

# womank

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## buffalo businesses

# The West Side Bazaar

## "Bringing the World to Buffalo"

In 2009, a group of concerned West Side agencies, business people, and residents came together to form the Niagara District Stakeholders. One of the group's stated goals was to have a dramatic impact on the business atmosphere of the West Side. After months of "visioning" how to achieve that impact, WEDI (Westminster Economic Development Initiative, Inc.) took the project on and the West Side Bazaar concept was born. The Bazaar was to be a small business incubator where new business owners could find a safe, nurturing, inexpensive environment where they could develop their business acumen with guidance in the ways of running a fledgling enterprise successfully.

During this time, as refugees and immigrants flocked to the West Side of Buffalo, they looked for the continuation of old world customs in their new and unfamiliar environment. While they wanted to enter the mainstream of city life, they also sought to preserve their traditions and heritage, and to make a living. The West Side Bazaar sought to offer these new Americans the chance to get a firm footing in the business world in their new home.

The Bazaar opened in 2011 at 242 Grant Street near Lafayette Avenue with six newly-minted business owners from Rwanda, South Sudan, Peru, and Indonesia, as well as the US.

The Bazaar quickly became a community shopping and food location – a place ideal for combining business with socializing and for sharing with one another the latest in gossip and news from the old world. Since then three entrepreneurs have successfully grown their businesses out of the Bazaar and into their own store fronts.

In 2012 the Bazaar won the 21st Century Grant of the Community Foundation of Greater Buffalo and moved to an expanded storefront in the heart of the Grant and Ferry Marketplace, Buffalo's second largest business section. Their location at 25 Grant Street has become a destination where enterprising shoppers can find exotic handcrafted gifts, clothing,

and jewelry from all over the world and fresh exciting ethnic foods.

According to the Bazaar's website they currently house shop owners from Buffalo, Burma, India, Morocco, Nepal, and South Sudan (nine of these 12 entrepreneurs are women).

With the expansion, the West Side Bazaar now offers tenants access to a full commercial kitchen with space for "mini-restaurants." There is a wide range of cuisine available, including

Abyssinian Ethiopian, Burmese, Thai, and Peruvian, and Laotian

(and four of these six business owners are women).

The Bazaar's unique program does not replicate existing services, but rather, works with available business organizations, such as the Small Business Development Center at Buffalo State, U.S. Small Business Administration, and Service Corps of Retired Executives (SCORE), to help guide the small business owners from the idea stage, business plan and funding, on through to an actual storefront. They receive one-on-one mentoring, business "how-to" training, marketing and promotion.

The Bazaar also partners with the International Institute of Buffalo, People United for Sustainable Housing (PUSH), and other community groups to help business owners with issues concerning housing, child care, education and language.

With the funding from the 21st Century Fund, the program plans to be self sufficient in three years. Rents are subsidized now, but as merchants' incomes grow, they will pay full rent.

The West Side Bazaar | A WEDI Project  
25 Grant St. Buffalo, New York 14213  
716-464-6389 | [www.westsidebazaar.com](http://www.westsidebazaar.com)  
Hours | Sun/Mon: closed; Tues/Wed/Thurs:  
11am-6pm; Fri/Sat: 11am-7pm

For national statistics on business ownership among immigrants, turn to page 11.



## WEST SIDE BAZAAR

autumn 2013

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## 2013/2014 program

Program is subject to change

Location	Windows on the Green Westwood Country Club 772 North Forest • Williamsville NY 14221	Time	5:30 p.m. Networking 6:00 p.m. Dinner
Cost	\$30 member • \$ 40 guest	RSVP	Cancellation 48 hrs in advance.

### make your dinner reservation online at: [www.nawbowny.org](http://www.nawbowny.org)

Include your full name, telephone number, dinner choice (guests include name of NAWBO member who invited you). Mail pre-payment (check payable to NAWBO) to: NAWBO, P.O. Box 1165, Orchard Park NY 14127.  
We now accept paypal: log onto our website and follow prompts for payment.

**Questions?** Contact our chapter administrator, Jeanne Hellert, at 238-2461 or [nawbowny@gmail.com](mailto:nawbowny@gmail.com).

