WOMEN ARE RESHAPING SMALL BUSINESSES
Every other business in Detroit is owned by a woman

Just months after her decade old job came to an end 6 years ago, 38 year old Detroiter Rachel Leggs opened her own business, Rachel’s Place, a vintage clothes store full of exquisite designer finds in Detroit’s Corktown area. Business is good, she says. Every day is busy

Helping her as she started out was a tight community of family and friends, she says. Legs took little notice as to whether banks were lending. The money to open the store came from her own pocket, the product of years of saving.

“If there were grants to be had I didn’t know of them “ she said. Legs’ story is no exception. To little fanfare during the last 15 years, women have been setting up their own businesses in the thousands. Government data show the rate of women-owned businesses in Detroit the highest among large cities in the nation. Every other business in Detroit is owned by a woman, an anomaly in a nation where just 29% of businesses overall are women owned, and in a state where the figure is just 30%.

The growth in women-owned businesses is a relatively recent phenomenon. In 1997, 31% of Detroit firms were registered under a woman’s name. A decade later that figure had jumped to 50%.

The boom in business was not only accompanied by population decrease, it also unfolded at a time in Detroit’s history when job losses became brutal. This may indicate that some people, especially women and minorities previously underrepresented among business owner decided to open their businesses rather than seek work in a steadily declining job market, between 2000 and 2010, Michigan lost around 850,000 jobs - almost half of the 2 million jobs lost across the US during the same period.

In Detroit tales abound of women losing their factory jobs and using severance money toward setting up their own business. The leap is not restricted to women. Minority-owned businesses also went up between 1997 and 2007, from 47 to 70%. That trend is indicative of African Americans and recent immigrants turning to entrepreneurship.

“Setting up a business is not a challenge for immigrants, but it is natural to them,” says Myrna Segura, Director of Business District Development at the southwest Detroit Business Association says of immigrants. “Owing a business is a solution.” Segura says a challenge within the immigrant female population is for women who have home-owned informal businesses to take the next step toward becoming formal business owners, suggesting that the ratio of women-owned businesses could actually grow.

Carolyn Cassin, president and CEO of the Michigan Women’s Foundation, sees strong potential for growth among women-owned businesses in Detroit.

Cassin says the foundation hopes to help set up 1,000 new Detroit female-owned businesses in the next five years. She says a new initiative aimed at such growth — a micro loan program to assist aspiring female entrepreneurs start new ventures — has already exceeded attendance expectations, with initial events generating turnouts five times what her staff and she had expected.

“There is no doubt we have tapped into a need,” she says.

RESOURCES FOR FEMALE BUSINESS OWNERS

Detroit SCORE
www.detroit.score.org
detscore@sbcglobal.net

Michigan Women’s Foundation
www.miwf.org
CEED
(Center for Empowerment and Economic Development)
www.miceed.org

Women’s Business Enterprise Council - Great Lakes
Email: certification@miceed.org

Michigan Women’s Marketplace
www.miwomen.com

Excerpted from article printed in the Detroit Free Press on August 31, 2014, authored by Rose Hackman, a British freelance journalist based in Detroit. This story was produced as a part of Detroit143, which reports on community efforts to rebuild the city. Detroit143 refers to the city’s 143 square miles of land and water.
Welcome to a New Year at SCORE where the fiscal year started October 1, 2014.

Over the past year Lorne Greenwood and Jay Reynolds have overseen the implementation of the new CORE system. Our chapter now conducts regularly scheduled mentoring sessions at eleven locations. Tom Raymond and David Broner have expanded their neighborhood programs.

A number of our new members have taken on leadership positions including Donna Hover at Triage, Roger Nelson with Workshops and Dan Mistura taking on Marketing.

Pam Martin has set up regularly scheduled mentoring at the Macomb Chamber of Commerce. Roy Cunningham and George Gonzales are expanding activities in Lansing.

2015 will be a time to increase our mentoring sessions with established businesses and increase our membership. We will further be challenged and gifted by a membership that is younger, and often still working. It should be fun.

Jim Muir  
Chapter Chair
Welcome to SCORE Detroit

Recently Certified Congratulations!

