



Initiatives in Action: Adult Self Sufficiency Initiative



We can do more together.

Azucar Sweet Shop & Bakery

“Sometimes I think I’m wonder woman,” says Marjorie Silva.

A mother of two and an immigrant to the United States from Peru, Silva has a lot of sweet treats on her plate.

She is the owner and operator of Azucar Sweet Shop and Bakery in Englewood.

“I always had the dream of opening my own business creating specialty cakes and traditional Peruvian treats,” says Silva.

It all started back in her native Peru. She wanted to have a special cake for her son’s birthday party, but no one in her small village was up to the task. So, Silva decided to bake and decorate it herself.

“Guests at the party loved my cake and started asking me to make cakes for them,” she says. Soon, she was taking cake orders and launched her own home-based business.

Then came the opportunity to join the rest of her family in the United States. Silva packed up her baking supplies and her family and moved to Colorado.

Once settled, Silva started working on her plan to get baking in her new home. This time, she dreamed of her own bake shop. Through her research, Silva found small business help from programs offered by the City of Englewood and Mi Casa Resource Center for Women, a Mile High United Way supported agency.

At Mi Casa, she took business classes and heard about Mile High United Way’s Individual Development Accounts (IDA) program. A vital part of Mile High United Way’s Adult Self Sufficiency Initiative, IDAs are matched savings accounts for hard-working individuals and families to help

them save for college, a down payment on a home or to start a small business.

“I applied for the program and was accepted,” says Silva. “That’s when the real work started.”

Mile High United Way’s IDA program provides a four-to-one match for each dollar saved. But, in order to realize



Marjorie Silva used her IDA to make improvements to her bakery and sweet shop.

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the benefits, IDA participants like Silva must complete required financial education and basic business related classes.

“It was hard work, but it was worth it,” says Silva. “In the end, I saved one thousand dollars and Mile High United Way matched that with four thousand for a total of five thousand dollars I could use toward my business!”

Silva used the money to buy refrigerated display cases for her sweet treats so she could keep more inventory for her customers, especially during the holidays. She also bought a lighted sign and invested in targeted marketing. Most importantly, Silva says the money she saved through the IDA program actually saved her business from going under during the recent economic challenges.

“If it hadn’t been for Mile High United Way and the IDA program, I may have had to close my business and give up on my dream,” she says.

Now, Silva is focused on the future. Along with growing her business she says she would like to open her own baking school. She is already taking on baking interns, young people with an interest in the trade. She says it’s her way of honing her skills and sharing her experience. But, most of all, Silva says it’s her opportunity to spread her message of inspiration.

“Don’t be afraid to ask for help or to help others,” she says. “Don’t give up on your dreams.”

For more information about our Adult Self Sufficiency Initiative, please visit our website at www.unitedwaydenver.org.

We can do more together.



Mile High United Way