*Please RSVP by 3:00 p.m. on the Friday the week before the Wednesday night meeting*

### september 11, 2013

#### Position your business for growth: protecting business assets

Creative, dynamic and ambitious – you've proven you have what it takes to run a business. Now, join in the conversation with our speaker, **Lisa Coppola, Esq., a partner with Rupp, Baase, Pfalzgraf, Cunningham & Coppola LLC.** Lisa will share simple strategies for protecting your business assets against contract claims, billing and collection problems, and the always-present HR challenges. She'll help ensure your business is positioned for growth and longevity.

### october 9, 2013

#### The Magic Of Believing In Yourself As You Follow Your Passion

Our speaker is NAWBO Buffalo Niagara member **Darcy Burkhardt Renna**, owner of **Exactly As You Are Inc.** You will learn techniques and strategies YOU need to live a more balanced, joyful life as you manage stress in your business. Believe in yourself – so easy to say, not so easy to do! There is within you untapped potential, just waiting to be called out! Darcy is a corporate stress management trainer, certified, licensed Heal Your Life® coach and workshop leader in the philosophy of Louise L. Hay

### november 13, 2013

#### Build Your Business Through Innovation . . . Or Not?

**Larry Mietus**, founder of **Speaking of Strategy** will offer a dynamic must-attend presentation for all entrepreneurs. Business owners and operators often think that the only ways to build a business are to sell more, acquire another business or merge. What role does innovation play in building your business? The barriers to and benefits of innovation will be discussed in this interactive session!

### december 11, 2013

#### Holiday Networking Get-Together

This will be a great opportunity to get to know other NAWBO members, share business cards and network the night away! Please feel free to bring a guest along, to introduce them to the NAWBO experience. Mari McNeil will be singing jazz favorites from The Great American Songbook – the songs of Ella Fitzgerald, Tony Bennett and Frank Sinatra, plus a few you might not know.

### 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
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- **Building** strategic alliances, coalitions, and affiliations
- **Transforming** public policy and influencing opinion makers

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## president's remarks

# Change is in the air!



I love change! I embrace change! I am a change agent.

That said, I also understand that the very word itself makes some people uncomfortable.

Structures are established in our lives, workplaces, and organizations because it gives them, and us, security and stability. People are afraid of change when they perceive that it may not continue to

provide the security and stability that they are enjoying, or that it may not enrich the organization or bring it to a higher level. The risk of change is seen as greater than the risk of standing still. Sometimes change makes people believe that the change agent has a hidden agenda. People might genuinely believe that it's a bad idea. How do we as a group, overcome this fear in order to grow and advance?

Communication is key here, I believe; that's why one of the goals I put forth during our chapter board retreat was – transparency. Changing a few practices will give the entire membership more insight into NAWBO Buffalo Niagara and how things work. I'm striving to remove any barriers that might exist that keep members in the dark.

Understanding is equally important. As president, it's my job to help people understand why new goals and changes should be implemented. Questions or comments are always welcome via my email at [mcotemiller@gmail.com](mailto:mcotemiller@gmail.com).

New members are vital to the growth and stability of NAWBO Buffalo Niagara. When they join, they bring new and vibrant ideas to the table. But their good ideas are never recognized if we do not encourage their involvement! Please know that ALL board meetings are open to members (the only exception are executive board meetings). I encourage you to attend a board meeting and see if a leadership role as a committee chair or board member is something that you would like. Upcoming board meetings will be announced at general meetings. Submit your idea to the appropriate committee or send it to me and I'll pass it on. We want to know what you are thinking. It's the equivalent of an open door policy.

Ultimately, successful implementation of these changes will bring in, I believe, more operating funds and new members. These are the best measure of our stability and security.

Please join me in this endeavor – none of this can happen without many hands, hearts, and minds!

Marilyn C. Miller

*"Those who are lifting the world upward and onward are those who encourage more than criticize."*

**-Elizabeth Harrison**

## emerald chapter partner



**Katie Ellis**  
M&T Bank

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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<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.

## womanink

### 2013/14 Editorial Board

Marilyn C. Miller, President  
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Ramona Gallagher, Editor

### Design/Layout

Katharine Smith, Communications Co-chair

### Articles

Email submissions: [whiterabbitdesign@roadrunner.com](mailto:whiterabbitdesign@roadrunner.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.

