

I'm 4' 10" tall. You can only imagine the amount of effort and encourage it takes to bound over a hurdle. In high school I was a sprinter, not a hard layer. But as I've grown into an entrepreneur I have learned to become a hurdler. Throughout my life there have been several hurdles that I've had to clear. I graduated from Miami University with a degree in business and political science. Upon graduation I immediately started working for a finance firm as a financial analyst. Once our 2nd child arrived it was very clear that operating at a corporate level would be extremely difficult. So married to a service man, I did what most women do and became a domestic diva. Although this was not a natural fit I enjoyed every single moment of it from being the Cub Scout leader, the Room Mom, the PTA Czar, to the basketball coach and all amazing lunch preparation. But my life took a demonstrative turn when after years of settling into the role of house manager I had to figure I had to become economically strong on my own.

Imagine teaching women and families about personal finances and then suddenly having found yourself in the situation where you can't be on your own and provide for your children. Not only had my credit taken a major hit, but also I was faced with the realisation that I did not have the retirement safety net we had been planning. I vowed that I was going to clear this hurdle period from being a here-and-there guest teacher at different schools. I noticed that there were inherent problems in the American educational system: students lack the ability to problem solve and critically think during a class day.

Later, I decided to start a business. I was fortunate enough to be accepted into the Mortar business incubator with 29 other entrepreneurs operating at different phases of their businesses. Just like I noticed deficits in our education system, I noticed shortcomings in my city and was reminded of the service oriented leadership I'd longed to continue. So I decided to run for council to engage neighbors and help work toward a collective vision for our city.

Now, picture the situation. Single mother of a 9 and 11 year old, in emotional shambles trying to come to grips with a divorce after 12 years of marriage. Nearly broke. Running ragged from practices to campaigning. It was truly the longest race I've ever run.

The reward came unexpectedly when I won my council seat against 8 other candidates and broke a 4 way ticket of decade long incumbents. Less than two weeks after the campaign win, I won the judges choice award after a great pitch. The award came with marketing assistance and a \$1,500 purse.

Strategically, I opened a brick and mortar location in Sharonville just before the summer camp season. Based on my research I suspected that the summer season would be the businesses leading revenue source. Now, it sounds great but this was serious work. The building was disheveled and my kids and I spent countless hours cleaning and renovating. This is laying baseboards, painting, adding fixtures, and even sanding and laying epoxy flooring! What I really needed was a small loan. But this was simply impossible because of my lack of credit and business existence. Determined to proceed, I took out the less than \$4,000 of STRS I'd built up over the last 8 years as a substitute teacher. Thankfully, summer proved to add financial stability and I felt like I was actually running another lap.

However, with growth, comes challenges. I needed capital to hire a team. I needed capital to purchase materials. I needed capital to advertise, and so on. I was denied multiple times.

I kept running, exhausted and weary. My business got to a point where I couldn't take my eyes off it. I was leaving the startup phase. Again, I sought out lending because I needed to build capacity. Still I was considered not ready.

The winter of 2019 marked the final time I infused my business with my own limited funds! My business had been able to at least pay for its basic needs.

The onset of the pandemic drastically changed my company and at a time when it was finally starting to walk! I quickly switched gears and created a new revenue opportunity that literally enabled my company to stay in the race! With frugal money management and applying for every grant opportunity around, I applied for 17 grants in 2020 and received just 3. Those three were enough. We moved into a space 3 times the size of our former one and have already crushed our previous years goals.

So the question becomes what would have happened had I had the necessary capital and platform to launch and grow my company? I don't doubt that I would NOT be successful but that becomes central to the fact that at what cost does a small women owned company have to spend or lose to do so? Had the banks been willing to bet on my race they would be winning along with myself. Making capital more accessible and loosening the barriers doesn't mean that we're giving away money to squander. It means that you trust the expertise, the education, and the drive that a woman has to accomplish what most can't under excellent circumstances.