

## Nonprofit helps women achieve self-sufficiency

By Carla Bova

Mayra Bueno dreams of opening a photo studio in San Rafael.

"Everyone likes to have pictures, memories from when they were younger," she said.

As a graduate of **Women's Initiative for Self Employment**, the 29-year-old entrepreneur has the knowledge and inspiration to make it happen.

"It helped me grow tremendously," Bueno said. "I never thought that I could go through a program and be able to open my own business. It was, wow, such a big step."

**Women's Initiative for Self Employment** offers lower-income women training - in English and Spanish - to start and grow their own businesses. The nonprofit started in San Francisco 19 years ago, has offices in Oakland and a new site in San Rafael.

In 2006, **Women's Initiative** served 476 women at its San Francisco and Oakland sites. Officials project 1,000 women will be served over five years at the Marin office at 555 Northgate Drive.

Bueno was among 12 Marin women graduating from the program Friday, a group with plans in hand for opening bakeries, restaurants and a cleaning service.

"The class taught me everything," Bueno said. "We left with a binder full of information that will be like a Bible to me. When anything comes up I am sure I will be able to find the answer in there."

Participants either have an idea for a small business or started one but need help running it, said Marti Rule, **Women's Initiative** spokeswoman.

The classes meet twice a week for 10 weeks and offer business management, technical assistance and financing services.

"The women are able to access a loan fund if they need start-up capital to buy a computer or rent office space," Rule said. "We have a loan fund they can go to for as little as \$500 or up to \$25,000 and usually the banks won't do a business loan that small."

According to Rule, 22 percent of Marin households live below the self-sufficiency level, which is \$62,841 annually for a single parent with two children. Additionally, many in the county live under the poverty level of \$16,090, also for a family of three.

"Even though we think of Marin as a wealthy county, many are unable to meet their basic needs," Rule said. "For a lot of women, if they are a single parent, have a language issue or have a disability, 9-to-5 jobs do not work for them and owning a small business is a better option to become financially independent."

**Women's Initiative** chief executive officer Julie Abrams said training women to own and operate a business is "the most effective poverty alleviation strategy around."

"When you empower women financially and socially, their children and our entire community are lifted up," Abrams said. "Far better than a minimum wage job, starting your own business can have unlimited income potential. "We are building on the entrepreneurial spirit, the dreams and hard work of the low-income women in Marin who are ready to take a new path to prosperity."

### TO LEARN MORE

For more about **Women's Initiative for Self Employment**, or to volunteer or donate, visit [www.womensinitiative.org](http://www.womensinitiative.org) or call 641-3460.

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