

A woman with blonde hair in a ponytail is shown in profile, speaking into a microphone. The image is overlaid with a semi-transparent teal color. The background is a solid green color.

Women in Business:

Learning, Leading and Succeeding

Created by Seacoast Bank

March serves as a great reflection on Women's History Month honoring the path women have traveled to get to where we are today, but Seacoast took the month of April 2016 to look forward to the future of strong women in business, so join us as you browse through this ebook in a look back at an important conversation about the importance of women in leadership roles.

Through the course of the book, we'll cover female leadership roles in businesses and communities, tips on how businesswomen can pull ahead in the workplace and business ownership, interesting facts and statistics about businesswomen and leaders, and how women can step up within their industries and lead a new appreciation of female-driven business.

Table of Contents

[HOW FEMALE BUSINESS LEADERS CAN GET INVOLVED IN MENTORING](#)

[4 TYPES OF QUESTIONS TO ASK YOUR MENTOR](#)

[WHY MENTORSHIP IS KEY TO WOMEN IN MEDICAL FIELD](#)

[WHY WOMEN ON COMPANY BOARDS BOOST PERFORMANCE](#)

[GET INSPIRED BY MIGHTY WOMEN](#)

[HOW FEMALE BUSINESS OWNERS CAN PULL AHEAD](#)

[10 CAREER-CHANGING TIPS FROM FEMALE BOSSES](#)

[IMPACT INVESTING](#)

[7 MISTAKES MANY WOMEN MAKE IN SALARY NEGOTIATIONS](#)

[14 INSPIRING ANTHEMS FOR POWERFUL WOMEN](#)

[WHY IT'S IMPORTANT TO TEACH GIRLS ABOUT ENTREPRENEURSHIP](#)

[16 GREEN BUSINESS IDEAS FOR ECO-MINDED ENTREPRENEURS](#)

[RESOURCES FOR FEMALE ENTREPRENEURS IN FLORIDA](#)

[RECOMMENDED READING FOR WOMEN WHO MEAN BUSINESS](#)

WOMEN IN BUSINESS SERIES: **HOW FEMALE BUSINESS LEADERS CAN GET INVOLVED IN MENTORING**

WHY MENTORING MATTERS

Seacoast's own Julie Kleffel, Executive Vice President, Small Business Banking Leader, was selected by the Orlando Business Journal to participate in the Orlando Business Journal's [2016 Bizwomen Mentoring Monday Networking Event](#), sparking our deep-dive into what it means to be a woman in business today, and further driving Julie's zeal for strong female leaders in the business world.



Every woman in the workforce needs a support system with all of the right pieces to achieve a successful career. One element many underestimate is the value of a good mentor that understands the unique perspective, challenges, and skills that women bring to the table. Many female leaders agree that it's important for women to mentor other women in the workplace.

“Women bring a special dimension to these foundational blocks of mentorship and it is important that we are willing to take the time to share them regularly. Honest and continual feedback from a real place, preferably a place you have been yourself is extremely beneficial to any mentor/mentee relationship.”

-Julie Kleffel, Seacoast Bank's Executive Vice President, Small Business Banking Leader

Studies have found that **women are projected to make up about 51% of the workforce growth until 2018**, at the very least. To maximize the full potential of this growth trend, it's imperative for female workforce leaders to have the knowledge and desire to guide the growth of others.

Julie touched on this important point when discussing how she first began to understand and see first-hand the importance of mentoring and leadership in her own personal life. “As a coach's daughter, I know first-hand the value of investing in people, as I have had the privilege of hearing the stories about the thousands of lives my Dad has changed throughout his 45+ years as a coach and mentor to students across Central Florida. It is my sincere hope that I can leave the same legacy and positive fingerprints on the lives I touch throughout my lifetime.”

However, there are some surprising statistics about women not rising to the occasion, on both sides of the mentoring table. **1 out of 5 women confirmed in a LinkedIn survey that they have never had a mentor in their work environment** throughout their career, and **95% of women admit to never seeking out a mentor**. It leaves us wondering, why might this be?

Below are 3 areas of interest that may help you step out and make the first move toward becoming a more involved leader, or finding the mentor you need to help further hone and develop your skills and your connections to become one of the next great female leaders within your workplace and your industry as a whole.

1. FIND A CAUSE THAT IS SPECIAL TO YOU

Seacoast's Julie Kleffel is not only an incredible leader in the workplace, she is a special needs advocate that has testified in both Florida and Tennessee to create awareness and support laws affecting those with special needs. As the mother of a special needs child, she understands the unique challenges and needs of this community and uses her time, resources and dedicated fervor toward the cause. Some of the organizations she has volunteered for are [the Down Syndrome Association of Central Florida](#) and [Step Up for Students](#).

2. GET INVOLVED IN LOCAL COMMERCE

As a business leader, it's important to support the local economy and lend your voice to the local economic conversation and development. Kleffel serves as the Lifetime Director of the [West Orange Chamber of Commerce](#) to advocate for local businesses in Central Florida and help strategize opportunities to build economic growth. There are numerous committees and groups in this area of interest to participate in, which can cater to any lifestyle or industry specialty. You can easily search online to learn more about your own local Chamber of Commerce.

Someone will be shaping the future of business and commerce in your local community because they chose to step up to the plate and lend their experience and understanding of what matters to businesses and to the local community – will it be you?

3. STAY ACTIVE WITH UP AND COMERS

A great way to give back to the community while showcasing and building upon your expertise is getting involved in local initiatives that focus on training and developing future leaders and innovators of business. **Did you know black females are the fastest growing group of entrepreneurs in the U.S.?** [The number of businesses owned by African American women has grown 322% since 1997.](#) Because of this kind of upsurge in the business world, the need for strong, passionate female business leaders in these mentorship roles for up-and-coming entrepreneurs cannot be overstated.



Related Comments



Julie Kleffel (@JKleffel)

Effective #mentorship includes multiple perspectives. One mentor is better than none, but a few would be better than one. #SeacoastBizWomen



Laura Moose: Julie is a remarkable mentor! She was a true asset to the event on Monday!

Seacoast Bank: Laura, thank you for sharing! We're so proud to have incredible leaders like Julie among our Seacoast family. We hope you'll join us for our Twitter Chat on the 20th :)

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We need to create a culture of #mentorship. Asking for that is not a sign of weakness! :) #SeacoastBizWomen

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@Forbes found that 95% of #womeninbusiness have never sought out a mentor to guide them. #SeacoastBizWomen



Casey Kope (@CaseyKope) · Apr 26

Ladies - we must change this! Seek out guidance, and find your tribe! #SeacoastBizWomen

WOMEN IN BUSINESS SERIES: 4 TYPES OF QUESTIONS TO ASK YOUR MENTOR

Whether you're just getting started with a new mentor, have never considered a mentor because you feel like you don't know where to start, or feel like you've possibly hit a slump or run the course of the relationship with your favorite mentor, this list can help you rethink and reshape your approach to your mentee/mentor connection.

Perhaps you approached someone you admire, and [bravely asked that person to become your mentor](#). They said "yes!" a year into the relationship, those monthly mentoring conversations don't seem to invigorate you like they used to, and aren't quite as energizing for them either. In short, you suspect the mentorship may have run its course. The fact is, sometimes it's not the relationship that's stale – you just need some fresh material to discuss.



So why not re-invigorate those mentoring sessions by preparing a thoughtful diverse slate of questions ahead of time? And for those who are new to being a mentor or mentee, these are a great way to get off to a strong start.