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## member news



**Jean Powers**, partner with Jaeckle Fleischmann & Mugel, LLP, will be honored by **Trocaire College** for her commitment to bettering Western New York through volunteer and philanthropic contributions. The "Reflections 2013 Scholarship & Awards Dinner" will be held on Thursday, October 10 at Salvatore's Italian Gardens.

A design project from **Artful Threads Embroidery**, owned by **Marilyn C. Miller**, has been chosen to be featured in the Stitchers' Showcase on the Embroidery Library, Plymouth, MA website ([www.emblibrary.com](http://www.emblibrary.com)). Marilyn submitted her embroidered and quilted sewing machine cover. She used an embroidery design from Embroidery Library and designed the cover herself.



## nawbo buffalo niagara mission

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



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# Showcasing Western New York Women's Accomplishments



2013 WIL honorees for February to August, left to right, Amy McCarthy, The Lunch Box & Current Catering; Heather Filipowicz, WNY Women's Foundation; Sue Weeks, Turning Point Behavioral Services, LLC; Gwen Mysiak, P.U.N.T. Foundation; Laurie Albertsson, Fernwood Capital & Leasing; Jody Chesko, Niagara Produce, Inc.

The goal of the Women In Leadership program is to recognize women who have succeeded both in the business and charitable arenas and inspire others to follow in their path. Honorees are profiled in a monthly news piece on WKBW-TV's Eyewitness News and are also interviewed on AM Buffalo.

To nominate someone please contact the WIL committee chair, Gretchen Nichols, at [gnichols@nfdlaw.com](mailto:gnichols@nfdlaw.com). To see the EyeWitness interviews go to [www.nawbowny.org](http://www.nawbowny.org) where you will also find photos and details about each woman, their professional accomplishments, and their charitable efforts.

## February Amy McCarthy, The Lunch Box & Current Catering

Amy owns and operates The Lunch Box – a café that offers fresh healthy soups, salads, and sandwiches – and she runs Current Catering, a boutique contract food services company.

Amy's business mission is to build a financially vibrant hospitality company that trains and mentors team members to be responsible social stewards. She credits her eclectic and devoted staff as a vital part of her success. Some of Amy's staff members are Journey's End refugees in the process of settling into life in this country. She has been so touched by their stories that she offers her kitchen to Journey's End for classes on food service and kitchen help three days a week.

## March Heather Filipowicz, WNY Women's Foundation

Heather joined the foundation in 2011, bringing with her more than a decade of experience in the non-profit and for-profit sectors. She served as senior director of advancement at the Greater Buffalo Chapter of the American Red Cross where she was responsible for overseeing all fundraising efforts as well as external and government relations. She led a team that raised \$1 million annually.

She previously served as director of development at Planned Parenthood of Western New York where she successfully raised over \$5 million during her tenure.

## April Sue Weeks, Turning Point Behavioral Services, LLC

Sue's business provides consultation and treatment, addressing students with challenging educational needs. Sue built the business, and its sister company, Southtowns Childrens Associates – which provides speech, physical and occupational therapy services – from scratch, working out of her home. She now has 20 employees. Sue works with many children who have autism.

Sue and her business partner, Jen Kohn, are especially proud of

their dedicated employee team, which they motivate to learn and develop new skills. They bring all the training, knowledge, and motivation to create positive behavioral change back to the students and school districts where they provide services.

## May 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 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."

## June 2013 Gwen Mysiak, P.U.N.T. Foundation

The foundation was started by former Buffalo Bills punter Brian Moorman to provide kids affected by cancer and their family with opportunities and support to enjoy the life they fight so hard for.

Gwen left her professional 18-year "home" at WNED to assume the role of executive director of the P.U.N.T. Foundation. Gwen says, "There is tremendous enrichment that comes from professionally devoting myself to helping families who are traveling through an incomprehensibly difficult passage. I am proud to be an advocate for them, to work with the staff at Roswell and Children's Hospital to identify direct and impactful ways to make their heavy burdens a little bit lighter . . . I am also proud to sustain the selfless endeavor created by Brian Moorman, a man of great character and kindness who has used his stature as a pro-athlete for such a noble purpose."

## July Laurie Albertsson, Fernwood Capital & Leasing

NAWBO Buffalo Niagara member Laurie Albertsson is vice president of Fernwood Capital & Leasing, a national and international commercial equipment leasing and financing company. She and her husband, Jon, started the business in 2000 in an unfinished office that consisted of a folding table, computer, fax machine, and telephone. Thirteen years later, they're holding strong.

