

womanink

Fall 2016

#OwningIt

“To be successful,
you have to have
your heart in your business,
and your business
in your heart.”

– Thomas J. Watson



UPCOMING MEETING
September 14, 2016

The Foundry Suites
1738 Elmwood Avenue ▪ Buffalo

Pushing the Limits

Learn how three local business owners pushed their limits to become successful entrepreneurs in our community.

Join us for this interactive discussion where the panelists will share the challenges and joys they encountered along the way.



2016 / 2017 Programs

Programs are subject to change

Location	The Foundry Suites 1738 Elmwood Avenue Buffalo, NY 14207	Time	5:30 p.m. Networking 6:00 p.m. Dinner
Cost	\$35 member • \$40 guest	RSVP	by noon the Friday prior to the event.

Make your dinner reservation online at: www.nawbowny.org

Include your full name, telephone number, dinner choice (guests include name of NAWBO member who invited you).

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We now accept paypal: log onto our website and follow prompts for payment.

Questions? Contact our chapter administrator, Jeanne Hellert, at 238-2461 or info@nawbowny.org.

September 14, 2016

Pushing the Limits

How can you ever know what you are capable of becoming unless you're willing to put yourself to the test? You don't have to be extraordinary to accomplish extraordinary things, but you do have to be willing to do whatever it takes to achieve your vision, even if it's extreme. Our expert panel will share their experiences and reflect upon the things that were most challenging, and therefore most exciting, as they pushed the limits in their respective fields.

October 12, 2016

The Business of People

Business isn't just about business; it is people working with people. Managing people is so much more than the rules and regulations imposed upon us by human resources. Everything is personal when people are involved, and managing many personalities can be extremely challenging. Learn how you can be proactive in searching out weakened relationships, establish a positive climate, and maintain a rewarding professional culture.

November 9, 2016

Relationship Accelerator

Our membership is growing by leaps and bounds! Although this is fantastic for our chapter, it is hard to get to know everyone personally and professionally. This evening, the focus is on getting to know your NAWBO sisters in a fun and creative way.

December 14, 2016

Routine to Ravishing

First, tickle your taste buds with this divine pairing of flavorful cuisine and local wines. Then, learn fresh ways to transition your look from a routine day of business to a night out with friends and loved ones; with only a few quick fixes to your makeup, hair, and ensemble.

SAVE THE DATE: Each One Reach One 2017 (EORO) March 8, Samuel's Grande Manor

NAWBO Buffalo Niagara

NAWBO Buffalo Niagara is the premier organization for women business owners who aspire to accomplish growth, education, and connections.

NAWBO

The National Association of Women Business Owners propels women entrepreneurs into economic, social, and political spheres of power worldwide by:

- **Strengthening** the wealth creating capacity of our members and promoting economic development within the entrepreneurial community
- **Creating** innovative and effective changes in the business culture
- **Building** strategic alliances, coalitions, and affiliations
- **Transforming** public policy and influencing opinion makers

UPCOMING MEETING

September 14, 2016

Pushing the Limits

Learn how 3 business owners became successful entrepreneurs in our community



Ania Gurnari

PRESIDENT AND OWNER

Chrusciki Bakery Inc.

Beginning in 1987 as a small bakery in Buffalo's famous Broadway Market, Ania has grown the business to four separate retail locations: the original Broadway Market, Lancaster, Kenmore, and most recently Chrusciki Caffé in Williamsville. Chrusciki Bakery is a full-production retail and wholesale distributor providing fine desserts, pastries, and pierogi to restaurants and stores in WNY. The business offers various services such as nationwide online shipping, catering services, wedding cakes, cupcake decorating classes, custom cakes, and more. As the business continues to grow as a premier retail and wholesale bakery, Ania is always open to new business opportunities and partnerships. ☎



Marie A. Cannon

1ST DEPUTY COMMISSIONER

Erie County Department of Social Services

Since March 2014, Marie oversees the Family Independence Portfolio which includes, Temporary Assistance, Medicaid, SNAP (food stamps), Employment, HEAP, Domestic Violence, Day Care and Homeless Services. Her span of control includes 700 staff and a \$274 million budget.

