CEBO helps get businesses into economic mainstream

The Baltimore Council for Equal Business Opportunity, Inc. (CEBO), organized in 1967, is engaged in providing a variety of management and technical assistance programs to help minority and other economically disadvantaged businessmen gain entry into the economic mainstream.

CEBO was the brainchild of Benjamin Goldstein, who believed so strstrongly in the need for a technical person-to-person resource agency that he left a high-level federal post to set the wheels in motion.

He persuaded the Ford Foundation, through the Potomac Institute of Washington, D.C. to provide a small two-year pilot grant and CEBO was born. Samuel T. Daniels, who was among Baltimore area leaders on the planning serves as executive director.

CEBO began day-to-day operations with a staff of four and now employs more than 40 persons, wih expertise in loan packaging, marketing, financial planning, bid preparation, and most other disciplines vital to the success of any business.

When it began operation in 1967, CEBO had no clients, but word of its success soon spread, so that by 1972, CEBO staff had grown to 15 specialists, servicing hundreds of clients.

In 1972, CEBO became a grant recipient of the United Way of Central Maryland (then United Fund) and began implementing contracts for Baltimore city's Urban Services Agency and the U.S. Commerce Department's Office of Minority Business Enterprises, OMBE (now known as Minority Business Development Agency.)

Among CEBO's accomplishments are establishing over 600 new businesses and expanding more than 300 existing businesses, assisted in establishing several medical centers, assisted in the creation of numerous inner city super markets and super market chains and established the first Minority Enterprise Small Business Investment Company (MESBIC), a high risk venture and working capital financial resource, in the Mid-Atlantic area of the United States.

Through CEBO's professional counseling service, entrepreneurs have been motivated to develop new businesses and upgrade and expand existing businesses.

During the period, 1967-80, CEBO has provided its counseling services in over 4,500 cases.

An important component of Baltimore CEBO is Business Packaging and Counseling Assistance (BPCAP).

It provides a highly effective economic development program in economically impacted areas of the city where such programs are so desperately needed.

The BPCAP is specifically designed to upgrade and improve the character and competitive strength of the businesses assisted, deal with and change the specific community conditions and business practices which directly and adversely affect the chances of success by the businesses which we assist and deal with existing or potential businessmen who have the basic skills and experience but need some help with specific management and community problems in order to succeed.

In addition, BPCAP focuses on substantive counseling services which can be measured and qualified in terms of individual entrepreneural success or improvement and develops business packages which include a market study, sales plan, technical and operational plan, and financial plan.

The Minority Contracters' Technical Assistance Program (MCTAP) is another CEBO program. The major thrust of the program is to assist minority contractors within designated economically impacted areas of Baltimore, to obtain construction contracts, execute them successfully and realize a profit on their work.

The long term goal is to help more minority construction companies to become competitive in the general economic marketplace.

Specific program activities for MCTAP are to: disseminate information of contractors about opportunities to bid on construction projects, particularly those relating to various local, state and federal government agencies and assist contractors to interpret plans and specifications and to prepare bids for advertised projects.

It also assists contractors with other technical and management problems, such as preparation of performance schedules and cash flow plans and helps contractors prepare applications for securing licenses and prequalification certificates.

Contractors are assisted in preparing applications for bonding and for loans through conventional sources and the Small Business Administration.

MCTAP manages a Revolving Loan Fund that assists eligible construction firms to perform contracts. In the past 10 years, this program has helped generate construction contracts for minority firms valued at more than $10,000.

The program operates a Craftsman's Training Program in conjunction with the Baltimore City School System. The trades offered are: air conditioning, refrigeration, bricklaying, carpentry, electricity, blue print reading, stationary engineering and ARC Welding.

MCTAP is funded through Community Development Block Grant Resources that are administered by Baltimore's Urban Services Agency. Therefore, a primary emphasis is placed on construction projects and construction companies that are located in the Neighborhood Strategy Areas.

MBDA stands for the Baltimore Council for Equal Business Opportunity's Minority Business Development Agency Program, funded by the U.S. Department of Commerce.

