



Stepping Out

A publication by the Arkansas Women's Business Development Center

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Getting Started In The Childcare Business

Congratulations on making the decision to become a child care professional. A very challenging but extremely rewarding occupation. To help you get started here are a few programs from the Division of Child Care and Early Childhood Education that may be beneficial to you and your business.

- First you will need to contact the Licensing Unit to find out what the childcare regulations are for the type of care you plan to offer. To receive a start up packet from your local licensing agency, call 501-682-8590 or 1-800-445-3316. They will mail you the rules and regulations that you must meet in order to operate your program.

A licensing specialist from your area will call and make an appointment to come out and visit your facility/home and determine what steps you will need to take in order to get your license or registration.

- The Division of Child Care and Early Childhood Education (DCCECE) offers grants such as the Enhancement Grant for up to a maximum of \$7500 available to providers for the enhancement and improvement of child care programs.

An example of items you could request is play ground equipment, toys, baby beds, curriculum, etc. The Division

also offers a Training Grant that is available to providers for assistance in paying for CPR and First Aid Training.

CDA Scholarships are available to individuals to assist in accessing training, which will lead to certification under the Child Development Associate Program. For more information on these grants or to request an application you may contact the Division at 501-682-9699 or 1-800-445-3316.

- Join the Child and Adult Care Food Program. This program offers

education on nutrition and will pay providers monthly for the cost of food that you serve to children. To request an application or for more information you can contact the Food Program at 501-682-8869 or 1-800-482-5850.

- If you participate in the Voucher Program you can possibly receive payment for low-income families that would not otherwise be able to afford childcare. For information on this program contact Family Support at 501-682-8947 or 1-800-322-8176.

- A service offered through the Division at no charge to you is the Child Care Referral Program. If a parent calls the Division looking for child care, based on specific needs and wants the Division will provide them with a list of providers

in their area that offer those services needed. You can reach the referral program at 501-683-0033 or 1-800-445-3316.

- The BUSINESS SIDE OF CHILD-CARE! As you work on licensing, don't forget to focus on the financial aspects of the business. The Arkansas Women's Business Development Center has partnered with the Division to provide business training and technical assistance to existing and aspiring daycare owners.

You will need to become familiar with pricing, profit and loss, taxes and other topics in order to be successful. For assistance two locations in Helena and Pine Bluff can be contacted at 888-323-6233, 870-535-6233 or 870-816-1120.

Remember the Division is here to assist you in whatever way possible. We know the future is in your hands and our job is to help you provide quality childcare to the children of Arkansas. All our programs are available to assist in making your child care business a success.

Childcare Workshop Coming to Camden

ARWBDC will offer the "Business Side of Childcare" workshop in Camden on November 6. The 5-week class covers everything you need to know about starting and managing a daycare. See page 3 for details.

The class is being offered for the first time in Camden. For more information, call ARWBDC at 870.535.6233.

ARWBDC Office in Helena Adds Business Information Center

The October 8th Grand Opening of the Arkansas Women's Business Development Center's Helena office and Business Information Center was a tremendous success!

Among the speakers at the reception were U.S. Senator Blanche Lincoln, and Linda Nelson, Acting District Director for the Arkansas District Office of the U.S. Small Business Administration.

Clients of ARWBDC, including class participants, aspiring and existing women business owners, and community leaders, city officials, and members of the Phillips Chamber of Commerce turned out to celebrate Helena's newest business resource.

The new office is located in First National Bank of Phillips County at 502 Cherry Street in West Helena. The office was made possible through a grant from the SBA.

ARWBDC's goal is to offer technical assistance and access to funding for women business owners looking to grow or start a business. They also provide long-term training and counseling in all aspects of owning or managing a business, especially in the areas of finance and marketing issues.

"There are a lot of challenges in starting a new business, says Miriam Karanja, Director of ARWBDC. "We give women

the tools to overcome the most difficult hurdles."

The center is open Monday through Friday 8 a.m. to 5 p.m. and evenings and weekends by appointment. The Helena-ARWBDC is one of eighty centers of this kind nationwide.

Senator Lincoln Encourages Women

After a ribbon cutting with assistance from the Phillips County Chamber of Commerce, U.S. Senator Blanche Lincoln spoke to the crowd. She challenged women business owners to have the courage to ask for what they want and use the different resources available to them. She also encouraged them to balance their business and personal commitments.

A Showcase of Women-Owned Businesses

Women business owners were hostesses for the event. Each wore a lovely corsage provided by ARWBDC client, Tina Simes.

After the ceremony, guests toured the new Business Information Center.

Paula Oliver with Oliver's Restaurant and Catering in West Helena provided a light lunch for the event.

In the lobby of the bank, a striking display showcased the products and services of several women business owners.



Michelle Briggs, an aspiring woman business owner, spoke at the grand opening. Michelle is opening Prophetic Fashions Designer Boutique in West Helena in November.

Home-Based Business Expands To Downtown Store

Michelle Briggs has run a home-based clothing business for the last year. She wanted to expand the business, so she attended several ARWBDC training programs to help improve her business skills.

To help her along financially, she joined Good Faith Fund's Rapid Assets Individual Development Accounts program and saved money to invest into the business. With this program, aspiring business owners can save money to start a business and every dollar saved is matched with \$3.

Michelle plans to host a grand opening for her business—Prophetic Fashions Designer Boutique—in November, 2003.

The business sells dress and business wear for men and women. Prophetic Fashions is located at 104 South 5th Street in West Helena, directly across from First National Bank of Phillips County.



