

Mother Plumtree's Playhouse

Parents who work non-traditional hours, often have difficulty finding quality child care for their children, as many established child care centers only provide services from 6:30AM to 6:00PM. Carol Aka, who started Mother Plumtree's Playhouse in May 2000, knew that offering "off hour" child-care would give her business a competitive advantage.

Ms. Aka knew how to operate and market a large day care center because she had a Masters degree in Early Childhood Education and 20 years of experience in the industry. But Ms. Aka did not want to run a child-care center. She noticed that every time she visited children in a home based day-care, they seemed so happy and excited. She wanted to create that excitement in her own home based child care business, and decided to open Mother Plumtree's Playhouse.

Often starting her day at 4:30AM when an early morning worker dropped off her two children, Ms. Aka made a name for herself in the community by providing a needed service for parents. In the first few years of her business Ms. Aka cared for children from 4:30AM to about 10PM when the last child was picked up by a parent that worked until 9:30PM at her job. While this exhausting schedule would be daunting to almost anyone, Ms. Aka realized that the extended child-care hours she offered to parents, was the competitive advantage for her business.

As with most home based child care businesses, the physical structure of the home, adds unique challenges for running a business with infants, toddlers and preschoolers. Ms. Aka's home, a typical Chicago cottage, had the kitchen, living and dining rooms on the first floor where the children played. The bathroom and bedrooms were upstairs. Changing diapers and toilet training children who needed to be supervised in an upstairs bathroom was inconvenient at best, so a downstairs bathroom was a necessity. At this point, Ms. Aka had a waiting list of children who wanted to enroll in her home day care center, so she felt that expansion of her business was a great opportunity. However, getting a loan to make the needed improvements to her home was a hurdle.

In June 2001, Ms. Aka noticed an article about the Women's Business Development Center's Child Care Initiative in an area newspaper. The Women's Business Development Center is one of the 40 Small Business Development Centers around the state that are supported by the Illinois Department of Commerce and Economic Opportunity. The WBDC Child Care Initiative is a unique effort to help existing child care businesses expand, and encourage new for-profit businesses to form.

Ms. Aka made an appointment to speak to Liz Gardner, the initiative coordinator, and learned about the WBDC micro loan program, which assists child care businesses to finance expansion. Ms. Aka knew that an addition to her home would allow her to expand the number of children in her program from the current eight to 16, and increase the profitability of her business, so she was eager to obtain financing the WBDC offered.

To prepare for the loan, Ms. Aka's business plan was updated and she met with Teresa Prim, another counselor at the WBDC, who helped package her financial materials for the WBDC loan committee. A loan was awarded for \$25,000 to pay for construction and architectural fees to complete the 285 square foot addition, which included a new bathroom, playroom and porch. "The WBDC has a wonderful program, and Liz Gardner was a real help" said Ms. Aka. "No one would have given me a loan for \$25,000, so I am very grateful to the WBDC for their help." Ms. Aka noted that she has since repaid the loan in full.

When the construction was completed, Ms. Aka added new employees to care for the additional children in her care. The business now employs Ms. Aka full time, there is a full time assistant, two part time teachers, and a few high school students who help out after school.

Now in its fourth year, Mother Plumtree's Playhouse is a happy and exciting place for children. Ms. Aka enjoys being her own boss and seeing how her business has expanded. "Being a day care provider is not an easy job, as you work hard all day with the children. But I love it" says Ms. Aka.

The Women's 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's Small Business Development Center and the US Small Business Administration.