Here are four types of questions to prepare ahead of every mentoring conversation that will keep things interesting – and valuable – for you and your mentor:

1. Stories

Hey, everybody likes to talk about themselves! Ask your mentor to tell a story from his or her own career. For example, you could ask, “How did you get to where you are today?” or “Was there a time you messed up and felt like you’d failed? What did you do to recover?” or “What do you wish you had known before your first management role?”

2. Situations

Bring a situation to your mentor. One that you’d like help navigating. For example, “I tried to delegate a task last week and it did not go as well as I’d expected. Can you help me think through what to do differently next time?” or “I have these two very different career path options and would like your help making a decision” or “How can I let my boss know that I don’t need to be micromanaged?”

3. Self-Awareness

One of the greatest gifts you can give yourself is the gift of self-awareness, meaning the ability to see yourself as others perceive you. That way, if you like how you’re perceived, you can embrace it and take steps to strengthen that positive perception. If you don’t like how you are currently perceived, you can take steps to change that perception to a more positive one.

Your mentor can help by “holding up the mirror” and giving you feedback on how your actions and communication are impacting the way others see you. Ask a question, such as, “How did I do during my portion of the presentation in the meeting last week?” or “Could you give me feedback on ways to improve my leadership presence?” or “Am I coming across as high-maintenance when I send my boss weekly status updates?”

4. Skill-Building

Is there a skill you’re currently working to enhance, such as project management, long-term [strategic planning](#), delegating, or public speaking? Ask your mentor for advice and resources that will help you polish that skill.

The Takeaway

By preparing a new variation of each one of these four questions before every mentoring conversation, you can all but guarantee that you’ll have interesting conversations for years to come.

Credit: Original article on BeLeaderly. Copyright 2016.

WOMEN IN BUSINESS SERIES: WHY MENTORSHIP IS KEY TO WOMEN IN MEDICAL FIELD



Why Mentorship Matters to Female Physicians

The healthcare industry is one of the largest and most vital workforces in the country. That demand will only continue to increase as the senior population's needs grow for a wide variety of healthcare services. So of course, the healthcare industry is especially important in our local Florida communities where the population of aging adults (60+) is estimated to rise by at least 33% by 2030, according to the Administration of Aging.

But what role do women play in this crucial industry? The HR Advancement Center and Nursing Executive Center states women are already taking to the market in high numbers, and currently make up the majority of the healthcare employment demographic, but lack presence within key decision-making roles and executive-level positions. In fact, Modern Healthcare's list of "Most Influential People" historically is comprised of about 79% male honorees.

Statistics on Women in the Healthcare Sector

- More than 76% of hospital employees are female.
- Women make up at least 77% of staff found in doctors' offices.
- 88% of home healthcare professionals are female.
- Yet only 43% of Healthcare Executives are women.
- Yet only 28% of Florida Physicians are female (according to The Henry J. Kaiser Family Foundation).

Clearly this industry needs a revamp in where female members are able to ascend to within their career spans. For this reason, the power of mentorship and awareness of opportunities can make an incredible difference in helping new female physicians emerge as leaders within the industry and lead the way for future generations of female physicians to see that women have a place not only in the operating room and on the wall of their own practice, but also in the boardrooms.

Strong Starts Lead to Stronger Careers

According to The Bureau of Labor and Statistics, the demand for more healthcare professionals in a variety of areas is estimated to rise at least 28% by the year 2022. Where do women fit into the growing demand for physicians, surgeons and decision-making executives in these fields? How can female medical leaders like you mentor to continue the trend of women rising to the top of the medical field? To continue the rise of female representation in the highest levels of healthcare, female medical residents and new physicians should be brought under the wing of a strong and successful female mentor with a breadth of experience to learn and grow from. Notably, sharing the importance of owning your own practice, sitting on boards and other career moves that will alter the trajectory of not only your mentee's career, but the role women will play in the future of healthcare.

Benefits of Owning Your Own Practice

- Be your own boss.
- Set your own schedule and work at your own pace in regards to patient quotas.
- Form strong bonds with patients and staff members.
- Tailor the practice to optimize your efficiency and fill your desires of how you'd like to practice medicine.

Benefits of Sitting on a Board

- Gives women in medicine an introduction to boardroom experiences so they understand the organizational dynamics and etiquette of a Board of Directors.
- Develops collaborative/teamwork skills with a set of highly accomplished peers.
- Hones experience with small group conversation and problem solving as well as presentation skills.
- Gives visibility and creates networking opportunities within your community.
- Creates opportunities to deal with budgets, strategic plans, revenue generation and public relations issues that would lend to success in a future executive or ownership role.

What additional benefits would you share with a mentor? How can you have a hand in shaping what role women play in leading the medical field forward in the future?

Healthcare Mentorship Resources for Women in Florida

Many leaders want to pass on their expertise to other women in the field, but finding the right way to get started can be challenging for both the mentor and the mentee.

The National Research Council found that female medical professionals who provided mentorship were rewarded with a 25% increase in the funding of grants, making it a beneficial practice for both parties.

Here are some resources that mentors can share with their pupils that are looking for funding, resources, and knowledge to grow within the Florida healthcare industry:

[The Healthcare Business Women's Association – Florida Chapter](#): An organization providing a variety of resources to women in the local healthcare sector. This resource is a wealth of knowledge and tools for learning more about the industry, and is also incredibly valuable to those currently working in the industry. The Florida chapter specifically offers [a mentorship program](#), seeking both leaders and those in need of guidance. Plus, you'll find upcoming events, educational resources, and research opportunities available.

[Women's Health Care Executive Network of South Florida](#): A respected network within the field on both a national and local level providing educational programs and networking events to assist women in learning about healthcare management.

[Arts in Healthcare](#): This is a great resource for students and active professionals in the health care industry. The organization seeks to build a networking within the medical industry through the use of the arts. The activities allow the public to gain further knowledge about various issues, but also help professionals and students connect on a personal level outside of their trade.

[Public Health Scholarships](#): This database of public health scholarships offers information about educational scholarships available to students seeking public healthcare careers. There are a variety of scholarships available, and the database includes all of the pertinent information including requirements and deadlines. While many are open to a national audience, a select few are specifically for Floridians.

[Florida Public Health Association](#): This local organization offers local news, hosts informative events for professionals, students, and the general public, and offers scholarship information for students interested in making a difference in the Florida health sector. This is also a great networking resource for females many of the leaders serving through the organization are women within the healthcare community.

[Seacoast Small Business Lending](#): Seacoast loves to help women in business, including women in healthcare (human healthcare AND veterinary services!) finance their business goals and grow their practices and establishments. We're here to help make your dreams of becoming successful leaders in your industry come true.

WOMEN IN BUSINESS SERIES: WHY WOMEN ON COMPANY BOARDS BOOST PERFORMANCE

What Women in Leadership Can Do For Your Company

Earlier this year a [report](#) from The Peterson Institute for [International](#) Economics asserted that **when a company employs women in leadership positions it can expect an increase in profitability**. Other [studies](#) on the subject came to similar conclusions.

But women also improve firms' social performance and social responsibility. According to a newly released [analysis](#) of 87 independent studies from over 20 countries, these findings hold true for corporations with women on the boards of directors—as long as their input is taken seriously.



But why do women in leadership roles give companies a boost in their social conscience?

[Lehigh University](#) professor Corinne Post and Georgia State professor Kris Byron – who authored the latest paper on the topic – have found that the answer to that question is the differences women bring in terms of perspective, education and style of conduct.

“There’s extensive research that shows that men and women have different values and that **women tend to be more holistic, think more broadly, be more attuned to environmental and social concerns,**” says Post. “So when there’s a discussion in the boardroom, those views – thinking about the implications for the communities we work in, what are the implications for employees – might be more likely to be voiced because you have those perspectives on the board.”

