

# Business and Technology Skills Empower Women to Become Entrepreneurs



***"My instructors helped me find the confidence to stick with what I'm doing and the courage to try new things."***

*—Carla Lawrence, 2007 graduate of Women's Initiative and owner of Honey's Journey Wear, a line of clothing and jewelry that she designs*

## Fast Facts

### Organization:

Women's Initiative for Self Employment  
San Francisco  
[www.womensinitiative.org](http://www.womensinitiative.org)

### Program:

Business management training, technology instruction, financing and ongoing support for low-income women in the San Francisco Bay Area seeking to start or grow their own business.

### Profile:

Since 1988, Women's Initiative has focused on helping low-income women to acquire business skills and build self-confidence as they prepare to launch their own small business or start a more rewarding career. Microsoft has contributed more than US\$750,000 in cash and software since 2007 to help Women's Initiative integrate lessons in the use of Microsoft Office applications throughout its Simple Steps to Business Success courses.

### Program Impact:

Women's Initiative clients have launched an estimated 11,000 businesses in the Bay Area and elsewhere. Within two years after their training, clients' average income nearly triples to \$37,000 annually. Surveys indicate that 70 percent of these women are still in business and earning consistent revenue after five years.

# Women's Initiative Helps Low-Income Clients Succeed as Small Business Owners

*Launching a successful business is part of the fabric of the American Dream. However, this goal can seem beyond reach to people who have a limited education, are working a low-wage job or are struggling with poor self-esteem. Since 1988, Women's Initiative for Self Employment has been helping women in the San Francisco Bay Area overcome these barriers. With support from Microsoft, Women's Initiative offers training in technology, business and interpersonal skills for aspiring business owners.*

Raised in a family of nine with little money to spare, Carla Lawrence learned to sew her own dresses and blouses after she grew tired of wearing hand-me-downs. When she lost her job as a marketing manager in 2003, just a few months after arriving in San Francisco, Lawrence put her seamstress skills to work selling homemade capes at local flea markets and in her front yard.

While designing and making her lines of apparel and jewelry came naturally, Lawrence felt bewildered by the details of running a small business. "I was disorganized, didn't always keep track of how much I was earning or spending, and had no real plan—it was just survival," she says. "Sometimes I was up making clothes for two or three days straight, and I started feeling beaten down."

Then she heard about Women's Initiative for Self Employment, a nonprofit organization that provides business management training, computer skills instruction, financing and motivational support for low-income women in the San Francisco Bay Area seeking to start or build their own business.

Graduating from the Women's Initiative course on "Simple Steps to Business Success" in June 2007 equipped Lawrence with Microsoft® Office Excel® software skills for managing her finances, a clearer strategy for

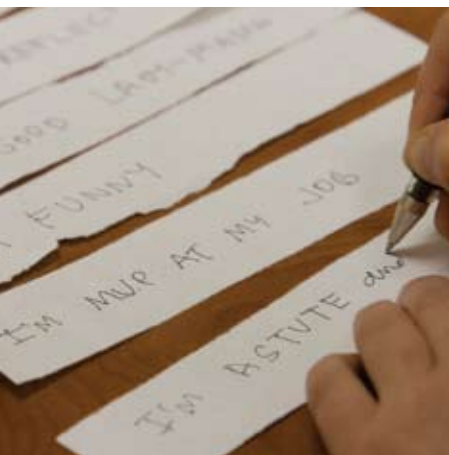
promoting her products and renewed faith in her entrepreneurial abilities.

"Women's Initiative taught me how to develop my business plan, design my Web site, set up my bookkeeping system in Excel, do market research on the Internet—which I never realized were so important or had time to do before," Lawrence says. "My instructors helped me find the confidence to stick with what I'm doing and the courage to try new things."

Founded in 1988, Women's Initiative has helped more than 16,000 women gain the business and life skills required to escape poverty and become more self-sufficient. Program surveys indicate that its clients have launched an estimated 11,000 businesses in the Bay Area and elsewhere, and that average household income nearly triples from \$14,000 a year when they enter the program to \$37,000 annually within two years after they finish the training. The surveys also show that seven out of 10 women are still in business and earning consistent revenue after five years.

"Our vision is that every woman should have the means to create financial independence for herself and her family," says Thais Rezende, Women's Initiative program director. "But when they first come here, many of our clients have been struggling just to make

*Women's Initiative clients write statements about themselves during an exercise in building self-esteem, a part of the "Simple Steps to Business Success" course.*



ends meet.” More than half speak Spanish as their first or only language, one in five clients is a single mother, and over 40 percent did not graduate from high school.

Among the most sought-after resources among clients in recent years is computer training, particularly in the use of productivity applications such as Microsoft Office. However, until recently budget and staffing constraints made this a difficult gap for Women’s Initiative to fill.

In response, Microsoft has contributed more than US\$750,000 in cash and software since 2007 to help Women’s Initiative integrate training in the use of Microsoft Office applications and the Microsoft Windows® operating system throughout its “Simple Steps to Business Success” course. Some of the donated Microsoft software is installed on Women’s Initiative employees’ computers to help staff members work more productively.

