

LADY BOSSSES

As female entrepreneurship continues to rise in the I.E., local organizations are offering workshops and assistance to help women business owners thrive.

BY: JEANNE BOYER



PHOTO: JIM DOBNEY

Michelle Skiljan, executive director of the Inland Empire and Coachella Valley Women's Business Centers

“People talk a lot about the economy, but now we are talking more about the she-economy”—an increase in wealth from women’s earnings and purchases, says Francisca Beer, Ph.D., Cal State San Bernardino professor of accounting and finance. Beer is also the director of the Jack H. Brown College of Business and Public Administration’s Office of Inclusion and Engagement.

Women are earning more college degrees than men, and starting businesses at a rate five times the national average according to the U.S. Census Bureau, yet continue to face a gender pay gap when it comes to their salaries and business revenue. Beer acknowledges the challenges but says she hopes to see increasingly positive statistics about women’s earnings as women hone their sense of self-worth and develop needed negotiating skills in the workplace.

Women are increasingly drawn to starting their own businesses, even though financing can be difficult to find, say representatives of SCORE, a nonprofit association

that helps small businesses through education and mentorship. SCORE works with the U.S. Small Business Administration to provide services at a minimal cost, and help businesses obtain financing.

SCORE research shows women are more likely than men to launch businesses that involve education and health care. However, locally Michelle Skiljan, executive director of the Inland Empire and Coachella Valley Women’s Business Centers, says, “Women are starting every type of business imaginable!” She’s seen construction, printing and trucking businesses, as well as home health care, beauty salons, child care and tutoring services. “Women come from a variety of backgrounds but often come from corporate or public agency careers.”

One of the trickiest parts is raising the money needed. While some women may have sufficient savings or families who are willing to invest in their business, many women have to seek outside financing.

“Accessing capital for a start-up is difficult but not impossible,” Skiljan says. “We work with many micro-lenders that loan up to \$75,000, and banks who loan higher amounts. Raising capital is not for the faint of

PHOTO COURTESY OF FRANCISCA BEER



Franciska Beer, Ph.D., director of the Jack H. Brown College of Business and Public Administration's Office of Inclusion and Engagement at Cal State San Bernardino

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heart, as there is much hard work to get through any loan process."

While a background in budgeting or accounting can be helpful, the Women's Business Centers also have workshops that show women how to develop a business plan and estimate the amount of money needed for working capital. Other classes address marketing, supervising employees, and financial planning.

"Starting a business is not for everyone," Skiljan says. "It takes a great deal of persistence, patience, fortitude, creativity, decisiveness, negotiation skills, tons of hard work, risk acceptance, financial knowledge, sales ability, and on and on."

But her comments aren't meant to discourage women. "The rewards of business ownership are

outstanding—especially when you are in the industry that you have a passion for."

Inland Empire women who appeared on a recent Women's Entrepreneurship Week panel with Skiljan agreed.

Maritza Gomez, who founded Riverside's MG Custom Printing with her mother, has been pleased with the growth and positive customer feedback her company has had, although she also cautioned women to be realistic about start-up costs, fees and ongoing expenses.

Mariatu Browne owns Tu Organics Salon and Spa in Rancho Cucamonga. She was a finalist in the Small/ Emerging Enterprise category for the 2018 Spirit of the Entrepreneur awards, organized by Cal State San Bernardino.

"I never take 'no' for an answer," she says when discussing how she managed to get a loan for her business. "It's been exciting and a very tough road, but every day I look forward to getting up and going to my business because it's mine. I walk with pride, knowing that Tu Organics is mine, and I'm looking forward to what the future is bringing." ■