

# Profiles of Enterprise

## Profiting on all accounts

### The Quest

After kissing her preschooler goodbye and seeing him onto the school bus, Henny dashed into her apartment to gather her purse, notebook, pen, and water bottle before heading back out the door. Though the air was cold as she rushed down the street, she felt energized, picturing the opportunities opening before her. After twenty years in the field of education, she was actualizing her dream of joining the business world. She had the skills necessary for the field of administration, and was excited to learn how to take the first steps forward.

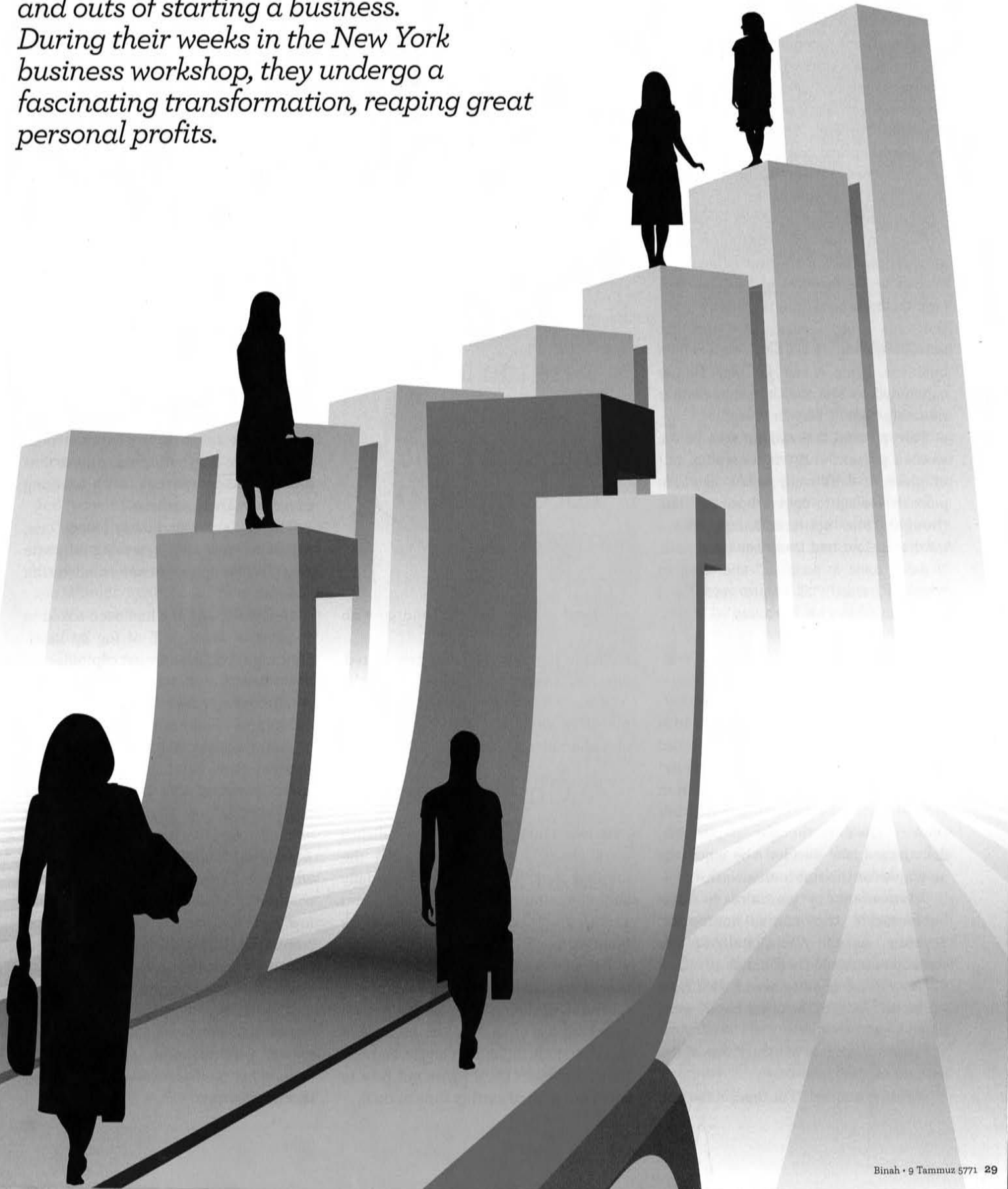
Tzivya warmed the engine and started the car, her busy morning behind her. She'd prepared supper for that evening while coaching her married daughter Esty over the phone on dealing with little Chezky's croup. Now, focusing on the day ahead of her, Tzivya nervously wondered if signing up for the business course had been a good idea. After all, she was simply a high school *mechaneches* and sewing instructor who had created a product she wanted to promote and sell.

