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Women in Business



## Uhart's ground-breaking program helps women entrepreneurs build companies

By Carol Latter

Women business owners are "critically important" to the U.S. economy, with the country's 9.1 million women-owned companies employing 27.5 million people and contributing \$3.6 trillion to the economic engine, according to the Web site of the Small Business Administration (SBA).

Yet women continue to face unique obstacles in business, from trouble accessing markets to difficulty in obtaining financing.

For the past six years, however, a program that's unique in the country has been offering Connecticut women business owners a helping hand in getting their businesses started, and making them successful. The SBA's Office of Women's Business Ownership (OWBO-CT) is the first program of its kind to link a state agency with a private entity and a non-profit in a formal partnership.

The program — run in Connecticut through The Entrepreneurial Center at the University of Hartford's Hartford College for Women, with a second location in Bridgeport — offers women who want to start a business the opportunity to receive comprehensive small business training, workshops, one-on-one counseling, technical support, and access to capital, through SBA loan programs, the Connecticut Development Authority's Urbank entrepreneurial loan program, and the Connecticut Community Investment Corp.

The OWBO-CT program is open to men as well, but its participants are primarily female.

Jean Blake-Jackson, the program's director, says while more and more women are able to successfully start businesses, there are still concerns about the special hurdles they often face in starting or growing a company.

She says many women who seek to start a business do so after a life change, like a job loss, a divorce or the death of their husband. Many are unused to handling finances, some have poor credit histories, and a great number bear primary responsibility for raising young children. Many are also members of minority or low-income groups, and may not have adequate resources to start up a business, or know where to turn for that kind of help.

The Entrepreneurial Center, which marks its 20th year of operation in 2005, offers a broad range of educational and support services to help women overcome these challenges, including a 16-week program offered twice a year that guides prospective business owners through the process of developing a marketing plan and business plan, and helps them get all of their other legal and financial paperwork in order.

Not all of the women who attend the center are disadvantaged. Blake-Jackson says with the economy floundering over the past few years, "we have seen just an onslaught of different women coming, as a result of corporate downsizing, from Pratt & Whitney and Travelers, for instance. We've

seen doctors, lawyers, [and] women going back to school."

But even economically advantaged women can have unexpected obstacles placed in their way. Because most higher-level employees in the banking industry are still men, she notes, prospective female business owners often have a hard time getting lenders to take them seriously.

Susan Fry, a graduate of the center, knows what it's like to be discriminated against on that basis all too well. An office manager for a cardiologist for 10 years before deciding to stay home to raise her young children, she opted to start her own business once she was ready to go back to work.

Next month, she'll break ground on a 12,000-square-foot Purina Mills Premier Store, a concept store that stocks everything from animal food and supplies to clothing for hobby farmers. The Granby store, to be dubbed Horses & Hounds, will be the first of its kind in Connecticut, and only the second in the Northeast.

She says her venture wouldn't have been possible had she not worked closely with both the Entrepreneurial Center and Purina Mills. But she notes that she has had to endure skepticism about her chances for success from people in general and from potential vendors in particular, simply because she is a woman.

Fry, whose family owns a farm, and has raised both sheep and horses, says she presented her business plan to three different feed companies. One "didn't seem enthusiastic, and as for the second company, I wasn't thrilled with their behavior." Purina Mills asked her to tweak her business plan and called her back three months later, offering to fly her out to St. Louis to tour the company and learn more about the business.

With the help of the Entrepreneurial Center, she has seven-figure financing through the SBA and People's Bank to get the venture started, and hopes to be open for business in October.

Setting up a business as a woman, she says, "is very, very tough. I never used to be a women's libber, but now I think I am. Vendors think because you're a woman, you're automatically stupid and you know nothing, so it's been a wakeup call for me."

As for the Entrepreneurial Center, Fry says, "They gave me a lot of connections that I'm still using, and they taught me a lot of stuff I wasn't aware of. They were



Jean Blake-Jackson.

PHOTO/CAROL LATTER

just very supportive, it's a great bunch of people, and it's great to have [other students] around you who are going through the same things."

Fry was introduced to the center by a friend, Nir Levy, who had decided to take classes there himself before starting up his own landscaping business.

Levy is now president of Nearly Natural Landscaping in Windsor, and is beginning his second season as his own boss.

While he was one of only three men in the class at the center, he felt the course was every bit as valuable for him as for his female classmates, and he came away both impressed and ready to strike out on his own.

"They were so thorough in the way that they present and explain things," says Levy. "The most valuable thing is that they really let you know what to expect, so there are no surprises. And they lead you down the right path in terms of what would work best for you."

In his first year of business, he says, "I met all my goals that I set out for myself in terms of sales and types of jobs." He says the feeling of being his own boss is "really just unexplainable. Having the freedom to really come and go as you please is wonderful."

As for Fry, she can hardly wait to open her doors, and offer a range of products and services — including a "self-serve dog wash" — that can be found nowhere else in the state.

"Service is our biggest thing," she says. "And we'll have a huge variety of products for every animal, from horses to dogs to guinea pigs to birds. We've even got elephant chow." ■