Strategy & Planning Experience: Banking, Financial Services and Insurance / Marketing, Advertising and Creative Services / Retail and Wholesale Trade

Bernard Willis: Construction, Industries and Utilities / Real Estate, Rental Services and Leasing

Allen Weaks: Business Strategy & Planning / Sales, Marketing & Public Relations - Experience: Banking, Financial Services and Insurance / Consulting, Research and Business Services / Educational Services / Manufacturing & Mining / Marketing, Advertising and Creative Services / Nonprofit, Public and Professional Organizations / Personal Services and Wellness / Retail and Wholesale Trade / Technology and Web-Based Services

Welcome our New Members-in-Training:
Anjan Chatterjan
Thomas Hoenle
Marc Garrison

The following members continue the process of working through the training system:
John Turk, Karim Igeria, Howard Katz, Carlotta Tutt Holloway, Atul Kalia, Rhonda Morman. We look forward to their active participation in the near future.

SBA Updates

The SBA Michigan District Office will be funded for the 7th year to provide an Emerging Leaders Class in the Detroit Metropolitan area. The Emerging Leaders initiative focuses on executives of businesses poised for growth in historically challenged communities. Emerging Leaders provides these executives with the organizational framework, resource network, and motivation required to build sustainable businesses and promote economic development within urban communities.

Criteria for Emerging Leaders Candidates:
- $400,000 and $10 million in annual sales
- At least three years in business
- At least one employee other than the owner
- Must be a C level employee able to implement strategies

Candidates must have the ability to commit to approximately 103 hours over 6 months to attend classes, meet with CEO mentoring Groups and develop a three year strategic plan.

Those interested should contact: Nancy Grose, Program Manager, SBA Michigan District Office
nancy.grose@sba.gov
313.324.3610

What’s New at the South Oakland County Counseling Center?

We would like to extend our warm welcome to Marina Glasgolev as the newly selected executive director of the Ferndale Area Chamber of Commerce that also serves as the South Oakland County SCORE office.

Ms. Glasgolev shares her experiences from such prestigious institutes as the Presbyterian Villages of Michigan, Kresge Foundation and the Baldwin Center as well as a former director of philanthropy at Evangelical Homes of Michigan. Apparently drubbing out several other candidates for the position, Marina was found to be the single person most qualified to address the current economic upturn that moves the chamber and the area to the next stage with her powerful yet authentic abilities to communicate and operate at all levels. It is our honor and privilege to work with her.
The fall time of the year provides an opportunity for reflection amidst the unceasing changes to come. The changing colors of leaves, gives us a lush landscape of how beautiful Michigan truly is. The same holds true for **SCORE Detroit**, which can be said to have its own annual cycles of growth and renewal.

The momentum continues in manifesting its mission to strengthening growing businesses and mentoring the birth of new businesses. We provide these services to the small business communities of the Detroit area. Given the extraordinary accomplishments of the past several months, I’d like to reflect on a few.

Several weeks ago our esteemed executive chairman, Lorne Greenwood stepped down from the post leaving a legacy of accomplishments that is hard to follow.

His commitment to the organization and **SCORE Detroit** is truly honorable. That said, we are not losing his compassion. Mr. Greenwood will continue by inserting his brand as fundraising chairperson and anything else he wants to do.

This past fiscal year, over 70% of our volunteers provided monetary support along with his/her expertise, professional knowledge and energy – when called they respond. Thank you for all the fine work you do!!

Our office manager, Verna Adams keeps the office running smoothly like a well-oiled machine. Verna, you Rock!

On September 11, 2014 was another example of legacy building as past chairmen spanning more than a score ago were recognized for their trailblazing efforts with awards from **SCORE Detroit**’s newest chairman, Jim Muir: Chairs during fiscal years; 1993/94, 1998/99 and 2002 was Jack Caminker, 2007 - 2009 was Jay Stark, 2010 and 2011 was Jim Martin, and 2012-2014 was Lorne Greenwood, all who continues volunteering with **SCORE Detroit**.

Our newly elected executive committee chairman Mr. Jim Muir is bringing a shift change. We look forward to the continuation of reaching out to our landscape of small businesses, with mentors of stellar business expertise. See our newly elected FY 2015 executive officers on page 2.

We continue to recruit new mentors with the drive, desire and business acumen to help with our growing community. That said I appeal to you, to become a **SCORE** mentor. If you or someone you know, or if you are a large business or corporation with a community outreach program, **SCORE** would like to talk to you about mentorship with **SCORE**.

Going forward the newsletter will highlight two active working mentors. Yes we have mentors who remain in the workforce. In addition, we now have mentor ambassadors for Wayne, Oakland, and Macomb. They are fired-up and doing well – penetrating these communities.

