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Women's Business Center, Inc.

The Buzz About Biz...

May 5, 2009

Welcome Friends!

Borrowing Money For Your Small Business
Ask A Coach: Your Small Business Advisor
Client Spotlight: JT Enterprises
Upcoming Events
On the road with the Bizmobile
Success Circles
Community Events & News

Women's Business Center Fifteenth Anniversary Gala ... A Huge Success!



The Women's Business Center, Inc. 15th Anniversary Gala and SAL awards took place on April 23, where the highly esteemed Kate White, editor-in-chief of Cosmopolitan magazine was our keynote speaker. [Read more...](#)

FDIC Money Smart Classes in Bayou La Batre



Photo from left: Janine Phillips-CFSA, John Centamore-Lutheran Ministries, Jackie Dortch-Lutheran Ministries, Melvin Brackmin-Lutheran Ministries, Sherman

Welcome Friends!

As we move into the summer months, most small businesses tend to see a decline in profits. This can put a dent in your bottom line! How do you attract more clients and maximize your profits in a slow economy?

If you have more business than you can handle, then this article is not for you? If you are like most entrepreneurs, then you want to read, "6 Surefire Ways to Increase Your Business Growth." [Read more...](#)



The Scoop on Social Media

What's the big deal about social networking? Want to learn about social networking, sign up today! If you are interested in an upcoming teleseminar on using social networking, please email me at sbrowder@womenbiz.biz with a subject line, 'interested in social networking for my business.' Webinar in mid June. To see Sylvia featured in an Expert Q & A about social networking, [click here](#).

In this issue, look for useful tools that can be used in your everyday business life and the calendar of upcoming workshops and seminars.

This newsletter is for everyone, those just starting a new business, more experienced business owners and everyone in between.

Help us meet your business needs by sending your ideas, suggestions, questions or topics you would like to see included in our monthly newsletter to sbrowder@womenbiz.biz.

To your business success,

Sylvia Browder
Project Director

Borrowing Money For Your Small Business

As more people look at entrepreneurship as an option to the current economic issues, some will find that they need operating capital for business startup or to finance an expansion. But whether you're approaching a family member, a friend or a bank for a small business loan, the lender will have the same expectations. A few essential tools



necessary to be considered for a small business loan are:

A business plan- shows the lender that you have a plan of action for the success of your business and to pay back the loan

Cash flow projections-business's cash flow projections give lenders concrete

Blosser-Women's Business Center.

The Community Foundation of South Alabama is sponsoring FDIC Money Smart financial literacy training to be held in Bayou La Batre during the month of May. The FDIC Money Smart classes will be taught in English with Cambodian and Laotian interpreters.

[Read more...](#)



Thank You

[Mobile Bay Business Journal](#)

Our partners are the life blood of the Women's Business Center, Inc. Without their commitment of resources, dollars, and in kind services, we would not exist.

[Become a Partner](#)

SPOTLIGHT:

Women's Business Center, Inc.
Board of Directors 2008-09



Herman Tinsley, Project Manager
Economic Development
[Mobile Area Chamber of Commerce](#)

The Women's Business Center, Inc. announced today the selection of new officers and directors for its 2008-09 fiscal year.

financial data that they can use to assess this risk.

Need an SBA Loan? Don't miss the Loan Clinic

- Are you a for-profit small business owner needing a financial boost?
- Is a SBA or Community Express program loan the answer for you? **Find out, get an application.**

Who is eligible?

- Business owners in low to moderate income areas
- Minorities
- Women
- Veterans

What can loan be used for?

- Purchase of equipment/machinery
- Working capital
- Expansions
- Purchase of inventory and more

Join expert Business Coach & Consultant, Lakesha Womack, for all workshops. For more information about the SBA Loan Program, [click here](#).

Download flyers: [Atmore](#), [Brewton](#), [Evergreen](#) & [Monroeville](#)

Ask A Coach: Your Small Business Advisor



Dear Coach,

Times are tough for my family and I. My husband was recently laid off from his job of 10 years. I was thinking about starting a homebased business to bring in enough money to pay a few bills and buy groceries. How do I decide on what kind of business to start? I have a few hobbies that I was considering. Thanks for any suggestions that you can give me.

