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Emerging Business Owners 2012 Resource Guide



Simone Godson

Owner, Cabaret Event Facility

LaKeisha Wolf
Owner, EnjoyYourSelf



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Resources for Success

By Ola Jackson, Founder and CEO of OWN: Onyx Woman Network

What do you do when your paycheck is too low and the bills are too high? How do you cope when unemployment is soaring and your hope is dwindling? You can sit, wonder, worry and wait for a miracle or you can simply emerge. Emerge into a plan of action that evolves into a profitable venture.

The unstable economy and hostile political climate have damaged traditional safety nets. When you accept the fact that times have changed, you need not be still while the world and the workplace transform around you.

Start with a plan, stay focused, assess your progress and don't just simply move on...move up! Take charge of your life and make crucial changes. Reward yourself for your successes and utilize the lessons you've learned from your setbacks. Most importantly, practice discipline. Anyone can get in the race, but it's up to you to decide if you have what it takes to stay in and soar. Time management and prioritizing are two great assets that will help you along the way. Practice self-motivation and understand the role that discipline plays in your accomplishments.

This resource guide contains lists of organizations and articles that will assist you in preparing a business plan, seeking out funding and creating the initial structure for your next venture. Whether you are considering striking out on your own full-time, setting up a part-time entity or embarking on just a little something on the side, this guide is here to assist and motivate you to take the next step. Take a close look at the emerging business owners that are advertised in this guide and show them your support by utilizing their services. Connect with those who are already doing what you want to do, who are where you want to be. They can show you how to get there because in challenging times, our greatest resource is each other.

Trends in Home-Based Small Businesses

According to a study recently conducted by the National Foundation of Women Business Owners (NFWBO), there are half-a-million home-based, women-owned businesses in the U.S. that provide full or part-time employment to an estimated 14 million people. In today's economy, the number of home-based businesses is rising, with women becoming a larger part of this growing business segment.

Listed below are several key findings of this study:

- Nearly two-thirds (60 percent) of home-based, women-owned businesses employ people in addition to the owner. Full-time employment, including the owner, numbers 5.6 million people. Part-time or contract income is provided for an additional 8.4 million people.
- Demographically, women who are home-based business owners are very similar to women business owners who are not home-based. They are no more likely to have children living at home, contradicting the assumption that women base careers from home to balance the needs of work and a young family.
- While their education level is somewhat higher, their age distribution and racial composition is the same as non-home-based, women business owners.
- Home-based businesses owned by women are more likely to be newer, smaller firms or in the field of business services.
- The average age of a home-based, woman-owned business is 6.1 years. These businesses stand the test of time.
- Home-based women business owners are much more likely than other business owners to use private sources and credit cards to finance their business rather than depend on business loans, leased equipment, or vendor credit. Only 10 percent of home-based women-owned businesses used a commercial loan during 1994, compared to 40 percent of non-home-based, women-owned firms.

(National Foundation of Women Business Owners)

Ten Steps to Starting a Business

Starting a business involves planning, making key financial decisions and establishing as a legal entity. These 10 easy steps can help you plan, prepare and manage the process of starting your own business.

Step 1: Business Plan Templates

Use these tools and resources to create and write your own business plan, a written guide that will help you map out how you will start and run your business successfully.

Step 2: Get Business Assistance and Training

Take advantage of free training and counseling services. Scan local websites, newspaper and Chamber of Commerce listings for seminars on everything from how to prepare a business plan to securing financing, expanding or relocating a business.

Step 3: Choose a Business Location

Get advice on how to select a customer-friendly location and comply with zoning laws.

Step 4: Finance Your Business

Find government backed loans, venture capital funding and research grants to help you get started.

Step 5: Determine the Legal Structure of Your Business

Decide which form of ownership is best for you: sole proprietorship, partnership, Limited Liability Company (LLC), corporation, S corporation, non-profit or cooperative.

Step 6: Register a Business Name (“Doing Business As”)

Register your business name with your state government.

Step 7: Get a National Tax Identification Number

Learn which tax identification number you’ll need to obtain from the IRS and your state revenue agency.

Step 8: Register for State and Local Taxes

Register with your state to obtain a tax identification number, workers’ compensation, unemployment and disability insurance.

Step 9: Obtain Business Licenses and Permits

Get a list of federal, state and local licenses and permits required for your business.

Step 10: Understand Employer Responsibilities

Learn the legal steps you need to take to hire employees.