As Tzivya minded the slippery road conditions on Ocean Parkway, she felt a sense of accomplishment about her project, EZ Necklastic. Her workshops showing women how to adjust necklines to be more *tzniusdig* had created a demand for the alteration supplies, which she'd assembled, packaged, and labeled with the catchy title. She hoped to learn how to spread her product even further.

Fraidy dropped the baby off at the babysitter in a small room at the side of the Y and paused to catch her breath. It had been a juggling act to pack the children up, send them to school, and catch the bus from Williamsburg to Boro Park. She was glad she'd made it on time. Now, she looked around her and spotted a large poster with an arrow pointing her in the direction of the Pusoach Business Course. She followed the sign eagerly.

Fraidy was creative, and business ideas occurred to her regularly. As a graphic artist with a growing family and a husband in *kollel*, she'd repeatedly considered starting a graphics-based business, but didn't know how to take the first step. Now, ten years after having last been in school, she'd signed up for this course. As Fraidy opened the door to the classroom, she hoped that this class would indeed open doors for her.

*Tentative and uncertain, a group of housewives embark on a quest in what is for them uncharted territory: learning the ins and outs of starting a business. During their weeks in the New York business workshop, they undergo a fascinating transformation, reaping great personal profits.*



## Hesitations

Do I really want to do this? Fraidy thought as she noticed Zeesy, a woman she knew from Williamsburg. Some of her eagerness seeped away like air leaking from a pricked balloon, and she felt overcome by nervousness and self-consciousness. She'd purposely kept her ambitions private. She hated hearing people's skeptical comments, especially because they reflected the seeds of insecurity already inside her.

Henny read the title of her loose-leaf with a mixture of confusion and annoyance. *The Entrepreneur's Handbook: Evaluating the Potential of Your Business Idea*. Business idea? She'd come to learn the ins and outs of business administration, not how to start a business. "This is not for me," Henny concluded as she took a seat near her nametag. "But I'll stay for today."

Tzivya noted the various ages of the women present and felt somewhat out of place. "I don't really belong here. I'm probably too old to start a business," she thought. She spotted Raizy, whose mother-in-law had been her classmate. "I didn't come to socialize," she tried to reassure herself. "I'll keep to myself and hear what the teacher has to say."

## Readjusting Expectations


The class began with an interactive "getting-to-know-you" game that forced participants to converse. Tzivya found herself uncovering more common ground with the women around her than she'd thought possible. Encouraged, she decided she would be an active contributor to this class.

"How many of you already have businesses?" the course instructor, Sevanne, asked. About half of the participants raised their hands.

"How many of you have an idea for a business?" Most of the other hands went up.

"I have a number of ideas," one of the women offered.

Sevanne nodded. "For this course you



The business she had chosen was a dead-end. It had sounded right on paper, but her prospective competitors were too large. A start-up business could not compete.

will need to pick one idea and go with it."

Fraidy stared at Sevanne, bewildered. She had twenty ideas; how could she pick one? Not wanting to fall behind, she mentally went through her list and picked an idea at random.

## Challenges

It was 11:00 p.m. The supper dishes were cleared, the children (even the married ones) had all gotten their daily share of Mommy's listening ear, and Tzivya took out her business class homework.

At 1:00 a.m. she yawned as she tucked her papers into her looseleaf. She had a full day of teaching ahead, as well as a long list of chores. The homework was definitely difficult to juggle. Perhaps tomorrow night she'd figure out how to carve out a bit of earthly time to do it.

Although Fraidy would have liked to turn her back to the computer and ignore what it was telling her, the facts on the screen were undeniable. The business she had chosen was a dead-end. It had all sounded right on paper, but there was no way to rationalize or refute the facts: her prospective competitors were too large. A start-up business could not compete.

