

# womanink

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June 2013

## nawbo buffalo niagara events



## “Network Niagara” Boat Cruise!

Enjoy the sights and sounds of a beautiful June evening while you network with Western New York women entrepreneurs during this meet-and-greet! Induction of the chapter's new officers will take place on the Grand Lady during our exclusive NAWBO dinner cruise. We will offer a delicious buffet and a cash bar for our cruise on the Niagara River.

The Grand Lady has been entertaining guests since 1998. It will take off from its home port at the Rich Marina, located at 5 Austin Street (just off Niagara Street) in Buffalo.

**Date:** Wednesday, June 12, 2013  
Networking: 5:30 – 6:00 p.m. • Dine, drink and cruise until 8:30!  
**Location:** The Grand Lady  
Rich Marina • 5 Austin Street (just off Niagara Street) in Buffalo  
**Cost:** \$30 / member • \$40 / guest  
**Register:** [www.nawbowny.org](http://www.nawbowny.org)

**Register online today! ■ [nawbowny.org](http://nawbowny.org)**

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**Sabina Ramsey honored at SBA luncheon**

The chapter's 2013 Member of the Year, Sabina Ramsey (left), with President Celeste DiStefano. Sabina was honored at the SBA Small Business Awards Luncheon in Buffalo on May 8.

**Marcia Brogan to receive leadership award**

NAWBO Buffalo Niagara member **Marcia C. Brogan, Niagara National**, is the recipient of the prestigious "Excellence in Leadership" award from the New York State Council of Early Care and Learning. Marcia was nominated for this award by the Child Care Resource Network of Erie County (CCRN), whose mission is to support families, providers and a the community by advancing and developing quality, accessible and affordable early care and education for all people. As a board member since 2009, Ms. Brogan is a strong advocate for the CCRN helping to forge collaborative relationships with the various segments of the community. Having been chosen out of the 62 counties and 35 networks which they service, this award is groundbreaking because it is the first time an upstate CCRN received recognition for all they do in the community.

To honor Marcia and to celebrate the local Child Care Resource Network 25th Anniversary, a cocktail reception will be held on June 17th at the Child Care Resource Network, 1000 Hertel Avenue Buffalo NY from 5:00 to 8:00 pm. **Guests are invited at no cost thanks to the many sponsors.**

**When:** Monday, June 17, 2013 • 5:00 to 8:00 p.m.

**Where:** Child Care Resource Network Office, 1000 Hertel Avenue, Buffalo, NY 14216

**RSVP:** By June 7th, 2013 to Madelyn Termini  
mtermini@wnychildren.org or 877-6666 ext. 3084

**Details:** Cocktails and hors d'oeuvres; parking available across the street; business casual

**nawbo buffalo niagara event**

**Women in Leadership Recognition Luncheon**

Please join **NAWBO Buffalo Niagara** and **WKBW-TV** at the luncheon recognizing our 2012/2013 Women in Leadership honorees! Eyewitness News co-anchor Joanna Paceri will host.

This event will take place **Wednesday, June 5, 2013, 12:00 p.m.** at **Templeton's Landing**, 2 Templeton Terrace in Buffalo, NY. The cost is **\$25 per person**. Please RSVP by May 29th, 2013 to **Jeanne Hellert at jhellert@roadrunner.com**.

The **Women in Leadership Program** showcases successful local women who have given back to the Western New York community. Women in Leadership honorees are established women business owners or professional/working women who have exhibited leadership, enterprise, and excellence in their business or profession and give back to the Western New York or greater community. The goal of the program is to recognize women who have succeeded



both in the business and charitable arenas and help inspire others to follow in their path.

Each month throughout the year a woman business owner or working woman is profiled on WKBW-TV Eyewitness News and featured on AM Buffalo.

As of press time, our honorees include Sawrie Becker, Erie County Commission on the Status of Women; Heather Filipowicz, Executive Director

WNY Women's Foundation; Theresa Jackson, Wegmans Food Markets; Katherine Lucas, Guerrilla Video Solutions; Althea E. Luehrsen, Executive Director of Leadership Buffalo, Inc.; Barbara Maira, Lisa Hunter Jewelry; Amy McCarthy, The Lunch Box & Current Catering; Dr. Anne Orsene, Doctor of Audiology – Director, Hearing Evaluation Services of Buffalo, Inc.; Marie Rabin, CARA Medical; Susan Shaft, Literacy New York – Buffalo Niagara; and Sue Weeks, Turning Point Behavioral Services, LLC.

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<sup>1</sup>According 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.



# Why Every Start-Up Business Needs a Strong Financial Foundation

Financial Planning Association® (FPA®) of Western New York

The makings of a solid, sustainably successful business are there: a smart, unique start-up idea, plus the entrepreneurial drive, acumen and vision to turn that idea into a viable business venture. But however strong the idea or the personal conviction behind it, a start-up isn't going anywhere without a thoroughly thought-out financial strategy to carry the business and the business owner(s) through good times and bad.