Why women tend to be more in tune with certain issues is debatable, and not covered by Post and Byron’s analysis, but Post suggests the answer may lie in the tendency of women to be more in tune with relationships. “(Women) think about themselves usually in relation to others. Whereas men – either born or developed – see themselves more independently, as standing apart from others. For individuals who see themselves as more connected to others, it becomes natural to think about the implications for others.”

Another factor at play on company boards is background. Women who reach the upper echelon of corporate governance tend to have achieved a higher level of education, says Post, which translates to a greater perspective on social responsibility. **In decision-making, women tend to be more inclusive and ask more questions.**

Using an inclusive style of decision making and information gathering, women also tend to be more prepared. The need to be as prepped as possible, Post suggests, could be fueled in part by feelings that, as women, their qualifications are in question. That preparedness has an effect on men, funnily enough. Says post: “When women participate on boards, the attendance of male directors goes up too. There might be some type of contagion effect where if women come better prepared, then everybody starts preparing better. That can help in making better decisions overall.”

One major misconception that Post and Byron discovered is the assertion that diversity directly leads to a boost in company performance. The reality is a touch more complex; other conditions need to be in place. Post explains: “One of the conditions that enables diversity to lead to higher performance is when you hold a group accountable for their performance.”

In corporate environments like the United States, shareholders have greater access to the happenings within a board and can take legal action if they fear their best interests are not being tended to. In some other nations – or simply any company not comfortable embracing diversity – those types of checks are not as strong and corporate governing bodies may not feel as much pressure to allow diversity to take hold or, if it does, allow it to make a difference. “You need to have processes where the board is going to actively seek input and consider people’s perspectives.” Only then can the positive impact of women in leadership positions be realized.

Credit: Original article on Forbes. Copyright 2016.

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To choose 1: Remove the need for convos about #WomeninBiz. We should all just be #PeopleinBiz :) #SeacoastBizWomen

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What do you hope changes for #WomeninBiz in the next 5–10 years? #SeacoastBizWomen Live chatting right now w/ @JKleffel

GET INSPIRED BY MIGHTY WOMEN

While we strongly believe in the power and impact of having a mentor you can meet with, share ideas and thoughts, and build a lasting relationship with, there are so many incredible women who have come before us. They have left inspiring tales of their bravery, ingenuity, power and might so that we can continue to carry the torch of these incredible women who came before us.



To gain insight and inspiration from the stories of mighty women of the past (and present), [Click Here to view AMightGirl.com's Top 50 Female Biographies for Adult Readers](#). While the reading material is geared towards adults, you may want to consider reading or discussing these stories with your own daughter(s) as a bonding experience, and an education opportunity that extends far beyond Women's History Month.

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Mike would include: @CondoleezaRice (trailblazer, strength & grace, compassion in difficult) #SeacoastBizWomen

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Tell us about a famous or otherwise noteworthy #womaninbiz you look up to and why. #SeacoastBizWomen Live chatting with @JKleffel right now!



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Fictional – Olivia Pope / Leslie Knope. Real Life – Bethenny Frankel / Mindy Kaling #SeacoastBizWomen

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@Forbes found that 95% of #womeninbusiness have never sought out a mentor to guide them. #SeacoastBizWomen

WOMEN IN BUSINESS SERIES: HOW FEMALE BUSINESS OWNERS CAN PULL AHEAD

How Can Women in Business Pull Ahead of the Pack?

The sign of a great leader is a dedication to development both on a personal and professional level. Proactively planning and making steps toward achieving the vision for your business and career looks different for each of us depending on the goals we've set and the future we foresee, but for **female business owners** there are a few areas of focus that can pull your business ahead of the pack, no matter your industry or business size.

Hire Top Talent

A leader is only as successful as their team. It's important to choose diverse employees that offer the right skills and unique perspective to maintain a lasting operation.

Female-owned businesses contribute just 14% of overall employment, according to the National Association of Women Business Owners, so smart and impactful hiring is imperative to ensure your team stands out among the competition.



One of the main ways to attract top talent is a strong, positive reputation of not only your business as a whole, but also your leadership style. Businesses and business leaders within local communities are more connected and “under the microscope” than ever due to the level of accountability and transparency that consumers and communities have come to expect. Making your peers’ and community members’ perception of your style, knowledge, and platform more important than in years past.

You can’t always control opinions, but you can make a commitment to what you want your reputation and the reputation of your business to be and by working diligently towards making that vision your reality.

Some areas female business leaders like you can consider for reputation management, and thereby hiring potential, start through paying attention to small details in your daily operations.

- Ensure the health of your company culture by creating a positive workplace that makes your team happy to come to work each day. This begins with you and how you live out the qualities, actions and performance you'd like to see from your team.
- Make your staff feels valued and respected in their opinions. The importance of this cannot be overstated.
- As a company, get involved with causes in your local community to not only give back to your customers, but to also build a positive presence and allow your team members the opportunity to have an impact and make a contribution they're proud of. Listen to your team about what causes matter to them and what they'd be excited to do in regards to community service/participation.

After all, according to PeopleSpark, companies with engaged employees outperform those without by up to 202% and highly engaged employees are 87% less likely to leave their company.

Build Business Credit

Out of the national average of entrepreneurs making a six-figure salary, women are still making a smaller income than their male counterparts.

**On average, women in Florida specifically
are paid 85 cents for every dollar paid to men,
according to the National Partnership for Women & Families.**

Because of these additional factors mounted against women in business, a crucial element many female leaders will rely on to acquire additional funding is their business credit score. To investment and lending entities, your business credit score is the picture of the business' financial health. Studies show that the majority of female business owners have a lower business credit score than males in the sector, and are putting their personal credit scores at risk to secure funds.

Help your company prepare for future financial needs, ideally before they even occur, while [building healthy financial habits](#). Follow the link to discover the smaller details and change habits that you may not know are damaging.

An easy place to start is ensuring your business is paying current debt back on time and in full whenever possible. The ideal debt ratio is under 30% of the credit amount available to your business, so when it comes to borrowing, choose your priorities wisely and make a long term plan so as to not load your business down with too much debt in a short amount of time. Many vendors and suppliers will extend business lines of credit to their customers. The additional line will help your score as long as it's paid on time and doesn't increase your debt ratio past a healthy level.

Settle in the Right Location for Your Business to Flourish

Another impactful decision to prepare for a scalable business starts with deciding on a few important questions about location.

- *Are the current operations needs met with the current space?*
- *Can the business margins improve from a different space or additional space?*
- *What revenue goals need to be met for a future location?*
- *What is the time line for scaling the business into a larger operation?*



If you foresee a new space or additional location in your businesses future, read more on the process of [applying for a Commercial Real Estate Loan](#) to ensure you're properly preparing and considering all of the key factors in determining when and if this is the right next step for your business. The sooner you start preparing, the smoother the process will be.

Start the process by calculating the cost of obtaining the property and creating a detailed business plan outlining the impact the investment will have within your business. Next take a very careful look at your finances. This is where starting preparation as soon as possible is important.

Lenders will need to see that your business is financially responsible with a healthy ratio between capital, debt, and income. Having you finances in good standing and a detailed plan will increase the possibilities of getting a loan at a favorable rate, and reduce obstacles throughout the process.

Another tip to help increase your appeals to lenders – especially working with community banks that lean towards supporting smaller local businesses – is having a location in mind. It doesn't have to be set in stone, but the proposed area will assist in giving a realistic picture to your overall plans.

Invest in Other Female Businesses

The surrounding community of a business can greatly impact a company's success. That's why it's so important for female entrepreneurs to consider how they can grow with other female-owned businesses in the area.