Fraidy fiddled with her mouse. Slowly the realization dawned: The only way to move ahead was to first backtrack. Reluctantly, she began to sift through her business ideas again, evaluating them based on the new vocabulary and criteria she'd gleaned in the last three classes. Did she have any ideas that corresponded with her talents and passions and that needed limited investment? Could she sell a product that she could easily produce, that filled a recognizable need and could sell to an identifiable market? And most importantly, did she have any ideas that had limited competition with a strong advantage of uniqueness?

The ideas dropped away one by one, like wilted rose petals, leaving only one idea that completely conformed to the criteria.

Henny felt like she had been asked to disperse a dense wall of fog by hand. Running a business would capitalize on her talents, but starting a business entailed many tasks she found difficult, including selling and marketing herself or her business. Henny fingered her completed Competition Profile. As a space planner, she had little direct competition, and the advantages she offered were fantastic. She was a woman with a keen understanding of what it took to plan a home that was beautiful yet functional. After merely a few phone calls to experienced architects, she'd already produced plans for a service that could satisfy customers when architects could not.

The homework, however, required her to look over the upcoming chapter, which was entitled *Marketing*. She opened her textbook nervously; she had much to learn.

## The Hebrew Free Loan Society

Shana Novick, the dynamic and visionary executive director of the Hebrew Free Loan Society (HFLS), graciously gave of her time to provide *Binah's* readership with some background information about the Pusoach Business Course.

"The goal of HFLS," says Ms. Novick, "is to help people become and stay economically self-sufficient. This is done mainly through interest-free loans. HFLS runs a variety of loan programs throughout the New York metro area, including a Housing Loan Program for day-school teachers who are first-time homebuyers; an Adoption Loan Program; and a Special Education Bridge Loan Program, which allows parents of special-needs children who have become eligible for Carter funding to pay their astronomical tuition fees and then apply for Carter reimbursement.

"The Pusoach classes," explains Ms. Novick, "are an outgrowth of our Micro Enterprise Loan Program, which provides fledgling business owners with loans of up to \$25,000. We provide this course because money is not enough to position aspiring entrepreneurs for success. They also need basic business training and coaching."

The Hebrew Free Loan Society teamed up with United Jewish Organizations of Williamsburg in an effort to target the *chareidi* community. The course was specifically structured to meet the needs of *chareidi* women, and Ms. Novick notes that cultural sensitivity is a priority in the course. "This was an important criterion when we hired facilitators. We also spent two days doing sensitivity training and showing our facilitators around the community.

"Our course is highly interactive and has continuous facilitators, as opposed to separate lecturers, who are great at empowering women. This enables women to really get to know and support each other."

*The Pusoach Business Course is given to both men and women separately. To register call Shlomo Haft at 212-687-0188, x 213.*

## Connections

Henny swung open the metal classroom door. She removed her coat and sat down near her placard, glad to find herself placed next to Sarah.

"I was thinking about what you told me," Henny began. "I think your current business has tremendous potential, and you shouldn't choose a different one."

"What makes you think so?" Sarah queried.

"I've been noticing that other women's knit apparel boutiques are doing very well. With a bit of marketing, I think your business could be an active competitor. Besides, there's so much you've invested into your business already. Maybe you should hire an employee to take some of the weight off your shoulders."

"I don't quite think that would be the solution," Sarah replied after considering it. "I need someone who could shoulder responsibility — more like a partner." She paused and eyed Henny. A thought was beginning to grow inside her: *I need a partner just like you!*

It was a short lunch break, but Tzivya wanted to use it to get to know some of the course members better. She sat down next to Surie.

"So, how's your business going?"



Tzivya  
marveled at the  
give and take  
that was  
occurring in the  
class, with  
course  
members filling  
needs in each  
other's  
businesses.

Tzivya inquired.

"Really well, *baruch Hashem*. We have some new clients, and now I'm looking for a pleasant resort location not too far from Brooklyn, but still in a suburban setting, for our upcoming *Shabbaton*."

Tzivya looked at Surie incredulously. Her brother-in-law owned just such a location.

"I happen to know of a place that might be just right for you."