An official ribbon cutting started the grand opening celebration. U.S. Senator Blanche Lincoln (5th from left) assists ARWBDC Program Manager Pat Scott, and ARWBDC assistant Vida Fielder cut the ribbon.

Training & Workshops

The Business Side of Childcare - Camden

Highlights: Starting a profitable childcare or daycare center

Cost: \$30

Time: 6 to 8:30 p.m.

Location: The Community Room, 1st Bank of South Arkansas, 1325 Highway 4 Bypass, across from WalMart.

Contact: Miriam Karanja at 888.535.6233

Date	Class
11/06	Licensing Requirements
11/13	Food Programs & Nutrition Requirements
11/20	Cash Flow Statement
12/04	Taxes and Legal Issues
12/11	Enhancement Grants & Loans

Basic Computer Training - Helena

Highlights: Learn how to turn your computer on and off, create, edit, format, save and print documents.

Cost: Free

When & Where: 2nd & 4th Wednesdays
First National Bank of Phillips County
502 Cherry Street, Helena

Times: 10-11:30a, 12:30-2p, 2:30-4p (3 separate classes)

Contact: Vida Fielder at 870.816.1126

How To Write a Winning Business Plan

Highlights: A solid business plan is key to obtaining a loan. Learn how to write a concise and clear business plan and how to create financial projections. A free workbook is provided.

Time: 11:30 a.m. to 12:30 p.m.

Cost: Free

Where & When:

Pine Bluff: December 9
Good Faith Fund, 2304 W 29th

Helena: November 13
First National Bank, 502 Cherry Street

Knowing & Understanding Your Credit

Highlights: Credit report and credit scoring, improving your credit, creating a nontraditional credit history, taking control of your credit. Free credit report upon request & authorization.

Time: 11:30 a.m. to 12:30 p.m.

Cost: Free

Where & When:

Helena: October 30, December 4
First National Bank, 502 Cherry Street

Contact: Pat Scott at 870.816.1120

Business Counseling

Highlights: Free one-on-one business counseling is available to aspiring women entrepreneurs or women business owners.

Cost: Free

Time: Call to schedule an appointment

Locations:

Pine Bluff: Good Faith Fund, 2304 W. 29th

Helena: First National Bank, 502 Cherry St.

Forrest City: East Arkansas Enterprise Community, 1000 Airport Rd

Camden Camden Area Chamber of Commerce

To Register:

To register for training, workshops or business counseling call:

Pine Bluff: ARWBDC at 888.323.6233 or 870.535.6233 x.38

Helena: Pat Scott at 870.816.1120 or 870.816.1126

Forrest City: Pat Scott at 870.630.2005

Camden: Miriam Karanja at 888.323.6233

Small Business Tax Tips

Business deductions may help you reduce your taxes. Following is a list of common deductible business expenses. This is for information only, consult your tax professional for more information.

- Advertising and promotion, including charitable contributions that result in publicity for the business
- Accounting and bookkeeping fees (including the portion of your tax return preparation fee that includes your business return)
- Bank service charges
- Credit card annual fees for cards used in your business. If your card is used partly for business and partly for personal expenses, pro-rate the fee accordingly
- Computer supplies
- Depreciation on business furniture and equipment and vehicles
- Education, including seminars and conferences that increase your knowledge and skills. You can't deduct the cost of education that prepares you for a new line of work.
- Furniture for your office or home office
- Home office expenses, if you qualify. You qualify to take the deduction if you have a space in your home that's used regularly and exclusively to do the administrative work for your business.
- Legal and professional fees, including costs for preparing the business portion of your tax return
- Licenses and fees
- Office supplies
- Postage, delivery, and freight costs.
- Printing, copying, and fax charges.
- Rent of equipment and store or office space

ARWBDC

Arkansas Women's Business Development Center

ARWBDC's mission is to create income and assets for women of the Delta by helping them start and grow their own small and micro-businesses.

How Can You Help?

ARWBDC relies in part on financial contributions from individuals, corporations, and foundations to provide funding for our much needed programs and

services. Contributions enable us to expand these programs and offer our services to more people each year.

Making a financial contribution to ARWBDC is easy and is a wonderful way to give back to your community. As a program of Southern Financial Partners, a 501(c)3 tax exempt non-profit organization, your donation to ARWBDC is tax deductible to the fullest extent allowed by law.

For more information about making a financial contribution to ARWBDC, please contact Miriam Karanja at 870.535.6233, or via e-mail at arwbdc@ehbt.com.

ARWBDC Regional Offices

Pine Bluff

Good Faith Fund
2304 West 29th Avenue
Pine Bluff, AR 71603
870.535.6233 or
toll-free 888.323.6233

Helena

First National Bank of Phillips
County
502 Cherry Street
870.816.1120

Forrest City

By Appointment
870.630.2005

Camden

By Appointment
888.323.6233

e-mail: arwbdc@ehbt.com
visit us on the web at:
www.southernfinancialpartners.org

ARWBDC is partially funded by the U.S. Small Business Administration's Office of Women's Business Ownership (OWBO) under Cooperative Agreement Number -99-012.). The Office of Women's Business Ownership is established to help women become full partners in economic development through small business ownership. The Women's Business Ownership homepage is: [//www.sba.gov/womeninbusiness](http://www.sba.gov/womeninbusiness). ARWBDC is a public private partnership of the U.S. Small Business Administration and Southern Financial Partners, a non-profit affiliate of Southern Development Bancorporation. SBA's cooperation does not constitute or imply its endorsement of any opinions, products and/or services. Reasonable arrangements for persons with disabilities will be made if requested at least two weeks in advance. All SBA programs are extended to the public on a nondiscriminatory basis.

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