We have a lot of work to do, and we are ready to (as in the past) help develop the Detroit region, as the place to be in small business.

Gwendolyn Esco Davis
Editor-in-Chief
Did you know that SCORE provides regularly scheduled face-to-face counseling services at 9 different locations?

Think on connecting with the campaign and embracing a Chamber or Library in your neighborhood to mentor at!

SCORE Mentoring Locations

**Downtown Detroit – McNamara Building**
477 Michigan Ave. Ste 515
Detroit, MI 48226
313-226-7947 for appointments

**Ferndale Chamber of Commerce**
407 E. Nine Mile Rd.
Ferndale, MI 48202
313-226-7947 for appointments

**Future Help Designs – Pontiac**
53N. Saginaw
Pontiac MI 48342
313-226-7947 for appointments

**Michigan Business & Prof. Association**
27700 Hoover Rd. Ste 100
Warren MI 48093
586-393-8800 for appointments

**Macomb County Chamber of Commerce**
28 First Street
Mt. Clemens, MI 48043
313-226-7947 for appointments

**Royal Oak Chamber**
200 S. Washington Avenue
Royal Oak, MI 48067
313-226-7947 for appointments

**Novi Library**
45255 W. Ten Mile Rd.
Novi, MI 48375
248-349-0720 for appointments

**Redford Township Library**
25320 W. Six Mile Rd.
Redford Twp. MI 48240
313-531-5960 ext. 111 for appointments

The Lansing Regional Chamber of Commerce
500 E. Michigan Ave. Ste. 200, Lansing, MI 48912
517-487-6340 for appointments

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Leo Operti
George Stern
Donald Betts
Catherine Flynn
David Hennessy
Bob Martin
Roger Nelson
Thomas Raymond
Linda Taylor

Jack Caminker
Bob Giles
Jerry Knoppow
Dan Mistura
Jim Muir
Nadia Sharma
Allen Weaks

Anyone wishing to send a Donation or Tribute may do so by sending a check in any amount to the SCORE office along with the name and address of the persons involved.
Many nonprofit organizations spend time crafting a mission statement to clarify their place in the world. But it’s important to remember that these elements aren’t meant to be stored away as archived material in your annual report. These core beliefs should be an everyday yardstick for all of your communications.

These four rules can help you focus your all of your fundraising and marketing efforts so they clearly communicate your nonprofit’s unique viewpoint to donors and potential supporters.

Embrace Your Identity.
Your brand is more than your logo or campaign theme. The passion that fuels your mission, your staff, and the stories of those you serve are more powerful representations of who you are and what you do. Your brand’s identity can take on a more personal meaning for your audience. When they become donors or volunteers for your cause, supporters take pride in owning the qualities of your organization and make it part of their identity, too.

Make Good on Your Promises.
What promises are you making to your community of supporters? Beyond the explicit promises you make to your donors in your fundraising appeals or in your annual report (we are good stewards of your gift, we will use 90% of funds for program activities), your nonprofit’s brand becomes a promise in itself, implying certain values each time someone encounters your organization. This is why your work to maintain trust and transparency with your donors is vital. Of course when you’re making promises, it’s important to keep them! It’s extremely difficult for an organization to rebound from broken promises in the eyes of their fans.

Be Open.
Your brand is really based on relationships, and you can’t build meaningful relationships without trust and transparency. Donors won’t fork over their hard-earned cash to support your cause if they aren’t sure where the money goes. Be open about how you manage your organization and how you use donated funds. Welcome questions and be upfront and honest if you make a mistake. Hiding in the shadows only makes people nervous, which is not a great relationship-building technique.

What To Do When Change Happens.
As you work to react to changes in your community, crises, and fundraising ups and downs, it can be tempting to try anything to see what may stick. Something similar happens when there’s a marketing trend or a new channel to explore, like a new social network. When you feel this urge, it’s important to think about the four rules above. Here are four related questions that can help shape your path:

- Who you are?
- What is your purpose?
- How do you accomplish your work?
- What are your values?

Answering these four key questions will ultimately help you answer a fifth: are your actions and outreach consistent with your organization’s core identity? If not, it’s time to take a step back to ensure everyone in your organization knows and understands your brand—and how you bring it to life.

