



Good Shepherd
Microfinance



LaunchME

READY, SET, GROW



Message from the Minister

South Australia's economy is built on a foundation of small business. With more than 140,000 businesses employing less than 20 people in the state, a thriving small business sector is essential for job creation and economic development.

The South Australian Government is extremely pleased to partner with Good Shepherd Microfinance, Australia's largest microfinance organisation, on its first microenterprise program, LaunchME.

LaunchME will provide a unique opportunity for people who have harboured the dream of owning and running a small business, but for financial reasons or other circumstances, have been excluded from bringing their ideas to life.

Based in Adelaide's north, LaunchME closely aligns with the State Government's Northern Economic Plan, which aims to create a prosperous northern Adelaide, focused on creating jobs and supporting local communities.

This program is an extension of the South Australian Government's investment in financial resilience and inclusion which includes the highly successful Good Money store in Salisbury and support for the No Interest Loan Scheme which partners with many local community organisations covering every region across the state. In partnership with Good Shepherd Microfinance, these programs are providing essential and affordable financial support to thousands of South Australian households.

I'd like to wish the first group of microenterprise leaders all the best with their new businesses and I look forward seeing their future success.

Zoe Bettison

Minister for Communities and Social Inclusion
Government of South Australia



Message from the CEO

I'm extremely proud to see Good Shepherd Microfinance's first microenterprise program, LaunchME, come to life.

The launch of this microenterprise program represents a new chapter for our organisation where we take our partnership with clients to a new level and support them to reach their business aspirations.

The central idea behind LaunchME is that a well-designed and targeted microenterprise program, through the additional support it provides participants, leads to a greater likelihood of business success.

It's well recognised that the main reasons small businesses never get off the ground, or fail soon after inception, are finance related. This may be due to not being able to access start-up finance, or mismanagement once the business is up and running.

For aspiring business owners on low incomes, these issues are often exacerbated making the task of starting and running a small business almost impossible.

LaunchME directly addresses these barriers by providing participants with access to ongoing coaching, mentoring, training and no interest loans.

I'd like to acknowledge the South Australian Government for its leadership and support for LaunchME. Microenterprise programs have the potential to breathe new life into communities through the generation of employment which leads to increased financial wellbeing.

I'm certain that LaunchME will deliver those benefits, and so much more, to the South Australian community in the coming years.

Adam Mooney
Chief Executive Officer
Good Shepherd Microfinance

About LaunchME

Small businesses often emerge from a very simple idea. They grow and develop largely because of the dedication and commitment of their owners.

However, success is rarely achieved through dedication alone. Being able to access finance, as well as receiving support and guidance along the journey—from mentors, associates and friends—plays a vital role in developing a successful business.

Unfortunately, many aspiring small business owners on low incomes are excluded from the financial and support services they need to launch and develop their idea.

LaunchME is Good Shepherd Microfinance's first microenterprise development program. It has been designed to support the small business aspirations of people who experience these barriers to success.

Based in the northern suburbs of Adelaide, this pilot program puts the participants at the centre of its design and has developed solutions to address barriers to starting a small business: access to start-up finance, and ongoing coaching, mentoring and support to guide participants as they develop their small business ideas.

Program conception

Like many of our programs, having a strong partner is essential for success. The South Australian Government saw the potential for LaunchME and its support has been vital in bringing the vision to life.

The development of LaunchME began in late 2016 with widespread engagement with Adelaide's business community to gather a range of views on how the program could complement the existing support for business start-ups.

At the same time, we looked at other Australian microenterprise programs in Australia and overseas to understand the elements that worked well, and those that didn't.

Each of these processes informed our initial thinking about the program.

One of the key differences with LaunchME is that it has been designed in direct consultation with the people it would benefit. This 'human centred design' approach acknowledges that participants are the best positioned to understand their needs, and consequently, to inform the design of the program with solutions that are tailor-made to meet those needs.