M.E. Landers - Birmingham

First I would like to take this time to thank you for emailing me your business questions. Congratulations, for taking the first steps to explore your business idea. As you may know, planning is one of the most important things that you can do when starting a business. Proper planning is needed for success in business and for that matter, anything that you do in life.

Here's a little assignment. Write down five things that you like about each idea and five pros and cons of each business idea. Which idea are you more passionate about? Just think about which idea you would do for free because you enjoy it so much? Once you have narrowed your choices, you will need to do some research.

It is always a good idea to research your business idea before you make any financial investments or commitments. It will be much easier for you to change aspects of your business before it has started when the only investment you have made is your time. We would be delighted to discuss more about researching and writing your business plan.

To your business success,

Sylvia Browder

For general business questions, please print and fax this [form](#) to 251-660-8854 and

To read article, [click here](#).



Quotes to Remember . . .

Many a small thing has been made large by the right kind of advertising.

::: Mark Twain :::

**Become a
Women's Business
Center Alliance
member TODAY!**



Current members, enjoy our new member-to-member discounts. For application, [click here](#).

**Join Us ...
'Taste of Alliance'**

WBCA members are invited to join other Alliance members in a friendly and relaxing atmosphere.

House wine will be served at a discounted rate of \$4 per glass. Bring plenty of business cards to share!

Taste! Wine Bar
2524 Old Shell
Mobile, AL 36607
Every third Thursday
5:00 - 6:30

Quick Links...

- [Our Website](#)
- [Join WBCA](#)
- [Join Advisory Council](#)
- [More About Us](#)
- [Womenbiz Directory](#)

[Join Our Mailing List!](#)

email your question to info@womenbiz.biz.

Disclaimer: The information in this column is not guaranteed to be the appropriate solution for each individual.

Client Spotlight:

JT Enterprises



Yuvonne E. Brazier, Founder and CEO of JT Enterprises. As author of "Princess Jordan Saves Golden Tree", it is a fairy tale children's book in which her granddaughter is the princess.

Her business was created as a way to reach out to youth and to elevate their thinking concerning themselves. Her upcoming books and their products will be bright, interesting and objects designed to make our youth think about why they were created and to use their talents to the best

of their abilities.

Ms. Brazier is also a 2009 recipient of SAL Awards. The SAL (Southern Alabama) award spotlights emerging women and men entrepreneurs by recognizing the courage, diligence, and hard work necessary for business ownership.

For more information:
JT Enterprise
Yuvonne E. Brazier
251 414-5213

Website: <http://princessjordan.com/>

May Calendar



For a full description of each workshop, fees, times and dates, please [click here](#) to download our May calendar.

To register or obtain more information on any of our events, call the Women's Business Center at 251-660-2725 or email info@womenbiz.biz.

Please pre-register as events are subject to cancellation for lack of registration.

On the road with the Bizmobile

Do you want to start a business or are you a small business owner in need of technical assistance?

The Bizmobile will be in your city:

**Bizmobile in Conecuh County
Date: May 6, 2009**





Quarterly Quorum

Economic Impact:
Downtown Mobile, A Renaissance in the making

Downtown Mobile has undergone dramatic changes in recent years. What is behind this renaissance and what does the future hold? Join Carol Hunter for an in-depth look at Downtown's redevelopment

Facilitator: Carol Hunter, Public Relations Manager
Downtown Mobile Alliance

Featured Client: Naomi Maurer, Owner,
My Victorian Bed & Breakfast & Victorian Lace Timeless Bridal Wear



Need help taking a perfect digital image of your product for your website?

Want the best photo of your item to post on ebay?

Facilitator: Maria P. Spies
Nationally Known Potter and Art Photography Trainer

Time: 10am - 2pm
Location: Evergreen (1st Wednesday)
Download flyer: [Evergreen](#)

Bizmobile in Clarke County
Date: May 28, 2009 Thomasville
Time: 10am - 2pm
Location: Thomasville (4th Thursday).
Download flyer: [Thomasville](#)

Bizmobile in Escambia County
Date: May 20, 2009 Atmore
Date: May 14, 2009 Brewton
Time: 10am - 2pm
Location: Escambia County Industrial Development Authority (3rd Wednesday) and Brewton Area Chamber (2nd Thursday)
Download flyer: [Atmore](#) - [Brewton](#)

Bizmobile in Monroe
Date: May 27, 2009
Time: 10am - 2pm
Location: Monroeville Area Chamber of Commerce (4th Wednesday)
Download flyer: [Monroeville](#)

Bizmobile in Washington County
Date: May 13, 2009
Time: 10am - 2 pm
Location: Washington County Library (2nd Wednesday)
Download flyer: [Chatom](#)

For more Information on these events or services of the WBC, call 251-660-2725 or toll-free 800-378-7461 or email LaToya Brooks at info@womenbiz.biz.

