



NAWBO PUBLIC POLICY SUMMIT

Where Policy Meets Action

NAWBO members from across the state gathered in Sacramento on March 7 and 8 to participate in a stellar NAWBO-California Public Policy Summit. These women invested in their businesses by coming to Sacramento to understand how to influence public policy for the benefit of all women business owners.

March 7th was dedicated to training as NAWBO members learned how to “Build a Better NAWBO Board” from outstanding speakers Mary Hiland, PhD (NAWBO-SV), and Rachel Owens (NAWBO-OC). The training focused on three objectives: Understanding Board functions and responsibilities; understanding the legal and fiduciary requirements; and how to apply this knowledge to your NAWBO board. After a lively discussion and short break, an overview of the California legislative process, discussion on how to speak to your elected officials, and a list of dos and don’ts was provided by Mary Griffin (NAWBO-SAC), our NAWBO-California Public Policy Vice-President. A wonderful member reception followed where members mixed and mingled while discussing business and strategies for meeting with elected representatives.

March 8th was designed to address the issues of most importance to NAWBO California members. Panels on Healthcare; Workers Compensation and Tax Issues; Universal Certification; and new SBA Women’s Set-Aside Program were insightful as well as prescient. The initial morning panel was with four accomplished women legislators who brought their perspective to Sacramento. They discussed their individual reasons and commitments for coming to serve in Sacramento. They were candid in describing how they bal-

(continued on page 9)



From left: Assemblymember Alyson Huber, NAWBO-CA President Carla Cobb Davis, Assemblymember Holly Mitchell, NAWBO-CA VP of Public Policy Mary Griffin and Assemblymember, Linda Halderman. MD.

IN THIS ISSUE

- Where Policy Meets Action . . .1
- President’s Message2
- Members In The News3
- Education Committee’s
First Board of Director
Training Segment3
- NAWBO’s 2011 Women’s
Business Conference
Coming to San Diego4
- NAWBO CA to Host
Opening Reception4
- Meet The California
Chapter Presidents4
- NAWBO’s New
Ambassador Program5
- Certain Service Businesses
Must Pay Use Tax5
- Q&A With Deborah Shea6
- NAWBO California Corporate
Partners6
- Tribute and Thanks
To Tammie Fletcher7
- IE: NAWBO-California
Chapter Spotlight7
- Meet The California
Executive Board8
- Futurallia Conference10
- Bank of America:
Providing Expertise to
Women Business Owners . . .11
- Great Events To Mark12

NAWBO-California

National Association of
Women Business Owners

855-629-2622

www.nawbo-ca.org



PRESIDENT'S MESSAGE

Carla Cobb Davis, President, NAWBO-California

BizBox Technology LLC, www.bizboxtechnology.com

My message today is about NAWBO California women leaders speaking on our behalf to bring better understanding to our legislators about bills that affect and protect our businesses as well as the California economy. The following is a real story of business owners taking on an act of sacrifice and being responsible leaders.

The Public Policy Summit: The summit provides a formalized forum that enables women business owners to state their concerns to legislators about issues that affect not just them, but most business owners.

The Women Business Owners: The inclement weather with pouring rain did not deter the California NAWBO members from driving and flying from all corners of the state to converge on Sacramento, our capital city, on March 7 and 8 for the NAWBO California Public Policy Summit. Among them were women that own diverse

ing sessions and in the afternoon, walked the Capitol halls to meet with their own elected officials, armed with information about their business concerns.

President's Comment to the Legislators: NAWBO California wants to work with the legislature for the good of all businesses. We're asking that legislators be cognizant of the negative monetary and compliance consequences that can occur for California businesses as a result of the bills they submit. NAWBO California business owners want to protect the overall health of the business environment, keep their business doors open, avoid layoffs and create more jobs. There are approximately 1.4 million women business owners in the state of California. Please listen to us. Our business success can make a difference in California's economic recovery.

My Congratulations: The NAWBO California Executive Committee and the many members who assisted with the



Mary Hiland conducts "Build a Better Board" training seminar.



Women business owners from all over California gather in Sacramento to engage with Legislators about protecting their businesses.



Christine McDannell, NAWBO-SD President, Senator Mark Wyland and Tamara Badkerhanian-Ganev, NAWBO-SD Public Policy Director.

industries with annual revenues from approximately \$200,000 to \$20,000,000+. Their mission was the same: assure good business legislation.

Question: Why would these women business owners, at their own expense, take time off from their businesses to attend this summit?