SOURCE: SBA website (<http://www.sba.gov/content/follow-these-steps-starting-business>)



Wolf, Wolf's daughter, Amari Iman, and Godson smile for the camera at Godson's event space, Cabaret.

LaKeisha Wolf and Simone Godson **Entrepreneurs Redefining their Business Space**

There are times in our lives when the only thing to do is celebrate. We gather for all reasons—to honor the joining of two people or to share a repast after a going home. We get together for jazz concerts, club meetings and weddings. We like to play music and dance, so we need spaces that are comfortable and classy, where we can step out wearing our best and feel that shine. Then there are those times when the celebration is internal. When its time to celebrate our skin, our hair and overworked feet. Sometimes we need to adorn ourselves and those are times of celebration as well.

Simone Godson and LaKeisha Wolf have taken very different approaches to servicing the needs of celebrants by redefining entertainment and wellness services. Simone Godson is the owner of Cabaret, a dance hall and event space that includes a dance floor, 2 bars, flat screen TVs and lounge areas including an Exclusive VIP lounge. Equally important is the fact that it also has secured and well-lit parking, a must for Godson who is a mother of 2 sons and continues to serve as a police officer with the City of Pittsburgh. Not only does she own the business, she owns the building.

LaKeisha Wolf, on the other hand, occupies a virtual space. As the owner of Enjoy-ourSelf, she creates gemstone jewelry, crafting authentic, original pieces using stones such as amethyst and tigers eye. A certified aromacologist, Wolf also offers the E-Ma line of Natural Body & Hair Care Products; creams, body butters and lip balms that

cont'd on page 7

contain Premium Grade A shea butter that is Fair Trade, indicating that the African women who harvest and grind the shea nuts do so in an environmentally sustainable way and receive fair prices that benefit their communities. Her goal is to 'energize, elevate and educate' with her products that are distributed through her website <http://enjoy-ema.blogspot.com/>.

Cabaret is located at 7928 Frankstown Ave., Pittsburgh PA. (412) 537-3061, (412) 241-1523, cabaret4you@yahoo.com.

E-Ma products can be purchased at the East End Food Co-op, Ujamaa Boutique and Dewalt's Health Food Stores. EnjoyourSelf original jewelry can be found at Ujamaa Collective or through the website. For information about both product lines or jewelry workshops, contact enjoyour_self@yahoo.com, (412) 512-2680. contain Premium Grade A shea butter that is Fair Trade, indicating that the African women who harvest and grind the shea nuts do so in an environmentally sustainable way and receive fair prices that benefit their communities. Her goal is to 'energize, elevate and educate' with her products that are distributed through her website <http://enjoy-ema.blogspot.com/>.

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What is CWE Connect?

CWE Connect is an online community of business women committed to supporting each other and working together to strengthen their businesses.

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 - *Mentoring*
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Visit www.chatham.edu/cwe/connect to learn more!

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The Organized Desk

Janet M. Taylor

Do you know what information is on your desk? Do you have documents that should have been answered hidden somewhere under a pile? If you find yourself with a messy desk the likely culprit is that you have no system in place. Here are some tips to overcome the barrage of papers covering your desk:

1. Create a filing system.

Papers you file should meet the following criteria:

- Useful information, unavailable from other sources.
- Any document that will be used again within six months or a year.
- Information unavailable on the computer that cannot be put on disk.

2. Sort incoming mail.

Separate correspondence into the following categories:

- Information - Any documents not requiring action that must be read immediately and placed in an information file.
- Read - Create an “in-office” read file.
- Your action - Discard any correspondence if:
 - i. Deadlines have passed;
 - ii. The correspondence or concern has been resolved or answered;
 - iii. You have no interest in keeping it. A shredder is a helpful way to discard of items that may contain personal information like a social security number, yet be of no use to you.

3. Clear your desk

Always straighten your desk at the end of the day so you can start each morning with a clear desk and mind.

Janet Taylor is the founder of “Totally Organized,” a professional organizing firm based in Philadelphia, PA. Janet was featured on the Home and Garden Network’s (HGTV) Mission: Organization. Totally Organized offers organizational services, workshops, coaching and products. For more information, you can reach Janet at Totally Organized, P.O. Box 54091, Philadelphia, PA 19105-4091, (215) 229-7232 or via email at www.TotallyOrganized.biz.