How the program works

Good Shepherd Microfinance has established six key support elements that participants have available to them through LaunchME:

Coaching

Our microenterprise coach works directly with participants to identify and meet their business needs.

Mentoring

A network of local business mentors is being established to provide participants with one-on-one support and guidance for the development of their idea.

Business Planning

Every participant receives help with the development of a business plan.

Network

An extensive support network has been created for participants made up of their mentor, coach, other participants, suppliers, customers and stakeholders.

Skills development

The skills development needs of participants is identified, and local providers will be engaged to deliver targeted training.

Finance

Participants may have access to a no-interest loan of up to \$5,000 to be put towards the establishment of the business.

LaunchME's participants

To be eligible for the program, participants must be a South Australian resident with stable housing and an income below \$45,000 per year after tax—or a current healthcare card or pension card. Most importantly, they must have a viable microenterprise idea that we believe we can support. Participants seeking a no interest loan will also be required to meet criteria around capacity to make repayments.

A LaunchME microenterprise may be a sole trader business or an owner-operated operation with fewer than five employees. It may also be a home-based business.

LaunchME's impact

LaunchME will deliver widespread benefits to both participants and the broader South Australian community.

The most obvious benefit will be job creation and the direct income that each business has the potential to generate for low-income or marginalised households.

Equally important will be the skills and networks developed through the program, which will serve participants well beyond their involvement in LaunchME. There is a specific focus on building financial skills and capability.

For South Australia, the program will contribute to a more vibrant and diverse small business sector—the driving force behind South Australia's economy.

Meet the participants

We asked each participant, “what will launching your business mean to you?”



Australian Building Commercial Industrial Maintenance

Australian Building Commercial Industrial Maintenance provides commercial maintenance and construction services.

“ **Starting my enterprise means financial stability and a flexible lifestyle! I’m excited to run the business, see it blossom into a large business and be in a position to help others get a start.** ”

Dean Morden, Founder

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Autism Developmental Consultant

Provides consulting services to parents and staff who support children with autism spectrum disorders.

“ **I feel empowered to be sharing my skills and knowledge in a manner that supports others. The microenterprise program will help me develop personally and professionally with my identified skill gaps.** ”

Kate Donohue, Consultant

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B Happy

B Happy creates self-help journals for children to strengthen their social and emotional competencies.

“ **My aim is to get off government assistance, establish a more financially secure and stable lifestyle for myself, and make a difference with youth mental health.** ”

Bernadette Golja, Founder

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Budding Social Entrepreneur

Promoting consumer environmental awareness through creating aboriginal art and artefacts.

“ **The opportunity to participate in the microfinance program means my career goals are no longer just aspirations, but reality.** ”

Seigna Ditton, Budding Social Entrepreneur

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Café Cart

The Café Cart is a mobile coffee cart with a social conscience.

“ **I want to launch a coffee cart that inspires people to consider the purity of water around the world. Giving people an experience, not just coffee!** ”

Owyes Hassine, Founder

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Coast 'N' Country

Coast 'N' Country provides trekking tours of the best spots across Southern Australia, including the Great Ocean Road!

“ **Launching, owning and operating my own business means independence. I want my business to grow into a family business and create something my children can be actively involved in should they wish to.** ”

Adam Dunicliff, Founder

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Cre8tive Arts

Cre8tive Arts helps children discover the magic of reading and storytelling through beautifully crafted story books.

“ **Launching my business means that I will firstly be believing in myself and the creative work that I have made. It means that I have the confidence and courage to allow people to see me through my art work.** ”

Angela Miller, Founder

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From the Ground Up

From the Ground Up Garden Company provides a holistic garden service, complementing standard garden maintenance services with professional tree management in the residential sector.

“ **Launching my business will give me peace of mind and security! This is good opportunity to provide quality garden service to my local customers.** ”

Daniel Cross, Founder

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Handmade Haven

Handmade Haven creates bespoke and personalised handicrafts for mums and their babies.