Answer: They came to learn and understand the business policies that California legislators have and could impose on our businesses. They took advantage of this opportunity to meet many of the legislators at the morn-

ing sessions and in the afternoon, walked the Capitol halls to meet with their own elected officials, armed with information about their business concerns.

success of this year's summit are to be congratulated for their dedication, passion and many hours to organize this event. A job well done! BRAVO to the Women Warriors!
Next year, in 2012, NAWBO California women will again convene in Sacramento to speak with our legislators to learn, debate and speak up for the good of women-owned businesses. We understand this is an ongoing process...not a one-time event. When NAWBO California members are together, we all make a difference. ●

NAWBO California Business Leaders:

"Alone we can do so little; together we can do so much."

Helen Keller

NAWBO-SB Member Lynda Weinman Featured In *Pacific Coast Business Times*

NAWBO Santa Barbara member and Lynda.com co-founder Lynda Weinman was profiled in the *Pacific Coast Business Times*' "Top 50 Women in Business: Science and Technology." Her Carpinteria-based company is the national leader in online software training. Lynda.com held the fifth spot on last year's *Pacific Coast Business Times*' list of Fastest Growing Companies.

Frieda's Inc. Begins 50th Year In Business

Karen Caplan, President & CEO of Frieda's Inc. (and NAWBO-LA past president); Jackie Caplan Wiggins, Vice President; and Frieda Rapoport Caplan, Founder, are celebrating the company's 49th anniversary and officially kicking off their 50th year in business.

Frieda, 87, began the specialty produce company on April 2, 1962, at the Los Angeles Wholesale Produce Market, where she quickly gained a reputation for being open to buy and sell unusual fruits and veggies. Frieda is most famous for introducing the kiwifruit to U.S. supermarkets and as the first woman business owner in the U.S. produce industry.

Frieda's two daughters, Karen and Jackie, now own and operate the Los Alamitos-based business and continue the legacy of changing the way America eats fruits and vegetables.

The Frieda's creative team has many things in store for this milestone anniversary. For the April 2011 kick-off, Frieda's has posted a short anniversary video on www.Friedas.com. In addition, consumers are invited to participate in a special anniversary promotion throughout the month on the Frieda's Specialty Produce Facebook Page, entitled "Golden Goodies."

"We are looking forward to an exciting year of celebration to honor our 50-year legacy," said Karen. "As we commemorate our past, we are also looking ahead to our future and our continued role on the cutting edge of the produce industry."

NAWBO-SB President Maeda Palius Recognized by *Pacific Coast Business Times*

NAWBO Santa Barbara President Maeda Palius was featured in the *Pacific Coast Business Times*' "Top 50 Women in Business: Professional Services," for her accounting firm Palius and O'Malley LLP. The firm specializes in financial troubleshooting for ailing companies. Though she initially wanted to be a librarian, Palius found satisfaction working with a different kind of books.

A former president of Women's Economic Ventures, she currently is the NAWBO Santa Barbara chapter president, which has grown from 55 to 120 members in a year.

Education Committee Launches First Board of Director Training Segment

Mary Hiland Ph.D. (NAWBO-SV) and Rachel Owens (NAWBO-OC) presented the first installment of Board of Director training at the Public Policy Program in Sacramento. Based on the attendees' feedback the presentation "hit a home run." Hiland concentrated on explaining the structural, legal and tax rules to which all non-profit boards must adhere. Owens presented real-life NAWBO chapter examples to illustrate how these rules and regulations impact our NAWBO Chapters.

GEMS FROM THE MEETING

The three roles of a board are

- Governance—Operate the organization within the confines of its legal structure
- Leadership—Managing the organization to its purpose
- Stewardship—Build the organization into a sustainable entity

How do we execute these three roles?

- Determine the organization's mission and purpose
- Ensure effective planning and lead with strategic thinking
- Establish and oversee organizational policies
- Ensure adequate resources and fundraising
- Exercise fiduciary responsibility and oversight
- Determine, monitor, and strengthen program and services
- Enhance the organization's public image
- Ensure legal and ethical behavior
- Maintain accountability
- Periodically assess the makeup and performance of Board

The next segments will concentrate on effective meetings, financial reporting and creating effective teams.

Mary Hiland, Ph.D. President, Hiland & Associates;
(408) 978-6776

Rachel Owens, Principal, Succession Strategies, Inc.;
(714) 560-9022 ●

NAWBO Women's Business Conference coming To San Diego, August 31-September 1, 2011!