Ruby Wilkosz, Regional Director of Volunteers of America's Working Order Program coaches Laura Phillips, owner of LM Cleaning Company, through development of financial projections for her business plan.

Volunteers of America

Volunteers of America's Working Order program is a small business incubator that supports entrepreneurship for individuals with disabilities or disadvantages and those seeking to create meaningful work for themselves through self-employment. Since 1996, Working Order has coached individuals who are choosing self-employment as their best-fit alternative to traditional work options.

Working Order's goal is for each individual to have an opportunity to work at his or her optimal capacity. Individuals learn from a varied network of colleagues, developing the necessary skills to participate fully in the community through their work.

In a cooperative setting, a diverse work environment is created, welcoming people with or without disabilities and making micro-enterprise accessible to the widest range of individuals through business coaching, shared resources, and community connections.

According to the National Organization on Disability and the United States Census Bureau, the unemployment rate for working-age individuals with significant disabilities is over 70 percent, the highest percentage among any group of Americans, regardless of their education or qualifications. Of those, 79% of the individuals with disabilities who are unemployed report they want and need to work. The opportunity for traditional employment can be limited by transportation difficulties, unpredictable changes in health, or the need for additional support on the job. Becoming an entrepreneur allows many individuals greater flexibility in matching their skills and interests with the current demands of the marketplace.

Business coaching is available at 1650 Main Street, Sharpsburg, PA 15215 or via web-based contact throughout Pennsylvania. Support is customized to meet the unique skills and requirements of the entrepreneur. Available resources include an

assessment of the individual need for skill training.

Entrepreneurs in the Working Order program identify business options, receive professional coaching to complete feasibility studies, develop business plans and create marketing strategies. Working Order offers computer training, teaches business accounting, provides assistive technology support, finds trial work opportunities, encourages business networking, and promotes and brokers sales to community connections.

Working Order is helping to lower the alarming unemployment rate among individuals with disabilities. Over half of the Working Order participants start a business, get a job, or learn a specific skill.

The focus is on coaching to start-up businesses, sole-proprietorships, and independent contract workers who are looking for employment options that fit their individual needs and goals.

Volunteers of America of Pennsylvania envisions caring communities where Pennsylvanians support each other's mental, physical, spiritual and social well-being.

Founded in 1896, this social service nonprofit serves more than 28,000 annually and operates 30 separate programs throughout the state. Programs serve persons with disabilities; at-risk children and youth; individuals and families in emergency situations; those in need of employment; elderly individuals and couples on fixed incomes; individuals coping with severe and chronic mental illness; families with limited incomes; infants, children, and adolescents that have been abused, neglected, and/or exploited; children dealing with behavioral challenges and educational deficits; as well as pregnant teens and teenage mothers. Regional offices are located in Allentown, Harrisburg, Philadelphia, Pittsburgh, and Wilkes-Barre.

Entrepreneurs participating in the Working Order program develop business plans for a wide variety of sole proprietorships. Business owners include graphic designers, web developers, massage therapists, illustrators, database managers, a nurse advocate, a geriatric care manager, human resource professionals, a photographer, and artists. Skilled service businesses include digital video filming, window washing, lawn care, dog training, dressmaking, counseling and cleaning. Many small businesses move from concept to feasibility testing to plan to launch with support in this business incubator.

To support Volunteers of America's Working Order program in Western Pennsylvania, to hire an entrepreneur when your company is planning to outsource a project, to volunteer to share your business skills and experience, or to make a cash or in-kind donation to help sustain and enhance the services described above contact Ruby Wilkosz, Regional Director, at 412.782.5344 X211 or email rwilkosz@voapa.org. Find out more online at www.voapa.org.



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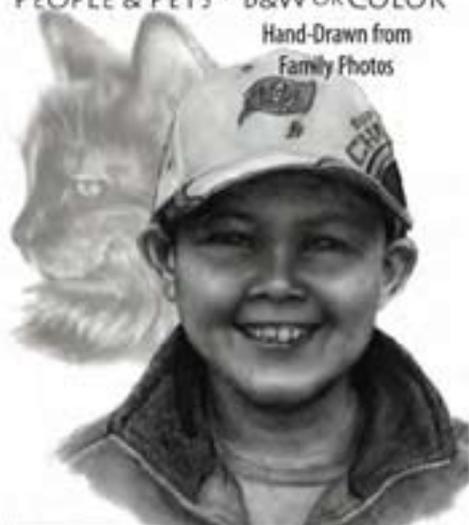


Working Order, a program of Volunteers of America, works with small business owners who need written business plans, well-thought-out marketing strategies and help moving their business to the next level.

