

Women's Opportunities Resource Center

Lynne Cutler, President
Women's Opportunities Resource Center (WORC)
2010 Chestnut Street
Philadelphia, PA 19103
Phone: 215-564-5500
Email: Lcutler@wroc-pa.com
Website: <http://www.wroc-pa.com/index.html>

Focus: The mission of the WORC is to promote social and economic self-sufficiency primarily for economically disadvantaged women and their families. WORC provides training, individual business assistance, job placement, and access to business and financial resources. WORC empowers its constituents through various self-help strategies including savings mobilization, a self-employment network, and access to its local, national and international affiliations.

Geographic Area Served: Headquartered in Philadelphia but serves citizens throughout PA with most of their focus being on the five counties that surround Philadelphia.

Participant Age Level: One needs to be at least 18 to sign contracts for business operations and loans. The loan program is built on a sliding scale with limits as to the amounts based upon earnings and family size. The program is somewhat of a self-selection program for welfare clients; however it is thought that the success rate of the clients would be greater if there was more of a selection process used. 80% of the clients have at one time been median income adults.

Funding Sources: The state leadership that provides funding for the Self Employment Assistance program has been instrumental in making the funding available to meet the needs of the clients. That funding has been reduced and finally in 2008 completely deleted from the budget by the Governor. Now individual participants pay for the training courses they attend. If they are being encouraged to take the training from a welfare agency or from the WDB then they may have some funding available from these agencies to support their training.

Key Services Abstract: WORC started in 1985 to focus on micro enterprises to provide women an additional alternative for earning income. They were one of about four micro enterprises operating within the US at that time. They took many of their ideas from Bob Friedman who was doing similar work in England and France in the early 1980's.

Beginning in 1993 WORC began to offer individuals who were underemployed and/dislocated workers self employment assistance to become self sufficient. Today, WORC works with Philadelphia, Bucks and Delaware counties to respond to the need shown by those who go to the one-stop centers seeking assistance with their unemployment. The counties that provide a notice in the informational letter given to unemployment applicants seem to have a higher response rate seeking self-employment assistance.

The Women's Opportunity Resource Center (WORC) of Pennsylvania helps those from low-income and disadvantaged families, who may have an idea for starting their own business, even a home based business, turn that idea into a reality. The classes that are offered have been organized

by the WORC staff and provide for specific outcomes that move the client toward the goal of having a working business plan and operation.

Women who have a viable business idea or self employment idea may participate in the WORC 6-week Self-Employment Training which runs six to seven times each year. The first step is to attend an orientation to present their business concept and any related experience(s) to a WORC representative. A home based business needs the same careful analysis as any other type of business idea. Once accepted onto the [Self Employment Training](#) program, participants will start a series of 12-classes, meeting twice a week, three-hours each session. The classes provide the basic skills needed to form the business's legal entity, complete a business plan, and develop the revenue from sales projections. Following the successful completion of class, funding is available for those that qualify.

Summary of Key Benefits and Results: WORC (www.worc-pa.com) provides training and access to funding for self employment or those who want to own a [home based business](#).

WORC offers its own small business loan programs. There are 5 loan products for the low-income borrower offering loans from \$500 to \$35,000. WORC staff helps business owners through the loan application process. Orientations are held weekly.

Participants can market their Businesses - on www.worcweb.com. Worcweb is a Philadelphia directory of women owned, minority owned, and socially responsible businesses, and is a great way to market home based business via the web.

When funding has been available 300+ individuals have been served in one year. (2006) generally the number of clients has ranged from 125 to 250 annually. Currently, approximately 125 individuals are being served as funding has been cut for “people based” economic development in Pennsylvania.

Lessons Learned: If poverty elimination is a goal, then the self employment initiatives can help individuals become self sufficient. Research shows that about 1 in 9 persons are entrepreneurial by nature. If proper training, modeling, and mentoring are provided to those desiring to become entrepreneurs most can develop an income stream that will allow for self sufficiency through their self employment.

It is believed that training and technical assistance is the key to helping individuals start businesses. Capital is not the major problem encountered in working with the clients who come to WORC. It is believed that micro-enterprise loans are widely available throughout America. WORC uses a credit builder program in order to help clients to restore their credit worthiness.

The mission of the WORC is to promote social and economic self-sufficiency primarily for economically disadvantaged women and their families. The WORC provides individuals that have several business ideas and possessing transferable skills or owners of existing part-time businesses or those with fewer than 12 months of business operations, an opportunity to take their business to the next level. The Start Smart business model employs next level marketing and formal business structures incorporated into a highly developed written business plan. Successful graduates will have developed and implemented legal business operations and are invited to participate in the WORC lending program. This seems to be the guidance essential to ensure that these women can get businesses up and operating.

The Self-Employment Assistance funding from the State of Pennsylvania was extremely useful in assisting to provide the funding that covers the difference between what the client pays and what the program costs to provide the leadership for getting the clients businesses up and operating successfully. Without that funding the participant cost is more than most low income women can pay.

Funding for the loan program has been organized through various partnerships such as the SBA small business loans and other bank loans. WORC has made some small character based loans in order to assist clients to begin their businesses. Of the participants who complete the WORC program, it is estimated that 40% will pursue their business plan and of the enrollees 20% will need capital to start their business.

The program is an on-going program since the mid 1980's. It is not for everyone as some people want to become employed by someone else. It is believed by the program leadership that if self sufficiency is the goal, then those who desire to become self employed or to supplement their income when they are dislocated from a job or as a retiree, then the program works. The system should not penalize those who can generate personal income within the Workforce Investment System.

The Association for Enterprise Organizations (AEO) has an outcomes study that shows results of the programs offered by micro-enterprise organizations which includes WORC.

The Aspen Institute has been studying the numbers to determine how effective micro-enterprise programs are throughout America. WORC is included in that study.

Benchmarks have been developed by John Fogel to measure the success of micro-enterprise development programs. It is thought that if 6 of the 15 benchmarks are met then the client should be positively shown within the workforce investment system.

Memberships and partners in this work are listed at <http://www.worc-pa.com/ebusinesspartners.html>