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## OPA-LOCKA HIRES WATER FIRM

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### BAKER IN THE SPOTLIGHT



RAUL RUBIERA/HERALD STAFF

Soundman Carlos Londono, left, and cameraman Osvaldo Silvera, right, tape Opa-locka entrepreneur Jeffrey Williams working in his kitchen at home. Williams and

his wife received help from the federal Small Business Administration to start what is now a thriving at-home bakery. **Story, 3.**

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# Start-up bakery run by couple is on the rise

## Money from federal program lends boost to home enterprise

BY DRAEGER MARTINEZ  
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Opa-locka entrepreneur Jeffrey Williams transformed a teenage hobby into a prosperous small business, thanks to assistance from a federal program geared to helping people start their own enterprises.

Williams started learning to cook and bake while he was a boy, then took jobs at restaurants and supermarkets to learn the food business.

"I started cooking when I was in junior high, cooking and baking on the weekends, cookies and pecan pies," he said. "In high school, I started working in a downtown restaurant called Barbary Coast. They started training me as a short order cook. I'd help with steaks, burgers, corned beef and cabbage, London broil and Reuben sandwiches."

Now Williams and his wife, Venus, are gaining acclaim for their baked goods, and they credit their shot at success to the federal Small Business Administration.

"The husband of one of my best friends told me about [a program] now called Micro Business USA," said Williams,

### OPA-LOCKA

who operates Venus' Catering and Restaurant from the family home in the 1700 block of Northwest 194th Street. "That led to the first \$500 loan in 1995 or 1996, which helped me buy a few pans to bake with and some utensils."

In the initial stages, Williams said, his business became part of a peer lending group under the Florida Regional Minority Purchasing Council. The group of six to 10 businesses looks over prospects' business profiles and decides how much funding — provided by the SBA and its partner banks — should go to each business.

"When I presented my profile, I also brought some samples: a half-sheet chocolate cake and a lemon cake," Williams said. "I moved up to the \$1,000-loan level in 1997, which let me buy a mixer and more equipment. Then I moved up to the \$1,500 level and now I've been in the SBA direct loan program since 1999."

As he garnered each loan, Williams said, he began making



PHOTOS BY RAUL RUBIERA/HERALD STAFF

**HARD AT WORK:** Co-owner of a thriving at-home bakery, Jeffrey Williams credits his shot at his success to the federal Small Business Administration, which loaned him money to start the enterprise.

regular payments to repay the money. That enabled him to build a good credit record that not only allowed him to borrow more through the SBA but he also hopes it will prove his credit worthiness to banks.

"I'm working on a business plan for my storefront, so I'm looking for a small, affordable location," Williams said. "I have to borrow more to make the store happen but I'm not sure how much. Under the direct loan program, I can borrow from \$3,000 to \$25,000."

"At each step, they're basically getting you ready to go out to the banks. I don't know too many banks that will lend to start-ups, especially if maybe you have credit problems or no collateral. With SBA and Micro Business USA, the loans don't require collateral but you need to show the ability to repay the loans."

The couple shares time cooking, baking and running the business. But that doesn't mean Venus Williams can't do her favorite job, too.

"I'm a perfectionist about cake decorating," she said. "I'll spend four or maybe five hours decorating a quarter-sheet or half-sheet baby shower cake. And if the cake doesn't rise right or the frosting isn't coming in right, I'll start over."

Venus Williams as in Venus Williams the tennis superstar?

### MICRO-LENDING

Micro-Business USA executive director Diane Silverman says her organization offers training and loans for people with skills or talents they can use to start or expand a small business.

Micro Business is supported by the Miami-Dade County Office of Community Economic Development and other agencies, as well as companies. Call 877-722-4505 to find out about free informational meetings held every Monday, Tuesday and Wednesday night.

"It does get some questions," she said, "but it also helps put customers at ease. I actually met the other Venus once, at a tennis tournament in Palm Beach. We laughed about it."

Each partner has other jobs that pay the bills while they raise three children and build the baking business. Venus is a project accountant with Centex Rooney construction company; Jeffrey is a Miami-Dade school bus driver.

But Venus Williams says

cooking is her first love.

"If I get sad, I start baking," she said. "You've got to do a lot while you're young. You don't want to say, 'I wish I did this or that.' My mom, grandmother, dad and my great-aunt were all great cooks. My great-aunt had a restaurant named Gladys in Chicago, featuring down-home cooking."

Jeffrey Williams says a key part of the business' growth has been pricing the products correctly.

Basically they match competitors' prices — lower in some cases to boost demand and sometimes a bit higher to reflect high-quality ingredients.

"Sometimes we lower our prices if our ingredient costs stay down. We recently lowered cheesecake prices because the price of cream cheese has stayed down for six to eight months," he said.

Williams says without the SBA's help his dreams of business ownership would be progressing much more slowly, if at all.

"Without them, I'd have to do a lot more out-of-pocket expenses, or I'd have to sell personal items or take out a mortgage," he said. "And I've brought some friends into the SBA, too. A friend who does lawn maintenance is at the \$2,000 loan level."



**THE BAKER:** Opa-locka entrepreneur Jeffrey Williams started learning to cook and bake when he was in junior high.