Supporting each other will help both businesses grow and strengthen the influencing network within the local economy. There are a variety of changes that can happen from simply evaluating your current business operation. Consider finding local female vendors that you can use for suppliers and outsourced services. Building a relationship with them based on these intentions of growing and flourishing the community is a great foundation to keep business affordable and local.

The [impact investment industry](#) is another option if you are looking to make some extra capital work for you. Studies show that the impact investment industry is not only growing, but female businesses are showing the highest financial and social return.

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WOMEN IN BUSINESS SERIES: 10 CAREER-CHANGING TIPS FROM FEMALE BOSSES

Getting real-talk career advice isn't easy. Which is why we're excited to share some takeaways from a funny, honest, heartfelt and informative conversation Katherine Power and Hillary Kerr, the co-founders of Clique Media Group, recently had with their gal pal Sophia Rossi, the co-founder of HelloGiggles during an event at the University of Southern California. They offered some amazing tips and tricks related to launching a career, the highlights of which are below.



1. Pull out all the stops to make it happen, even if it means working out of your apartment.

When pursuing your dreams and starting your own company, it's normal (albeit uncomfortable at times) to work out of your own home. According to Katherine, however, who worked out of her house in the early days of [Who What Wear](#), structure and routine are key to keeping balance. Despite having to walk literally just down the hall to her office, she would shower every morning, get ready for work, and take on the day as if she were going to any other office job.

2. Get started early, and get all the experience you can, friends!

Katherine got her first job when she was only about 10 years old in her grandmother's store. She said that the initial retail experience in customer service and sales was invaluable, and informed so much of her early career. She recommends that all of her interns get a job in retail, for a little while at least, and promises that experience will pay off!

3. The internet moves quickly, and to be a girl boss, you have to move quickly, as well.

As creatures of the digital age, we sometimes forget that the ol' interweb yields immediate exposure to the world. Hillary put it perfectly: You can start something today, and have it out there today. Starting a company, even if it's just starting an Instagram account initially, can get your brand moving so quickly.

4. Consistency is key, so tone it up!

According to both Hillary and Katherine, what they appreciate and look for in bloggers or really any "lifestylists" these days is consistency in tone, voice, aesthetic — all the things! Their advice is to identify what you have to offer, get specific, and really curate that voice to build your brand. If it's all over the place, it's not as visually stimulating, and a clear, cohesive vision speaks volumes.

5. Be prepared to end up wearing a lot of hats.

When asked what they look for in employees, both Katherine and Hillary agreed that finding candidates who show a genuine willingness to wear multiple hats is key. No job is too big or small, and learning to get even the lunch order right is crucial, according to HK. Getting those finer details down will show you're ready for the more serious projects.

6. To achieve your goals, put pen to paper.

Katherine suggests writing out a list of goals at the start of every year. With her own list, she checks in once a week to see how she's tracking. According to her, there's something more intimate and impactful about handwriting these goals to yourself. Creating a roadmap for yourself, short and long term, is when you start to see the most traction from your efforts.

7. Some dos, and some don'ts.

Make yourself invaluable. Find a niche that inspires you, find a need within the company, and run with it... but, per Katherine, don't take over someone else's work; 'cause stepping on toes ain't cool. Go beyond your job description, but be careful to not get in anyone's way when doing so. Find your place within the department, within the company, and learn to manage the balance between go get 'em and annoying over-achiever.

8. Be wild and experimental, but do it on your own time.

That is a direct quote from Hillary, I might add! KP and HK both stressed that even though Clique Media Group is a style-centric company to its core, dressing appropriately at work (or in meetings, interviews, etc.) is unquestionably more important than getting across whatever zany style agenda you're hoping to push. Have fun with fashion? Yes, of course. But there's a fine line. According to Hillary, erring on the side of caution is usually the best bet.

9. Keep it professional for all interviews.

From the shoes on your feet to the stars in your eyes, keep it professional, and keep yourself contained. I would think it wise to not get overly chatty and familiar, because that's probably annoying, but also a touch presumptuous for a first meet and greet. Hillary said a little formality goes a long way and even relates it back to manners, which are obviously a good foundation to build from. The wardrobe bit should speak for itself at this point, right? Go in with a go-to outfit – a tailored blazer works for KP every time.

10. Try to find the right balance between your work life and your social life.

When asked how they manage both a personal/social schedule, and a professional/work life, they very earnestly gave us all a look like, "Welp, it's tough, not gonna lie!" But sincerely, Hillary suggested getting on board with scheduling in a real way, despite how "lame" it sounds sometimes (her words, not mine). She mentioned that keeping a social schedule reminds you to check in with the things that matter outside the office. She also says that it's important to set up standing appointments with loved ones and have fun things to look forward to. Her personal fave: private Beyoncé dance classes with a group of her friends – how fun!

Credit: Original article on HelloGiggles. Copyright 2016.

WOMEN IN BUSINESS SERIES: IMPACT INVESTING

Investing In Women Isn't Just Important Socially, It's Good Business Sense

To many, impact investing connotes low or no returns. Despite the skepticism, these investments made with the goal to generate a social or environmental impact alongside a financial one, are a growing market. About \$60 billion worth of impact investment assets are under management, according to the Global Impact Investing Network – which provides much-needed capital to some of the world's biggest challenges, in sectors ranging from agriculture to education. And some of the biggest returns lie with women.

A survey of impact investors by the Global Impact Investment Network found that a third of respondents explicitly target gender equality as an impact theme, and with good reason. Investing in women isn't a noble act of charity, but a great business opportunity. A new study from consultant Cambridge Associates and the Global Impact Investing Network found that private equity and venture capital funds with impact missions produce about the same returns as funds for which the goal is simply high returns.

Marianne Haahr, director of the Global Opportunity Network, shared five ways you can invest in women, and how this helps the world.

1. Invest in 'Women's Crops'

In the developing world, households are more typically divided along gender lines. Women are responsible for feeding the family, and men manage the money that comes from the 'cash crops'. Traditional investments into smallholders tend to back the most lucrative assets, like tobacco, which are held by men, but focusing on subsistence crops ensures that women can feed everyone and then sell the surplus for profit. Investing in 'women's crops', such as maize, cassava and millet, empowers women within their own families and beyond the household. Haahr says that "some women form cooperatives so they can market their produce at better prices, and this gives rural women a stronger voice locally."



2. Back Micro-Insurance

“Poor people don’t live hand to mouth – it’s a myth,” Haahr explains, “they’re brilliant portfolio managers.” She’s referring to the sheer diversity of crops and livestock women invest in when they have money from the most recent harvest. Micro-insurance provides protection for households on low incomes, so that when there’s a crisis – the rains don’t fall or a pest hits the crops – women aren’t forced to sell off their assets, such as the chickens and cows. “She’s lived through enough crises to know that her best approach is to diversify, so micro-insurance allows her to maintain that over the long-term” adds Marianne.

Check out: [LeapFrog](#)

3. Pave the Way From Microfinance to Microsavings

Led by the model created by Grameen, microfinance has demonstrated significant returns for women who demonstrate, time and again, their capacity to lift their families out of poverty. “The other side to the coin is microsavings” says Haahr, who points to the success of mobile banking in Africa as crucial in giving women more control over their finances. “When women have cash, they are often pressured to spend it or give it to a male family member, so if you invest in low-barrier savings options then you’re giving women a greater say in how their money is spent, and that’s better for the entire household.”