Such a strategy should encompass both business and personal finances – since for many owners of start-up companies, the two are inextricably linked – and it should be put in place before actually launching the venture, advises Allan Katz, CFP®, and president of Comprehensive Wealth Management Group, LLC, in Staten Island, N.Y. “This is a big undertaking. It's important to have an intelligent financial plan in place, well in advance of opening, or you can really do great financial damage to yourself.”

Thinking of turning your great idea into a new business venture? Here, courtesy of the Financial

Planning Association, the nation's largest organization of personal finance experts, are tips to help you lay the financial groundwork for long-term success:

- **Make capital your top consideration.** “Make sure you have enough money to start and run the business. That's the first step,” said Katz. On the business side, you'll need enough capital reserves to cover one-time start-up costs (for things like the space that will house the business, if you're purchasing it, plus equipment, furniture, signage, supplies, licensing/permitting, etc.) as well as ongoing expenses (rent, if you didn't purchase the space, payroll if you have employees, stock/supplies, utilities, insurance, marketing/promotion, etc.).

- **Prioritize your personal monthly living expenses too.** “You need enough capital reserves to cover six months to a year's worth of living expenses when you open up,” says Katz, “because you don't know when you'll get that first customer or when

you'll start making an income, and your household expenses aren't going away.”

- **Take steps to protect your personal assets, to minimize risk to you and your family if the business doesn't pan out.** Start by structuring the business such that its fortunes aren't inextricably linked to yours and your family's. LLC? Corporation? S Corporation? Katz suggests consulting an attorney with small business expertise for help evaluating the options.

To keep business and personal finance separate, he also recommends avoiding business loans for which you must use personal property (such as a home) as collateral. “At the end of the day, you're personally responsible for paying back that money.”

- **Whenever possible, cover expenses with cash instead of taking on new debt.** The temptation to use credit to cover start-up and ongoing busi-

*Continued on page 9*

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## women in leadership

May Honoree

# Kathy Snyder Egan

Beaver Hollow Conference Center

Beaver Hollow provides the environment and services to bring a team together for strategy, problem solving, team bonding, and fun. The Biggest Loser Resort Niagara provides education and coaching from experts to accomplish a transformational change with the camaraderie of peers in a safe and supportive environment.

Over the last few years, Beaver Hollow has seen a growing interest in teambuilding and wellness. They're now able to play an important role in helping people in need live healthier lives.

Kathy is very proud she's an important part of the business her father built. She enjoys working with her brother and sister, and is thrilled that her daughter and nephew have joined the business. Kathy says, "We are a family business that works and lives in the community our business serves."

Kathy serves on numerous boards, including Leadership Buffalo, UB Center for Entrepreneurial Leadership, Heritage Centers Foundation Board, Opportunities Unlimited Foundation, and Aspire Foundation.



## community events

**Event:** Free Energy Seminar

**Date:** Thursday, May 30, 2013 • 11:30 a.m. –1:30 p.m.

**Location:** Buffalo State University, Campbell Student Union, Room 302  
1300 Elmwood Ave., Buffalo, NY 14222

**Register:** [www.reneweriecounty.org](http://www.reneweriecounty.org) or 1-866-495-2959

Event includes free buffet lunch and information session to learn about reducing energy costs. Seminar will cover incentives and financing programs from NYSEDA, National Grid and NYSEG business energy efficiency programs, National Fuel business and residential energy efficient programs, and alternative fuels and compressed natural gas for fleets. Learn about incentives of up to 70% to improve your building's lighting, heating, cooling, refrigeration and other energy uses. How to save thousands of dollars on your energy bills, plus free energy audits available to building owners and businesses. How to access low interest financing.

Attendees will receive a free natural gas energy efficiency kit from National Fuel. Walkins welcome up to 100 attendees.

**Event:** Vive Open House

**Date:** Saturday, June 1, 2013 • 2:00 –5:00 p.m.

**Location:** Vive, 50 Wyoming, Buffalo, NY 14215

**RSVP:** [www.viveinc.org](http://www.viveinc.org)

Come and join honorary NAWBO member Angela Jordan Mosely, executive director of Vive, at their first-ever open house. Tour Vive, view the new video showcasing Vive's mission, and learn about the "Vive in a Box" initiative. Vive is in the midst of a rebirth...and they want to show you.

Vive, Inc. is the largest refugee shelter in the United States; where you will meet some of the "bravest people in the world" as they come seeking freedom and safety. Vive has assisted thousands over the past few decades to freedom.

## nawbo buffalo niagara elections

The chapter will be inducting the 2013/2014 officers and board of directors on Wednesday, June 12, 2013 at the annual meeting:

Officers: Marilyn Coté-Miller, president; Donna Scalfaro, president-elect; Nancy Eckerson, secretary. Celeste DiStefano will be immediate past president.

Directors (one-year term): Jennifer Cooper, Dolores McCarley, Leanne Oldenbrook, Sabina Ramsey.

Directors (two year-term): Kristine Buchband, Amy Christieson, Mary Eicher, Suzanne Novelli.