Tzivya marveled at the tremendous give and take that was occurring in the class, with course members filling needs in each others' businesses. The atmosphere was one of cooperation, as opposed to the competition so prevalent in the business world.

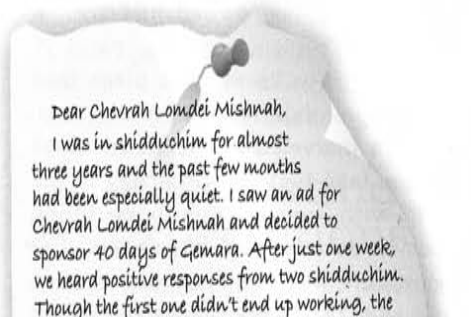
Fraidy had thought up a name for her business: JPics. It was catchy, and it described her business function perfectly — a website that would allow users to create Jewish-themed photo-gifts. A name gave her business an identity and made it seem like a bonafide entity.

With the input of another course member, Fraidy had also begun working on her business logo. The class members were more than resources for each other; they'd become sources of support, encouragement, and friendship.



# BETTER THAN A SEGULAH

A PERSONALIZED PROGRAM OF LIMUD TORAH IN YOUR ZECHUS



Dear Chevrah Lomdei Mishnah,  
I was in shidduchim for almost three years and the past few months had been especially quiet. I saw an ad for Chevrah Lomdei Mishnah and decided to sponsor 40 days of Gemara. After just one week, we heard positive responses from two shidduchim. Though the first one didn't end up working, the second was going well when my 40 days were up. I sponsored another 40 days and davened that if this shidduch was the right one it should go smoothly. Now, with only one week left, I am B"H a kallah!

Now... I am B"H a kallah!

Enclosed is a check for the next 80 days for one amud of Gemara a day for the zechus that we should build a bayis ne'eman b'yisrael.

The words "thank you" are not sufficient to express my everlasting hakoras hatov.

G.C., Lakewood, NJ



"When my husband saw the numbers he actually began pushing me to do my homework and making sure I wasn't disturbed while I did it."

## Growth

Henny entered the classroom eagerly. Sevanne smiled as she returned Henny's homework from the previous week. "Your writing is excellent, Henny," she commented. "Superb marketing, as well."

Indeed, Henny had learned a lot over the last two weeks. A guest speaker had spoken about attracting potential customers by appealing to their interests. And she now understood that marketing was about conveying the image and feel of her business in a concise and clear manner.

"I can't believe how the numbers are coming together," Fraidy said when Sevanne asked the class for reflections on the homework. "I've worked through pricing, startup costs, and running costs, and it seems to be profitable. Even my husband is convinced."

The class laughed appreciatively at Fraidy's last statement.

"When my husband saw the numbers," another classmate volunteered, "he actually began pushing me to do my homework and making sure that I wasn't disturbed while I did it." Others nodded in agreement.

The growing confidence in the room was tangible.

A sense of purpose filled Tzivya as she strode toward the women's clothing shop. A year ago she'd have been timid and uncertain; she felt the stores were doing her a favor by carrying her product. Now, she was keenly aware of EZ Necklastic's benefits both to storekeeper and customer. It was selling well and she was getting excellent feedback.

## Epilogue

Tzivya Bock is now the full-fledged manufacturer and distributor of EZ Necklastic, a product which allows quick and easy adjustments of necklines to aid in conforming with tznius standards. Distribution of EZ Necklastic has increased exponentially since the course; EZ Necklastic kits now sell in all better lingerie, apparel, and sewing-supply stores. To reach Tzivya call 718-627-1183.

Fraidy's website, myjpics.com, is due to launch right after the summer, just in time for customers to order beautiful L'shanah Tovah cards, Jewish calendars, and sukkah decorations, personalized with pictures of your children. In the meantime, Fraidy is providing these services and products, as well as photo-books, wall hangings, and storybooks, over the phone or in person. For all your photo needs, contact Fraidy at 347-581-7646 or sales@myjpics.com.

Henny has reaped double rewards from the course. She is currently heavily involved in space-planning, and she is also about to launch a Boro Park location for A Knit'ch Above, featuring upscale women's knits. To reach Henny about either business call 917-670-2163. **B**

732.364.7029

CHEVRAHLOMDEIMISHNAH.ORG