

# Carolina Business Woman

## Welcome to Carolina Business Woman!

**Carolina Business Woman**, a biweekly subscription newsletter focused on the needs of business women in the Carolinas and beyond, launches with this issue!

In this inaugural issue we explore **solutions for what keeps you up at night**. We are in the middle of another busy holiday season.

While the holidays should be full of joy and happiness, when you are a woman in business you know the reality of having to focus on business matters year round.

Here you will find solutions for financial security, driving sales, managing your time, keeping it all together when times become stressful, and more.

**We want to hear from you!** Please send us a message to give us feedback and to suggest future topics!

**And, of course, check out Carolina Business Woman to learn more about subscribing, so you can continue to receive great advice and information delivered to your inbox every other Monday!**

Please **share this free issue with other women in business**, in the Carolinas and beyond, who can use the advice and information provided by our expert contributors.

**Business Woman in the Spotlight:  
Michelle Rogers, iCubed Agency, NAFE**



**In this issue: Advice and information just for women in business**

[Business Woman in the Spotlight: Michelle Rogers](#)

[You can be financially confident](#)

[A positive mindset guarantees success](#)

[In the next issue . . . .](#)

[Quick tip: Time management](#)

[Q&A: How do I increase my sales?](#)

[Networking: Building relationships one contact at a time](#)

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## Quick tip: Time management

By Stacy Edwards

What if I told you time management IS possible?



Choose to do things differently. Create a daily plan. Take 10 minutes to plan your day BEFORE it

**Tell us about your business.** At iCubed Agency, our mission is to inspire, influence, and impact the world which we live in. We strive to do this by representing speakers that are an authority in their chosen field and can share their insights with the audience. We also produce conferences (The Rise Above Tour: Anti-Bullying Conference and Opportunity Hall: Multiple Streams of Income Conference) and conduct tour stops to assist in branding our speakers and create an avenue by which to execute our mission.

**How long have you worked in the industry?** I have been in the industry of promoting people for over a decade through various industries.

**How did you get your start? How did you start your business?** I

have been in North Carolina since November of 1996, but my corporate career has



been a road warrior position averaging 75% travel. I decided to take a break in June 2014 and start my due diligence and soft word of mouth marketing about National Association for Female Executives North Carolina network. Once I started NAFE NC organized meetings, I met many people that were transitioned out of the corporate world and in transition from various life stages. The demographics were the sandwich generation of boomers, Gen Xers, and even older Millennials. They seemed to be searching for what's next in their lives or careers. Many of the people I met had years of experience and expertise in their field. I wanted to create a platform upon which we could utilize their authority in their fields in order to influence and impact the lives of others.



**What obstacles have you faced in your career and how did you overcome**

**them?** The "Nay sayers" and reporting to narrow minded and insecure leaders. The way I overcame the obstacles... I planned (always had plan B and C in

begins. Do it in the morning or even better, at the end of the previous work day.

Planning guarantees you hit the ground running, prevents missed opportunities, last minute scrambles and life stress.

**What's your plan for today?**

*Quick tip provided by:*

Stacy Edwards  
Virtual Assistant  
Time For Stacy, LLC.  
919.306.3987

[stacy@timeforstacy.com](mailto:stacy@timeforstacy.com)

## CBW Reader Q&A

Answer provided by  
Haley Lynn Gray

**Q: I need to increase my sales. Are there some basic steps I can take to be sure I'm on the right track?**

A: Increasing your sales isn't very hard. It is a law of large numbers and doing a few things that will improve your chances of success on each call that you make. You have to put yourself

place), assembled like-minded team members (created an opportunity for them to stand out from others), took full responsibility (personal guarantee), and offered to share the credit (in order to get the buy in) and executed on the goals of the organization. Disclosure: Results were always positive because the challenge in our business model was addressed. My solution was not always permanent, but it was memorable.

***What have been some of your most significant disappointments?*** As progressive as I have been in the corporate world influencing people, at the end of the day, they had their blinders on and they did not have a plan B or a succession plan for their career and life.

***What have been some of your most significant achievements?*** I was taking on positions by project base and multiple departments (3 to 4 years commitment), which was not a common concept in the past 20 years. I was questioned many times why I don't stay with a position, department or company. My answer has always been, it was just time for me to find another opportunity once the project was executed and running well. (Track record) Babysitting is not my forte. The multiple industry and department experience paid off in 2012. I was asked to become a member manager in a corporation where I was given the opportunity to utilize all my skills and create a tech savvy operation for the company. I was able to tie in all my experiences in those different departments and different industries with all the lessons learned to start something new. It was an opportunity to assist and develop my dream operation. Outsourcing some departments saved us money, time and liability allowing me to focus on the bottom line.