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Working Order, a program of Volunteers of America, takes a business concept from feasibility testing to viability.

Call today to schedule an appointment to begin your venture!

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Entrepreneurial Youth

Igniting Possibilities

Entrepreneurial Youth furthers the aspirations and natural talent of youth in economically fragile communities through entrepreneurial learning and the experience of business creation.

The organization helps young people think and act as a business owner, enabling them to:

- ✓ Build self-esteem and confidence.
- ✓ Deepen the appreciation of learning.
- ✓ Become self-initiating and independent.
- ✓ Ignite creativity and the ability to innovate.
- ✓ Set goals for academic success.
- ✓ Transform ideas into business

To learn more about how you can help our awesome young entrepreneurs please contact Jerry Cozewith at the address below.

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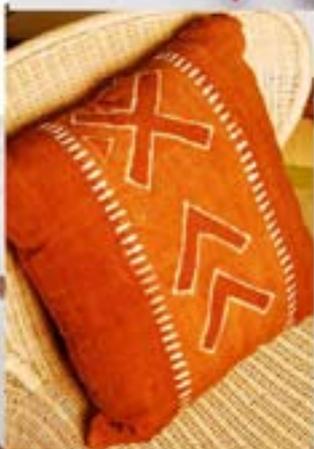
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Is Your Net Working?

By Ola R. Jackson

With all the networking seminars, summits, workshops and conferences being held throughout the country, I still find myself asking if some people really understand what networking is all about.

I believe that networking is about formulating mutual relationships, not getting into a relationship simply to find out what somebody else can do for you. There have been times when I have found myself the target of one-sided relationships where folks simply want to hang on to see how much I can be utilized to their benefit.

I have learned to get rid of people who have no intention of reciprocating the relationship. Unfortunately, you cannot detect these hangers-on until you turn to them when you need something. If you want to test if your net is really working, compile a list of people who have benefited from their relationship with you, be it financially or by their access to your resources, guidance and assistance. How many of these people would respond favorably to your request for assistance? Then, do the same for yourself. Look at the people who have invited you into their networks. Have you been there in their time of need? Networking is a cooperative experience. It facilitates cross-learning and shared expanded horizons, but only when it is reciprocal.

Name 3 people you would like to network with:

1. _____

2. _____

3. _____

Setting Financial Goals

1. List 3 things that you need to do to get started on your quest to be debt free.

2. List 3 things that will encourage you to make changes in your spending habits.

3. List 5 things you will do to address your financial situation. These can include: finding out your credit score, closing charge accounts or enlisting the help of a credit counselor.

4. Name at least 3 people who can assist you in obtaining your financial goals.

5. List 3 dates that you will use as milestones to accomplish financial goals.

6. List 5 things that you will do to celebrate your successes, no matter how small.

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Working Order, a program of Volunteers of America, is a small business incubator that provides business coaching, shared office space and equipment, feasibility planning and sales, marketing and technical skills assistance for individuals with and without disabilities.

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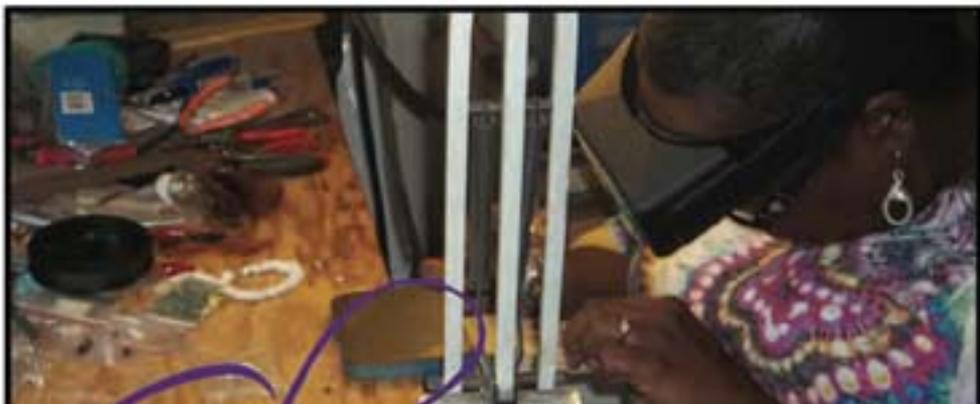
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Since 1996, Working Order, a program of Volunteers of America, has been helping individuals with and without disabilities, disadvantages and low incomes start their own businesses.

