

Mobile Learning Lab

The BEGIN Center and Habitat for Neighborhood Business

Moderators: Jan DeYoung, The BEGIN Center

Galen Gondolfi, Justine Petersen Housing Corp.

Terry Donohue, Habitat for Neighborhood Business (visited the KIOJAE Educational Store owned by Annquenette Thirdkill who sells K – 8 school supplies.)

The BEGIN Center, designed for homeless and other disenfranchised populations, is a business incubator that integrates employment and entrepreneurship. Habitat for Neighborhood Business expands the traditional incubation model to include supportive “grassroots habitat” for local businesses. (Justine Petersen, among other services, provides comprehensive microenterprise lending and training. Incubators and microlending go hand in hand.)

Summary

- The acronym BEGIN expresses project goals to stimulate **B**usinesses, **E**mployment, **G**rowth, **I**ncomes and **N**eighborhoods. The BEGIN Center is a community partnership program of business incubation and entrepreneurial, skills and trades training.
- This is the first incubator in the country to serve the homeless, and it’s housed in a faith-based institution.
- The average loan size offered by Justine Petersen during 2009 has been \$2,500.
- It isn’t just about approving loans, but that loans are being paid back.
- CDFIs came to fruition under the Clinton administration. The Obama administration is looking at CDFIs at the state level.
- The Habitat for Neighborhood Business develops retail and service business centers in economically challenged areas. This helps to create jobs and community role models.
- Clients receive reduced rent during the first three years, mentoring of up to five hours per week, a lap top and Quick Book software, and accounting services from accounting students for one year (valued at more than \$150 per month). The challenge is finding visible clients.
- Annquenette was running a home day care when she saw the need for a single source of supplies for those caring for and educating children.

Memorable Quote

“Shelters and soup kitchens don’t solve the problem of homelessness. It’s about a holistic approach through 25 programs.” *Jan DeYoung*

“It’s all about tangibles. I’m not interested in theory. I believe in tangible results and application.” *Galen Gondolfi*

“Incubators and microlending have always gone hand in hand.” *Galen Gondolfi*

Conclusion and Remaining Questions

- The Habitat has a goal is to develop two centers of seven additional storefronts and replicate this model in other cities.
- The American Institute of Architects celebrated 150 years and was told to go back to their neighborhoods and do something. Terry shared that they are going to do an open market about three blocks from the Habitat.