Marie was the Executive Director of Holy Cross Head Start, where she assured that children from over 500 families, with limited incomes and living in Erie County, were given every opportunity to thrive and learn. Marie also served as Chief Executive Officer of Child Care Resource Network (CCRN) of Erie County. Her commitment and expertise in the field of Early Childhood was recognized when she was selected by the Governor of New York State to sit on the Governor's Children Cabinet Advisory Board. Marie served as an Adjunct Instructor for Empire State College for New York State Children's Program Administrator Credential.

Marie is a Canisius College graduate and received a master's degree from the University of Buffalo. She is a 2016 graduate of the Health Foundation Fellow and was a Management Fellow of the Anderson School of Business at UCLA and received an Administrative Management Certificate from UB School of Social Work. She has received numerous awards including: Family Literacy Educator of the Year Award.

Marie currently is the President of a training company that specializes in small business development. ☎



Nicholas A. Sinatra

FOUNDER

Sinatra & Company Real Estate

In 2009, Nick founded a real estate investment firm focused on the Western New York and Southern California areas called Sinatra & Company Real Estate. The entrepreneurial company invests in distressed multi-family and retail real estate. In 2012, Nick expanded his footprint into California as the founding partner of American Residential Partners, the precursor to American Coastal Properties. In total, Sinatra and Company Real Estate and its affiliates have over \$200M in assets under management with real estate in upstate New York and southern California.

Sinatra & Company Real Estate is different from other real estate firms. It takes a fresh approach to evaluate opportunities. The company believes in rebuilding neighborhoods as a sustainable investment platform that raises up a city. Sinatra & Company has solidified itself as not only the hottest real estate firm in WNY but also one of Buffalo's fastest growing businesses.

Prior to founding Sinatra & Company Real Estate, Nick Sinatra served as Associate Political Director at the White House, where he managed President Bush's Political Affairs in the Northeastern part of the United States.

Before joining the Bush Administration in April 2005, Nick worked in Governor George Pataki's economic development agency in Buffalo, NY, The Empire State Development Agency. There, Nick was involved in the development deal that brought GEICO's 2300-job call center to Amherst, NY.

A graduate of the Yale University, Nick also received his MBA with a concentration in Real Estate Finance at the Wharton School of Business at the University of Pennsylvania. ☎



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Patty Zimmerman
KeyBank

President's Remarks

Welcome Back to the Table



Despite the sizzling summer, autumn is right around the corner. For me it means a focus on new beginnings: a new school year for my beautiful daughters, new initiatives for the community boards on which I serve, and for NAWBO Buffalo-Niagara, a new season of education, inspiration, and support.

With the energetic engagement of your board of directors and committee chairs, NAWBO Buffalo-Niagara is bringing you more panel discussions (the first one is Pushing The Limits!), more opportunities to connect and deepen relationships (watch for November's Relationship Accelerator), a new venue (The Foundry on Elmwood), an introduction to our sponsors' favorite local charities, and – as always – Western New York's premier networking event for business women: Each One Reach One on March 8, 2017, International Women's Day!

Of course we couldn't do any of it without our chapter sponsors and member-partners. As a local organization with a national footprint, representing over 11 million women-owned businesses across this great country of ours, we're so grateful for the support of our sponsors and partners – and we will make them proud!

Finally, there's a membership drive during September and October, an opportunity to invite your colleagues and friends on board to join in the organization that's putting women entrepreneurs on the map in the Buffalo-Niagara Region and that's the fastest-growing chapter in the country. We lift as we climb; it's the way of #NAWBOsisters, each and every day.

Here's to more climbing, and always more lifting, for it's when we lift others and share our rich experiences that we make a mark for ourselves at the table of growth for our businesses, our community, and our nation.

