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Urban Solutions Links Bay Area Entrepreneurs with Financing and Other Resources

By Gene Durnell

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It may seem unusual for someone looking for part-time work on Craig's List to stumble upon a business to buy, but that's what happened to Gloria Burrell. While she was looking to supplement her income from her position in a timeshare real estate company, the job listing that caught her attention was not a job at all, but Parkside Postal, a mailbox and shipping services business that she now owns. Burrell, who grew up in San Francisco's Western Addition, says that the idea of starting a business has always been in her mind. "I grew up with it all my life," she says. Owning a business is practically a family legacy, as her grandmother owned an antique store and her aunt owns and operates several group homes in San Francisco.

Burrell liked the store's location in the Parkside area of the city. Since residents and small business owners like to keep their community thriving, the location provides her with a built-in group of potential customers. After buying the business, Burrell opened lines of business credit, but needed more financing. A friend suggested Urban Solutions, a San Francisco based, non-profit organization that helps local entrepreneurs secure financing and develop business plans.

When Burrell met with Helen Branham, Urban Solutions' Director of Business Services, she thought she only needed help with financing. She already had a complete business plan, and was ready to acquire another mailbox store. Yet, after meeting with Branham, Burrell realized that she should improve on what she had first. Branham "helped me refocus my energies," Burrell says. Urban Solutions acted as a loan broker, and helped her get a seven-year, \$10,000 loan from Innovative Bank, an Urban Solutions partner. Burrell plans to use the funds to spruce up Parkside Postal and pay for some industry-specific business training.

In the 2005-2006 fiscal year, Urban Solutions provided consulting services to over 140 small business clients, with the majority of clients being minority or considered low income. Urban Solutions helps clients compile the information for lenders offering financing and acts as a broker between the lender and client, all without charging for any of its services. However, there is one crucial step clients have to handle on their own: "We will not write the business plan for [clients]," Branham says. "Every business owner should write their own and take ownership of the process." Urban Solutions does help clients understand basics of business plans, and will refer the client to a business class if needed. Once the client has a draft, Urban Solutions helps refine the plan and connects clients with the resources they need. Sometimes, clients need to do some more legwork before the organization can help them. "A lot of clients come in and they haven't seen their credit score for a year," Branham says.

One such client was Donna Smith, owner of the One Stop Copy and Print Center on Divisadero

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Street in San Francisco's Lower Haight. Smith had 30 years of corporate experience at Pacific Bell/SBC. She wanted to venture out on her own after witnessing the mergers and layoffs at SBC, and decided on a business that provides internet access, mailboxes, and other services in addition to copy services. Smith read about Urban Solutions in a magazine. She approached them, business plan in hand, looking for help in getting financing. However, Smith found that the first step was refining her finances. "That financial part was weak," Smith admits. Urban Solutions helped Smith "navigate through the process" of addressing her credit issues and coached her in writing letters to creditors to remove incorrect items from her credit report. Urban Solutions also brokered a \$10,000 loan from Innovative Bank for Smith.

Gloria Burrell plans to use Urban Solutions' services when she expands her business beyond its current location. "I got lucky this time, but will need preparation for the next time," she says. But with the help of Urban Solutions, she's discovered how satisfying it is to be running her own business. "Maybe I found my calling," she says.

For more information, contact Urban Solutions at www.urbansolutionsf.org, (415) 553-4433.

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