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What I wish more women knew before starting a business

By Kelly Gust

A few years ago, I did what many women consider at some point in their careers. I stepped out on my own and built a consulting business. I craved a sense of control, autonomy and the chance to work with leaders who truly wanted to “buy what I was selling.”

For six years, I ran that human resources consulting business successfully. It was profitable. It grew (sometimes in stops and starts, but it grew consistently). It gave me flexibility and new opportunities. It also allowed me time at home during the pandemic with young children.

But recently, I made a decision I hadn't expected when I started: I returned to a full-time role inside an organization. Not because I failed, but because my priorities shifted and I had the clarity to recognize it. This experience has given me perspective. If I could sit down with every woman starting her own business, here's what I'd want her to know:

1. Busy is not a business model

In the early days of self-employment, being busy felt like validation. A full client load, constant work, and always on the move! But over time, I realized something important: my business depended almost entirely on me. My time. My availability. My energy.

That works... until it doesn't.

If stepping away creates stress, lost revenue, or a backlog you dread coming back to, that's not freedom. A sustainable business isn't measured by how busy you are, but rather by how well it works without requiring all of you, all the time. What can you delegate, outsource or scale back on?

2. Growth isn't always the goal

There's a lot of pressure to grow by adding services, taking on more clients, hiring staff, or expanding: bigger, better, faster, stronger. But one of the most valuable phases of my business wasn't growth, it was the sense of stability. Consistent clients, predictable income, a clear scope of work, and an “emergency fund” that ensured I could endure



Kelly Gust leads a training session for HR Full Circle, her Springfield-based consulting firm. PHOTO COURTESY KELLY GUST

slower seasons without panicking.

Before adding, I made sure what I already had was working well and profitable. Growth without stability is chaos, not success.

3. Revenue is important. Cash flow is everything.

One of the reasons my business gave me options was that I paid attention to the financial side early. Not just revenue, but profitability, cash flow and establishing a financial cushion. I avoided taking on more debt than necessary, especially in the beginning.

When you understand your numbers and build a buffer, you create flexibility and give yourself the ability to make decisions based on what's right, not just what's urgent.

4. Doing it all yourself is expensive

many owners, I did everything myself, especially early on. I felt efficient. Responsible. But over time, the tradeoffs became clear. Every hour spent on administrative work was an hour of higher-value work missed. Even small shifts like outsourcing marketing tasks

or providing self-booking for clients made a huge difference. Doing everything yourself might save money, but it can quietly limit your success.

5. Do you have a time problem, or a decision problem?

There were plenty of moments where I felt stretched thin. But when I look back, it was more about decision-making than time management. What was I saying yes to? What boundaries was I letting slip? What wasn't defined clearly enough? What was on my plate too long?

Clarity around services, boundaries, priorities and communication solved these problems faster than working long hours ever did.

6. Confidence comes after you start, not before

There were many times when I didn't feel ready, or worse, when I felt like an imposter. Decisions such as rate-setting, taking on larger clients or making changes tempted me to second-guess myself.

But confidence doesn't show up first, it comes from doing the work. It comes from navigating challenges and proving that I could handle more than I thought. I see many women business owners waiting until things are “just right” before acting. One more website tweak, one more piece of marketing SWAG, etc. Some of these decisions just need to be “good enough to get going.” If you're waiting for complete confidence before making a move, you'll be waiting a long time. Action builds confidence.

7. Local advantage is real

One of the most rewarding parts of my business was being rooted in the community. Relationships and reputation matter. Take pride in being known and knowing others.

In a place like Springfield, local connection is a real advantage. It creates trust, opens doors and leads to opportunities you won't find online. Take the time to attend local events and build relationships.

Final thoughts

Starting a business gave me more than just income. It gave me experience, perspective, options, and ultimately the clarity to make a different choice when the time was right.

Success doesn't always mean growing, scaling or staying on the same path. Sometimes, success is building something strong, running it well and then choosing what's next with intention.

If more women focused on being stable, profitable and sustainable I believe we'd see more businesses not just succeed, but truly support the lives that women entrepreneurs were meant to live.

Kelly Gust is the founder and CEO of HR Full Circle, a Springfield-based consulting firm. She now supports talent development at O'Shea Builders, focusing on coaching, learning and building people programs that help individuals and teams succeed. For the past several years, she has written a monthly professional development column for Springfield Business Journal.