Welcome back to the table, NAWBO Buffalo-Niagara!



Lisa Coppola, President
NAWBO Buffalo Niagara Chapter

KeyBank is a full service bank that provides financial resources to assist businesses in starting up, growing and expanding their businesses. We have large bank capabilities delivered locally. At KeyBank we are focused on building client relationships and providing them with expert advice and exceptional customer service. We continue to grow and support our communities. In WNY alone, we built four new branches in 2010, another four in 2011 and completed over 30 branch remodels. We also acquired 26 HSBC branches in 2012 and converted them to KeyBank branches, expanding our presence throughout WNY and making banking with KeyBank more convenient than ever. In addition, 2013 marked the final year of Key's three-year commitment to lend \$5 billion to qualified small businesses as part of the SBA's Preferred Lender Program.

One of the areas that really sets KeyBank apart from our competitors is our Key4Women initiative. Key4Women is designed especially for women entrepreneurs and offers fresh ideas and creative financial solutions to "help women entrepreneurs reach their dreams." Key4Women provides women business owners with access to capital, customized service, educational content and networking opportunities; membership is free for Key clients. When Key4Women launched in 2005, Key committed to lend \$1 billion to women-owned firms within three years. Then we raised the goal to \$2 billion within five years. We met and exceeded that goal three years ahead of schedule, lending a total of \$3 billion. As a result, Key4Women planned to lend an additional \$3 billion to women-owned firms by 2012--a goal again achieved ahead of schedule. In the process, Key4Women has helped women business owners of every size access capital for a range of needs, including working capital augmentation, business expansion, purchasing equipment and real estate.



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Articles

Email submissions: abrackenridge31@gmail.com. Contributed articles must be original work; previously published works must be accompanied by publisher's authorization to reprint. *WOMANink* reserves the right to edit contributed articles for clarity and length, and reserves the right to refuse to publish any contributed article.

WOMANink is an information service for the NAWBO Buffalo Niagara Chapter's members and other women business owners. Published in hard copy twice per year (typically September and February). Circulation: approximately 750.

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¹According to statistics released by the U.S. Small Business Administration (SBA) for total approved loans through the SBA's 7(a) lending program during the federal fiscal year ending 9/30/2010. ©2011 M&T Bank. Member FDIC.

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Member Briefs

NAWBO members are teeing up their offices and work areas to welcome you – **our members** – to an interesting, timely, and collegial meeting. Briefs will be announced in our weekly NAWBO emails.

September 29 5:30pm – 6:30pm

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Quarter page (3 3/4" x 4 3/4") \$225 Business card (3 1/8" x 1 7/8") \$125

SPECS:

Please send your business card and a check (made payable to NAWBO) to: Amy Brackenridge, 220 Pickford Ave, Kenmore, NY 14223. For electronic submissions, preferred formats: PDF, eps or tif. Email files or questions to: abrackenridge31@gmail.com.

Articles

Email submissions: communications@nawbowny.org. Contributed articles must be original work; previously published works must be accompanied by publisher's authorization to reprint. **womanink** reserves the right to edit contributed articles for clarity and length, and reserves the right to refuse to publish any contributed article.





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Katie Ellis
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Katie is a knowledgeable and dedicated leader in Business & Professional Banking at M&T Bank with 10 years of banking and relationship management experience. She is responsible for assisting Western New York businesses with bank financing, including commercial mortgages, term loans, lines of credit and letters of credit. She also supports her clients with deposit services, treasury management, merchant services, insurance and investment needs. Katie is an expert in SBA Lending and utilizes various SBA programs to help borrowers qualify for credit. Katie works with both small and large business clients and has significant experience with manufacturers, medical practices and not for profits.