Check out: [Kiva](#), or the stocks in mobile banking platform [M-Pesa](#)

4. Invest in Leadership

“Women in leadership positions are role models for the next generation, but we have to do more to get them there,” Haahr says. In addition to seeking out companies that target women as beneficiaries, it’s easy to invest in women by choosing those that have good internal policies on gender, and are led by women. This is great for giving women the backing they need to flourish in leadership roles, and research by McKinsey also shows that it’s also great for business – companies with gender diversity outperformed those who don’t by as much as 15 percent. Another report showed that Fortune 500 companies with at least three female directors saw a return on invested capital increase by at least 66 percent. “Ask fund managers for options that are led by women, and make it clear it’s one of your key investment criteria” Haahr says. It’s clearly an untapped market, as a findings show that only 2.7 percent of VC funding goes to female-led companies at the moment.

Check out: Tools available through [Women’s World Banking](#), and the work of [Wedu](#)

5. Invest in the Long Term

Impact investing doesn’t always produce returns overnight, but investing with an eye to the long-term is more likely to yield financial and social outcomes as far as women are concerned. “You can pick the length and return of an impact investment, but it’s more often the case that you’ll see a higher return over ten years than, say, one year,” Marianne explains. “If it’s important for you to see comparable returns, then have your eye on a long term strategy. Many of the challenges women face today will take a generation to solve.”

Check out: [Global Impact Investing Network’s](#) guidance and options on investing in women

There’s no shortage of opportunities to make women a part of your investment strategy – with results that will improve lives as well as your investment portfolio.

Credit: Original article on Forbes. Copyright 2016.

WOMEN IN BUSINESS SERIES:

7 MISTAKES MANY WOMEN MAKE IN SALARY NEGOTIATIONS

Your salary matters.

“For many people, your biggest asset is your earning power, so you have to manage that as well as any other asset,” says Dawn Rapoport, a certified financial planner and chief operating officer at Waddell & Associates.

This is especially important for people early in their careers, in the “accumulation phase” of acquiring assets.

“In the early years, where you start very much has an impact on where you end up,” she explains. “You want to make sure you are being very focused on negotiating your best opportunities, because that will help determine what you’re getting paid in future roles. If you spend 10 years being undervalued, that doesn’t set you up for the middle or later stages of your career, where you should hit peak earning power.”

This advice applies to everyone — but research shows that women may have more trouble putting it into effect, whether that’s because of their own socialized tendencies, a lack of history with effective negotiation, or the way their actions are perceived from across the table.

Below, Lee E. Miller, co-author of “A Woman’s Guide to Successful Negotiating” with his daughter Jessica, details seven of the most common and counterproductive negotiation mistakes women make.

1. They Accept the First Offer

"In academic studies and in my own experience in the business world, women often do not negotiate," Miller says. "They simply accept the first offer."

Counterintuitively, an employer is usually ready for a little discussion. "I've been on the recruiting side, I've been the head of HR, and I expect there will be negotiation — especially as you move up the ladder," Miller says.

In fact, missing the opportunity to negotiate for yourself could even raise a red flag with your employer. "If you don't negotiate for yourself, the company will wonder, as you move up, 'Is she going to negotiate effectively for us?' Declining to negotiate casts doubt on your leadership," Miller says.



2. They Believe What They're Told

Part of the reluctance to negotiate might be that women tend to follow the rules and take what they're told at face value, like "The offer for this position isn't negotiable" or "This is what we can do," the first time the subject comes up.

"The first offer that is made rarely is the best offer," Miller says. "Men almost always come back and ask for something else." The offer is almost always negotiable, he continues — even if not the salary and things like benefits and scheduling.

3. They Figure They'll Wait to Ask

One tactic Miller has seen among women is to accept a position without negotiating, with the intention of proving their worth and then approaching their employer for a raise.

But, he explains, there's a flaw in that approach. "If you start too low, your raise is on that too-low base. Aren't you better off getting an additional \$10,000 up front and then getting the same 10% raise down the road? You should always be negotiating the best possible deal that you can."

He acknowledges that sometimes an employee isn't in the best position to get more than the initial offer right off the bat. That's fine, he says, but go in with a strategy. "It's very typical if you're changing fields or you need new skills, to get the experience and then ask for the raise. If you can't get it after all that, be willing to change jobs, because someone will be willing to pay you."





4. They Make It Clear They Won't Leave

Speaking of leaving, Miller says discounting the possibility that you could change jobs puts you at a disadvantage.

"The minute a woman makes it clear she can't or won't leave because of family or because she likes the job, she reduces her effectiveness," he says. "If you approach a boss making it clear you're not going to leave, why should [they] pay you more?"

"It's always about what you're worth in the market based on skills and experience," he continues. "Either your current employer will give it to you, or you need to go out in the market." Men, he says, are more likely to embrace this tactic, meaning they tend to change jobs more often and get the bump in pay that comes along with it.

And for the record, he says, if you go out and can't get more, you're probably earning what you're worth.

5. They Think They Have to Threaten to Leave to Be Effective

Leaving the option of changing jobs open is not the same as threatening to leave. A more effective tactic is asking your employer to help you stay in a position you love. Miller breaks down the difference:

Threatening:

"I've got another offer. If you don't give me a raise, I'm going to leave."

"That could work," says Miller, "but the boss isn't going to like it."



Asking:

"I really love it here, but I've got this other offer, and it's a lot more money. Is there anything you can do to help me get to the market rate? I don't want to take this offer, but it's made it clear I'm being compensated way below market. Can you help me?"

"When you ask for help in getting up to market rates, it engenders a very different response," Miller says. "It's not about threatening to leave, but about making sure your employer knows you're happy there ... but other people are calling."

But, he emphasizes, don't lie about having another offer. If you don't have one, you can go out and get one, but make sure you're approaching your employer with the truth.

6. They Talk About What's "Fair"

Whether you're taking a new job or asking for a raise in your current one, there's one word you don't want to use: fair.

"Research shows that when women negotiate, they are 'seeking a fair outcome,'" Miller says. "Men do not. Men approach the negotiation as more of a contest, and their goal is to get the best outcome they can get. The concept of fairness is not an effective way to approach negotiation of salary because it's going to put the employer on the defensive."



There are two things that get you more money, Miller explains: when you have another offer or when your employer is afraid you might seek another offer.

"When you say, 'My salary is not fair,' that engenders a negative response," he says. "If you say, 'I've been approached by so-and-so and they're talking about a job where I'm getting x, y, or z, no one views that as pushy. Their response is, 'I don't want to lose this person, so what can I do to fix this?'"

7. They Worry That Asking for More Will Put Their Job at Risk

One of the main reasons women are reluctant to express dissatisfaction with an offer is because they're afraid of losing it, Miller explains.

But it depends on your approach.



One phrase you can use — assuming it's true — is, "I think this is below the market, can you reconsider?"

"It's 'no,' but it's not definitive," Miller says. "It's, 'Can you do better?' You have to always understand the employer is trying to recruit this person. They want you to start the job happy."

He recommends using phrases like, "Can you help me? Can you help make this offer one that will allow me to happily accept?"

"The key to all this is to give them reasons to want to help you, so you take the offer and take it excitedly," Miller says. "That's what we want. We don't want you not to be happy about it, because the first time someone comes along with a better offer we know you're out of here. If you have reasons for asking for other things, we'll probably say yes."

Credit: Original article on Business Insider. Copyright 2016.

WOMEN IN BUSINESS SERIES: 14 INSPIRING ANTHEMS FOR POWERFUL WOMEN

14 Inspiring Anthems for Powerful Women (Like YOU! Yes, You.)

Need inspiration to get motivated and moving through a mountain of work, or to keep your energy and momentum flowing into a fabulous weekend from your productive work week? Plug in and listen to any one (or all!) of these empowering anthems.

And definitely put them on repeat on the morning of your big meeting.