NAWBO's Women's Business Conference (WBC) is the only event of its kind that provides women business owners with personal and professional business development opportunities to take their businesses to the next level of success. The annual conference brings together businesses of all sizes from all industries to celebrate and leverage the collective power of the fastest growing segment of the economy—women business owners.

The event empowers women to continue building their success as a women business owner. The WBC gives participants opportunities for high-level education, tangible take-aways and connections to help them power themselves and their business.

This year's WBC highlights include:

- **The right mix of conference deliverables** that offers interactive networking, expert resources, high caliber speakers and quality content especially designed for women-owned businesses.
- **Condensed format and action packed agenda** that gives attendees the highest return on their investment in

terms of both time and money.

- **Attendance of more than 500 women-owned businesses** of all sizes from various industries from across the United States.
- **Roster of sponsors** who are all dedicated to the success and growth of women entrepreneurs.
- **Introducing the new Ambassador Program** designed exclusively for NAWBO® members to help drive traffic to the event.

Early bird registration rates through May 31, 2011 at www.nawbo.org.



NAWBO California to Serve as Hosts of the Opening Reception at National Conference

NAWBO California, a federation of the nine chapters in the state, is honored to serve as hosts of the upcoming opening reception at the NAWBO National Conference. Chapter members and fellow women business-owners in California are encouraged to join us

pool side on Wednesday, August 31st, 6-8pm at the Manchester Grand Hyatt, San Diego, California.

Additional details and Conference Registration at www.nawbo.org/section_299.cfm

meet the california chapter presidents

INLAND EMPIRE



Christina S. Loza, Esq.
Loza & Loza, LLP
Patent, Trademark, and Internet Law Firm
Business Owner for 5 years

LOS ANGELES



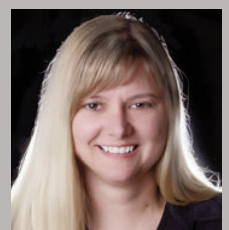
Madelyn Alfano
Maria's Italian Kitchen
Privately-Owned Italian Restaurant Chain
Business Owner for 30 years

ORANGE COUNTY



Kathy Dawson
Dawson & Dawson
National Search & Staffing
Boutique National Search & Staffing Firm
Business Owner for 3 years

SACRAMENTO



Kammy Burleson
YNot Web
Internet-Focused Small Business Consulting Firm
Business Owner for 8 years

NAWBO'S New Ambassador Program!

Sign up by April 30th and receive a valuable package worth \$1,500!

NAWBO members in good standing have the opportunity to serve as a WBC2011 Ambassador. Each Ambassador who signs up for the program must recruit five (5) or more never-before-attended paid conference attendees.

Ambassadors who meet this eligibility requirement will be awarded a choice of either the WBC2011 Small Business Exhibitor Package or Small Business Media Promo Package, each valued at \$1,500. The package benefits can be found at http://nawbo.org/content_13201.cfm.

TO SIGN UP AS A WBC2011 AMBASSADOR:

- You must be a NAWBO member in good standing.
- You must complete the WBC2011 Ambassador Sign-Up Form and submit to WBC2011@nawbo.org by April 30, 2011. Space is limited and we will accept applications on a first-come, first-serve basis.
- You must secure five (5) or more never-before-attended paid attendees and complete the WBC2011 Ambassador Attendee Registration Form for each attendee and submit to WBC2011@nawbo.org by June 30, 2011.

SIGN UP for the WBC2011 Ambassador Program, share the value of NAWBO with others and experience how this can showcase your business! ●

BOE Reminds Taxpayers that Certain Service Businesses Must Pay Use Tax

The California State Board of Equalization (BOE) is notifying approximately 300,000 service business owners that they may owe use tax. Businesses that meet the statutory definition of a "qualified purchaser" are required to register with the BOE, file returns by April 15 (April 18 in 2011) of each year, and report all purchases subject to use tax from the previous calendar year.

A "qualified purchaser" is a business that:

- Receives at least \$100,000 in gross receipts per year from business operations;
- Is not required to hold a seller's permit with the BOE;
- Is not a holder of a use tax direct payment permit;
- Is not otherwise required to be registered with the BOE; and
- Is not otherwise registered with the BOE to report use tax.

Businesses that do not meet the \$100,000 gross receipts threshold are still required to report and pay use tax, but are not required to register with the BOE for that purpose. Persons that have multiple businesses with the same ownership must register if the aggregate gross receipts of those businesses meet or exceed the \$100,000 threshold.