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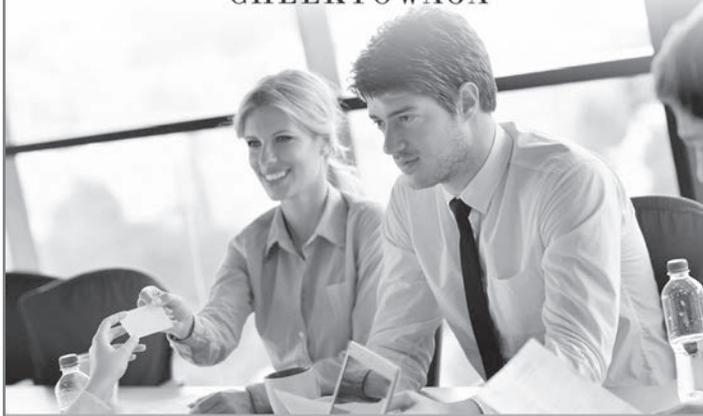
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Say “YES” to New Experiences

NAWBO Embraced the Global Women’s Agenda in Warsaw, Poland

by Sabina Ramsey

I remember saying “YES” even before checking in with family, setting aside money, or ensuring my calendar was clear. I left for Warsaw, Poland for the Global Summit of Women 2016 - Women Building an Inclusive Economy in the Digital Age, the very day our chapter inducted our new officers. I had 15 minutes to say thank you to my board then drive to Toronto, Canada to catch a flight that departed from Pearson Airport. This was perfect timing to broaden my horizons, closing one chapter and embarking on a new one, not knowing what to expect or whether there’d be measurable gain. Nonetheless, I went to embrace what was happening with the status of women worldwide. I said yes to new experiences, new perspectives and new friends.

I was one of four members of the NAWBO National delegation: Jen Earle, NAWBO National’s CEO, Margaret Brown, NAWBO’s Social Media Strategist, and Angela DePaoli, President of Bargas Environmental Consulting, from the Sacramento Valley Chapter. Over 1,000 women gathered from 75 countries for the 26th Global Summit to salute the efforts of women leaders in business, government and civic organizations worldwide - The 2016 agenda focused on creating strategies for sustained economic growth in the digital age. The comprehensive program included an impressive array of speakers ranging from high-ranking government officials, like the Prime Minister of Poland, to global CEOs from well-known international brands.

Irene Natividad, the Global Summit’s founder, highlighted in her opening speech the necessity for governments and businesses to tap into the considerable talent and skills of women to maximize growth and decrease poverty and war. During three days we listened to intellectual conversations how companies like Daimler, Deloitte, MetLife, and Citi are building equitable workplaces and bringing women onboard into leadership positions.



I learned even more in the unexpected conversations with women leaders across the world. “It is who you are at your lowest point that defines you,” said Denise Evans, Vice President, Women & Diversity Marketing at IBM, when we connected sitting next to one another at a local pizzeria. On the tram to a festive celebration in the Castle of Warsaw, we spoke to Martha Brooks, Corporate Director of Bombardier Inc. She also had been the President and Chief Operating Officer of Novelis, Inc., a global aluminum rolling company and generously shared her

viewpoint on leadership and how important it is for leaders to create a safe forum within which to talk and problem-solve.

Getting to know my NAWBO travel companions on a deeper level was perhaps the most rewarding aspect of the trip. We visited tourist shops to bring home treasures for our loved ones, and we shared life experiences drinking wine at village squares and taverns. We even witnessed Warsaw’s mile-long Pride Parade as we were walking in the opposite direction back to our hotel. We were all so different but yet so alike.

Traveling was liberating. The global setting with women from all over the world was rejuvenating.

Saying yes, even though you have not checked in with family, set aside money, or ensured your calendar is clear can open your senses to new experiences and perspectives. I am glad I went without any expectations. The reward was greater than I expected. It came in the form of new friendships and perspectives; being myself; having fun; acknowledging that everything’s not perfect; the sure knowing that camaraderie is worth more than gold and saying yes more often. Doing so can take you to new places - not only on the map - but in your mind and soul.