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Female business owners, co-owners and nonprofit leaders are invited to take part in Women Entrepreneurs of Central Illinois (WE-CI), which holds monthly business meetings with engaging speakers as well as social events.



Find information on upcoming WE-CI events, plus other professional development opportunities, networking events, business workshops and more at springfieldbusinessjournal.com. Choose “calendar” and filter by date, category or keyword.

Gracie Barra Springfield will offer a free women’s self-defense class from 1-2:30 p.m. on Sunday, May 3. Learn real-world skills in a safe, supportive environment designed to build confidence and awareness. No experience needed. Wear comfortable clothing and bring a water bottle. Must RSVP to 630-440-7816 or GBspringfield22@gmail.com.



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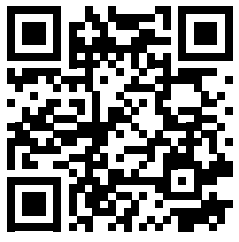
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Helping female entrepreneurs grow

Why SBA 504 loans are a powerful tool

By Sara Vanhala



An SBA 504 loan allowed Life Balance Counseling & Wellness, Inc. in Peru, Illinois, to expand into its own building. A ribbon cutting was held Oct. 3 for the new facility. PHOTO COURTESY GROWTH CORP

Women entrepreneurs are one of the fastest-growing forces in the American economy. Yet when it comes time to scale – buying a building, expanding a facility or investing in equipment – many founders run into a familiar obstacle: access to the right kind of capital.

I am president of Small Business Growth Corporation, an SBA 504 lending expert. Here's why the structure of financing matters and why the SBA 504 loan program has become such a powerful growth tool for women-owned businesses.

Q: Women entrepreneurs are driving a lot of economic growth right now. What trends are you seeing?

Women entrepreneurs are reshaping the business landscape in a meaningful way. Today, there are more than 14 million women-owned businesses in the United States, including about 1.4 million employer firms. That means women-owned companies represent nearly 40% of all U.S. businesses.

Across industries – from health care and child care to manufacturing and professional

services – women founders are building companies, creating jobs and strengthening communities.

But what I often see is that as these businesses reach the expansion stage, they encounter a challenge that isn't always obvious at the beginning: access to long-term growth capital.

Q: What do you mean by “growth capital”?

Early in a business's life, entrepreneurs are often focused on startup funding or working capital...things like inventory, payroll or short-term operating needs.

But eventually, a business reaches a point where it needs to make larger investments. That could mean purchasing commercial real estate, expanding into a larger facility or buying major equipment.

Those are the types of investments that can fundamentally change the trajectory of a company.

The challenge is that many traditional financing options aren't structured particularly well for those kinds of investments.

Q: How do conventional business loans typically work in those situations?

Most conventional commercial real estate loans require 20% to 25% down payments, often have variable interest rates, and sometimes include balloon payments after five to 10 years.

For a growing business, that structure can create pressure on working capital.

If an entrepreneur has to put a large amount of cash into a down payment, that's capital they can't use to hire employees, expand marketing, invest in technology or grow their operations.

So sometimes the issue isn't whether financing exists – it's whether the structure of the financing supports growth.

Q: And that's where the SBA 504 loan program comes in?

Exactly. The SBA 504 program was designed specifically to help small businesses invest in long-term assets such as commercial real estate and equipment while preserving working capital.

The way it works is unique. Instead of a

single lender, the financing is structured as a partnership.

Typically:

- A bank or credit union provides 50% of the financing
- A Certified Development Company backed by the SBA provides up to 40%
- The borrower typically contributes about 10% equity
- The SBA portion of the loan is fixed for 20 or 25 years, which gives business owners predictable payments and protection from interest rate volatility.

Q: That lower down payment sounds significant.

It can make a huge difference. Let me give you an example.




One project we worked on involved a professional therapy practice that wanted to expand into its own building. The total project cost was about \$550,000.




Under the SBA 504 structure, the owner contributed \$55,000, the bank financed half of the project, and the SBA portion covered the remaining 40%.

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If that same project had been financed conventionally, the entrepreneur likely would have needed \$110,000 to \$137,500 up front.

That difference can determine whether a business expands now or has to wait several years.

