

SEEDING CHANGE in small business and communities

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Eric and Naihma, Bike Commuter*"I want to share something that brings me great joy."**Written by Mike Russell, Pivotal Writing**Photos by Juan Carlos Delgado*

Eric and Naihma Deady are no strangers to rejection.

While they sought a loan to start their new business, **The Bike Commuter**, Eric recalls "being laughed out of a number of banks around Portland" back in early 2009. "They wouldn't take a second look at our application."

Fortunately, the Deadys saw the rejection as just another step on the path to opening their own business. Aside from the long-held dream of self-employment, they had an expected child to motivate them. At the time, Eric traveled extensively for his job; a situation that would soon become intolerable: "I needed work that would let me stay close to my family. I'd wanted to be my own boss for years, so this seemed like the right time to go for it."

Having 'wrenched on bikes' over the years, Eric knew he could offer a richer customer experience; "We believe that there are no dumb questions, and that people can enjoy cycling on any sort of machine. It doesn't matter if you ride a \$100 bike or a \$4,000 bike, so long as you're having fun and living better for it. I didn't start this business to make a quick buck; I want to share something that brings me great joy."

That policy of acceptance has become a hallmark of the Deadys approach. **The Bike Commuter's** friendly reputation has garnered a growing community of grateful customers. For Eric, "It's very rewarding to hear 'My bike has been running better than ever before!' It's even more satisfying to help a first-timer or someone with a disability get mobile. Support from customers and the community is validation and vindication of my dream."

Among all the proud moments, one in particular readily leaps to Eric's lips; "Getting final word from Mercy Corps NW on financing. That was a great day for us." At a time when the economy was slowing and credit was scarce, Eric and Naihma had heard plenty of 'No' and were left with few alternatives.

In retrospect, Eric is glad that traditional banks rejected his application; "Our chances of success would have diminished greatly. We needed more engagement than a wad of cash and a loan payment. We might not be here if it weren't for Mercy Corps NW. They helped us avoid some major problems that a bank might not have helped us through. MCNW patiently answered all of our questions, and really held our hand through the whole process."

An intimate familiarity with rejection now affirms Eric and Naihma Deady appreciation of the value of acceptance, and informs the way they help their growing community of customers.



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Sonya, Yours

"We really stick together. I don't feel like I'm out there on my own. We're doing what we love, getting by, and trying to have a good time."

Carts: Not just for food anymore

Written by *Mike Russell, Pivotal Writing*

Photography by *Juan Carlos Delgado, photojournalist*

Since opening her thrift-clothing cart 'Yours', every Saturday has become 'take your daughter to work day' for Sonya Petroff. That suits her just fine.

"It's good for [Hailey] to see me work for myself," says Sonya. "It opens her eyes to her own potential. I talked about [Yours] for two years before it happened. For her to see me keep going through some hard times is important. That's a positive example for her."

Among those 'hard times,' Sonya lists self-doubt fueled by a lack of knowledge about how to start a business, finding the time to prepare, and saving up for opening expenses. "As a single, working parent, a storefront would have been impossible to afford while launching this business," says Sonya. "The idea of opening a cart made it a possibility."

Located in a pod of carts on 52nd and SE Foster, Yours blends Portland's food-cart scene with Sonya's passion for mining thrift stores' collections of household treasures and unique, vintage clothing for men, women, and children. Between the 1966 Silver Streak trailer and the racks arranged in front, customers and curiosity seekers can peruse the product of Sonya's love for locating the hard-to-find and one-of-a-kind.

"When I first had the idea I figured, 'If the carts can sell food, why can't I sell stuff?!' Ever since then, I've been stockpiling; thank goodness our home has good storage space! Even Hailey's room was filling up with boxes. We were really happy when we finally got to move most everything into Yours."

Sonya worked hard to get to that proud moment. Without any entrepreneurs in her family, she didn't know about the planning and preparation needed to launch a successful business. Furthermore, while her regular job made ends meet, she felt like she could never save enough to cover all of her opening expenses. Then, a friend told her about Mercy Corps NW's Individual Development Account (IDA) matching grant program and Business Foundations course.

"For someone who could only save one to two thousand dollars, the IDA opened the door," Sonya recalls. "And their Foundations course helped me through a ton of things I had not anticipated. I needed MCNW to help me with my business plan, taking care of all the paperwork, anticipating taxes, and all the other details of starting a business."

Although she speaks with some authority now, Sonya admits, "The day I started at MCNW, I thought I was going to quit. They were encouraging, but they were also honest. They told us, 'Starting your own business isn't easy. It's a lot of money. You have lots to figure out.' I drew encouragement from the other people in class. We supported each other... I stuck through every class and got more confident every week going through all the steps."

Some of that confidence is bound to rub off on Sonya's 10-year-old daughter turned social-media assistant, "When Hailey gets older, she'll have some excellent experience. Maybe she'll try a business for herself."

Although she has completed MCNW's course, Sonya's enthusiasm for community remains strong. For her, one of the most rewarding parts of running her own business is "Being a part of the community. Not just people who live nearby, but being a part of a food cart pod. We really stick together. I don't feel like I'm out there on my own. We're doing what we love, getting by, and trying to have a good time."



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David, Quicksilver Neon and Signs

"When I put the lettering and business logo on my first truck... the business became more legitimate. Anybody can put lettering on their truck, but for me that was important."

Lighting the Way for Small Business.By [Mike Russel](#), Pivotal WritingPhotography by [Juan Carlos Delgado](#)

Of all the challenges small business owners face, David Rawson of Quicksilver Neon and Signs has one of the most enviable: he's so busy that he needs another employee.

"Right now, my greatest challenge is keeping organized. Between taxes, insurance, banking and everything else, I have less time for what I enjoy: talking to people and meeting more customers. I'm at the point where I'd like to have someone help in the office, but it'd have to be the right person. It'll be hard to let go."

David's attachment is understandable. Since starting Quicksilver Neon and Signs in January 2008, he has patiently nursed his idea into a thriving business.

His source of confidence and persistence? Having worked for a larger sign company for the previous ten years, he knew that he could give customers better value, do the job quicker, and make a fair living for himself. "I approach business from a basis of common sense, fairness, and respectful interaction; just the way anyone would like to be treated," he explains. "I like to think we've earned our customers' loyalty. I don't mind if they try a different provider, because I'm pretty confident that they'll come back."

By the time David approached Mercy Corps NW, Quicksilver Neon and Signs had been open for six months. Business had been good so far, but he needed a boost to remain competitive. He needed a bucket-lift truck, but he couldn't raise the capital alone.

"Mercy Corps NW was very helpful," David remembers. "They helped me through the application forms and loan process. I was shocked at how easy it was to apply and get approved. I bet more people would go into business for themselves if they knew about Mercy Corps NW's loan program."

For David, one of his proudest moment as business owner was also one of the humblest: "When I put the lettering and business logo on my first truck; the one that I got with Mercy Corps NW's help. In that moment, the business became more legitimate. Anybody can put lettering on their truck, but for me that was important."

Quicksilver Neon and Signs has since acquired a second truck and now employs two staff in full-time positions. "It does feel good to have employees and know that they're supporting their families too. Everyone benefits: our customers, my employees and their families, even the IRS!"

Aside from 'keep a sense of humor', David offers this advice to aspiring small business owners: "If you've got an idea, go for it. You only live once. And if you have a rough idea, trust that Mercy Corps NW will help you refine it."

