

Susan Yama's Day Care

America has long been called a land of opportunity, because individuals with a good idea and plenty of patience, tenacity and a little money can create a viable business to support their family. Susan Yama, a refugee from Nigeria, is a budding entrepreneur, with an expanding child care business, and this is her story.



Because of religious persecution, five years ago, Mrs. Yama and her family fled Nigeria. At the time, Mrs. Yama was pregnant and her son was born during the months the family lived in a refugee camp while awaiting admittance to the United States. Sponsored by a Chicago-area refugee resettlement agency, the Yama family arrived on the north side of Chicago in July 1999 eager to start a new life in this country.

When she and her family settled in Chicago, Mrs. Yama began babysitting for neighbors and other refugee families in her studio apartment while watching her own small children. The babysitting business grew into a family home child care business, when the Yama's moved into a one bedroom apartment.

Most of the parents served by Mrs. Yama's child care business are nurses or other workers in the healthcare field. All must drop off their children very early in the morning so they can report to work on time. Starting at 5AM, children begin arriving at her home, and the last child does not depart until about 4:30PM. Susan Yama's Day Care can accommodate children from six weeks to 12 years old, year round. School age children come for after school care and during school vacations. Mrs. Yama's day care offers transportation, field trips, outings and a curriculum that emphasizes learning, respect and cooperation.

In 2002, with many parents seeking her affordable, quality child care services, the Interfaith Refugee Ministries referred Mrs. Yama to the Hull House Small Business Development Center (SBDC), because Mrs. Yama wanted to become a licensed home child care provider. Illinois Department of Child and Family Services (DCFS) is the agency that licenses and inspects all child care facilities in the state. Becoming licensed would allow Mrs. Yama to care for more children in her home. As a licensed exempt facility, Mrs. Yama could only care for three children in addition to her own. As a DCFS licensed home care provider, Mrs. Yama with an assistant, could care for up to eight children plus her own, thus increasing the size and scope of her business.

Becoming a state licensed child care provider and expanding the business required extensive preparation. Mrs. Yama needed a business plan including detailed financial projections showing how her business would be viable. Jennifer Sierecki, a counselor with the Hull House Small Business Development Center assisted Mrs. Yama as she developed her business plan and loan applications. The Hull House Small Business Development Center (SBDC) is supported by the Illinois Department of Commerce and Economic Opportunity.

Mrs. Yama also participated in the Hull House SBDC's Chicago Refugee Opportunity Project (CROP), a program that offers counseling and loans for individual refugees starting their own businesses. Her first loan, from the North Side Federal Credit Union was used to purchase necessary equipment to start the business. Several months later, she received a subsequent loan from the same lending institution to purchase additional equipment.

As her business grew, Mrs. Yama decided to rent a larger apartment and take on three employees to provide extended hour child care. In taking the loans and successfully expanding her business Mrs. Yama was also building her credit history.

By July 2004, the family was able to purchase a two flat home. The first floor apartment as well as the basement and yard would be used exclusively for her child care business. The new business location allows Susan Yama's Day Care to have play space in the backyard to supplement the field trips and other educational programming. Mrs. Yama has been very fortunate, and does not need to advertise, because she has an ample waiting list of parents who want to place their children in her child care.

Most recently, Mrs. Yama's business received a Single Office, Home Office (SOHO) SBA guaranteed loan for \$10,000 to increase the capacity of her business. She is now waiting for DCFS inspection of her new facility. Once she receives her license for that location, she will be able to care for up to 40 children with a staff of ten full time employees.

Now that the new facility is ready to open, Mrs. Yama is beginning to look for a larger location, because she knows there is still an unmet need for affordable, quality child care on the North side of Chicago. Because she understands the sacrifices necessary to start and then build a successful business, Mrs. Yama is mentoring other refugees interested in starting child care businesses. In just five short years, Mrs. Yama has become an entrepreneur and is encouraging others to do the same.

The Hull House Small Business Development Center is a member of the Illinois Small Business Development Center Network, working in partnership with the Illinois Department of Commerce and Economic Opportunity and the US Small Business Administration.