Q: Why is facility ownership so important for many entrepreneurs?

A lot of businesses start by leasing space, which makes sense early on. But ownership changes the equation in several ways.

When you own your building, you're turning a monthly expense into an asset. Over time, you build equity as the property appreciates.

Ownership can also stabilize occupancy costs and strengthen a company's balance sheet, which can make future financing easier.

For many entrepreneurs, buying their facility becomes a turning point in their business journey.

Q: Why do you think this program is particularly relevant for women entrepreneurs?

Women-owned businesses are incredibly innovative and resilient, but they often start with smaller initial capitalization and may rely more heavily on personal credit when launching their companies.

Because of that, preserving working capital during expansion becomes even more



Sara Vanhala chairs the board of the National Association of Development Companies, which is the trade association for Growth Corp. PHOTO COURTESY SARA VANHALA

important.

Programs like the SBA 504 loan help level the playing field by offering financing structures that allow entrepreneurs to invest in growth without tying up a huge amount of cash upfront.

While there are no specific rebates, fee reductions or special rates for women in any of SBA's loan programs, SBA does help fund Women's Business Centers, a national network

of over 140 educational centers designed to help women start and grow small businesses. The federal government has a goal of awarding at least 5% of federal contracting dollars to women annually, which SBDCs can help them learn how to access.

Q: Beyond individual businesses, what kind of economic impact do these loans have?

The impact goes far beyond the individual

entrepreneur.

When businesses expand their facilities, they often hire more employees, purchase more equipment and increase their economic activity in the community.

These projects can help revitalize commercial corridors, support local job creation and strengthen regional economies.

So when you help a small business access the right kind of capital, you're not just supporting one company, you're supporting an entire local ecosystem.

Q: For entrepreneurs who may not have heard of the SBA 504 program, what's the key takeaway?

The biggest thing I'd say is that the structure of capital matters.

If you're a business owner looking to purchase real estate or invest in equipment, the SBA 504 program can provide a financing structure that's designed specifically for long-term growth.

It allows entrepreneurs to move from leasing to owning, stabilize their occupancy costs, preserve cash for expansion and build equity in their businesses over time.

For many founders, it's the tool that turns expansion plans into reality.

Read more about Growth Corp and the SBA 504 Loan Program at www.growthcorp.com.

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Showcasing women's stories

Local photographer documents life stories of area women

By Tamara Browning



Photographer Zach Adams started a video series last year that highlights a different local woman every day during Women's History Month in March. PHOTOS BY ZACH ADAMS

Physician and public health professional Dr. Kemia Sarraf ("Dr. K") with no regret shares with the world her experience with impostor syndrome through a video noting Women's History Month in March.

Sarraf, CEO of the trauma-responsive coaching and consulting business Lodestar, shares her life's mission and how at times she doesn't feel "up to the task" in a video series posted on 1221 Photography's Facebook page.

As owner of 1221 Photography, Zach Adams gets the first look at Sarraf's vulnerability-made-public: her self-doubt and fear of being exposed as a "fraud," despite her competence and success.

"You should feel like an impostor when you're first learning how to save or heal another human being," Sarraf says in the video. "That's a big responsibility. If you don't feel unequal to the task, you did not understand the assignment. You're supposed to feel that way."

"The assignment is probably bigger now than it's ever been in my lifetime. I think what shifts when you get old, or older, I think what shifts is, you start to get right-sized in relation to the task ... The very best thing that I can do is commit myself to the task that's right in front of me."

And for Sarraf, the task at the time was to engage with Adams for his video series highlighting women, giving them a voice.

Adams is a professional photographer who works as the digital media coordinator for *Illinois Times* and *Springfield Business Journal* in addition to having his own business. 1221 Photography's Facebook page has featured the video stories of women in the community for

each day in March 2025 and 2026.

"I was raised by a lot of women, so I have a big respect for women," Adams says. "It seemed like women were being silenced more than usual, or maybe it was because I was just now paying more attention to it. ... At first, it was just going to be pictures, but I'm like, 'I feel like I can tell a better story or let them tell their stories if it were video.'"

The 'impostor'

A question Adams poses to women he interviews for the video series is one that asks how they handle impostor syndrome.

