



A Girl & Her Girl 6 Dream

Entrepreneurs aren't born they are made. Good ideas get off the ground through planning, hard work, and a financial investment. Autumn Hicks is an African American woman in Erie getting her business from concept to storefront, because she wouldn't quit despite a number of discouraging obstacles and thanks to the Erie Urban Entrepreneur Program, financed by Erie County Gaming Revenue Authority (ECGRA) and managed by Bridgeway Capital.

A mother of four young children, a graduate of Mercyhurst University with a degree in business, a realtor, and a veteran of the Airforce with a solid credit rating and an operating plan in hand, on paper Autumn Hicks is an ideal candidate for investment.

The idea for her business, **Girl 6**, was born out of necessity. Recognizing a gap in the Erie market for ethnic hair supplies, she went about opening a boutique beauty shop catering to the needs of African American women. Her dream almost didn't come to fruition though, because no traditional bank would give her the start-up funds even with a fully fleshed out business plan, solid credit, and an operating plan.

Ms. Hicks' plan was reviewed by local professors from Gannon University, and she knew she could succeed. However, without success following traditional funding paths, she also knew that this idea was never going to move from concept to reality. So, as any good business person, she turned to a source we all go to when we need another way to make our idea work – Google.

A Google search of “micro lending” led Autumn to Bridgeway Capital in Pittsburgh. A little deeper dig uncovered a Bridgeway satellite office in Erie's own Renaissance Center and T.J. King, Erie Region Director, Bridgeway Capital, who took her plan and goals seriously and, she said, treated her with the respect she was expecting. Through the Erie Urban Entrepreneur Program, designed and financed by the Erie County Gaming Revenue Authority (ECGRA) and managed by Bridgeway Capital, **Girl 6** found the funding it needed to get off the ground.

“Without the start-up funding, this business would still be on paper and not on 14th and Parade,” said Ms. Hicks.

Girl 6 offers a singular experience that caters to its customers individualized style and beauty needs. Autumn's experience is not uncommon in the African American community, which ECGRA recognized when its leadership saw a need to increase access to capital for African American entrepreneurs in Erie. Since March of 2012, Bridgeway Capital has offered 62 loans in Erie County for more than \$10 million. Twelve of those loans totaling \$718,000 (15%) were made through the Erie Urban Entrepreneur Program and have helped launch minority businesses.

“ECGRA's goal in conceptualizing the Erie Urban Entrepreneur Program was to focus in on inner city small business development, targeting minority entrepreneurs,” said Dale Barney, ECGRA Board of Directors. “These are often businesses working out of the house, like an at home day care or barber shop, that we can help turn it into a legitimate storefront space, hiring people, and enhancing the communities they live in.”

After securing funding, Bridgeway stuck with Ms. Hicks, offering advice and connections. The **Girl 6** business journey continues down a successful pathway paved by a local accountant and a web designer, connected to Autumn by her new adviser and friend, T.J. King.