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## Low-income immigrants get a hand

By Carolyn Said

Updated 6:54 pm, Thursday, November 15, 2012

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Rebekah Lwanga Peterkin began her own clothing business aided by AnewAmerica Community Corp. in Berkeley. Photo: Paul Chinn, The Chronicle



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**(11-15) 18:53 PST Berkeley -- Rebekah Lwanga Peterkin** always loved color, fashion and design.

When she moved to the Bay Area in 2007 after a career in merchandising, the Uganda native wanted to launch her own business creating clothing but wasn't sure how to get going.

Then she encountered **AnewAmerica Community Corp.**, a Berkeley nonprofit that trains immigrants to start and run their own businesses.

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"AnewAmerica gave me the perspective to look at myself as a designer," she said. "All those years, I was always designing on the side. But I didn't know about business. I started their class and began to learn about it."

She launched Lwanga Designs, making clothing in vibrant African fabrics. To practice social responsibility, she decided to help support villagers in Uganda by teaching them sewing skills and buying some of their wares.

"I have knowledge that I'm blessed to be able to share," she said.

AnewAmerica is among more than a dozen Bay Area centers that offer a different take on entrepreneurship than the high-flying tech startups that hog all the limelight.

They cater to low-income populations, offering training, networking and micro-financing to help nurture new businesses. Their clients launch endeavors such as housecleaning, bookkeeping, auto detailing, computer repairs, financial services, sign-making and catering.

While these "micro-entrepreneurs" are unlikely to start the next Google, having their own business can help lift their families out of poverty and create jobs for others, advocates say.

### Many nonprofits

The Bay Area stands out for having so many nonprofits that specialize in helping lower-income entrepreneurs.

"This place for so long has been a hotbed of entrepreneurship that it's not surprising that it's evolved a very entrepreneurial way to serve people who have a hard time breaking into business in the mainstream way," said [Ben Mangan](#), CEO of Earned Assets Resource Network, a San Francisco nonprofit that helps people build a habit of saving, resulting in "spark capital" that they can leverage into a new business.

"They can't access family and friends' capital, especially if they're low income, and the financial markets are not well prepared to serve people who speak languages other than English," he said. "Groups like AnewAmerica, [Opportunity Fund](#) and [EARN](#) fill a need that market isn't meeting."

[Sharon Miller](#), CEO of [Renaissance Entrepreneurship Center](#), which offers training, role models, resources (including office space) and networks to help low-income people launch businesses, had a similar take.

"The Bay Area is just a great place for entrepreneurship," she said. "People are open to new ideas, new products and new services here. It really supports an entrepreneurial spirit."

To showcase its entrepreneurs, AnewAmerica is hosting its annual Microbusiness Expo and Celebration on Thursday night in Alameda, with more than 30 of its graduates marketing their goods and services at a trade show. Peterkin will run a fashion show featuring her clothing.

AnewAmerica enrolls about 120 new clients every year for its three-year program. They start off learning business fundamentals, meeting once a week at night for 15 weeks, and covering business planning, financial literacy, legal considerations, licensing, contracts, how to write a business plan, as well as personal finance.

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Then they write action plans for their business and personal finances.

AnewAmerica encourages them to integrate social responsibility into their business plan, as well as to incorporate "green" practices.

### 'Eager puppies'

"Some take a while to develop (a business concept). Others come to us like eager puppies - they've saved their money, they have an idea and are raring to go," said Viola Gonzales, AnewAmerica CEO.

For the remainder of the program, clients work individually with case managers who coach them as their business evolves.

"We've found it's really key to have a strong one-on-one relationship with clients over a substantial enough period of time to make sure they are on a sustainable track toward their goals," said [Jeff Butler](#), director of AnewAmerica's women's business center. "Just a few months of working with folks won't cut it."

Besides the individual coaching, "business assistance circles" of seven to 20 people meet on specific topics, such as using social media, QuickBooks, legal issues and finding [real estate](#). Many of those are taught by professionals who volunteer their time.

### 12-person staff

The 12-person staff operates on an annual budget of \$1.2 million to \$1.4 million and offers classes in San Jose, Richmond and Oakland, as well as Berkeley. Since 2000, clients have improved their household net worth by an average of 9 percent each, Butler said.

Immigrants own 18 percent of small businesses nationwide, according to a study this year from the [Fiscal Policy Institute](#). In California, it's much higher: One-third of small businesses are run by immigrants.

Peterkin, who sells her creations through several small ethnic shops on the West Coast, said her annual sales are now about \$50,000, although they were much higher before the economic downturn.

But she is still delighted to have her own business, following in the footsteps of her father, a furniture maker. Growing up in Kenya - her family fled there when she was 12 to escape [Idi Amin's](#) oppressive regime - "I saw him do a lot of teaching of people making furniture," she said.

Her skills with a needle were already evident. "Before he passed away, he said, always keep your sewing machine with you," she said.

Now Peterkin has dreams of spreading her textile [education](#) to Pakistan, Ecuador and elsewhere.

"I'm a woman supporter," she said. "I would like to support every woman out there because we are in this world together."

### Resources

The Bay Area has a wealth of nonprofits that help low- and moderate-income people and immigrants start their own businesses.

**AnewAmerica**, [www.anewamerica.org](http://www.anewamerica.org)

**Earned Assets Resources Network**, [www.earn.org](http://www.earn.org)

**La Cocina**, [www.lacocinasf.org](http://www.lacocinasf.org)

**Mission Asset Fund**, [www.missionassetfund.org](http://www.missionassetfund.org)

**Mission Economic Development Association**, [meda.sf.org](http://meda.sf.org)

**Opportunity Fund**, [www.opportunityfund.org](http://www.opportunityfund.org)

**Pacific Community Ventures**, [www.pacificcommunityventures.org](http://www.pacificcommunityventures.org)

**Renaissance Entrepreneurship Center**, [www.rencenter.org](http://www.rencenter.org)

**San Francisco Economic Development Alliance**, [sfeda.org](http://sfeda.org)

**Urban Solutions**, [www.urbansolutionsf.org](http://www.urbansolutionsf.org)

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

**Working Solutions**, [www.tmcworkingsolutions.org](http://www.tmcworkingsolutions.org)

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