



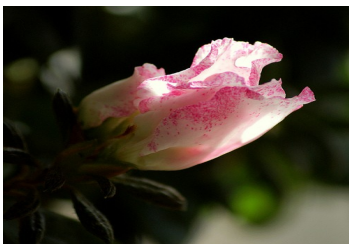
## Integrity Women In Business Center, Inc. 501(c)3

This organizations' mission is to encourage cooperative economic development by empowering our disadvantaged community members (women, farmers and veterans) to develop and reach financial independence through self-sustainability.

“The work we have left to do is about providing our women and girls the fair shot that they deserve: a life of success and wellness. But we’re also driven by more than just the obvious moral imperative. Why? Because economic security for women means economic security for families, communities, and our nation.....”Washington DC - WBC Representative

### Points of Interest/Events

- Investment Club
- Networking Events
- Chamber of Commerce
- Sponsorship Opportunities
- Women's Conference 2015
- Summer Youth Programs
- Happy Mother's Day!



*Happy Mother's  
Day!*

### It's been a great first Quarter!

Our Organization through it's membership and community continues to shine like the bright diamonds that they are. We appreciate your continued support and encourage you to strengthen your networks and grow those relationships that will benefit you as a person as well as a business. Congratulations to Denise Bennerson for a successful Wedding Expo! Congratulations to Sejah Farms and Ridge to Reef for their win at "A Taste of St. Croix"! Congratulations Abbelle Bakr and IBCVI & Co. for your selection into the SBA emerging leaders program! Congratulations Sommer Sibilly-Brown and all the women that were honored at the New Horizon Women's Democratic Club, Women's History Month Reception. Congratulations to Dr. Kisha Christian for securing needed funding to open up the new pharmacy—Neighborhood Pharmacy! **Congratulations to all of you for being the best you- that you can be!**

**Get Involved** - an organization is only as strong as it's individual members.

### Committee Meetings:

**St. Croix Women's Investment Club—May 12th, 2015 at IBCVI 6:00pm-8:00pm**

**Women' Conference 2015—May 20th, 2015 at IBCVI 6:00pm-8:00pm**

**No Networking Event Scheduled for May due to other prior engagements with the SBA.**

**See the St. Croix Chamber of Commerce for upcoming Networking opportunities**

**Stay Connected!**

**IWBC and IBCVI will be hosting a youth summer program that focuses on Technology.**

Sponsored through our Voices against Violence program, IWBC is excited to be able to afford 10-15 students the opportunity to actively engage in a dynamic Technology Program offered by Mr. Alexis George. The students will use the Business Center for their class time as Mr. George and his team introduces them to technology concepts and applications that will not only revolutionize their collective worlds but impact their future.

The “**Hidden Genius**” program is available to high school students and your **sponsorship contributions are welcomed.**

**Contact us to become a Member or Partner/Sponsor today!**

**Make an appointment with one of our Small Business Coaches**

**www.ibcvi.com .....340-778-4228**

[Small Business Administration](#) identified that there are more than 28.2 million businesses operating in the United States as of March 2014, with about 63% of new jobs being created from small businesses between 1993 and mid 2013. Of these 28.2 million businesses, most are “self-employed” –

making up about 3/4 of the U.S.'s total businesses. Meanwhile, approximately half of small businesses survive five years or more, many of which make up your [local](#) coffee shops, favorite local boutiques, **preferred** chiropractor or local pet shop. When you consider how many small businesses

surround you in your everyday lives, it is impressive to think about the amount of time, commitment and labor these hard working individuals contribute to make their businesses both come to *life* and stay *alive*. Yet, many Americans frequent chain stores without considering their local merchant

merchant or other small business options. Why Support Small Businesses? Because Local Small Businesses Support You- Jobs, Great Products, Quality and Customer Service. What you spend in your community, stays in your community.

**Buy Local! Support Small Businesses.....#iwbccommunitydevelopment**

**Who Are We?** Integrity Women in Business Center, Inc (a 501c 3) organization has been established since August of 2005 and we are proud to let you know of our continued progress and community efforts. This organizations mission is to encourage cooperative economic development by empowering our disadvantaged community members (women, farmers and veterans) to develop and reach financial independence through self-sustainability.

**How we do it.** To achieve our community vision, we utilize a broad collaboration of resources. We also develop, implement, and operate our own programs and services. We identify or raise funds for our programs, advocate for progressive reforms, and serve as a community advocate. Our programs and initiatives are intended to have long term systemic impact. Our work has resulted in improving the well being of our community and has been nationally recognized on many levels.

**Our Programs** Our programs and initiatives foster education, jobs, small business growth and legacy building. In essence, we teach persons how to use their gifts, talents and skills to create a sustainable income and build wealth.

