



NAWBO®

"Women Mean Business"

National Association of Women Business Owners
Fort Lauderdale/Broward County Chapter

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WHAT IS NAWBO?

Over 10 MILLION WOMEN BUSINESS OWNERS have created an economic revolution. Women entrepreneurs are controlling their destinies and setting the economic agenda.

NAWBO is the National Association of Women Business Owners. With over 90 chapters nationwide, NAWBO speaks for you, the growth and profit-oriented woman business owner.

NAWBO hears your needs and works to develop strong businesses through local, national and global activities, including annual national conventions and public policy days.

The NAWBO Fort Lauderdale/Broward County Chapter helps members strengthen their leadership skills and grow their businesses through its activities, including monthly dinner meetings on the first Monday of the month where members gather for networking, education and support.

Membership in **NAWBO** is open to women who own and operate their own businesses. Your business can be a sole proprietorship, a partnership, corporation or LLC. You do not have to own more than 51% of your business to be eligible for membership, but you must be active in the day-to-day operation of your company. If you are a woman business owner, join us. Let your voice be heard.

Membership Application

Name _____

Business Name _____

Address _____

Telephone # _____ Fax _____

E-mail _____

Send Check to "NAWBO" for:	National Dues	\$100
	Chapter Dues	\$125
	One time application fee	\$25
	TOTAL	\$250

Send to: NAWBO Allyson Tomchin, Directive Energy, Inc.

2455 Hollywood Blvd, Suite 305, Hollywood, FL 33020

* All applications will be screened by NAWBO's board.

Additional information may be required for membership approval.



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Fall 2006

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DATES TO REMEMBER

November 6, 2006

Our first gala Minority Women Business Owner Award (MWBO) ceremony will feature Phyllis Hill Slater. Ms Slater is a nationally known speaker and engineering consultant. She will address the issue of women and diversity in the workplace. She will also be presenting NAWBO's first MWBO Award.

December 4, 2006

Join our holiday celebration and trade show exhibition. Each year our members display their products and are available to speak with you about their services.

January 8, 2007

Broward County Commissioner, Eileen Lieberman will be speaking about Vision Broward. The focus of her talk will concern women and economic development in Broward County.

All dinner meetings begin with networking at 6 p.m. at the Westin Hotel on Cypress Creek Rd in Fort Lauderdale.

WOMEN HAVE SOME CATCHING UP TO DO

Women lag behind men in building Fortune 500 companies, according to a study conducted by the Center for Women's Business Research.

However, that statement alone does not fully explain the issue. The study found that women entrepreneurs remain small because they want to. Growing into a giant company requires lifestyle sacrifices women are not as willing as men to make.

The science fields, engineering, bio tech, electronics, are still underrepresented by women and account for the lack of

Fortune 500 female entrepreneurs. Until recently, venture capitalists were loath to lend women large sums of money. Venture capitalists have been almost exclusively men and they do not easily relate to the way women perceive their businesses.

Times are changing rapidly. Women now own nearly 44% of all privately owned firms – that translates to over 10.6 million firms. Ironically, "women's companies tend to be more profitable than those run by men...women seem to be able to take better business

advantage of the internet than men... federal agencies (because of a court order) are taking female contractors more seriously...and more women are starting technology driven business that attract venture capital."

Simply put: the male dominated paradigm for doing business is crumbling. What will emerge in its place is still undetermined. But, women are an economic force that can no longer be ignored.

Source: *cnnmoney.com*

STRATEGIES THAT CAN LEAD TO COMMERCIAL CAPITAL

1. Develop a well defined financial plan including assets, debts, current and future profits.
2. Investigate the resources available that will help create a thorough strategic plan.
3. Research different investment companies to choose one that fits your company culture and vision.
4. Analyze the efficiency of management.

Something to consider: Interview your investors carefully. Understand that the right investment group will work with you, not try to take your business away from you. But, you must do your research before you can find the right match.



For more information or to make a reservation call 954-767-8600 or visit www.nawbo-ftl.org

NEW MEMBERS

Sandy Gans
Sandy Toes Creative
Phone: 954-609-6440
sandy@sandytoescreative.com

Lori Ann Gionti
Great Occasions by Express
Catering
Phone: 954-724-5252
expresscatering@aol.com

Sally Grant
Dream Dinners
Phone: 954-746-7577
sunrise1@dreamdinners.com

Angela Johnson
ANC Hospitality
Phone: 954-791-4155
ancmail@bellsouth.net

Elena Koval
Advanced Consulting, LLC
Phone: 305-466-3111
ekoval@atlanticbb.net

Theresa Maglio
MEB Inc of So Fl
Phone: 954-346-7900
tmaglio@bellsouth.net

Jennifer Moody
Moody Accounting Services, Inc.
Phone: 954-423-3577

Debra Tantillo
Complete Counseling Group, Inc
Phone: 954-772-1023
vortexhelp@bellsouth.net

Christina Varghese
SolAmbit Law Group
Phone: 954-627-6623
cvarghese@solambitlaw.com

New Corporate Partners

Laura Herde
Continental Airlines
Phone: 954-581-9738
Laura.Herde@coair.com

Elaine Farkas
National Planning Corporation
Phone: 954-862-5440
elaine_farkas@npcfinancial.com

GOOD BUSINESS PLANS LEAD TO INVESTOR INTEREST

If you are looking to grow your business and attract investors to help you, you must approach your business plan in a professional manner.