New applicants have been automatically registered to eFile their returns for 2010. If a taxpayer is not a retailer or service business currently required to register with the BOE, the easiest way to report and pay use tax is on the California state income tax return. ●

SAN DIEGO



Christine McDannell
Social Starfish
Social Media
Marketing Firm
Business Owner for 7 years

SAN FRANCISCO



Barbara Mark, Ph.D.
Full Circle Institute
Leadership
Development and
Executive Coaching
Business Owner for 18 years

SANTA BARBARA



Maeda Palius
Palius + O'Kelley
Certified Public
Accountants
Business Owner for 17 years

SILICON VALLEY



Deborah Shea
Hellbent Marketing
Marketing, Website
Design, Packaging, and
Branding Firm
Business Owner for 7 years

VENTURA COUNTY



Colleen King
Colleen King Insurance
Personal Shopper
for Insurance
Business Owner for 6 years

CHAPTER PRESIDENTS



Q&A With Deborah Shea

**NAWBO
Silicon Valley President**

CEO

Hellbent Marketing

Redwood City, California 94062

deb@hellbentmarketing.com

ON BUSINESS:

What are the reasons you started your business, Hellbent Marketing?

To have more flexibility in my worklife; to own the creative process from start to finish, and to work directly with clients and make a contribution to their success.

What is the biggest challenge in leading your company?

Keeping all the plates spinning. As the CEO you are responsible for so many things and you must also have excellent leadership skills.

What is the smartest move you made to grow your business?

Expanding out of my home office into a nice working space for my staff, my clients and for myself.

What is your favorite business book?

Arianna Huffington's *On Becoming Fearless*.

What is your favorite business quote?

"If I'd asked my customers what they wanted, they'd have said a faster horse."—Henry Ford

What do you think it takes to be a successful business-woman?

Tenacity, confidence, vision, smarts and the ability to delegate.

What is the best business advice you could share with your NAWBO colleagues?

Think BIG! Think about how to be successful and go after it with everything you've got—don't take "no" for an answer.

What is one good business reason that you feel you have gained from being a NAWBO member?

Mentorship has been really tremendous for me.

ON LEADERSHIP:

How do you define leadership?

A visionary: someone who can empower and motivate others; someone who is positive and has real guts.

What is your leadership style?

Democratic, I hope!

What are the traits of a great leader?

Someone who has confidence and can really inspire hope.

Can those traits be taught?

Yes to some extent, but not everyone is a leader and that's okay. Usually you can sense if someone is a leader because others will naturally look to them for guidance.

What was your biggest leadership learning experience to date?

Sometimes you have to make decisions not everyone is going to like.

How do you show up as a leader?

I think my energy inspires others. I also try to be an excellent listener.

Do women leaders show up differently than men leaders?

I think true leadership is pretty much the same for men and women.

What do you think you bring to your company that makes people want to be a part of it and stay with it?

A sense of team excellence; being a part of something very special. Humor and creativity are also huge bonus points.

What leader inspires you to this day?

Nancy Pelosi inspires me.

As the President of NAWBO Silicon Valley, what has been your favorite experience?

Definitely inspiring and encouraging others to go after their dreams. ●

Thank you to the
NAWBO-California Corporate Partners



MARKETING COMMUNICATIONS & BRAND SPECIALISTS



Our Tribute and Thanks To Tammie Fletcher

By Adrienne Moch

Adrienne Moch - Writing & Editing

NAWBO California Secretary/PR Director

It's with mixed feelings that we say goodbye to Tammie Fletcher, who's provided invaluable service to NAWBO California as our state administrator since 2002. We're excited she's leaving due to an exciting new opportunity, but we'll dearly miss her professionalism, dedication and organizational knowledge.

Tammie's business, Association Management Event Solutions (AMES), was working with NAWBO Orange County when NAWBO California decided it needed the services of a professional administrator to expand the benefits it provides to chapters. Since she was brought on board, Tammie has served as the face of NAWBO California, organizing the annual Public Policy Days event and statewide board meetings, assisting with corporate partner development and maintenance, serving as the communications hub, providing continuity through board turnover, and much more.

"Tammie's commitment to NAWBO California transcended a typical vendor-client relationship, as she put her heart and soul into everything she did for us," said Carla Davis, NAWBO California president. "She provided great value to our organization by always going that extra mile."

Tammie believes under-promising and over-delivering is one reason her business has thrived since 1997. That philosophy made her realize she'd need to leave NAWBO to accept an opportunity to bring together a number of building industry-related groups throughout the state under one umbrella organization.