***What advice would you give to other women in business who are trying to advance their careers/businesses?*** Surround yourself with a few liked-minded leaders both men and women. You need a mentor, sounding board and guidance. It does not

out there and build your business from the ground up, and it can take time. As I often say, "Overnight success rarely is."

To increase your sales, typically you need to do three things:

**1. Increase your visibility.** Customers can't buy from you if they don't know about you.

You can do this in a number of ways, including social media, and networking in your local area. You can also make calls to people, either on the phone, or just come to their offices to get in front of them.

The key on building visibility is that you just need to get in front of people consistently, so that they start to know who you are, and what you do.



**2. Increase your credibility.** People have to trust you before they will become your client or buy your product.

Building trust starts by saying what you mean and doing what you say. And it's about being consistent and honoring

matter if they are in the same industry; in fact, I would recommend that you find people in different industries so that their advice will be universal and not tied to, or specific to, one industry only. Always have a plan B, a succession plan and an exit strategy. Work smarter and not harder; learn to utilize the technology that surrounds us every day. Giving a little of yourself will eventually result in personal increase.

**Learn more about Michelle's work at:**

[www.opportunityhall.com](http://www.opportunityhall.com)

[www.theriseabovetour.com](http://www.theriseabovetour.com)

[www.nafenc.com](http://www.nafenc.com)

[www.icubedagency.com](http://www.icubedagency.com)

**Contact Michelle at [Michelle@icubedagency.com](mailto:Michelle@icubedagency.com)**

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## **You can be financially confident as a woman business owner**



*By Shannon Jenke*

Women are providers, entrepreneurs, philanthropists, community leaders and investors. Both male and female investors typically have the same financial priorities; however women have financial concerns that most men do not. One of the biggest concerns is a lack of confidence in their investing skills. This lack of confidence can be easily overcome with education and the support of a trusted financial advisor. Below are five tips that may begin building confidence in women, especially those who are business owners.

**1. Focus on personal financial goals - build a financial plan.** Women business owners may spend more time on business plans than on plans for their own personal finances. Whether it is saving for a child's college education, or buying a vacation home in 2020, setting written goals is the first step in getting there. Turning those goals into a financial plan that is implemented, reviewed, and updated periodically is

your commitments. You will need to show up in front of them regularly to build this credibility. Show your competence in your chosen field, and you will get results there.

**3. Reel clients / customers in.** You have to build a relationship with prospective customers, and you have to frequently give before you get. Be patient, answer questions, and build strong relationships with people. Make sure you keep following through to get the sales that you need. Sometimes it takes months of watering and feeding a prospective client before they will give in and buy from you.



Increasing sales is easy, but you can't come on too strong, or you'll scare away your prospective clients and customers, so go easy and gently into it, and you'll have them buying from you in no time.

**Haley Lynn Gray** is founder/owner

essential. This planning process provides the opportunity to stay on track and to meet those goals.

**2. Save, save, save.** Women typically live longer than men, so it would make sense that women need to save more than men -- approximately 20% more. A good rule-of-thumb saving target is 12% of a woman's income.

**3. Focus on Smart Debt Planning.** The women who have paid off all their liabilities by the time they retire are often the ones who can retire earlier than expected and enjoy it the most. Debt planning can be incorporated into the financial plan to achieve successful results.

**4. Communicate about money.** Most people shy away from conversations about finances, partly because it's common to have hang-ups about money. It is essential for female business owners to talk about money decisions with their husband or partner. If ignored, money issues could lead to family financial disasters.



**5. Have an emergency fund.** Let's face it, the future is unclear. Creating an emergency fund provides a sense of relief should disaster strike. Female business owners should aim for six to twelve months of expenses in safe and secure holdings.

Following these tips can allow female business owners to become more personally involved in obtaining their own financial security, and therefore achieve financial confidence.

**Shannon Jenke** is a Financial Advisor with Robert W. Baird & Co. She can be reached at [sjenke@rwbaird.com](mailto:sjenke@rwbaird.com) or 919-789-5985.