Join Us at... Success Circles



Success Circles are monthly roundtable discussions and mentoring groups for business women.

Success Circle - West Mobile
Schedule: Tuesday, May 5, 2009

Join Dr. Sturm for a lively discussion on 'Money Resources:' How to Finance Your Business.

Facilitator: Diana Sturm, Ph.D., Legacy Financial Planning, LLC

Success Circle - Eastern Shore
Schedule: Tuesday, May 12, 2009

Join us for a lively discussion "Internet Marketing: how to effectively use Internet for Marketing Your Business." This business focused group includes networking, mentoring and discussion on pertinent areas of business.

Facilitator: Beth Dotson, Huntington Learning Center

Success Circle - Daphne
Schedule: Tuesday, May 26, 2009

Join us for our new Daphne Success Circle. We will begin with the introduction of SWOT analysis with discussion focusing on your business strengths.

Facilitator: Sherman Blosser, Women's Business Center

Success Circle - Fairhope
Schedule: Wednesday, May 20, 2009

Join us for a discussion on 'Financial Plan: show me the money.'

Sponsors: Mobile Arts Council & Alabama State Council on the Arts

For more information, [click here](#)

Facilitator: Suzanne Luker, TimePlus Payroll

Success Circle - Saraland

Schedule: Thursday, May 21, 2009

Join us for a discussion on Market Research: Determining who needs your product or service and what potential income is for your business. We will be discussing a different component of a business plan and how they affect your business each month.

Facilitator: Angela Weil, Microtel Inn & Suites North Mobile

Success Circle - Citronelle

Schedule: Thursday, May 28, 2009

This is your opportunity to meet with other Citronelle area small business women to discuss business concerns in a supportive environment. Join us for a lively discussion on Products & Services: What will you offer?

Facilitator: Sherman Blosser, Women's Business Center

For more Information on these events or services of the WBC, call 251-660-2725 or toll-free 800-378- 7461 or email LaToya Brooks at info@womenbiz.biz.

Community Events & News

Minority Business Expo

The Alabama MBEC will host a Minority Business Expo to provide selling opportunities for your business. The Expo will be held on May 9, 2009, from 11am to 7pm at the Colonial Bel Air Mall. The cost is \$50 per exhibitor and only 20 spaces are available. Please contact Pamela Boykin at 251-433-2250 or pgboykin@mbecalabama.org.

Mobile Technical Institute

is offering Excel 2003, Behavior Based Interviewing, Effective Performance Appraisals and Business Writing Basics seminars. Seating is limited and pre-registration is required for all sessions. For more information, call 478-6848 or visit www.mobiletechwebsite.com.

Mobile Area Chamber

Networking @ Noon on Wednesday, May 13 at Carrabba's Italian Grill, 3917 Airport Blvd. N@N is a bi-monthly event offering members 45 seconds to introduce themselves and their business. Following a brief presentation, introductions and lunch, attendees are invited to continue to network. The cost is \$8 and includes lunch. For more information, contact Missy Hartley at 431-8638.

Mobile Technical Institute

Managing Employee Morale in a Difficult Economy, a Success Seminar Series workshop, on Tuesday, May 12 from 9 a.m. to noon at the MTI training facility, 1301 Azalea Rd. The class is designed for managers, business owners, and human resources professionals who want to make sure their organization's are taking proactive steps toward effectively managing employee morale in light of the current economic environment. For more information, call 478-6848 or visit www.mobiletechwebsite.com.

The Women's Business Center, Inc., would like to thank you for your support of our mission. If you know anyone that can benefit from our newsletter, please forward to them.

To your business success,

Women's Business Center Staff



The Women's Business Center is funded in part through a Cooperative Agreement with the U.S. Small Business Administration. Reasonable accommodations for persons with

disabilities will be made if requested at least two weeks in advance. Contact LaToya Brooks at 251-660-2725, 1301 Azalea Rd, #201A, Mobile, AL 36693. info@womenbiz.biz.

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