

After 25 years, this ‘small-business champion’ isn’t done helping Philly women

by [Diane Mastrull](#), Updated: May 16, 2019



Lynne Cutler (right) founded Women's Opportunities Resource Center 25 years ago to develop self-sufficiency among disadvantaged woman through entrepreneurship. Donna Allie, CEO of Team Clean, Inc., a janitorial service in Philadelphia, is a WORC board member.

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The seven simple words were the ultimate in praise for a woman hardwired to change lives: “You made a difference in the world.” They were directed at Lynne Cutler, founder and president of Women’s Opportunities Resource Center, better known as WORC. Speaking was John Fleming, acting district director of the Small Business Administration, who was in Philadelphia earlier this month to declare Cutler the SBA’s Eastern Pennsylvania Small Business Champion.

There were several standing among the 200-plus audience members whose lives were touched by Cutler, including Rosliana and Mitchell Zigmund, Roz Brait, Gerry Fioriglio, and Cassandra Hayes, to name a few. They are bakers, an operator of a home-care company, and the founder of a business specializing in customized promotional products, just some of the recipients of microloans, entrepreneurial training, and other support that WORC has provided to thousands in Philadelphia, its suburbs and northern Delaware – primarily, but not exclusively, women – since Cutler launched the nonprofit 25 years ago.

Over the years, the organization has issued 783 microloans – averaging about \$7,500 and totaling \$3.8 million – to help businesses start or expand. About 3,700 people have enrolled in its business-training classes. Under the Family Savings Program, WORC estimates nearly 1,600 families put away \$3.4 million, which was matched by

an equal amount. Combined with outside resources such as mortgages and education grants, the total economic impact was \$52 million, Cutler said.

WORC was one of the first microenterprise programs in the nation that focused on entrepreneurship and asset-building to help lower-income people and families achieve economic self-sufficiency. Cutler suggests creating it was her destiny.



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Councilman Derek Green presented Cutler with a citation from the City of Philadelphia recognizing WORC's 25 years of helping small businesses start or expand.

“It’s in my DNA – trying to make a difference,” she said in an interview a couple days after the food-and-music-infused party at Independence Live, where the SBA came to honor her during National Small Business Week. Cutler grew up in Wallingford and Swarthmore, a daughter of Sylvia and Jacob Cutler, entrepreneurs themselves and both deceased. After her father, a surgeon, died in 1957, Cutler said, her mother developed a new mission for the hospital in Delaware County he had founded to care for tuberculosis patients. Under Sylvia Cutler’s leadership, Wawa Hospital became a treatment facility for alcoholic women, which has since closed.

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With undergraduate and graduate degrees in psychology and business from Drexel and Michigan State Universities, Lynne Cutler had plans to be a counselor. But after returning to the Philadelphia area, she was drawn to another need she had noticed: career empowerment for disadvantaged women. She founded the Women’s Association for Women’s Alternatives in the late 1970s, now known as [PathWays PA](#), a provider of residential and community-based services for women, children and families that offered career training. Cutler left that organization in 1993 to start WORC, with the objective of preparing women for entrepreneurship. Over the years, it has added savings and lending programs. Of the 400-plus people served just in 2018, 54 percent were women, 96 percent were low-moderate income; 68 percent, African American; 17 percent, Asian American. A “substantial number” were immigrants, refugees and those seeking asylum or have been granted it, WORC said. “What an honor ... just to know we were part of their journey to helping them become self-sufficient,” Cutler said, crediting the many government agencies, banks, foundations and individual donors who have helped support WORC. She even mentioned Robert Dobie, who, when he was senior vice president of Republic First Bank, now Republic Bank, provided WORC temporary office space there years ago when the nonprofit was between

headquarters. In brief remarks at the anniversary celebration, Mayor Jim Kenney made note of WORC's new SBA Advantage Lender status, which will enable it to help more small businesses purchase commercial properties and resolve displacement issues. With each small business that succeeds, Kenney said, "our city becomes stronger."



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Philadelphia Deputy Commerce Director Iola Harper (center) and Judy Wicks, founder of White Dog Cafe and the Sustainable Business Network of Greater Philadelphia, were honored by WORC at the anniversary celebration at Independence Live.

And that much closer to reaching "its potential," said Judy Wicks, founder of the White Dog Café and the Sustainable Business Network of Greater Philadelphia. She applauded WORC's diverse pool of clients, saying "ideally, our business ownership would mirror our population. That's so important to our city and economic justice."

Ask anyone who knows Cutler to describe her, and the common response usually includes at least one of the following adjectives, if not all all three: energetic, persistent, tenacious. Praise her achievements and she's quick to change the conversation to highlight the efforts of the business owners WORC has helped — as she did at the anniversary celebration, summoning a couple dozen WORC alum to the stage. Together, their businesses have created 558 full-time-equivalent jobs, she said.



WOMEN'S OPPORTUNITIES RESOURCE CENTER

Cutler summoned to the stage about two dozen owners of businesses who have gotten their start or later support from WORC.

Among them was Mae Dooley, who started Dooley’s Landscaping & Tree Care Services LLC in 2012, in part to provide employment for a son who had been in jail and, upon release, was having a hard time finding someone who would hire him.

Dooley managed little beyond a “thank you,” brought to tears soon after she got onstage as Cutler handed her and the owners of Beautiful Beginnings Childcare Center Inc. (Lalita Paris) and Seulanga Café (Mutia Adje), also based in Philadelphia, each an envelope. Inside were checks totaling \$4,500 for business equipment and supplies.

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It’s those expressions of believing in a new business, Cutler said, that “really makes the difference.”

In their words



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Rosliana and Mitchell Zigmund, owners of Z's Kitchen.

Z’s Kitchen, an Indonesian bakery in Ridley Park

“It was critical. They gave us the confidence to survive when other businesses give up,” said Mitchell Zigmund, a retired manager for Pepsi-Cola Co. and co-owner of the bakery with his wife, Rosliana, an immigrant from Indonesia.



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Cassandra Hayes, founder and CEO of Bodacious Promotions Inc. in Upper Darby, is a former professional opera singer.

Bodacious Promotions, a promotional products company in Upper Darby

“A lot of times business owners start from a dream. They make that journey from dream to concept to reality. The reality is taxes, the federal government, market share, profit margin. They make sure you understand the implications of all of that,” said founder and CEO Cassandra Hayes, a former professional opera singer.



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Roz Bratt, owner of Homemade Goodies by Roz, took an entrepreneurial leap about 24 years ago after working as a bank teller.

Homemade Goodies by Roz, a South Philadelphia kosher and nondairy bakery

“I had never run a business. It was great being with other entrepreneurs who knew what you were going through,” said owner Roz Bratt, a former bank teller who left that job in 1994 to start a baking business.



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Gerry Fioriglio (far right) was a nursing administrator who lost her job in a hospital system merger, before starting her home-care company after taking classes on how to run a business at WORC and getting a \$5,000 loan for office equipment from the nonprofit.



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