1. **“Can’t Hold Us Down” by Christina Aguilera and Lil’ Kim**
Because we’ve all been stung by the double standards. Been labeled aggressive or emotional? Own it, you assertive, leader-y, and passionate woman. Go get what’s yours.
2. **“Man! I Feel Like a Woman!” by Shania Twain**
Because being a woman is phenomenal. Ms. Maya told us so. A little reminder now and then feels good.
3. **“Girl on Fire” by Alicia Keys**
Because this next big project win is yours. You got this.
4. **“Unwritten” by Natasha Bedingfield**
Because your story is far from over. You’re just getting started... and the rest is still unwritten.
5. **“Respect” by Aretha Franklin**
Because, yeah. And it’s not just for scream singing on the dance floor with your mom and aunts at your cousin’s wedding.
6. **“Run the World (Girls)” by Beyonce**
Because it was true before and it’s true now. And it’ll be true tomorrow. You’re part of something much bigger than yourself.
7. **“Hit Me With Your Best Shot” by Pat Benatar**
Because sometimes you just want to hear a classic that takes you back to the days when you first believed you could be anything you wanted to be.
8. **“Stronger (What Doesn’t Kill You)” by Kelly Clarkson**
Because sometimes you need a pick-me-up. No one else is going to do it for you.
9. **“My Lovin’ (You’re Never Gonna Get It)” by En Vogue**
Because you call the shots and sometimes saying “no” feels great.

10. “Before He Cheats” by Carrie Underwood

Because nothing says “don’t mess with me” quite like slashing someone’s tires. Not that you’ve ever done anything remotely like that, but you know, there’s a first time for everything.

11. “Fight Song” by Rachel Platten

Because taking back your life after going off track is big. It is way overplayed right now, but come back to it from time to time for that same “hell, yeah” you felt the first time you heard it.

12. “Bossy” by Kelis

Because switching up the beat of the drum is part of the job. Crank this before your next conference call. Let them know that regardless of whether they love you or hate you, they’d better get out of your damn way.

13. “Rolling in the Deep” by Adele

Because life teaches tough lessons but you come out stronger and more resilient. No one should underestimate you. Here’s how Adele handles criticism.

14. “Perfect” by P!nk

Because you’re perfect exactly how you are. Right now. Today. And because what I want for my own daughters is what I want for us all. Know your value. Know your power.

Credit: Original article on Inc. Copyright 2016.

WOMEN IN BUSINESS SERIES:

WHY IT'S IMPORTANT TO TEACH GIRLS ABOUT ENTREPRENEURSHIP

Many times we begin focusing on career development in the college stage, or maybe high school for some, but rarely does true ingenuity for career paths begin with young children, especially young girls. Below are four reasons why it's important to teach young girls (and kids in general) about entrepreneurship:

1. Change Comes Through Real Action.

We live in an era of "lazy activism." While posting a grievance on Facebook or using a hashtag on social media does create awareness, such activities don't replace real action. It is important to teach kids about entrepreneurship, so that as they go through life and see voids, injustices or things that could be done better, they take responsibility to make changes.

Many times we justify not starting a business because we leave it for someone with more money or connections. We have to start instilling children with the confidence to turn their ideas into real businesses and programs.

2. Entrepreneurship Teaches Life Skills.

Not everyone will grow up wanting to own a business, and there is nothing wrong with that. Still it is important for girls to learn the basics of running a business because they will pick up life skills that can be useful in a variety of situations.

Risk taking is a big one. To be an entrepreneur, you must be comfortable with taking action, even without having a clear idea of the outcome.

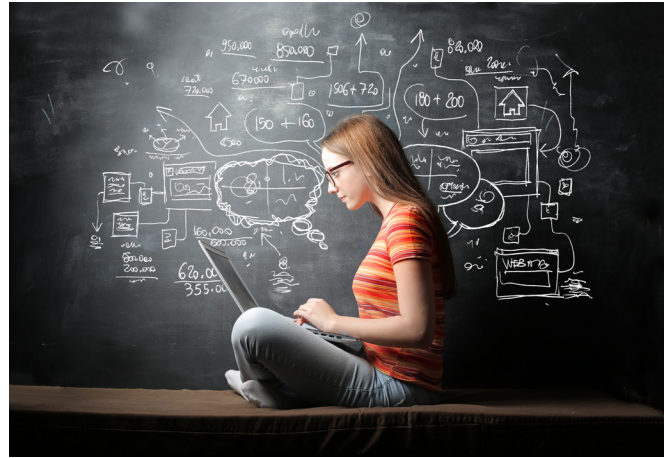
A [study](#) by Sheryl Ball, Catherine C. Eckel and Maria Heracleous in the Journal of Risk and Uncertainty confirmed that women tend to take fewer risks than men. Why? The researchers found that "physically stronger and taller people and those perceived as attractive are predicted to be more risk tolerant." These characteristics are often perceived as masculine.

And in the process, children can learn other useful skills, such as creativity, dealing with failure and problem solving.

3. It is Not an Either/Or Situation.

We all might be tired of talking about this, but the problem still exists: Starting from a young age, girls feel like they have to decide between a career or personal life.

We can't sit around waiting for society to change. Instead, we have to teach girls that it can be normal to have both a career and a rich personal life, if that's something that they want.



4. And Most Important, Women Kick Butt in Business!

Without make this an us-vs.-them debate, statistics show that women are good at business. So why not try to encourage more of this?

These statistics don't lie. Recent research by Vivek Wadhwa and Lesa Mitchell found that women-led private tech companies achieve a 35 percent higher return on investment. Think about how much better off we would all be if we taught women about business at a younger age.

Additionally, a 2012 study by the Women's Philanthropy Institute at the Center on Philanthropy at Indiana University found that many women use their success for social good, donating more money to worthy causes than their male counterparts. This can't be a bad thing for any of us!

Credit: Original article on Entrepreneur. Copyright 2016.

[Related Comments](#)



Linda Boccuti

Girls should be taught everything they want and everything boys are.

WOMEN IN BUSINESS SERIES: **16 GREEN BUSINESS IDEAS FOR ECO-MINDED ENTREPRENEURS**

Ready to start a business but worried about the impact it might have on the environment? If protecting Mother Nature is what you've got in mind, you're in luck: More and more consumers are turning to eco-friendly alternatives to their favorite products and services, and more and more businesses are going green as a result, but The Department of Labor reports that women contribute to less than 25% of the green workforce. Help women in business step up their green game by taking on your own earth-friendly entrepreneurial adventure.

Need some organic inspiration? Check out these eco-friendly business ideas perfect for nature-conscious entrepreneurs, and Seacoast has even [compiled a list of resources](#) for female entrepreneurs to help you get started or improve your operations.

1. Organic Catering

A great way for eco-friendly foodies to share their passion for both food and the environment is to start an organic catering company. Cater local events and business luncheons with foods that are made from organic and locally grown ingredients, and offer free-range meats along with vegan, gluten-free and paleo-meal options and you'll appeal to nature lovers and health and wellness enthusiasts alike. Be sure to keep environmental impact to a minimum by avoiding using plastic and paper goods as much as possible and composting food waste. And if you already own a catering company, switching to organic, eco-friendly foods could be a great way to boost business.



2. Eco-Friendly Beauty Salon

With more and more consumers becoming aware of the foods they're eating, the products they put on their bodies and the impact they have on the environment, it's no surprise that people are looking for natural alternatives to their favorite beauty products. Organic and vegan beauty products — from soaps to shampoos to makeup — are popping up everywhere. A way to make this trend work for you is to open an eco-friendly beauty salon. You can start a hair salon that uses all-natural shampoos and conditioners, or a nail salon that uses environmentally friendly and vegan polishes and spa treatments. If cosmetology is your passion, start a beauty business that's Mother Nature approved.