Laurie has been a member of the Rotary Club of Buffalo since 2009 and currently serves on the board of directors. She has devoted considerable time to the group's service projects: chairs the Youth Exchange Program and hosted an exchange student. Through Rotary she is a mentor for a Buffalo elementary student at Lorraine Academy. She created the club's "Service Above Self" where members volunteer a day at a variety of WNY non-profits.

## August Jody Chesko, Niagara Produce, Inc.

Niagara County Produce is a family business owned by Jody Chesko and her parents, Richard and Ruth Dorr. Jody, who is president, spearheaded the opening of a second location in downtown Lockport. This location offers the same range of goods as the Millersport Highway market: fresh produce, deli and meat counters, groceries and nursery products, flowers and gardening supplies. She is proud the new market fills a 10-year void of no grocery store within city limits and is quick to add "Most of our customers walk to us!"

She studied foreign language in college and then landed her dream job at Walt Disney World as a translator for Japanese honeymooners. Jody met her husband, Tim Chesko, while they were working at Disney. They relocated to Lockport when she was pregnant with their first of three children. In 2008, she unexpectedly lost her husband, a 42-year-old tri-athlete and marathon runner who was active in the community. Jody says she strives "to be living proof that women can rise above adversity. Any adversity."



## your finances 101 continued

gest identity/credit card theft. Lauber suggests getting one report from each of the three credit reporting agencies over the course of each year; for example, check Equifax in January, Experian in May, and TransUnion in September. Agency contact: Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com), Experian: 1-888-397-3742; [www.experian.com](http://www.experian.com), TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com).

**6. Go through your credit card statements** each month before paying them. Watch for charges you didn't make.

**7. Protect against fraud and ID theft.** Don't give your credit card account number out over the phone without knowing why. Avoid using a credit card on an unsecured website. Don't post confidential information on social networking sites. Shred old paperwork and mail that carries personal or financial information. Consider subscribing to an identity theft protection service.

**8. Take steps to boost credit score.** This is critical for people who plan on taking on new debt for a home mortgage, business loan, car loan, because a better credit score makes you more attractive to a lender. Paying bills on time will boost credit score, as will having a blend of credit types, from revolving accounts (credit cards) to fixed-payment loans (mortgage or car payments).

**9. Avoid actions that will lower your credit score**, such as frequently opening and closing credit accounts, not paying bills on time, etc.

**10. Educate yourself.** With so much riding on your good credit, a little research on how to manage credit can pay big dividends. The National Foundation for Credit Counseling website at [www.nfcc.org](http://www.nfcc.org) is a good source. A personal finance expert can help, too. Find one in your area by searching FPA's national database at [www.FPAnet.org/PlannerSearch/PlannerSearch.aspx](http://www.FPAnet.org/PlannerSearch/PlannerSearch.aspx).

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# Listening to your customers. . .

by Joyce DeLong

Marketing today is as much about listening as it is about talking. This is especially true for small and mid-sized businesses and organizations that do not have the luxury – or the budgets – to lose customers or to be off-target in marketing efforts.

While many small businesses and organizations use various marketing tactics to get their products and services known, a lot of these organizations are not accustomed to regularly finding out what's on their customers' minds. As a result, they may be spending money to attract new customers while existing ones may be seeking out the competition.

Social media is growing, but not everyone is on Twitter or Facebook. Small businesses can still be challenged to get an accurate pulse of what their customers are really thinking even with the Internet teeming with chatter.

There are numerous tools small businesses can use to gather customer feedback without costly market research. Customer information-gathering should be an ongoing process of continuous measurements and improvement. Asking customers for their opinions can actually increase sales just because it demonstrates care. At the same time, be sure to follow up with unhappy customers who will feel even worse if they don't hear from you.

## Identify what you need to know.

- Customer satisfaction – How satisfied are customers with your products and services so far? How do they rate their experiences? Be careful – this does not tell you what it will take to satisfy customers in the future.
- Customer loyalty – What do your customers think about you given their other choices? How do you compare? How likely are they to recommend you to others?
- Future opportunities – What is important to customers? What are they looking for in the types of products or services you sell? Is there anything they would like you to offer that is not available to them now?

## Track incoming data

Information comes into your business through inquiries, comments and customer behavior. It is up to you to develop a way to track



and gather this information in a usable form.

