Founded in 1993, Women’s Opportunities Resource Center (WORC) was the first provider of microenterprise development services in Philadelphia. WORC’s mission is to help low-income individuals—primarily women—and their families increase their social and economic self-sufficiency through self-employment training, support services, savings programs, and access to financial resources. More than 800 local businesses—which have generated $8 million in annual revenue and created hundreds of jobs—have gotten their start through WORC’s Self-Employment Training Program. The organization received the 2001 Presidential Award for Excellence in Microenterprise Development and the Poverty Alleviation and the Association for Enterprise Opportunity 2005 Technology Innovation Award for its web-based financial education program. Its products and services include small business loans, financial management education programs, and a Family Savings Account Program.

Success Story: Beautiful Beginnings Childcare Center, Philadelphia, PA

Lalita Paris, a certified childcare instructor, first came to WORC more than 12 years ago in pursuit of her dream to operate her own childcare center. She received entrepreneurial training to gain the knowledge and skills necessary to manage her business. She opened her doors in 2004 and with the help of multiple loans from WORC over the years, her business has successfully grown to accommodate 14 employees serving over 50 children in its day care program. In November 2016, she received a new loan of $10k to complete renovations of a new space to open a second location. Her business demonstrates the benefits of integrated training and lending services, and stage-appropriate financing that can grow with the business. “Without the guidance and access to capital I received at WORC, Beautiful Beginnings wouldn’t be an essential part of its neighborhood,” Lalita said.

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