3. Organic or Recycled Fashion

Organic cotton, reused fabric scraps and even [plastic bottles](#) can all be starting points for a green fashion line. You can create silk screen artwork on eco-friendly T-shirts, or design handbags and accessories made of recycled materials. Many distributors brand themselves as “organic,” “fair trade” and “eco-friendly,” so do your research on their practices to make sure you're sourcing your fabrics from reputable organizations.

4. Green App Developer

Want to help others help themselves go green? Build an app. From reference guides to activity trackers and games, green-app developers can create apps to help users learn more about going green and guide them toward achieving their sustainable lifestyle goals. Your app can cover green living as a whole or focus on niche areas — such as energy conservation; recycling and upcycling; eco-friendly products, and green living — at home or at work. It can be as simple as an app listing local green businesses, or something complex and interactive that users can enjoy on a day-to-day basis. You can also build educational apps to teach children about going green and help them grow up to be environmentally conscious citizens.

5. Eco-Friendly Landscaping

Professional landscaping may make the front lawn look nice, but all that maintenance isn't necessarily great for the environment. With some eco-friendly techniques, you can help homeowners make their yards literally and figuratively greener. SheKnows recommends synthetic turf, drought-resistant plants and strategically placed trees for a lawn that saves water, energy and money.

6. Sustainable Event Planning

Whether they're big or small, meetings and events can generate large amounts of waste and consume high levels of energy and water. Green event planners can use their green expertise and event-planning skills to find eco-friendly venues, materials, accommodations and other considerations to help curb the effects that meetings and events have on the environment. By taking the environmental footprint into consideration when planning events, sustainable event management benefits more than just the planet: According to the United Nations Environment Programme's Sustainable Event Guide 2012, sustainable considerations also have financial advantages and create a positive image for event planners while raising awareness and inspiring change in the community.

7. Air Duct Cleaning

Dust, debris and other particulates that collect in ventilation systems can make a home much less energy-efficient. Help homeowners save money, gas and electricity by cleaning out their air ducts. You may need to purchase some equipment to get started if you don't have a portable vacuum, and a strong working knowledge of heating, ventilation and air conditioning (HVAC) is a must. Spring is a great time for this business: Seasonal allergy sufferers will be more than happy to pay you to remove allergens from their air ducts.

8. Bicycle Repair and Refurbishing

Biking, instead of driving, short distances is better for both the environment and your health. Like most modes of transportation, bicycles occasionally need a tune-up. You could be the person local cyclists come to when their bikes are in need of some light repair or cleaning. If you have some extra garage or shed space, you could also purchase inexpensive older bikes, fix them up and sell them for a profit.

9. Handmade All-Natural/Organic Products

Soaps, cosmetics and cleaning products are just a few of the household products that can be made using common organic materials. Sure, anyone can find a recipe for a sugar scrub or vinegar-based cleaning solution and do it themselves, but if you package and sell them in sets, your customers can have those all-natural products at their fingertips without having to use their own time and resources. Local markets and events are a good place to sell, or you could start an [online store](#).

10. Eco-Consulting

Are you an expert on green living? Help others make their lives more eco-friendly by starting an eco-consulting service. These consultants evaluate homes and offices, and offer solutions to make them more environmentally friendly. This could mean advising people on how to switch to energy-efficient appliances or simply implementing a recycling program. Become a [certified eco-consultant](#) to boost your credibility with potential clients.

11. Recycling Pickup

Most homeowners have pickup bins for standard recyclables like paper, glass and plastic, but they often don't make the effort to properly recycle electronics and batteries, which can be extremely harmful to the environment when left in landfills. Offer to pick up all the e-waste that's been collecting in their garages — old televisions, broken laptops, defunct cellphones — and bring them to your local electronic recycling facility. Charge per item, by weight or a flat fee plus travel to and from the location.

12. Farmers Market Vendor

Thanks to the ongoing organic movement, those with a green thumb have a golden opportunity to make money by selling produce at their local farmers market. Having naturally grown fruits and vegetables will give you an advantage over competing growers that use conventional methods. You may have to go through an application process and/or get certified by your local board of health to begin selling. Visit [Wikihow](#) for more information.

13. Green House Cleaning

For working parents with long hours, cleaning the house can quickly fall to the bottom of the to-do list. Market yourself as the green solution to their housekeeping woes, offering everything from light dusting to heavy-duty chores like cleaning the kitchen and bathroom, using only approved all-natural and eco-friendly cleaning products. Charge an hourly rate, or create your own service packages for a flat fee. Remember that your clients will be giving you access to their entire homes, so make sure you build up a trustworthy reputation with people you know before advertising to strangers.

14. Composting

Home gardeners in urban areas or with smaller properties don't often have the space to start their own compost pile. If you can spare a corner of your own yard, you can create and sell compost to local green thumbs. It's a messy business (you're dealing with food scraps, lawn trimmings and worms, after all), but there's high demand for this all-natural fertilizer among organic gardeners. Farmers markets and community supported agriculture (CSA) organizations will often purchase compost in bulk and distribute it, or you can sell directly to consumers. Visit [Eartheasy](#) for composting tips.

15. 'Upcycled' Furniture

Don't let your old, broken furniture end up in a landfill. With basic templates and access to power tools, you can break down and reassemble chairs, tables and dressers into new pieces that you can paint and sell. Shelving and storage units are easy to make from wood scraps, but depending on what you have, you might even be able to bring a piece back to life in its original form. Alternatively, you could reupholster old chairs and couches with new fabric.

16. Green Franchises

Want to run an established business with a brand and customer base already in place? Investing in a [franchise](#) might be the answer. While "franchising" might call to mind fast-food joints and hotel chains, there are quite a few eco-friendly businesses that are willing to sell you your own branch. Visit [Green Franchise Directory](#) for a list of opportunities.

Credit: Original article on BusinessNewsDaily. Copyright 2016.

WOMEN IN BUSINESS SERIES: RESOURCES FOR FEMALE ENTREPRENEURS IN FLORIDA

The Sunshine State of Female Leadership

Did you know Florida ranks on many list of “top states” and “leaders in the nation” when it comes to women in business? While it may often seem that it’s challenging for women in business to get a great start or get ahead, opening your business in the state of Florida holds many advantages.

Resources for Female Entrepreneurs in the Sunshine State

There’s a reason that Florida is one of the leading states for women-owned businesses in the country. There are multiple resources available within our local Florida communities that take into account the unique needs of female entrepreneurs.

As part of our commitment to being your local bank that invests in you and your communities, we’ve compiled a list of some helpful resources our female businesses owners can take advantage of no matter your level of entrepreneurial experience. The majority of the resources in this list specifically cater to women, but there are a few options mentioned that are available to the general Florida public.





Resources for Female Entrepreneurs in Florida

Presented By:





The Sunshine State of Female Leadership

Before exploring resources from your local business community, discover some interesting facts about female entrepreneurs in the Florida Business Market.



Which Florida Markets Made It Into the Top 100 Cities For Female-Owned Businesses?