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Working Order, a program of Volunteers of America, provides the help you need to explore entrepreneurship.

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Entrepreneurial Assistance

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Pittsburgh, PA 15219
Phone: (412) 395-6560 x130
<http://pittsburgh.score.org/>

Allegheny County Dept. of Economic Development

Phone: (412) 350-1000
<http://economic.alleghenycounty.us/>

CMU Center for Economic Development

Phone: (412) 268-9880
www.heinz.cmu.edu/center-for-economic-development/index.aspx

Governor's Action Team SW Regional Office

Phone: (412) 565-2884
www.newpa.com/

Innovation Works

Phone: (412) 681-1520
www.innovationworks.org/

PA Dept of Community and Economic Development Center for Entrepreneurial Assistance

Phone: 1(800) 280-3801

Catalyst Connection (Manufacturers)

Phone: (412) 687-2700
www.catalystconnection.org/

Penn State PENN-TAP (tech assistance)

Phone: (814) 865-0427
www.penntap.psu.edu

Pittsburgh Technology Council

Phone: (412) 687-2700
www.pghtech.org/

Pittsburgh Regional Alliance Business Resource Center

Phone: (877) 392-1300
Fax: (412) 392-1010
www.alleghenyconference.org/PRA/

Pittsburgh Regional Minority Purchasing Council

Regional Enterprise Tower
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www.prmpc.org

US Copyright Office

Phone: (202) 707-3000
www.copyright.gov

Regional Industrial Development Corp.

Phone: (412) 471-3939
www.ridc.org/

SBA Pittsburgh District Office

Phone: (412) 395-6560

Service Corps of Retired Executives (SCORE)

(Call SCORE for the office nearest you)
Phone: 1 (800) 634-0245
www.score.org

United States Patent & Trade Office

Phone: (703) 557-3158
www.uspto.gov

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Phone: (412) 396-6233
www.sbdc.duq.edu

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Phone: (412) 622-3114

Community Loan Fund of SW PA

Phone: (412) 201-2450
www.bridgewaycapital.org/

Northside Community Development Fund

Phone: (412) 322-0290
<http://nscdfund.org/>

PA Dept. of Community and Economic Development - Funding & Program Finder

Phone: (717) 787-6245
www.newpa.com/find-and-apply-for-funding/funding-and-program-finder/

Team PA Foundation

Phone: (717) 233-1375
<http://teampa.com/>

The Urban Redevelopment Authority of Pittsburgh

200 Ross Street
Pittsburgh, PA 15219-2016
Phone: (412) 255-6600
www.ura.org



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Organization	Website	Phone Number
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Allegheny County Department of Minority, Women, and Disadvantaged Business Enterprises	www.county.allegheny.pa.us/mwdbe/index.aspx	(412) 350-4309
Bridgeway Capital	www.bridgewaycapital.org/	(412) 201-2450
Carnegie Library of Pittsburgh - Business Center	www.clpgh.org/	(412) 622-3114
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Idea Foundry	www.ideafoundry.org/	(412) 682-3067
Indiana University of Pennsylvania - Management Services Group	www.iup.edu/business/msg/default.aspx	(724) 357-2179
Innovation Works	www.innovationworks.org/	(412) 681-1520
Internal Revenue Service	www.irs.gov/businesses/index.html	
PA Dept. of Community and Economic Development, Entrepreneurial Assistance Office	www.newpa.com/build-your-business/	(866) GO-NEWPA
Pittsburgh Gateways	www.pghgateways.org/index.htm	(412) 802-0988
Pittsburgh Technology Council	www.pghtech.org/	(412) 687-2700
SBA	www.sba.gov/	(800) 827-5722
SCORE - Pittsburgh Chapter (Service Corps of Retired Executives)	http://pittsburgh.score.org/	(412) 395-6560 x 130
Seton Hill University's E-Magnify	www.e-magnify.com/	(724) 830-4625
Small Business Development Center - Duquesne University	www.sbdc.duq.edu/	(412) 396-6233
Small Business Development Center - University of Pittsburgh	www.business.pitt.edu/entrepreneur/sbdc/	(412) 648-1542
Southwest Training Services	www.swtraining.org/resources.html	(724) 229-1350
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