Shatriya Smith, executive director of the Garvey Tubman Cultural Arts & Research Center in Springfield, says her impostor syndrome will never go away.

But that's a good thing.

"Impostor syndrome and self-doubt are a big issue for me because I can convince myself that I am the problem and believe it," Smith says in her video. "I'm just honest that I have that issue ... and denounce the issue because right now, when you say I'm an impostor, I breathe through it and I get through the meeting or I get through the moment and then I sit in the car, and I might cry because of the fact that I feel like I shouldn't be in that space."

Smith calls someone to talk through her feelings.

"So that I can get it off my chest because most of the time my mental fear is mine, and if I speak it out loud, I can dispel any of those energies that falsely make me believe that's true," Smith says.

Empathetic photographer

Adams, 40, was true to himself when he pivoted from what he thought was his dream career.

Born and raised in Peoria, Adams moved to Springfield in 2008. He graduated from the dental assisting program at Midwest Technical Institute and then tried to find a job as a dental assistant.

"They'd say they were hiring, but when I showed up, it kind of seemed different," Adams says. "I would show up, and they would be like, 'We already interviewed everybody. Sorry to waste your time,' and so after a couple of those, I'm just like, 'Maybe it's not for me.'"

Although he's done photography all his life, Adams started his business' Facebook page in 2018.

Adams worked at a dental lab, helping to make dentures and crowns. Eventually, he was a car detailer at car dealership and doing photography on the side when the coronavirus pandemic hit.

"Photography has always been the dream. I just didn't see a way to make it happen until COVID," Adams says. "When everything shut down, it gave me an opportunity to focus solely on photography, and from there, I've been doing it ever since."

Illinois' stay-at-home order due to COVID-19 took effect at 5 p.m. March 21, 2020.

"The Illinois State Museum was asking people to turn in pictures and art and poetry of what COVID looked like to them, so pretty much every day I turned

in 20 or 30 pictures of just life – streets shut down, signs, parks closed," Adams says. "I didn't hear anything for maybe four or five months, and they contacted me, and they were like, 'Hey, we want to give you your own exhibit from everything you turned in.'"

The Illinois State Museum's "Journal of a Plague Year: Illinois in 2020" exhibition showcased submissions from its COVID-19 collecting initiative and featured Adams' photography. Adams' work is in "Illinois Digital Archives": www.idaillinois.org/digital/collection/p16614coll64



Interviewee: Chitaia Andrewin-Stover, social worker.

Video posting date: March 11, 2026

Summary: Andrewin-Stover says that as a mom she looks to the example of her late mother who endured struggles while a single mother of six children.

"I have two kids. I have a 5-year-old and a 3-year-old, and one of my kids struggles with anxiety and the other one struggles with anger," Andrewin-Stover says in her video interview.

"A moment for me that changed was one day there was a meltdown going on. The house was chaotic. Everybody was just all over the place, super nervous, and I had that moment of frustration in me and then I looked at them and I recognized a lot of myself. And in that moment, I was able to calm down," Andrewin-Stover says. "I was like, 'Holy, holy crap. You are me. That is all me. I get to take this moment and choose to accept you just the way that you are and help you through this and not blame you or shame you or tell you just get over it. I get to be here for you,' and then that changed a lot of things for me. A self-acceptance and self-love and also knowing that they're never going be too much, not to me."

“Most people found me from either the exhibit or there was a little girl who died of a rare cancer,” Adams says. “Her Make-A-Wish was to have a parade, and so her family asked me to document that because they didn’t know how long she had. A lot of people also know me from following her journey.”



Women’s journeys

Adams initiated his project for Women’s History Month in 2025 with friends, acquaintances and family, such as his daughter, Kinley Adams, who is now 10, and his fiancée Ashlyn Yates.

“It’s allowed me to see women differently, to hear their stories, to hear some of the things that they’ve been through, how they’ve persevered through it,” Adams says. “Some talk about sexual assault, dealing with stuff like that from men.”

After regular photography sessions with women and hearing their stories, Adams wanted to do something different “to lift women up.”

Powerful women highlighted include the late mother of social worker Chitaia Andrewin-Stover.

Andrewin-Stover says in her video interview that her late mother inspires her because she was a single mother of six children who persevered through life’s difficulties.