"It was a bittersweet decision for me resign as NAWBO California chapter administrator, but I plan on staying involved with NAWBO because I really value the organization," Tammie said. "I look forward to seeing all the friends I've made throughout the state at upcoming NAWBO events, starting with the Women's Business Conference in San Diego later this year."

We wish you great success, Tammie, and are glad you won't be "a stranger." Your contributions to NAWBO California will be ongoing...and you've provided very big shoes to fill! ●

www.nawbo-ca.org



Where women business owners in California really click!

CHAPTER SPOTLIGHT

NAWBO INLAND EMPIRE

Business demographics of the chapter area: The IE primarily hosts service, manufacturing, and warehousing-oriented industries.

Mission: To unite women business owners in the Inland Empire for Profit, Influence and Community!

Two Goals to achieve this year: To give members a return on their investment of time and money by providing quality programs and valuable networking opportunities.

Member dynamics: Very diverse. Our members include solopreneurs, micro-business, non-profit organizations, and mid-large size business.

Name and date of annual event: Amazing Women of the Inland Empire Awards and Scholarship Banquet, April 27, 2011, 6:00-9:00 PM.

One "best practice" that has worked for the chapter: Choosing a theme for the year and tying all programming and activities to that theme. This year we focused on "Taking You and Your Business to the Next Level."

Members that serve on the Board of Directors: Tina Loza, President; Hilda Kennedy, President-Elect; Amy Boyd, Secretary; LaVonne Shields, Treasurer, Gwen Thibeaux, President-NAWBO University; Kimberly Lessing, Corporate Partners Chair; Lynnette Coachman and Joan Burke-Stanford, Communications Co-Chairs, Fran Boytos, Hospitality Chair, Linda Smith, Public Policy Chair; Carolyn Ortman, Public Relations and Marketing Chair; Denise Peoples, Mixer Chair; Peggy Ricks, Affiliates Chair, Robin de Ivy Allen, Membership Chair; Miriam Pace, Programs Chair; and Nancy McDaniel, Scholarships Chair.

Best lesson and experience learned from leading this NAWBO Chapter: A group of professional women working together, accountable to one another, and focused on a goal can accomplish anything.

In the best of all worlds, how would you like NAWBO Inland Empire to be seen in the eyes of the business world? Professional, diverse, and welcoming women business owners who actively support one another's businesses and genuinely desire one another's success. ●

NAWBO means business. Get involved.

NAWBO California is a Consortium of Nine NAWBO Chapters Located in California

Inland Empire
Los Angeles
Orange County

Sacramento
San Diego
San Francisco

Santa Barbara
Silicon Valley
Ventura County

meet the california executive board



NAWBO CA President
Carla Cobb Davis
BizBox Technology LLC
www.bizboxtechnology.com
Business Training/Promotion
Through Technology
Business Owner for 14 years



NAWBO CA President-Elect
May Pon
M. Butterfield-Brown &
Associates, Ltd.
www.bbatax.com
Tax Preparation & Planning
Business Owner for 21 years



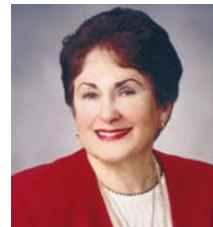
NAWBO CA
Immediate Past President
Betsy Berkhemer-Credaire
Berkhemer Clayton, Inc.
www.berkhemerclayton.com
Retained Executive Search
Business Owner for 37 years



Secretary/PR
Adrienne Moch
Adrienne Moch
Writing & Editing
www.adriennemoch.com
Business Writer and Editor
Business Owner for 12 years



Treasurer
Jennifer Dizon
Hood & Strong LLP
www.hoodstrong.com
Full-Service Regional Public
Accounting Firm
Business Owner for 6 years



VP of Public Policy
Mary Griffin
Griffin & Associates
www.mjgriffin.com
Legislative & Governmental
Advocacy
Business Owner for over 30 years



VP of Corp. & Econ Dev
Ursula C. Mentjes
Sales Coach Now
www.salescoachnow.com
Sales Training and Coaching
for Entrepreneurs
Business Owner for 6 years



VP of Technology
Sandy Allan
Technology & Operational
Solutions
www.tops-us.com
Call Center, Product
Fulfillment/Administration
Business Owner for 7 years



VP of Education
Rachel Owens
Succession Strategies
www.succession-strategies.com
Business Training and
Promotion Through
Technology
Business Owner for over 16 years