Consider using software programs that will allow you to track sales data by important vari-

ables. What are customers buying? When and how often are they buying it? Who are your best customers? Which items are building sales volume? Which items are not profitable to your business?

Identify incoming customer inquiry points. These might include sales staff, the receptionist, website and others. Develop a way to record and track these inquiries to strengthen customer service.

For every customer who complains, studies show there are at least 25 who do not. A dissatisfied customer whose situation is favorably resolved can often result in a stronger relationship. Do your best to invite and track complaints; recognizing the risk of ignored complaints.

## Actively seek data

Customer surveys do not have to be expensive or time consuming. In fact, lengthy surveys often result in low response rates, are difficult to analyze and produce ambiguous results. In many cases, four or five questions will do.

Solicit input on printed cards or by email following a transaction. This doubles as a follow up to a sale and asks, "How did we do?" You can also use this method to cross sell or offer suggestions to customers who may be interested in related products or services.

Gain more in-depth information by talking directly to customers. This method might be considered for repeat customers and those placing large orders. Develop a set of questions and keep an open mind. This is also an ideal format to use with former customers to determine why they left.

There are certainly more ways to obtain customer feedback: observation, discussion and focus groups, simulations, market trend analysis and others. Some of these are best left to professionals. In any case, hearing what customers have to say is an essential part of marketing. No matter the size of your budget, you cannot afford not to listen.

*NAWBO member Joyce DeLong is the owner of InstyPrints, and she consults with customers about their strategic marketing initiatives and print communications. Contact her at 716-634-5699 or joyce@instyprintscheektowaga.com.*

## Networking Tips

- Use a "defining statement" to introduce yourself – one sentence that gets others to ask you questions.
- Pay more attention to getting business cards than to giving out your business cards.
- Write information on the back of the business cards that you get so you remember these people.
- Follow up each of your connections with a note the next day.
- Listen, listen, listen – find out what people need and then fill a need.
- Treat networking like a science and like work, not a social event.
- Become a powerful resource for others – be generous with info and help.
- Make sure that your body language is open, inviting and shows that you are happy to be at the networking event.

**Amy Remmele, The WHYS GIRLS**  
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**Carolyn Valenti**  
Lougen, Valenti, Bookbinder & Weintraub

Carolyn is a certified public accountant and started her accounting firm with her partners in 2000. With over 30 years of experience serving a diverse client base, Carolyn brings valuable insight to tax planning and consulting with a combination of creative and practical advice. She works with privately owned businesses and their owners within various different industries, some of which include manufacturing, real estate development, construction and professional service firms such as medical practices and law firms.



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**Katharine Smith**  
White Rabbit Design

Who are we? What do we do? What drives us? White Rabbit Design creates branding and marketing materials that help our clients get their message across. We specialize in publication design; everything from books and catalogs to magazines and newsletters. White Rabbit Design offers creativity that succeeds. With more than 20 years in the design business, we can help you get your message across. We're driven by our commitment to our clients.

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## buffalo businesses, continued from front page

### Statistics on Immigrants Entrepreneurs

- Immigrants have higher business ownership and formation rates than non-immigrants. Roughly one out of ten immigrant workers owns a business and 620 of 100,000 immigrants (0.62%) start a business each month.
- Nearly 20% of immigrant-owned businesses started with \$50,000 or more in startup capital, versus 15.9% of non-immigrant-owned businesses.
- Roughly two-thirds of immigrant-owned businesses report that the most common source of startup capital is personal or family savings.
- Businesses owned by immigrants have an average sales level of \$435,000, roughly 70% of the average sales level of non-immigrant firms.
- Immigrant-owned businesses are slightly more likely to hire employees than are non-immigrant-owned firms; but, they tend to hire fewer employees.
- Immigrant-owned businesses are more likely to export their goods and services. Among immigrant businesses, 7.1% export compared with only 4.4% for non-immigrant businesses.

Courtesy of: SBA Office of Advocacy Small Business Research Summary, May 2012, No. 396



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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: White Rabbit Design, 173 Audubon Drive, Snyder NY 14226. For electronic submissions, preferred formats: PDF, eps or tif. Email files or questions to: [whiterabbitdesign@roadrunner.com](mailto:whiterabbitdesign@roadrunner.com).

## articles

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