“Being a powerful woman to me is showing up for yourself and also showing up for other people,” Andrewin-Stover says in her video. “I don’t think you can wholly show up for yourself, and I don’t think you can wholly show up for other people. I think there needs to be some sort of balance between the two ... It’s not a competition. It’s not this person pitted against that person. We have to work together for the common goal.”

Interviewee: Dr. Kemia Sarraf (“Dr. K”), physician and public health professional who founded the trauma-responsive coaching and consulting business Lodestar in 2016.

Video posting date: March 11, 2025

Summary: Sarraf’s desire is to be a part of a force for healing in the world – to do good things and to take good care of other people.

“I don’t remember ever wanting to do anything other than be a doctor,” Sarraf says in the video. “When I finished my public health degree and then went on to medical school, I realized that those two fields were so inexorably entwined with each other. That we can’t take the patient out of the context. You are not ‘you’ by yourself. You are with all those people around you in the community and the environment that you’re in.”

Interviewee: Shatriya Smith, executive director of the Garvey Tubman Cultural Arts & Research Center, Springfield.

Video posting date: March 20, 2025

Summary: Smith says she’s her own “hurdle” because she’s afraid of the future.

But trusting herself helps her overcome self-hurdles.

“My own insecurities. That’s the hurdle. That’s the biggest. People can put hurdles in front of you, and you will succeed them or leave them alone,” Smith says in her video interview. “The hurdles that you place in front of yourself are the most difficult because you have to climb those walls internally, mentally, emotionally.”

“My hurdles are being afraid of the future. I have nothing to fear, but I am still afraid of the future. Trust yourself to know that you can overcome all of these, even the self-hurdles, but the self-hurdles are more recurring than the hurdles anyone else will put in front of you. My hurdle is Shatriya.”

Women in history “whose names no one knows” are the women Sarraf would have liked to have met.

“History is filled with the legacies of people whose names we will never know,” Sarraf says. “They were never written down. Not because what they did wasn’t important. Not because what they did didn’t change the trajectory. They just were right-sized. They were the small movers of the way things happened over time.”

Adams moved Sarraf out of her comfort zone, and for that, she is thankful.

“This is not the kind of thing I do. It’s not the kind of thing I like to do. I don’t,” Sarraf says about her video interview. “It was something I needed to do for a lot of different reasons, and so as I was talking about this project and this process and pushing myself to do something different and important ... There is literally no one, other than Zach, I would do this with today.”



Tamara “Tammie” Browning is a freelance writer and reporter from Petersburg. She has a weekly newsletter “Mother Road Moves” on Substack that chronicles the people, places, things and happenings on Route 66 – from Illinois to California.

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Empowering growth

How the Springfield Sangamon Growth Alliance supports women and minority-owned businesses

By Shelley Tulo

In communities that are growing and thriving, opportunity is not reserved for a select few, it is cultivated intentionally, shared broadly and supported through meaningful partnerships. At the Springfield Sangamon Growth Alliance (SSGA), that belief is central to our mission. While our work often focuses on attracting new businesses and supporting major economic development projects, we are equally committed to ensuring that women and minority-owned businesses have access to the tools, resources and connections they need to succeed.

A strong, inclusive economy is one where entrepreneurs from all backgrounds can launch, grow and sustain their businesses. In Sangamon County, that vision is taking shape through collaboration, programming and a deep commitment to elevating diverse voices within our business community.

Leading by example

At SSGA, our commitment to supporting women in business starts within our own organization. Seventy-five percent of our staff are women – professionals who bring diverse perspectives, leadership and expertise to the work we do every day. This representation matters. It informs how we approach partnerships, programming and outreach, ensuring that the needs of women entrepreneurs are not only understood but actively prioritized.

Beyond our internal team, SSGA is proud to be actively involved in organizations that uplift women across central Illinois. We are longstanding supporters of Illinois Women in Leadership (IWIL) and Women Entrepreneurs of Central Illinois (WE-CI), two organizations that play a vital role in advancing leadership, mentorship and visibility for women in business.

Each year, SSGA sponsors the IWIL Women's Symposium and the WE-CI Business Showcase, events that provide powerful platforms for networking, learning and celebrating the achievements of women entrepreneurs. These sponsorships are more than symbolic; they reflect our belief that investing in these spaces strengthens the entire regional economy.