NAWBO CA Newsletter
Jerri Hemsworth
Newman Grace Inc.
www.newmangrace.com
Marketing and Brand
Specialists
Business Owner for 15 years

NAWBO California Business Leaders:

*“If your actions
inspire others to
dream more, learn
more, do more and
become more,
you are a leader.”*

—John Quincy Adams—

NAWBO PUBLIC POLICY SUMMIT

(continued from page 1)

ance their home lives as well as professional responsibilities. They were inspiring because of the sacrifices they have made to become public servants; to give back to their communities and make them a better place. They encouraged and challenged the attending NAWBO members to consider a run for elected office. Mary Griffin served as moderator and encouraged the audience to listen and ask questions. NAWBO-California is very grateful to Senator Jean Fuller (R-Bakersfield), Assemblymember Linda Halderman, MD (R-Fresno); Assemblymember Alyson Huber (D-El Dorado Hills); and Assemblymember Holly Mitchell (D-Los Angeles) in attending NAWBO-California Public Policy Summit.

Our keynote speaker was John Chiang, Controller for the State of California. Controller Chiang discussed his efforts to make the State's finances more transparent and

taking to implement the federal legislation as well as what their concerns are. Herb Schultz of Health & Human Services discussed the federal process and the assistance that the federal government is providing to the states. He also mentioned the "hidden cost" of the uninsured in California was approximately \$15B and born by the insured population. Steven Lindsey identified issues with the California Exchange. Who will manage it in California? At what cost? What if there are not enough people involved? David Chase discussed the tax benefits for small business, and how to take advantage of them.

The panel on Workers Compensation and Tax Laws was moderated by NAWBO-CA Treasurer Jennifer Dizon and it included Assemblymember Shannon Grove (R-Bakersfield); Steve Cattolica; and Gayle Miller (a consultant to the influential Senate committee on Governance and



From left: NAWBO-OC's Public Policy Chair Shaila Mistry, Controller John Chiang, NAWBO-CA president Carla Cobb Davis.



From left: California Small Business Advocate Marty Keller, Senator Curren Price, NAWBO-CA Immediate Past President Betsy Berkheimer-Credaire, NAWBO-CA President Carla Cobb Davis, and Assemblymember Steve Bradford.



From left: NAWBO-SD's Public Policy Director Tamara Badkerhanian-Ganev, Assemblywoman Diane Harkey, and NAWBO-SD President Christine McDannell.

accountable to the public, and to weed out waste, fraud and abuse of public funds. Chiang has reunited owners with more than \$1 billion in unclaimed property, and launched financial and tax assistance seminars for California's working families, seniors, small businesses and non-profit organizations. His three critical elements to help businesses turn around California include human capital, access to capitol and infrastructure funding. He was delighted to address our summit as women-business owners are the fastest growing business segment and we need more of them in California.

The Healthcare panel focused on the implementation of the new health care requirements. Cathy Daugherty (NAWBO-OC) from Trademark Insurance served as moderator. Mark Weidman, The Weideman Group, spoke from the perspective of an implementing health insurer providing a general overview of the federal healthcare legislation. He discussed what actions the insurance companies were

Finance). Assemblymember Grove expressed concerned over workers compensation fraud and trying to contain the cost of workers compensation for small businesses. Cattolica provided an overview of the workers compensation recent legislation and also encouraged NAWBO members to become involved with their workers compensation issues and not to leave it to the insurers or medical staff. Unfortunately, he is predicting the workers compensation premiums will increase this next year. Miller discussed the current budget negotiations proceeding between the Governor and the Legislature. Her insights on tax issues stated that the Legislature hears from large business all the time, but rarely hears from small businesses. She encouraged NAWBO members to make their voices heard because the legislature understands that employment growth will come from the small businesses and not the large ones. The legislature needs to encourage and nurture small busi-

(continued on page 10)

NAWBO PUBLIC POLICY SUMMIT

(continued from page 9)

nesses but they need input from them.

The third panel was on the issues of Universal Certification and Procurement and focused on encouraging small business to contract with the state of California and maintain the California entrepreneurial edge. Betsy Berkhemer-Credaire (NAWBO-LA) was the lively moderator. Senator Curren Price (D-Los Angeles) and Assemblymember Steve Bradford (D-Gardena) discussed the key role small businesses play in the California economy. Bills introduced by Senator Price to ensure that small businesses achieve a minimum of 23% of state contracts are currently under discussion. Assemblymember Bradford would like to see the certification process streamlined with perhaps an initial universal application that a small busi-

ness would only have to fill in once. Marty Keller, California Small Business advocate, encouraged NAWBO members to make their voices heard and demand a seat at the table with their legislators.

