

BIG IDEAS

Loan is helping shop take flight

ADAM O'DANIEL | FINANCE EDITOR

aodaniel@bizjournals.com

Lauren Mobley wanted to give up her career in fashion design and own a simple business closer to her parents in Hendersonville. But she needed financing.

So Mobley turned to a new website that linked her to a local lender. And now she's ready to launch her small Rock Hill-based retail shop, Wild Birds Unlimited, a small franchise that sells birdhouses and accessories.

Why did you want to own a business?

My family is in Hendersonville and I was in Philadelphia. So it's a move to get closer to my parents. (With) the job

QUICKINFO

VITAL STATS

- Lauren Mobley** formerly worked in fashion design for Destination Maternity, a clothing chain for expectant mothers.
- Wild Birds Unlimited** sells bird feeders, seed, bird houses and bird-watching accessories.

and saw information about opening your own store and decided to do it.

I was in, I wasn't advancing. I figured if I was going to pick up and move, I might as well do something else. I was burned out with being in a cinder-block office building with no windows. I wanted to see outside. My family has always fed the birds. So it's a store I was familiar with. I just went online

You took a different approach to startup financing. How did that work out?

BoeFly.com was introduced to me as a brand new thing just starting out. The bank I had in Philadelphia was not down here. I had no contacts down here. At BoeFly, it was very easy to fill out the application and upload the supporting documents. Then they reached out to lenders in Rock Hill and the surrounding area. I had a few banks contact me. And I ended up getting in touch with Cindy Adams at Palmetto Bank (in Rock Hill). And I ended up doing a small-business loan with them.

Are you worried about starting a new business in this economy?

There is, of course, some concern. But Wild Birds Unlimited has 30 years of experience, and it's one of those hobbies that people take great amounts of enjoyment in. But it's not so expensive that you can't afford it. We sell the experience of having birds in your backyard and enjoying them — we're not just selling bird seed.

Mobley