Connecting entrepreneurs to real resources

For many small business owners, especially those from underrepresented backgrounds, access to reliable information and trusted connections can be one of the biggest barriers



At the March meeting of Women Entrepreneurs of Central Illinois, Abby Powell from Springfield Sangamon Growth Alliance shared a comprehensive overview of the tools and services available to entrepreneurs in our region. PHOTO COURTESY SSGA

to growth. SSGA works to remove those barriers by serving as a connector and resource hub.

At a recent WE-CI meeting, SSGA's Abby Powell shared a comprehensive overview of the tools and services available to entrepreneurs in our region. Her presentation focused on practical, actionable support – resources that business owners can use immediately to make informed decisions.

These include assistance with site selection, helping entrepreneurs evaluate locations based on customer traffic, accessibility and long-term viability. Through advanced market data platforms like Placer.ai, SSGA can also provide insights into consumer behavior, foot traffic trends and competitive landscapes, information that is often out of reach for small businesses but critical for strategic planning.

Equally important is our ability to connect entrepreneurs with local and state resources. Whether it's navigating incentive programs, identifying funding opportunities or building relationships with key partners, SSGA helps business owners access the broader ecosystem that supports growth.

For women and minority entrepreneurs, these connections can be transformative – opening doors that might otherwise remain closed and creating pathways for sustainable success.

Education and access

One of the most impactful ways SSGA has supported minority-owned businesses in recent years is through targeted programming designed to meet entrepreneurs where they are.

In partnership with The Springfield Project at CAP 1908, SSGA launched a series of free workshops focused on empowering

small business owners, entrepreneurs and community members. These sessions were intentionally designed to be accessible and inclusive, with a particular focus on supporting minority-owned businesses while remaining open to anyone interested in learning.

The workshops covered a range of topics essential to business success, from understanding economic development and site selection to navigating available incentives and resources. Each session featured experts, partners and peers who shared practical insights and real-world experiences.

More than just informational sessions, these workshops created space for dialogue, collaboration and relationship-building. They reinforced the idea that economic development is not something that happens in isolation, it is a collective effort that benefits from shared knowledge and mutual support.

The success of this series has laid the foundation for future programming. SSGA is currently planning additional sessions for summer and fall 2026, with topics such as small business insurance strategies, leveraging local library resources for business growth and updates on new state incentive programs. These offerings will continue to prioritize accessibility and relevance, ensuring that entrepreneurs have the tools they need to navigate an ever-changing business landscape.

Opportunities for professional growth

In addition to direct programming, SSGA also supports ongoing professional development opportunities for women in business through strategic partnerships.

Since 2022, SSGA has proudly sponsored the monthly Professional Women's Event Calendar in the Springfield Business

Journal. This initiative highlights upcoming events focused on leadership development, networking and skill-building for professional women across the region.

By helping to promote these opportunities, SSGA plays a role in ensuring that women have access to the resources and connections that can accelerate their careers and expand their impact. Visibility matters, and by elevating these events, we contribute to a more connected and empowered professional community.

A broader vision for inclusive growth

At its core, SSGA's work with women and minority-owned businesses is about more than individual success stories. It is about building a stronger, more resilient regional economy.

When diverse entrepreneurs thrive, they bring new ideas, perspectives and innovations to the marketplace. They create jobs, activate neighborhoods and contribute to the vibrancy of our community. Supporting their growth is not just the right thing to do, it is essential for long-term economic prosperity.

That is why SSGA remains committed to fostering an environment where all businesses have the opportunity to succeed. Through partnerships, programming and ongoing engagement, we will continue to listen, adapt and invest in the needs of our community.

Moving forward together

The work of economic development is never finished – it evolves alongside the communities it serves. As Springfield and Sangamon County continue to grow, SSGA is proud to stand alongside organizations like IWIL and WE-CI, as well as countless entrepreneurs, business owners and community leaders who are shaping the future of our region.

Together, we are building more than a strong economy. We are building a community where opportunity is accessible, success is shared and everyone has a place to thrive.

To learn more about SSGA's programs, resources and upcoming events, visit Springfield Sangamon Growth Alliance and explore how we are working to support businesses at every stage of their journey.

Shelley Tulo is director of marketing and communications for the Springfield Sangamon Growth Alliance.

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