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## **A positive mindset guarantees your success**

By Karin Cross

of **Leadership Girl** and **Extension of You Home Care**, a graduate of Duke's Fuqua School of Business, and a serial entrepreneur. In addition to her many business ventures, she is also a mom of four and Girl Scout Leader. Her website is [Leadershipgirl.com](http://Leadershipgirl.com)

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**Email us with your question for Carolina Business Woman.**

## **Networking: Building relationships one contact at a time**

By Pat Fontana

*I hate to network.  
I always feel so fake.  
I don't like small talk.  
I'm too shy to meet new people.*

You know that networking is THE most effective marketing tool for your business, but you hesitate to go out and make it happen. You have an image of networking events where people put on fake smiles, shake hands,

A positive mindset **GUARANTEES** your success in business...and in every other aspect of your life. It also ensures that your journey will be fun and easy. Here are 7 simple practices that will help you develop and maintain that positive mindset:

**1. Care about how you feel.** Your emotions reflect the thoughts you are thinking and thus your mindset. Tweak your thoughts and re-charge your positive vibes throughout your day by doing something that clears your mind and rejuvenates your body - such as going for a walk, dancing, basking in nature or riding a skateboard.



**2. Begin and end your day on a positive note.** When you wake, spend two or more minutes thinking thoughts that easily put you in a positive mood. This sets the tone for your day. Then, when you go to bed, spend two or more minutes again thinking thoughts that make you feel good. Your bedtime thoughts set your tone for when you wake.

**3. Meditate for 15 minutes each day.** Meditation is your best defense against a negative world and your best offense for attracting fun and easy success. Meditate in the morning to maximize the benefits throughout your day. Don't be discouraged when you find it difficult to quiet your mind. It takes time and practice to re-train your thoughts.

**4. Establish a Gratitude Practice.** Write 10 different things each day for which you are grateful, and soon you will feel like you're an abundance magnet.

**5. Say affirmations after you meditate.** The power of affirmations is not in the words but in your belief in what you're saying, so say them with conviction.



**6. Make decisions ONLY when you are in a positive mindset.** The impact of your decisions reflect your mindset

exchange business cards, and move on to the next person. You stress over how to network without having to make small talk with strangers.



So, start with people who are not strangers. Start by making sure the people you do know understand what you do and what your business is about. Everyone knows someone. Chances are someone you already know can introduce you to someone they know. This is networking.

Networking is not just about meeting new people at an event. Networking is not making a sales pitch. Networking is about making connections, building relationships, and making it work for all parties involved.

Women in business tend to be more skilled at relationship building, but they also tend to stress more over making the initial contact. To reduce your stress level, change your attitude toward the

at the time that you made them. If you find yourself experiencing negative thoughts and emotions during your decision-making process, STOP what you're doing and do something that brings you back to your positive mindset. You may just find that the "right for you" decision comes to you in the midst of your positivity break.

**7. Eliminate external sources of negativity in your life.** This includes turning off the TV and media and probably letting go of a few relationships as well.

Success can be fun and easy or it can be a struggle every step of the way. The choice is yours. It is simply a matter of the thoughts that you think. Use these tips above to tweak your thoughts and experience the positive difference it makes in your success and your life.

**Karin Cross** is a Law of Attraction Speaker, Teacher and Coach and a 20 year HR professional who helps individuals and organizations align their thoughts with their goals and dreams so that they easily achieve them and have a lot of fun along the way. Learn more about Karin at [www.asamatterofthought.com](http://www.asamatterofthought.com) or contact her at [karincross@asamatterofthought.com](mailto:karincross@asamatterofthought.com).

## In the next issue . . . .

### The things we juggle

Are you balancing family, business, money, extended family, holidays, life? The next issue of **Carolina Business Woman** will help you learn how to manage, survive, and thrive!

**Subscribe before December 31 and receive \$5 off!**  
**Learn more at [www.carolinabusinesswoman.com](http://www.carolinabusinesswoman.com).**

**What would you like to see in future issues?** [Send us](#) your article ideas and questions for the Q&A section.

introduction. You want people to know what you do, but you also want to find out what they do. Maybe there is a connection you can make for them. This is networking.

Know your business well enough to quickly and intelligently answer the question, "so what do you do"? Then, make sure you express the same level of interest by returning the question, "and you?"

The most crucial step in the networking process is the one most people don't execute. Follow up. Send an email or even a handwritten note. Start with a simple statement about when and where you met them - and the fact that it was a good experience meeting them. Restate and even elaborate on what you and your business are about. Ask for another meeting to learn more about each other's businesses. This is networking.

It's not scary. Done right, it's not fake. And it is most definitely the most effective way to grow your business.



*You can do it!*

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WordsWorking | [pat@words-working.net](mailto:pat@words-working.net) | Key West Mews  
Cary, NC 27513

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