**The Women's Business Center** programs are targeted at underserved women, who might otherwise struggle to find ways to get their businesses off the ground. The **WBC** services are necessary and appropriate for our community because there is a need for our disadvantage population to have access to needed resources to lift themselves out of poverty. Many of our community programs address "crisis situations" but what about "beyond the crisis". The latest census shows over 42% of Virgin Islands children are living below the poverty lines. These staggering statistics affect the quality of life for all Virgin Islanders. Organizations like ours have made a significant difference in the economic landscape of the mainland. Between 1997 and 2006, businesses fully women-owned, or majority-owned by women, grew at nearly twice the rate of all U.S. firms (42.3% vs. 23.3%). During this same time period, employment among women-owned firms grew 0.4%, and annual sales grew 4.4%. In 2010, reports on women-owned (or majority owned by women) in the United States returned the following impressive statistics:

There were an estimated 10.4 million privately-held firms;

This accounted for two in five (40.2%) of all businesses in the country; and

These firms generated \$1.9 trillion in annual sales and employed 12.8 million people nationwide.

**"Voices against Violence"** is a co-educational curriculum developed by the World Association of Girl Guides and Girl Scouts (WAGGGS) and UN Women, with inputs from young people. Designed for various age groups ranging from 5 to 25 years, it provides young people with tools and expertise to understand the root causes of violence in their communities, to educate and involve their peers and communities to prevent such violence, and to learn about where to access support if violence is experienced. IWBC promotes Voices against Violence program curriculum through workshops and collaborative events with other organizations that serve young people.

**Food Systems Agriculture Initiative** The term "**food system**" is used frequently in discussions about nutrition, food, health, community economic development and agriculture. A food system includes all processes and infrastructure involved in feeding a population: growing, harvesting, processing, packaging, transporting, marketing, consumption, and disposal of food and food-related items. It also includes the inputs needed and outputs generated at each of these steps. A food system operates within and is influenced by social, political, economic and environmental contexts. It also requires human resources that provide labor, research and education. Food systems are either conventional or alternative according to their model of food lifespan from origin to plate. IWBC partners with individuals and organizations to promote a comprehensive sustainable agriculture industry plan for the Territory of the Virgin Islands. IWBC works on agriculture reform projects writes and manages grants and supports local farmers in growing and sustaining their agri-businesses.

**When women succeed, the Virgin Islands Community Succeeds** is a public policy philosophy that IWBC not only subscribes to but encourages in its community.

**Loans4Women-** women in business face unique challenges. The Loans 4 Women Program is the solution to meeting your business's financial challenges. The Loans 4 Women Program is designed by women for women because it takes a woman to understand the juggling act needed to meet all the daily demands in a woman's life.

Working Capital Loans up to \$150,000

10 Year Term

Interest Rate of 6%\*

\*Loans have a variable rate of the WSJ Prime Rate plus 2.75%. The current WSJ Prime Rate is 3.25% and is subject to change. The monthly payment amount is based on the current variable rate.

**The Welcoming Committee** IWBC with the support of The Virgin Island Department of Licensing and Consumer Affairs has launched its Welcoming Committee. The Welcoming Committee's sole purpose is to welcome "new businesses" into the St. Croix Community. A committee member/volunteer will go out to the new business bearing a welcome package filled with goodies to include: IWBC membership information and welcome package, St. Croix Chamber of Commerce information and other resourceful community information that a new business owner could benefit from.

**Capacity Building Initiatives** -IWBC also provides training and fiduciary services to other non-profit organization. IWBC meets the highest standards of accounting for our sponsored projects, whether a one-time project or an ongoing program. We conduct annual audits, provide quarterly reports, and ensure clients receive frequent updates on the status of their Fund. We are also *experienced at working with federally funded dollars* and national grants that require rigorous reporting. At IWBC, our reliable fiscal services allow donors to focus on their charitable works. As one of the providers of fiduciary and fiscal sponsorship services in the Territory, IWBC affords community-based organizations and initiatives the highest level of assurance that their programs and funds are being expertly managed and administered. Because of the credibility and integrity of our work, IWBC is also the third-party fiduciary for local and federally funded community programs, where it is deemed that independent and accountable fiscal management will result in improved outcomes.

**Partners** *IWBC values the unique relationships cultivated with each of its partners- a relationship rooted in our commitment to help our community members reach and exceed their specific goals. An alliance with IWBC positions your organization for leadership in providing significant partnering resources to entrepreneurs and those who advocate for their successes. Becoming a Sponsor/Partner and promoting economic development and entrepreneurship provides great returns to companies and distressed communities alike.*

**Members** IWBC provides entrepreneurs, young professionals and small business owners the critical skills, knowledge, tools and support necessary to increase their success and strengthen the economy. By becoming a **MEMBER** you not only strengthen the **NETWORK** with your skills and expertise but you gain a strong **SET OF CONNECTIONS** with women and other small business owners who understand the power of network marketing, power in **NUMBERS** in affecting community **CHANGES** and the power of business to business **SALES**.