Urban Solutions Offers Answers, Guidance to New Businesses

By Maria Trombetta, Feb 14, 2005

WESTERN ADDITION — Owning and operating a small business in San Francisco is a dream realized by many people, thanks to a nonprofit called Urban Solutions.

Executive director Helen Branham at the Urban Solutions office at 1290 Fillmore Street. Photo by Jennifer Pickens

The mission statement of Urban Solutions is to improve the lives of business owners and community residents by providing direct services such as technical assistance, job opportunities and loan programs. Someone beginning their own business can come to Urban Solutions and receive help with every stage of the process.

The first step to successful venture, according to Small Business Consultant Helen Branham, is a good business plan.

“It is your roadmap. It lets you know when you are on target.”
Forming a good business plan ensures that the entrepreneur has researched the industry and knows who else is selling in that field, and that the business vision is focused.

Sasha Merrit went to Urban Solutions in late December 2002, with the idea of opening a tattoo shop that was friendly and art-focused.

“I wanted to create an atmosphere where anyone would be welcome,” said Merrit. “I knew I needed assistance getting it together.”

By October 2003, Merrit opened the doors of Pirate Tattoo on 23rd and Valencia, and has seen her business grow month by month.

“Urban Solutions has been so helpful. I have gotten continued support,” said Merrit.

“Urban Solutions has been a huge factor in my success. They helped me understand the loan process… we did a lot of number crunching. I wonder what I would have done without them!”

The cost of beginning a business is the most difficult thing to face for many first time owners. Equipment alone can run over $10,000, and then comes the added expense of employees, inventory, and rental space.

“Envision everything you are going to need when you open your doors,” advises Branham. “Make a laundry list of start-up costs.”

Urban Solutions finds loans from the government and private banks for entrepreneurs who need money for equipment, supplies, renovations and working capital. They do the legwork to ensure that the loan is successful for the business owner, and that the owner utilizes the loan to its full capacity. Urban Solutions guides people through the loan application process, identifies potential lenders, and helps gather all the required documents for the loan package.

“Most people need loans,” says Branham. “We walk you through the process.”

A small business owner must be willing to invest 10-30 percent of their own cash into the project, and be able to show how the business will generate revenue in order to be eligible for a loan. With these criteria met, Urban Solutions can start supporting the entrepreneur.

With trends moving more in the direction of big business and box stores like Wal-Mart and Target, noticing the role small businesses play in the community is important.

“Small businesses are the highest suppliers of jobs,” says Branham. “They keep the economy going. The whole neighborhood benefits...they offer local jobs, kids have positive role models and mentors.”

Unique shops and restaurants can become spotlights for certain communities, drawing in tourists and people from other parts of the city. San Francisco is known for being a city that offers an eclectic range of goods and services.

“It is good to be able to have choices,” said Hayes Valley resident Jonathan Palmer. “I joke that restaurants can’t afford to be bad in this town, because there is too much competition.”

“We can be a foundation to enhance the community,” says Branham. “We all need each other. I like helping people live out dreams.”

All of the services offered by Urban Solutions are free. The nonprofit receives funding through Wells Fargo, the San Francisco Redevelopment Agency, grants and other donations. Helen Branham estimates that her office deals with about 25 clients a month, some just asking questions, others needing loans and support. Urban Solutions also offers seminars on basic troubleshooting techniques, bookkeeping skills, tax presentations, and marketing strategies.
“If anyone is interested in starting a business, we are here. The door is always open,” says Branham.