Finally, Barbara Kasoff, president of Women Impacting Public Policy, discussed the new Small Business Administration's Women Set-Aside Program. Starting with the eleven-year history of the program and discussing the exciting new program, Ms. Kasoff encouraged all NAWBO members to register for the program and pursue work with the federal government.

At the conclusion of our program, NAWBO members fanned out over the legislature and met with more than 25 representatives to discuss the power of women business owners. ●



SAVE THE DATE!
FUTURALLIA 2011
May 18-20 in Kansas City, USA

The International Business Matchmaking Futurallia Conference
partners with NAWBO for their
first U.S. appearance
of the largest gathering of global-minded entrepreneurs in the world.

Futurallia will be connecting small- and mid-sized businesses from
30 represented countries worldwide.

NAWBO Chairman of the Board, Kelly Scanlon, skillfully negotiated partnership through her Kansas City contacts. This demonstrates the business power of NAWBO women.

Join NAWBO-CA leaders at Futurallia!

For additional details,
please contact local Futurallia delegate and NAWBO-CA President, Carla Cobb Davis,
at futuralliainfo@bizboxtechnology.com or cdavis@bizboxtechnology.com
or mgoulding@bizboxtechnology.com or drambow@aristocare.net
or call 1-408-899-5965

Providing the Expertise Women-Owned Small Businesses Need to Thrive in California

By Lynn Fernandez, Small Business Banker Region Executive for the Pacific Southwest region and Emily Shanks, Small Business Banker Region Executive for the West region

Women business owners in California represent the largest and fastest growing segment of the state's economy. Close to 2 million jobs in California today are the result of nearly 1.4 million women-owned businesses that have navigated through the economic downturn, stood strong with the state during the most difficult financial time in decades and are now bolstering the California economy through job creation and revenue growth.

Bank of America is a longtime partner of NAWBO's local and California chapters, both of which have a long history of helping to drive women business owners into greater economic, social and political spheres of power across the state and across the nation. Recognizing these businesses' desire for local access to expertise and counsel, Bank of



America has already hired more than 100 seasoned small business bankers in the Greater Los Angeles area, with an additional 125 small business bankers to follow through the remainder of the year across the state of California.

Our small business bankers represent a new way of working with customers to more effectively provide the expertise and help they need on unique and complex financial demands. Small business bankers will consult with business owners and identify solutions that best meet their needs.

In addition to small business bankers, Bank of America is also offering local, in-person access to a team of experts for a full range of financial services in select banking centers. These "specialty stores," introduced first in certain Los Angeles banking centers, integrate the personal banking, small business and mortgage capabilities of Bank of America and the investment capabilities from Merrill Edge, a unique platform that brings together the banking strength of Bank of America and the investment insights of Merrill Lynch, providing an enhanced and personalized experience for our California-based customers.

BANK OF AMERICA'S ONGOING COMMITMENT TO SMALL BUSINESS:

With roughly 4 million small business customers across the country, Bank of America understands the vital role of small businesses in the U.S. economy. That's why we're helping small businesses succeed through a wide

range of efforts—all aimed at building deeper relationships and growing this crucial segment of the economy.

Bank of America's Small Business Online Community provides free expert advice and peer-to-peer networking to more than 50,000 registered members at www.smallbusinessonlinecommunity.com. This free resource is available to *all* small business owners, regardless of their customer affiliation with Bank of America, enabling them to connect and share business ideas with both experts and peers in real time.

Our bank has long been recognized for its world-class supplier diversity program that helps minority- and women-owned companies grow. In 2010, the bank announced it would increase its spending with small, medium-sized and diverse businesses, pledging to purchase \$10 billion in products and services from those companies over five years.

We have been working to extend capital to small business owners through both traditional loans and microlending. We extended \$18 billion of credit to small businesses in 2010, up from \$16.5 billion in 2009. And as the nation's largest Community Development Financial Institution (CDFI) lender, Bank of America began awarding \$10 million in grants to nonprofit lenders for use as loan loss reserves to access federal microlending capital. As of February 2011, Bank of America has provided 92 grants totaling more than \$6.2 million to CDFIs and other nonprofit lenders, who have used the funds to access over eight times that amount, \$51 million, in microloans and other low cost lending capital from the U.S. Small Business Administration (SBA) and U.S. Department of Agriculture (USDA). So far, nearly 3,000 new microloans have been made using these funds, helping to retain or create about 6,400 jobs in communities across the nation.