The main thrust of the program is to improve opportunities for socially and economically disadvantaged persons in the entire metropolitan Baltimore area, to become successful business owners and operators.

This program has made available: to minority and other disadvantaged, assistance in bidding, management, cost estimating, developing business plans, improving marketing strategies and preparing financial packages.

The MBDA project also identifies for business clients areas for sale of their goods and services in the private, state and federal government sectors.

Owner saves $$ to open own salon

Paulette Finney, owner of Directions Plus Hair Studio, says it was not an easy task achieving her dream of having her own beauty business.

She reports that she tried many small business loan companies but had no success. But determined to see her dream come true she saved money out of her paycheck each week, buying various items for the salon and storing them in her aprtment.

"Then I started to look for a location," said Ms. Finney. "It was hard because rents were out of my reach. I found a run-down, shabby store and with paint, nails and a lot of hope, my fiance, Sidney Knight and I, worked nights on the salon."

Directions Plus, located in the 3700 block Greenmount Ave. opened in June and now employs an operator and a receptionist. Also included on the staff are two apprentices provided through the On-The-Job Training Program of the Office of Manpower which pays for half of the salaries.

Ms. Finney is a graduate of Calvinade Beauty Academy and has worked for several salons including the Hecht Company in downtown Baltimore, Glemby International out of New York and S & L Salons in the Reisterstown Road Plaza.

DEVELOPMENT DIRECTORS — David A. Greene (L) and Tremaine C. Joel have been named Urban League associate director and director, respectively, of the League's Economic Development and Employment Department. The department is the employment program for the league and is responsible for recruting, interviewing and referring qualified persons to available positions in the Baltimore area as well as developing jobs with private and public employers in the area.

—R&R

(continued from page 4)

Chissell investigates and arbitrates discrimination claims.

Clinton, 32, a native of Camden, N.J. attended Florida A & M University earning a B.S. in Business and Accounting. His uncle, a prominent local physician, Shirley Clinton, encouraged him to apply his marketing skills in the Monumental Health Plan in 1975. At that time Monumental had just received a state contract for HMO status.

Clinton began with Monumental as their first marketing representative. Within the year, he had become Director of Marketing, and had enrolled over 10,000 members within the first year of operation. By 1976 Clinton was serving as executive director of operations.

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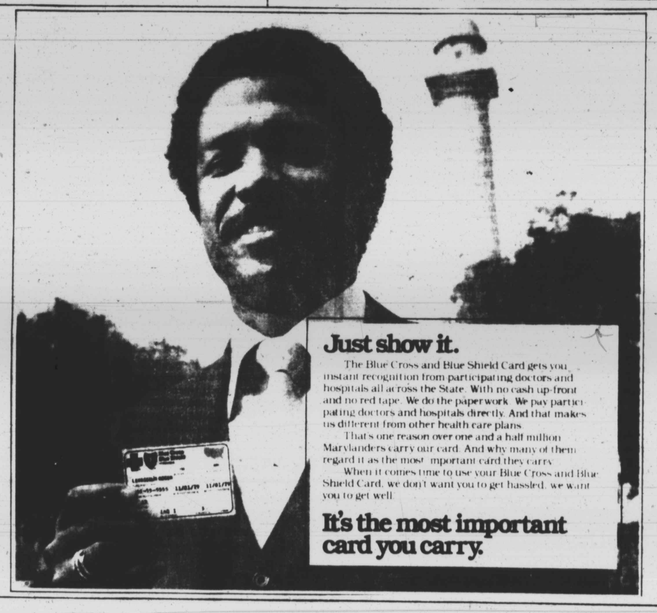

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CEBO

As an organization whose main concern is helping Black businesses, we know first hand the struggles of getting ahead in the business world. Over the years we have seen many Black businesses grow and prosper, but this is only the beginning. There is much more to be done. We can not establish our place in business by simply saying we want it. We must work for it. We must constantly be improving upon what we have accomplished and proud of the contributions we have made and will continue to make in the economic structure of Baltimore.

CEBO

Helping shape the economic and business progress of minorities in Baltimore

Salutes

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