I hope you join us in Tokyo, Japan in May, 2017. ☺



Sabina Ramsey is the past president of NAWBO Buffalo Niagara and the owner of Insight International, a creative design agency that creates brand leaders through powerful, emotional storytelling and innovative design that engages audiences on all marketing platforms: mobile apps, websites, video, social media, advertising and print. Sabina received the “Above and Beyond” Leadership Award at the Women Making History Gala in 2016, and has earned many other awards for leadership in the Buffalo community. She currently serves on the Executive Board of the American Diabetes Association (ADA) of Western New York, and on the Marketing Committee of the United Way of Buffalo and Erie County.





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Hon. Rose H. Sconiers

Women at the Table

Expanding the role of women in governance

Guest speaker: **Hon. Rose H. Sconiers**

"I have learned over the years, if you're not at the table, your voice is not heard," Rose Sconiers told The Buffalo News last January. Recently retired from the New York State Appellate Court, the former justice is passionate about positioning women for leadership in elected office, on boards of directors and in community roles in general. You won't want to miss her candid observations.

Friday, September 16, 2016

11:00 a.m. registration, 11:30 a.m. program, 12:30 - 1:30 p.m. lunch

20th Century Club, 595 Delaware Avenue, Buffalo, NY 14202

Parking lot at 516 Franklin Street

Special thanks to our co-sponsors



TO REGISTER

nawbowny.org *or*

Contact: *Jeanne Hellert, info@nawbowny.org*

Each One Reach One 2017: We Want You!

Want to be part of a revolution? How about being a driver of this region's most popular networking event? We're looking for a few good women to help in manageable ways to put on the 2017 Each One Reach One, our chapter's seventh year of bringing to Western New York the most robust and dare we say – most enjoyable – networking dinner event.

Co-chairs Laura Zimberg and Alora Gross already are hard at work planning for the March 8, 2017 event. They expect to have needs in the areas of attracting sponsors and vendors, attendee promotions, marketing, and solicitation of in-kind services. Are you interested in helping a little or a lot? Contact Laura at 716-435-0020 or Alora at 716-860-7907.

And mark your calendars! The first Each One Reach One committee meeting is Wednesday October 5th from 8-9am. ☺



Each One Reach One 2016 received rave reviews from all attendees!

SAVE THE DATE!
March 8, 2017



Thinking About Becoming a WBE?

(Woman-Owned Business Enterprise)

by Christine Howard

You own a business, and you are a woman. Congratulations! You are woman business owner! Have you thought about becoming certified as a Woman-Owned Business Enterprise (WBE) through NYS? No?!? You may want to rethink your decision and consider going through the certification process.

I personally just went through the certification process with New York State in November of 2015. My application is still under review with the State. From what I am told, this is normal. The application review process is long and could take months. This will be my second certification; my first was at the federal level. It was easy; it was self-certification through the Small Business Administration. <https://www.sba.gov/content/women-owned-small-business-wosb-program-certification>

Here is why I think you should consider going through the certification process through New York State and possibly the Small Business Administration.

First things first, for those of you who don't know about WBE: WBE Certification stands for Woman-Owned Business Enterprise and denotes that a woman (or women) has majority ownership and control of a business entity.

New York State has a rigorous certification process, as do most major cities and counties. It does take time for New York State to review and approve your application, but don't let that dissuade you. New York State's information and details can be found here (<http://esd.ny.gov/mwbe/certification.html>). You should know that each (state, county, and cities within New York State) has its own validation process and asks for slightly but near-similar material and information.

What you should know and may have heard people tell you is that becoming certified as a woman-owned business, a Woman Business Enterprise (WBE), can bring a variety of benefits. Some of these benefits are not so obvious up front, and few are really common.

OPENING DOORS

The common message you may hear is that many public corporations and government agencies may allocate a percentage of their business to women-owned businesses. This could potentially open doors for your business and help you achieve greater success. This means if you are going to competitively bid with public corporations and government agencies, like a school district or a municipality, having a certification or pending certification as a WBE may help with the bid determination process.