This article was adapted with permission from The Nonprofit Marketing Blog. Caryn Stein oversees the company’s marketing efforts as well as the development of nonprofit training and fundraising resources. Network for Good helps nonprofits raise more money online with easy and effective fundraising software.
Giving Programs

Friends of SCOREDetroit - Is a program where individuals and small businesses may donate $50--$5,000 in honor of a friend or business associate that mentors for SCORE, or perhaps SCORE was helpful to you and your business or even as a way to celebrate and or honor a happy event. SCORE Detroit Chapter 18 has a way to pay tribute to someone who has touched your life. By making a small donation to SCORE in their name, makes you a Friend of SCOREDetroit committed to helping make a difference in the lives of those we serve.

SCORE with SCOREDetroit - This campaign is designed for businesses, corporations and foundation to contribute $5,000 and up. SCORE with SCOREDetroit provides an opportunity for us to continue with our community outreach and mentoring to thousands of small business owners in Southeast Michigan. These partnerships make it possible for SCOREDetroit Chapter 18 to fulfill it’s dedication to help entrepreneurs make good business decisions for the life of their business. For more information on the opportunity to become a partner and SCORE with SCOREDetroit please contact Vice Chair – Fundraising, Lorne Greenwood @ Lorne.greenwood@scorevolunteer.org

Please Apply My Tax Deductible Gift To:

(Select your Program)

[ ] Friends of SCOREDetroit

Be a Friend, Bring a Friend

[ ] SCORE with SCOREDetroit

Name:

Address:

Email:

Telephone_

Donation Amount:_______ Chk___ Visa___M/C___

Mail Payment to: SCORE • 477 Michigan Ave • Ste. 515 • Detroit, MI 48226

SCORE is a 501(c)3 organization

Thank You for Your Generosity

Member Spotlight

As our Chairman Jim Muir mentioned in his “Welcome to a New Year” article we are looking forward to operating with a membership that is younger, and often still working. This section of our newsletter is reserved to highlight the efforts of those members committed to helping small business owners succeed while continuing their personal and professional growth in the work force.

Schott Cultural Consulting, located in Shelby Township, MI is a Multicultural Marketing, Sales and Social Media Consulting Firm. Ms. Schott has expertise in the fields of global marketing research, sales, advertising, multicultural marketing, and Social Media that resonate with different genders, age groups, and emerging ethnic markets found in North, South, and Central America, Asia, United Kingdom, Europe, and the Arabian Peninsula.

She self-authored the book Keys to Client Communication Systems; Developed and Facilitated a Multicultural Marketing Workshop for entrepreneurs at Tech-Town on the campus of Wayne State University. Developed a Diversity Collaboration presentation for General Motors Research & Development and Comerica Bank Inc., Auburn Hills, MI.

Ms. Schott joined SCORE in June of 2012 and can be found once or twice a month counseling at either the Ferndale or Mt. Clemens site.

Cornelis Arens was born in the Netherlands and emigrated to the USA in 1959 where he worked in product tool and die and then as a heavy machine designer. In 1986 he purchased the company he worked for and grew it from near death to about $6M/yr, with about half contributed internationally. Mr. Arens has been awarded multiple mechanism patents. He sold the company in 2000. Company continued to thrive.

Cornelis (Corky) has experience in Management, engineering, domestic and international sales, finance and database design. He holds a BSME degree from Lawrence Tech University and have completed half the necessary credits towards his MBA from Wayne State University. Due to his vast knowledge and expertise, Corky was called back in to service in 2013. to advise and manage the company he had previously sold. Mr. Arens joined SCORE in June of 2008. He is always accessible via telephone or email all year around even though he mentors in Detroit from May to October and Tucson, AZ from November to April.
October Celebrated National Women’s Small Business Month

An annual month long celebration created by the National Women's Business Council (NWBC) along with Women’s Business Center Program and other leaders in the women's entrepreneurship community that recognizes the many accomplishments of women-owned and women-led small businesses, the great strides they have made, and the impact they have had on our economy. According to American Express OPEN's 2014 State of Women-Owned Businesses Report, it is estimated that there are nearly 9.1 million women-owned businesses in the United States, generating over $1.4 trillion in revenues and employing nearly 7.9 million people. When it comes to encouraging women-owned and women-led small businesses, we’ve come a long way—but we’re not there yet. According to a 2014 report by the Senate Committee on Small Business and Entrepreneurship, women account for only 16 percent of conventional small business loans and 17 percent of SBA loans even though they represent 30 percent of all small companies. However, the expanded opportunities created from the Women’s Business Ownership Act of 1988 have given women entrepreneurs increased access to counseling and training, capital, and contracts.