Several self created obstacles to need to be avoided. If an investor or investment group sees a hastily thrown together financial plan, or lack of research to support projections, you will lose your audience and your potential funders.

1. Investors want to know that their investment will pay off.

Therefore a realistic financial picture of the anticipated growth of the company should be created. Know what the trends are for your industry and what is realistic for your company. Create a five year plan using financial projections that can be defended.

2. Clearly define your market and develop a clear picture of your potential customers — why will they purchase your product or service?

3. Avoid hype, buzz words and the overuse of superlatives.

Concrete concepts will attract attention.

4. Make sure your research is accurate, up-to-date, and verifiable.

Source: AllBusiness.com

NOTE: According to AllBusiness.com, small business loan scams are on the rise. Beware of those soliciting loans. Check carefully before you give anyone any personal and financial information. For more information go to AllBusiness.com

COMMUNITY OUTREACH

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EMAIL: paula@drshuster.net

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Account Manager, Sales
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954-983-1266 Fax
frances.nathanson@regions.com

For more information or to make a reservation call 954-767-8600 or visit www.nawbo-ftl.org

BUSINESS RESOURCES

SBA WOMEN'S BUSINESS CENTER

If you are thinking of starting or growing a small business the Florida Women's Business Center (FWBC) is right for you. The FWBC is dedicated to the individual professional development of women in business.

The FWBC provides training, resources, referrals, support and advocacy to those seeking to create, sustain, or grow micro businesses. They are committed to attracting and serving women, especially those who are socially and/or economically disadvantaged.

SELLING TO THE FEDERAL GOVERNMENT

Government contracts can be a great source of business revenue for both new and established businesses. But to get those contracts, you have to understand the process and how to navigate it successfully. The National Women's Business Council has developed a website to help women business owners do business with the government. Visit www.womenbiz.gov

FLORIDA STATE PROGRAMS - OFFICE OF SUPPLIER DIVERSITY

The Office of Supplier Diversity's (OSD) function is to improve business and economic opportunities for Florida's women-owned and minority-owned businesses. OSD's efforts toward this goal can be categorized into four primary functions, namely, Certification of Minority Business Enterprises, Advocacy, Outreach, and Matchmaking Activities.

For more information, visit their website at www.osd.dms.state.fl.us.

WORKING WITH YOUNG EMPLOYEES

Young employees and interns are used to operating in an informal environment whose foundation is based upon multitasking. These young people can be creative and spontaneous which sometimes leads to miscommunications and dissatisfaction between employer and employee.

To avoid frustration and confusion, consider these thoughts:

1. Traditional business behavior is not necessarily right just because it is traditional.

2. Younger employees are used to multitasking which may be misconstrued as disinterest or rudeness. Proper business etiquette needs clarification: how to answer the phone but not talk to friends on the cell simultaneously.
3. Under what conditions absences are acceptable.
4. Dress requirements in the office and those needed to greet clients.
5. Employers should not underestimate the

value of the young employees ability to be spontaneous, creative, and at ease in a team environment.

6. Rules can prevent chaos but some rules stifle creativity.

Be open to a younger vision and energy. It can pay off handsomely in new accounts, cost saving procedures, and new methodologies.

Source: www.businessweek.com

Ads are from NAWBO's Corporate Partners. Call 954 232-5388 if you are interested in becoming a Corporate Partner



National Planning Corporation

Elaine Pick Farkas
Financial Representative

200 South Park Road • Suite 330 • Hollywood, FL 33021
954.862.5440 (office) • 954.558.1159 (cell)
954.862.5459 (fax) • elaine_farkas@npcfinancial.com

Matrix
Employee Leasing, Inc

5101 NW 21st Avenue, Suite 240
Fort Lauderdale, FL 33309
Office (954) 202-3565 Fax (954) 202-1616
www.matrixpeo.com
NAWBO Representative Danielle Stout
dstout@matrixpeo.com
Cell (954) 815-1691

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- Discover and realize your vision.

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CORPORATE PARTNER PROFILE

It's a Packaged Deal

In 2004, Suzanne Luscar, just after graduating from FIU planned to be an intern at a Fortune 500 company. She applied to UPS. Instead of an internship, they hired her full time as an account representative. Senior management had concluded that to keep UPS moving forward and competitive, hiring young people from the outside, rather than only promoting from within, was necessary. In the two years since the start of her relationship, She has since been promoted to an account manager.