You may be thinking that this is great, but what if you have no intention of going to bid on a contract? Why go through the WBE process at all? After all, getting that certification isn't easy. The requirements are very strict;

you'll need a great deal of documentation, and it does take time for NYS to review and approve your application. Speaking from experience, while time-consuming, it is so worth it. Here are my reasons - beyond going to competitive bid - why you may wish to re-think your decision and begin the certification process.

CREDIBILITY

Many women business owners say that being WBE Certified is important to them because it adds credibility to their company, as well as being part of their business development strategy. Not that what you do for a living isn't credible, but to potential clients or customers, it lends credibility. Being able to articulate your certification in a pitch meeting speaks volumes to those potential clients as it helps set a woman-owned company apart in the marketplace, especially in any male-dominated industry.

ACCESS TO CLIENTS

Most publicly-held corporations, as well as many larger private corporations, track and/or have programs for doing business with women business owners that are WBE-certified. This means having your certification in hand makes the difference in landing a potential client's business or being eligible for continuation of a project or additional work beyond the scope of what you contracted to do.

BADGE OF HONOR

This is my favorite. Not that I go around bragging, but I do make a point to tell people whom I think may be interested, like you the reader. While my application is under review and most likely will be approved any minute now, I can still speak to it. It is a badge of honor. I have collected all of my paperwork, assessed my finances, had documents notarized, proved my legitimacy as a "decider" at my company. I have gone through it. I will wear this badge proudly the day New York State makes it official.

RECORD KEEPING

Going through this process for your company or firm will be eye-opening. You will find out either how good you are at keeping essential records or where you could use some improvement. I would like to think that I am the organizational document queen. If you follow me on Pinterest, you will quickly learn that I am an organizing-wonk. (Please feel free to follow me on Pinterest). WBE documentation is something to behold once you collect everything. I was in awe of the detail and how I paled in comparison. I quickly realized while I thought that I had a great record-keeping system, I really needed to improve on what I had on file.

continued on page 11



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continued from Becoming a WBE on page 10

What is a P&L Statement if some of the variables and data going into the statement are not as consistent each quarter as they could be? Garbage in; garbage out. Calculating my assets and having to take our home into consideration was also eye-opening. I realized that while our house was paid off, we didn't have a copy of our deed and proof of paying off the mortgage. We had a form letter from the bank, but that was about it. I found myself going between to the county office building and our bank many times. Not just for the mortgage and deed, but for other needed documents and affidavits. Getting this documentation in order was helpful and essential. I know what I have and can prove it.



Christine E.B. Howard is the Founder, Owner, & President of E.B. Howard Consulting, a Woman-Owned Small Business (WOSB). Located in Amherst, NY, EBHC provides project & program funding development, oversight, and accountability to a variety of organizations across the nation. EBHC maintains membership with Grant Professionals Association (GPA) and the American Evaluation Association (AEA). Christine has over 15 years of experience in the development of program resources, grant proposal development (e.g., NIH, NSF, SBIR, and more), designing evidence-based programming and activities, monitoring the implementation of those programs, evaluation, and providing feedback for continuous program improvement for non-profits, School Districts, Higher Education Intuitions (HEIs), and small businesses with a focus in innovative bio-tech and technology.

SELF-ACTUALIZATION: I OWN A BUSINESS

What I think is most important and most valuable is recognizing that I am a business owner and a woman business owner. When I started consulting in 2013, I used phrasing like "freelancing" or other terms that at the end of the day diminished who I was and what I was doing. Subconsciously, I don't think that I took what I was doing seriously. Going through this process caused me to think about what I do, why I do it, and that I am doing it. I am the owner of a consulting firm.

I hope that you consider going through the certification process. ☺



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#OwningIt Pushing The Limits, Sept. 14



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Marie Cannon
Training Professionals Unlimited LLC



Nick Sinatra
Sinatra & Co. Real Estate

Register @ nawbowny.org by Friday, September 9