Other efforts to help small businesses include recent improvements to the bank's 2 million small business credit card accounts, such as no rate increases on existing balances, and enhancements to Advisor Alliance™ retirement plan platform.

Bank of America's support of women-owned businesses will continue throughout 2011 and beyond, by helping them to set opportunity in motion by expanding our relationships with small business vendors and suppliers, extending traditional credit and investing in local organizations, like CDFIs, that provide small businesses the microlending support needed to grow and thrive in today's environment. ●

GREAT EVENTS TO MARK ON YOUR CALENDAR

April 26-27, 2011

INVENT YOUR FUTURE CONFERENCE FOR WOMEN

Santa Clara Convention Center

- Two Powerful Days, 16+ sessions to fit your business plan and goals
- Supported by NAWBO Silicon Valley and NAWBO California
- NAWBO members may register at a special reduced rate for the two-day conference; (\$295 per person, normally \$395 per person) To register enter code 01 on the partner registration page.
- For more information visit www.inventyourfuture.com or call 408-554-4249.

Two Workshops in April and May ACCELERATED GROWTH SERIES

Wells Fargo Penthouse, San Francisco

- Application Deadline: Call today, if interested in attending.
- For questions or more information, contact the NAWBO® Institute at 800-55-NAWBO or email Institute@nawbo.org.

May 18-20, 2011

FUTURALLIA / 16TH INTERNATIONAL BUSINESS DEVELOPMENT FORUM

Kansas City

- 800 Businesses / 30 Countries / 2 Days
- The International Business Matchmaking Futurallia Conference partners with NAWBO for their first U.S. appearance of the largest gathering of global-minded entrepreneurs in the world.
- Futurallia will be connecting small and mid-sized businesses from 30 represented countries worldwide.
- NAWBO Chairman of the Board, Kelly Scanlon, skillfully negotiated the partnership through her Kansas City contacts. This demonstrates the business power of NAWBO women.
- For more information or to register, please contact your California Delegates, Carla Cobb Davis and Maxine Montero Goulding at 1-408-899-5965 or email futuralliainfo@bizboxtechnology.com You may also Click here for further details: <http://www.bizboxtechnology.com/futurallia.htm>

June 6, 2011

CALIFORNIA SMALL BUSINESS DAY 2011

Sacramento Convention Center

- For more information or to register, please contact Betty Jo Toccoli at (310) 342-8217.

June 21-23, 2011

WBENC NATIONAL CONFERENCE & BUSINESS FAIRE

Mandalay Bay Resort & Convention Center, Las Vegas

- Whether your business is certified, or your interested in becoming certified, this conference is for you!
- For details and to register, Click here at <http://www.wbenc.org/wbencconf/>

August 31 - September 1, 2011

NAWBO NATIONAL CONFERENCE COMES TO SAN DIEGO

Manchester Grand Hyatt, San Diego

- The WBC2011 (http://nawbo.org/section_299.cfm) will be hosted in the beautiful city of San Diego, California.



**Conference
for Women**

April 26-27, 2011
Santa Clara Convention Center

Discounted registration for NAWBO members:

<http://www.regdesk.com/IYF/conference/index2.htm>

The code for NAWBO members to receive the discounted rate of \$295 for the 2 days is 01 (full conference rate is \$395 per person)

**Gain valuable connections, strategies, tips & techniques
to optimize your success in business.**

KEYNOTE SESSIONS:

- Growth and Innovation—**Jane Stevenson**, Vice Chair, Korn/Ferry International, co-author, *Breaking Away: How Great Leaders Create Innovation That Drives Sustainable Growth—And Why Others Fail*
- Embracing Change—**Guy Kawasaki**, serial entrepreneur, author, *Enchantment: The Art of Changing Hearts, Minds, and Actions*
- The Global Surge in Women's Entrepreneurship—**Gayle Tzemach Lemmon**, author of *The Dressmaker of Khair Khana*

CLINICS AND BREAKOUT SESSIONS:

- Celebrate Your Brand with Social Media - How to Attract and Retain Customers and Grow the Bottom Line in the Globally Connected World
- Growth Strategies For Your Business
- Getting More: How to Achieve Your Goals in the Real World
- Build Influential, Value-Based Relationships with Mentors

SHARE THE WISDOM ROUNDTABLES:

- Become a Thought Leader
- Manage Your Online Presence
- Financial Strategies for Success