesdays and Fridays
01/22/2003 – 03/12/2003

City of Chester

23 East 5th Street, 2nd Floor
Day and evening classes are available
Thursdays and Fridays
02/11/2003 – 05/20/2003

**Space is limited, so please call
(215) 545-3100 to reserve your seat!**

Heldring Lauded for 50 Years of Service

Jeremiah J. White, Jr. also cited for his work to improve Philadelphia's disadvantaged neighborhoods.

Recognizing his many years of dedication to the City's least fortunate citizens, former PDP Chairman Frederick Heldring received a Mayoral Proclamation and a City Council Citation. James Cuorato, the City's Director of Commerce and a PDP Board member, presented the award on behalf of Mayor John Street and thanked him for efforts that have spanned almost half a century.

In addition, City Councilman-at-Large W. Wilson Goode, Jr. presented Heldring with a City Council Citation for his efforts to improve the lives of citizens living in the City's poor neighborhoods. Goode – who has made community development a major focus of his work on City Council – also acknowledged Jeremiah J. White, Jr., PDP's former Director, for his work with Heldring to create and implement neighborhood revitalization strategies.



photo courtesy of Shoshanna Wiesner

Frederick Heldring (second from left) and Jeremiah J. White, Jr. (far right) show the City Council citations presented to them by City Councilman W. Wilson Goode, Jr., as PDP's Leslie Benoliel looks on.

Helping others comes naturally to Heldring, who, during World War II, helped Jews flee the Nazis in the Netherlands. After immigrating to the United States and attending Wharton, Heldring became head of Pennsylvania National Bank (PNB). There, he pioneered the idea of investing in low-income neighborhoods, well before the Community Reinvestment Act was conceived. He also established a department at PNB devoted to community development that served as a model for financial institutions nationwide.



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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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Providing microentrepreneurs with a hand up