Nominating Committee: Debbie LaMendola, Pat Herberger, Kathryn Jackson, Cindy Valtin, Celeste DiStefano, chair.

## chapter committee reports

**Communications** – submitted by Katharine Smith, chair

*Public relations.* June general meeting notices and Women in Leadership awards luncheon information sent to media contacts and email blasts were sent to various organizations (Women's Business Center, Buffalo Rotary Club, Leadership Buffalo, etc.). WIL luncheon quarter page advertisement ran two times in Business First.

*Power Your Week.* Business meetings, member events, chapter news, and community events submitted for use in weekly email to members.

## business mastermind group

# The WHYS GIRLS create new mastermind group

**Event:** Informational meeting  
**Date:** Wednesday June 12, 2013 • 5:30 p.m.  
**Location:** Santora's Pizza Pub & Grill, 7566 Transit Road (across from Eastern Hills Mall)  
**Register:** Call or text 716-864-4475  
**Online:** [www.thewhysgirls.com](http://www.thewhysgirls.com)

The WHYS GIRLS, **Amy Remmele** and **Mary Beth Vogt**, work with businesses and organizations that are serious about creating a lean, cutting-edge platform for workplace interactions and employee behaviors. Amy and Mary Beth have developed training that covers the "HOW TOs" in unique and comprehensive ways, but their true creative talents come out in giving their clients and trainees access to the "WHYs." Once people know their own and others' "WHYs," they can orchestrate real change, improvement, satisfaction and productivity. The "WHYs" make the "HOW TOs" stick!

Call or text 716-864-4475 for a private interview

### Why to join the Mastermind Group

- You will gain tremendous insights to improve your business
- Ensure that the decisions you make are in the best interest of your business
- Tap into the skills and experience of others
- Set set realistic achievable goals
- Discovered your "WHYs" to make the "HOW TOS" stick

### Group Details

- Starts September 2013
- Finishes June 2014
- \$2950 investment
- Interview is required
- Meets monthly

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# Start-Up Businesses

*Continued from page 6*

ness expenses can be great. "But you don't want to take on a lot of debt to start," says Katz, "because you don't know how much [money] you're going to have coming in, and because the fees and costs associated with some types of loans and lines of credit can really kill you."

- **Be sure your business has adequate insurance coverage that addresses the risks specific to your company.** "You need insurance for things that could go wrong," Katz asserts, "whether it's someone slipping and falling outside your place of business, or someone getting hurt using a product you sold them."

- **Get professional advice!** Besides an attorney to help choose a proper business structure, it's wise to enlist an accountant with small business experience, and a financial planner for help coordinating personal and business finances (visit the FPA's national database at [www.FPAnet.org/PlannerSearch/PlannerSearch.aspx](http://www.FPAnet.org/PlannerSearch/PlannerSearch.aspx) to find one in your area). For strategic and practical guidance, also look to organizations such as SCORE and the US Small Business Administration, along with state and local small business advocacy agencies. Many provide free services to entrepreneurs and their start-up ventures.

*This column is provided by the Financial Planning Association® (FPA®) of Western New York, the leadership and advocacy organization connecting those who provide, support and benefit from professional financial planning. FPA is the community that fosters the value of financial planning and advances the financial planning profession and its members demonstrate and support a professional commitment to education and a client-centered financial planning process.*



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## nawbo national conference

# Women's Business Conference

## Dream big for yourself and your business.

NAWBO is holding its annual conference in Miami, Florida this October. Women business owners continue to grow at a record rate, and more women are in leadership positions than ever before, from companies to our U.S. Congress. The world truly awaits your next big move as a strong, innovative woman. So dream big for yourself and your business and let us help take you there with fresh ideas, powerful inspiration and exciting resources.

This is a great opportunity to meet and greet fellow NAWBO members from across the nation. Take the time for leadership training, attend an array of business seminars, and discover what NAWBO has to offer.

**When:** October 2-5, 2013

**Where:** InterContinental Miami, 100 Chopin Plaza, Miami, Florida 33131  
 Phone: 305-577-1000; Fax: 305-577-0384

**Register:** [www.nawbo.org](http://www.nawbo.org)

**Conference Rates:** Registration rates include all official WBC2013 activities (opening gala, leadership development training, general sessions with meals, breakout sessions and exhibit hall pass).

### Registration Rates

	Member	Non-Member
Early Bird Fee (thru June 30, 2013)	\$325.00	\$375.00
Standard Fee (after June 30, 2013)	\$375.00	\$425.00
Leadership Development Training only: Exclusively for NAWBO members only	\$50.00	
Opening Gala ticket only:	\$75.00	\$95.00

Hotel rooms are available at the NAWBO discounted room rate of \$179 per night, plus tax and fees, until September 11, 2013. To reserve, call 800-593-5447 and give Reservation Code "JY8" or ask for the 2013 WBC conference. Online: <http://www.ihg.com/hotels/us/en/miami/miaha/hotelDetail?groupCode=JY8>. Valet parking is \$36 daily.