The culture of UPS is based on integrity, ethics, and dedication to community. The hiring process is rigorous: integrity is a key issue for all workers be it the CEO or the part-time loader. Multiple interviews, personality tests, psychological tests, and work ethic questionnaires were closely evaluated as was her community service experience during her college years. "Luckily for me I was part of a sorority that was big on community service," Suzanne explained.

Last year, UPS became the largest contributor to United Way. Health initiatives, such as breast cancer research, breast care advocacy, diabetes, MS, and

March of Dimes are some of the areas of research supported nationally and locally by UPS. In South Florida, UPS provides His House, a facility for children in need with much needed assistance. Local organizations that also receive help are Camillus House, a shelter for the homeless, Partnership for the Homeless in Sunrise, Habitat for Humanity, and according to Suzanne "the list is endless." UPS also has a matching funds program for employees as long as the charity is a legitimate 501 C3 (not for profit).

The UPS's help - initiatives includes small businesses as well. Last year the board at the Atlanta corporate headquarters reviewed future demographics of business owners. Minority business owners, especially women entrepreneurs immediately became the focus of some of UPS's initiatives. As a result, UPS joined the Fort Lauderdale/Broward County NAWBO chapter as a local corporate partner. They were already a national NAWBO partner. UPS is looking for ways to help minority organizations.

Suzanne explained, "We are more than just a ground package business. People do not think about our capital side, our supply chain solutions, or our technology or

international programs. For example, we offer computers to start-up companies. It is a subsidy based upon reasonable business projections. We also offer software programs so that a company can have full visibility of packages shipped. That way, no one is ever caught off guard without people to help unload, for example. All of these programs are tied to UPS and your growing business shipping needs."

UPS understands that business is about people. "UPS is a generous company," Suzanne added. "If you do not like your position or you want to try something else, there is ample opportunity to change. I could go into the retail side of UPS. I can go into that and help my clients streamline and compete with their competitors. But, my heart and soul would be to become the community service chair, and be involved with the development of the actual community service projects and disbursements of funds. I love to do community service, it is my passion."

For more information about UPS and its economic development initiatives or UPS services call Suzanne Luscar at 954-295-6615, suzanneluscar@ups.com.

MEMBER PROFILE

Peace of Mind a way of life and business

Idania Jolie was born in Columbia, South America and moved to the states when she was 3 years old because of medical problems. However, treatment protocol then meant she had to wait 3 more years and by that time her vision condition had worsened. Lack of technology and time conspired against her resulting in her being legally blind in one eye.

Initially, her family settled in Chicago. In 1975, tired of the cold, they moved to Florida. She completed high school in Plantation and attended Broward Community College (BCC) earning an associate's degree in fashion merchandising. Her plans to move to Seattle were interrupted when she met her husband and decided to stay in Florida.

She worked part time for a local accounting

firm and went back to BCC and earned an associate's degree in accounting. There were plans to complete her BA at FAU but working full time, going to school and raising a daughter was overwhelming. She decided her family and work obligation came first. Ida takes great pride in her now 22-year-old daughter (studying to be a nurse) and her marriage of almost 23 years.

After completing her second associate's degree, Ida spent seven years at an accounting firm, and seven years at American Heritage Academy. There were five more years at an electronics firm, until her husband suggested she begin her own business. She thought "why not start my own business?" Her instincts were correct and her business immediately grew.

Her focus now is on and off site bookkeeping services. She is also certified in

QuickBooks. This skill expanded the scope of her business allowing her to provide QuickBooks training to her clients. Even her staff is trained in QuickBooks so that when a client calls with a problem, anyone can deal with it. She has a referral system with CPAs; she sends them the large organizations and they refer small businesses to her.

Ida felt it was time to branch out in others ways as well and joined NAWBO. She enjoys NAWBO because of the women she meets; they are inspiring and professional and that makes her feel that she can learn a good deal from NAWBO members. She added, "I think it is going to be a benefit to me as a person more than anything else."

**Idania Jolie, 954-551-3227,
peaceofmindbkpg@comcast.net**



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We welcome Women Business Owners to join us:

November 6, 2006

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December 4, 2006

Join our holiday celebration and trade show exhibition. Each year our members display their products and are available to speak with you about their services.

January 8, 2007

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ALL DINNER MEETINGS ARE:

- Held at the Westin Hotel on the NE corner of I-95 and Cypress Creek Road in Fort Lauderdale.
- Begin at 6:00 pm for networking and continue with self-introductions and dinner
- Cost \$35 for members and \$40 for guests

TO MAKE YOUR RESERVATION, YOU MAY:

- Visit our website at www.nawbo-ftl.org and use the Secure RSVP form
- Call our Hotline number (954) 767-8600
- Mail or Fax the form below

Fax to: 954-382-1893, or mail to:

NAWBO 8930 State Road 84, No. 316 • Davie, FL 33324

Member or Guest Name _____

Company Name _____

Address _____

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Credit Card Info _____

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Meal Selection: Hot Entrée Cold Entrée Vegetarian Entrée