“ **My ideas are inspired by being a mother of three daughters. Launching my own business will get me off unemployment benefits and enable me to earn my own money by doing something I love.** ”

Bev Sanders, Founder

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Lethal Sounds

Lethal Sounds provides specialist in-car audio and lighting system customisation.

“**My mother had to work two jobs and I do not want my kids to experience this struggle. I want to succeed so that I have something to pass down to my kids.**”

Leigh Stevens, Founder

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Lozza Scent-Sation

Lozza Scent-Sation creates scented candles, including creations that look exactly like food.

“**Starting my enterprise means income! Candle making is my relaxation time and it helps me maintain a positive outlook on life.**”

Laurel Barry, Founder

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Mama Rashida's African Cuisine

Mama Rashida's African Cuisine provides African cuisine catering services.

“**My dream is to bring African cuisines to Australia. I want to see people enjoy this delicious food and in time I wish to become one of the first African restaurant food chains and celebrity chefs.**”

Rashidatu Kamara, Founder

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Rabid Shetland Designs

Rabid Shetland Designs is a Gaming Design Studio that creates 3D printed models for game players and costumers around the world.

“ **Having a successful Gaming Design Studio will fulfil a long held desire to open my own business and will lead me to greater financial independence. I look forward to the day I can hire local jobseekers who share my passion for the gaming and 3D design industries!** ”

Daniel Mackay, Founder

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F [facebook.com/RabidShetlandDesigns](https://www.facebook.com/RabidShetlandDesigns)



Rays Ride

Rays Ride offers tailored chaperone services for people living at home with a medical condition or disability in order to provide relief and support for home carers.

“ **Rays Ride will provide me with the autonomy to make positive influence in the community, including in the country where people are often overlooked.** ”

Sally Miell, Founder

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F [facebook.com/pages/Rays-Ride-SA/203819880054250?ref=br_rs](https://www.facebook.com/pages/Rays-Ride-SA/203819880054250?ref=br_rs)



REDS – Rachel's Electrical & Digital Services

REDS provides a variety of electrical and data services.

“ **Launching my business would mean being able to support the community with more female friendly and affordable services. I wish to help my clients understand and be more informed.** ”

Rachel De Caux, Founder

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The Kittens Wishlist

The Kittens Wishlist produces and retails jewellery and accessories.

“ **Starting my business signals a new start, a purpose, and a goal to set my sights on. I plan to expand and rise through and with this business, and with this help, I will be able to do so.** ”

Shivonne Ebony, Founder

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Workplace Health and Safety Consultant

Provides consulting services to facilitate better trust and outcomes between construction sites and WH&S inspections.

“ **My business will allow me to get paid for what comes naturally, addressing WH&S issues. WH&S inspections can be a scary landscape and I hope to make it more comfortable for my customers.** ”

Julia Beech, Consultant

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Z Technologies

Z Technologies provides computer repair services.

“ **It would be great to run my own business in electronics and not worry about if I am going to earn enough money for the week to cover my living expenses.** ”

David Zerk, Founder

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How to get involved

Are you interested in becoming a program participant or mentoring a small business?

Program participants need to:

- > **Live in South Australia**
and
- > **Have a Healthcare, Pension Card** or;
- > **Earn under \$45,000 per year** (after tax)

Note this program is a small pilot and participant numbers are limited. Expressions of interest can be submitted at:

goodshepherdmicrofinance.org.au/LaunchME-signup

To get involved or support the development of the LaunchME program please contact:

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Business Coach
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Cheree Hunter
Innovation Coordinator
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Good Shepherd
Microfinance

Good Shepherd Microfinance offers a suite of people-centred, affordable financial programs to people who are financially excluded. These programs promote economic wellbeing for people with low incomes, especially women and girls, and move clients from financial crisis to resilience and inclusion.

We work collaboratively with the corporate, government and community sectors to create people-centred programs that enable clients to realise their own economic wellbeing, as they define it themselves. This approach leaves clients feeling valued and in control of their finances and lives.

Good Shepherd Microfinance

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