

## Higher Learning Development Center

Being an entrepreneur is not an easy road. Starting a business with limited resources and without a formal business education is an uphill climb. So when an individual, against all odds, starts a business from scratch and builds it into a successful, going concern, it is cause for celebration.

Jillian Rowe, founder and owner of Higher Learning Development Center, is deserving of such a celebration. At full capacity with an enrollment of 66, Higher Learning Development Center provides quality care and education for children ages 6 months to 12 years in Winter Park, FL.

When she began her venture, Rowe had almost nothing except a vision and determination. "When I started out, I had no money. No clients. Not great credit. But I had a dream," she says. "And I needed a small business loan to purchase a childcare facility. But when I went to the bank, the first requirement was to complete a business plan and do financial projections. Those things were all new to me. My first thought was the FSBDC."

Rowe contacted the Florida SBDC at the University of Central Florida (FSBDC at UCF) and one of its consultants, Pauline Davis, for its no-cost, unlimited consulting and mentoring. "I met with Ms. Pauline. She explained everything to me. But she wouldn't do it for me, especially the projections," Rowe says today. "She said to me: 'I'm not going to do it for you. I'm going to teach you and that way you will always know how to do it for yourself.'"

Davis and Rowe set about to produce a business plan and the financial forecasts. "Those were challenging days," Rowe says now. "The FSBDC was my only cheerleader and support system when I started out. They were always there. And that assistance has made the difference for me."

"So far, I have been able to attract wonderful students and families, offer job opportunities in the community, grow my business to capacity and even buy my building," Rowe says of her success in the past few years. "I didn't have all of this when I started out. And look at me now."

"As my business has grown, I never lost contact with Ms. Pauline and the FSBDC," Rowe continued. "Anytime I progressed or achieved a goal or had an obstacle, the first person I called was Pauline Davis. She has been awesome. She believed in me. She kept pushing me to go forward. She motivated me to keep going. Thanks to her coaching and mentoring me all the way, I can write a business plan. I can do forecasts. I can negotiate a deal."

"The FSBDC is a great resource," Rowe concluded. "It's a business education institute. My consultant is always there, always available and able to help me dissect a situation and show me the best way to go. Their guidance is awesome."



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