

# Women's Entrepreneurship Initiative at Saint Mary's College

Economically empowering women through business ownership  
and career advancement.

- SPARK Women's Business Accelerator
- Engaging Women Conference
- New Neighborhood-based Small Business Accelerator
- Quarterly professional development seminars
- 60 member mentor network

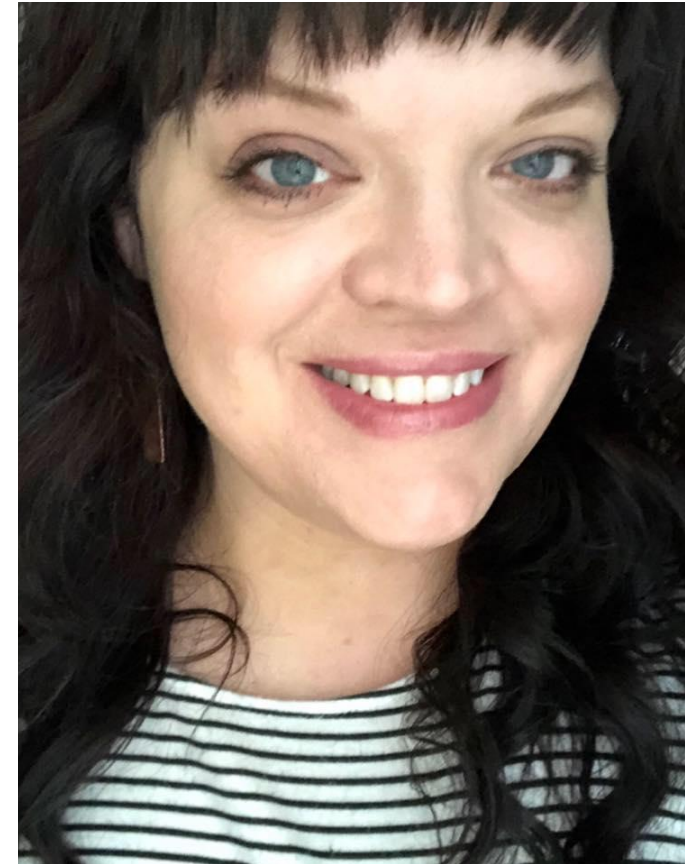


Women's Entrepreneurship Initiative  
Saint Mary's College, Notre Dame, Indiana

## Makenzie Stemen-Gaughn, owner of Exhale, 2018 SPARK graduate

“The connection made with my SPARK sisters was invaluable. Now that I am ready to pursue a business loan, I have the connections to people that can assist me financially.”

- Recently divorced, single mother of one teenage son. High school graduate.
- Launched cleaning and personal organization business in June 2018. Grew from 5 clients to 30 in 17 months and raised rates by 60%. Financially self-sufficient.
- No credit history - all accounts were in husband's name. Currently seeking small business loan under \$30,000 for business vehicle and equipment.
- Long-term renter, considering home ownership as a next step in asset-building.



## Maricela Navarro, Owner of OXFOX Carriers, 2018 SPARK graduate

**“SPARK gave me the confidence to believe in having my own business and the tools to plan and create the vision for OXFOX Carriers.”**

- Married, mother of three school-aged children and expecting fourth child. Works full-time and runs a motor carrier company. Owns a mixed-use property in divested neighborhood.
- In business for six months with two full-time drivers and one 53' leased dry van.
- Breaking even but not currently seeking to add drivers until has greater knowledge of the industry.
- Accessed capital through loans from family members. Plans to purchase tractors in the next six months (currently leasing.) Exploring access to capital through CDFIs and the City of South Bend's Industrial Revolving Loan Fund.



## Monica Brazier, Owner of Monica Brazier Photography, 2017 SPARK graduate

“Before SPARK I knew I was making money in my business, however, I never saw any of it. One of the first lessons I learned was that I am in business to make money and to pay myself.”

- Married, mother of two school-aged children.
- In business for nine years. Started with no business background, very little start-up capital, and no business plan.
- Currently runs a profitable photography business and pays herself every month.
- Recently launched a new business, JAM Marketing with SPARK graduate Jane Lockhart.



## Dorothy Carter, Owner of Junk2Jazz, 2013 SPARK graduate

**“I made so many connections in SPARK that I still maintain today. If I’m stuck I have SPARK sisters and mentors who can help me over the hurdle.”**

- Retired, married. Rents home with art studio, owned home in the past.
- Worked full-time and ran business part-time. Has been able to devote more time to her business since retiring in 2017.
- SPARK helped create vision, financials, and a five year plan for business.
- Breaking even but not paying herself. Not looking to invest in new equipment currently but is pursuing new markets and juried shows for her art.





## Kayla Holdread, Owner of Weeping Willow Photography, 2017 SPARK graduate

“Before the SPARK program, I was shy and afraid to go full time with my business. After, I had confidence, a business plan, and was ready to go! I quit my job 2 weeks after I graduated, and everything has been blooming ever since.”

- Married mother of three young children, runs business full-time. Owns home and leases studio space with another photographer.
- Profitable business, doubled sales from 2018 to 2019.
- Used small loan from a friend for initial equipment purchase. Has continued to invest in upgrading equipment including cameras, computers, lighting, lens, props, and backdrops.
- Tried to scale back business after the birth of her third child, but there is too much demand for her services.



## Ramal Winfield, Owner of Bright Beginnings Family Childcare, 2017 SPARK graduate

**“The most valuable thing that I got out of SPARK was the access to mentors, resources, and everything I needed to grow my business. Even two years later all the people on my personal board of directors I met through SPARK.”**

- Divorced mother of two young children. Owns home and commercial property.
- Two weeks after SPARK graduation was approved for an SBA loan for 300K.
- Consolidated three home daycare programs into one facility in 2018 south of downtown South Bend
- Code enforcement, building department at city and county level created the most barriers to opening at new location. Delays in state licensing have cost business 65K in lost revenue.
- Wants to use her experience to help propel other small business owners.