- Jacksonville - 47th
- Orlando - 50th
- Daytona/Deltona - 58th



Encouraging Female Entrepreneurship Is Both Socially and Economically Imperative

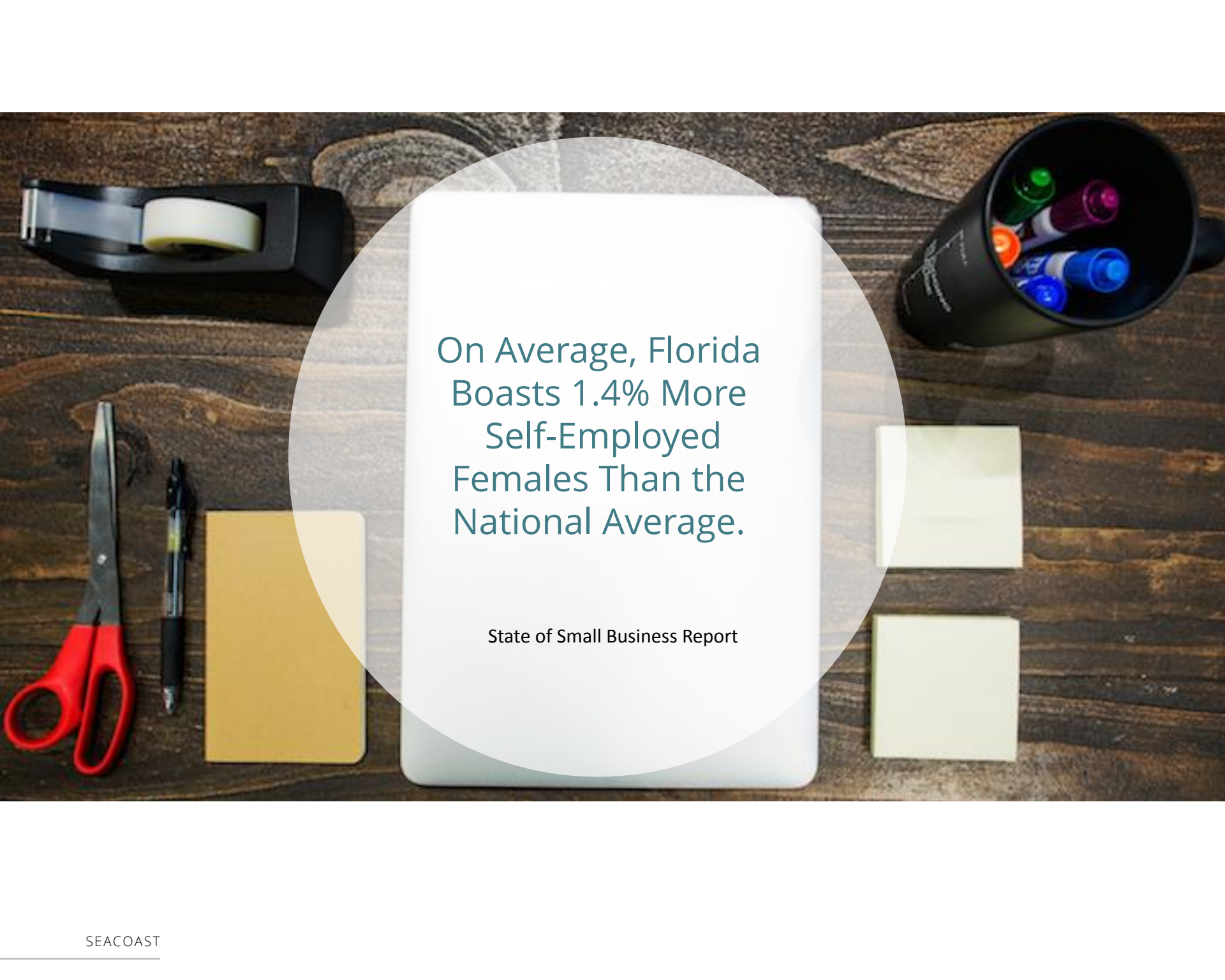
- Women Invest 90% of Their Income Into Their Communities, While Men Invest 30% - 40%.
- Women Do 66% of the World's Work, but Earn 10% of the Income.

Source: weVENTTURE Business Services



The Deltona/ Daytona
Area Also Ranked with
the 2nd Highest
Percentage of Women-
Owned Businesses In
One City

Source: [WalletHub.com](https://www.wallethub.com)



On Average, Florida
Boasts 1.4% More
Self-Employed
Females Than the
National Average.

State of Small Business Report

Florida Leads The Growth of Female Entrepreneurs



- Florida Ranked #1 in the USA for Growth of Woman-Owned Businesses Between 2002 & 2016.
- During This Time Florida's Growth Soared by 67% Compared to the 45% National Growth.
- The 31st Highest Ranked in Revenue Growth for Female Companies.

Source: South Florida Business Journal

Resources for Female Entrepreneurs in the Sunshine State

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- [The Florida Women's Business Center](#) – A local organization funded in part by the Small Business Association offering professional mentorship, news, events, and supportive services to female business owners throughout various counties in South Florida. Their “Business Women Rock” event is also incredibly popular for networking and development opportunities.
- [weVenture](#) – An Organization powered by the Florida Institute of Technology. Most of their services focus on business education that will “amplify womenpreneurs” in Florida. This Florida organization has been recognized by the SBA Women's Center for Business with awards for their excellence for nearly four years. It is a great place for novices and seasoned professionals alike to develop solutions to their toughest business challenges.
- [Business Owner's Toolkit](#). – This digital tool is a great resource to get questions answered about a variety of areas that can significantly affect the business operation of female leaders. Users can find case studies, business templates, and detailed material that makes applying solutions to their personal situation a breeze.
- [Florida's High Tech Corridor](#) – A partnership spanning across more than 25 local economic development organizations, 14 community colleges, and the major universities in Florida, supporting the local technology industry through affordable funding, research and much more. A great grant resource for seasoned STEM companies with some opportunities for start ups as well.
- [Women Business Owners of North Florida](#) - A local network featuring meet ups, local economic trend reports, and much more to support female business leaders within the local northern region of Florida.
- [Female Entrepreneur Meetups in Orlando](#) - A list of fun opportunities to meet other female business owners within the Central Florida area. Many are separated based on expertise, particular business interest, and also casual interest as well. Those with busy schedules will enjoy the variety and commitment free options this presents for those still trying to get their feet wet.

RECOMMENDED READING FOR WOMEN WHO MEAN BUSINESS:

Books

- *#GIRLBOSS* – Sophia Amoruso
- *Bad Feminist* – Roxane Gay
- *If You Have to Cry, Go Outside: And Other Things Your Mother Never Told You* – Kelly Cutrone
- *Is Everyone Hanging Out Without Me? (And Other Concerns)* – Mindy Kaling
- *Lean In: Women, Work and the Will to Lead* – Sheryl Sandberg
- *Normal Gets You Nowhere* – Kelly Cutrone
- *Presence: Bringing Your Boldest Self to Your Biggest Challenges* – Amy Cuddy
- *Rising Strong* – Brené Brown
- *The Ten Habits of Highly Successful Women* – Glynnis MacNicol
- *The Woman I Wanted to Be* – Diane Von Furstenberg
- *Thrive: The Third Metric to Redefining Success and Creating a Life of Well-Being, Wisdom, and Wonder* – Arianna Huffington
- *Why Not Me?* – Mindy Kaling



Blogs & Websites

- [40/20 Vision](#)
- [A Woman in Business](#)
- [BlogHer](#)
- [Catalyst](#)
- [Chic CEO](#)
- [Convince & Convert: Marketing and Media](#)
- [Daily Muse](#)
- [Entrepreneur](#)
- [Forbes](#)
- [The Boss Network](#)
- [The Glass Hammer](#)
- [The Next Women](#)
- [Women Entrepreneur](#)
- [Women On Business](#)

Thank you

for joining Seacoast Bank as we explored, discussed and learned so much about what it means to be a woman in business today.

Additionally, stay up to date with our latest content in our blog, [The BankNote](#), as we explore a wide variety of topics and focuses in the coming months.