“Building a successful small business is a challenge in even the best of circumstances, let alone for low-income women who are struggling to overcome the barriers of a limited education and poor self-esteem,” says Chris Weber, vice president of Microsoft’s Western region. “The combination of practical business guidance, relevant software skills, affordable loans and peer support offered by Women’s Initiative is enabling thousands of women to thrive as entrepreneurs and stimulate the Bay Area economy.”

### *Sessions Combine Business, Technology and Life Skills*

Women’s Initiative offers its training in English and Spanish. The entry point is a half-day class, “My Business Action Plan,” where clients assess their current skills, identify their business goals, gauge how much time they could devote to building a business and decide whether they are ready to move forward. An optional four-week course called “My First Step” helps women learn basic computer skills, examine self-esteem issues, explore their attitudes about and experiences with money, and solidify their ideas for starting or expanding a business.

For those who are committed to becoming self-employed, the “Simple Steps to Business Success” course leads them through 60 hours of exercises and group discussions facilitated by women who own businesses in the Bay



Area. Participants learn the elements of book-keeping, managing operations, performing a cash-flow analysis and conducting market research. They also delve into topics such as how to create a business mission and vision, analyze the competition, price their product or service, and achieve profitability. Rounding out the curriculum are sessions devoted to helping women manage their time, deal with stress and improve self-esteem.

Throughout the course, clients use computers to build financial spreadsheets in Excel, design business cards and flyers in Microsoft Office Word and create marketing presentations using Microsoft Office PowerPoint®. By the final session, each woman has assembled a business plan to help move her business forward.

Maria Sanchez, who graduated from Women’s Initiative in 1990 and now owns a party supplies store in Menlo Park, California, recently returned to the program to learn computer skills.

“I used to get so frustrated with computers because I didn’t know how to use the programs,” she says. Now that she manages her inventory, payroll and expense reports in Excel rather than in a handwritten ledger, Sanchez says she has more hours to spend with customers or her family. “I keep my laptop with me all the time, and it’s great.”

### *Support Extends Beyond the Classes*

Women’s Initiative continues supporting clients after they graduate, through a program called SuccessLink, which provides access to business consultants and coaches as well

*Above: Women’s Initiative graduate Alison Barakat, known to her customers as “Bakesale Betty,” often brings 6-month-old daughter Hazel to work at her bakery, Bakesale Betty in Oakland, California. She appreciates the networking and peer support that Women’s Initiative provides.*



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In 2007, Microsoft launched Unlimited Potential, which brings together the company's corporate citizenship efforts and many of its business investments to significantly broaden the reach of technology in underserved communities. Unlimited Potential aims to deliver the benefits of relevant, accessible and affordable software to the 5 billion people who today have no access to technology or the opportunities it affords, with a goal of reaching the next 1 billion people by 2015.

For more information, visit [www.microsoft.com/unlimitedpotential](http://www.microsoft.com/unlimitedpotential)

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Women's Initiative business training courses provide instruction in the use of Microsoft Office applications as well as sessions on time management, business management and personal empowerment.

as monthly seminars and networking events. In addition, graduates can receive low-interest business loans of up to US\$25,000 from Women's Initiative. And through the First-Time Leaseholder Grant program—offered in partnership with the City of San Francisco—Women's Initiative clients can receive up to US\$10,000 to cover their first three months' rent and security deposit on commercial property in the city. Women's Initiative hopes to replicate this grant program with other Bay Area city governments.

"We give clients the tools and support that they need to launch their business, as well as the skills to become more self-sufficient," says Julie Castro Abrams, Women's Initiative chief executive officer. "Much of the program focuses on building a sense of personal empowerment so that when these women graduate, they really know themselves and trust the decisions that they are making for their business."

That aspect of the Women's Initiative training has been invaluable to Krista Bray, a 2007 graduate who recently opened her own posture alignment and exercise therapy studio in the Mission District of San Francisco. Inspired to become a certified posture alignment specialist after she fractured her back in 2003 and found relief through this type of therapy, Bray was in great physical shape but suffered from a poor self-image when she enrolled in the "Simple Steps" course.

"I had no insurance at the time I got injured, and after that I had a lot of trouble landing and holding down a job, so I couldn't support myself very well," she says. "When I did land a job, I was carrying this huge load of debt and had bad credit, which seriously limited my options. Those experiences damaged my self-esteem and affected the way I looked at opportunities in my life."

Talking about her fears and negative attitudes with other women in the class helped Bray move past those hurdles and feel confident about launching her studio. "They encouraged me along this path of combining my passion and values within this business idea, and supported me both emotionally and financially," she says.

Bray received a First-Time Leaseholder Grant to pay her studio expenses and a Women's Initiative loan to purchase a computer, which she uses in her therapy sessions as well as for her business recordkeeping. She's also a regular at the monthly SuccessLink networking events and still meets with women from her class, who encourage one another.

"Women's Initiative helped to completely shift my perceptions of what I can do," says Bray. "I had a dream to create something positive in my community, and this program showed me how to make it a reality."

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—Julie Castro Abrams, CEO of Women's Initiative

Photos courtesy of David Paul Morris/Getty Images