



DIVAS DOING BUSINESS

What the Guidebooks Don't Tell You
About Being a Woman Entrepreneur

MONIQUE HAYWARD

Foreword by Morgan Freeman



Divas Doing Business **What the Guidebooks Don't Tell You About Being a Woman Entrepreneur**

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ISBN: 978-0-615-27463-8

Editing: Laura Mariani

Table of Contents: Julie Kawabata

Cover and Interior Design and production: Studio 6 Sense • www.6sense.net

DEDICATION

I dedicate this book to my grandmother Louise Haywood and my mother Deborah Polite, from whom I learned how to stand on my own two feet and get back on them when I get knocked down, make good choices, be humble, give thanks to God and to the people who have helped me along the way, and appreciate the finer things in life.



ACKNOWLEDGEMENTS

To my husband Tom Freeman, the love of my life and an honorable, patient man who believes in my dreams, commits to being a partner in my success, takes the good with the bad, and gives me strength and confidence to take risks knowing he'll be there to catch me when I fall.

To my dear friends and family who support me emotionally, spiritually, and financially; encourage me to keep my dreams alive; and advise me on many matters, both large and small.



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FOREWORD

I admire and respect smart, hardworking, enterprising women. Growing up in the segregated South in the heart of the Mississippi Delta in the 1940s and 1950s, I was surrounded by strong women – my mother, grandmother, aunts, teachers – who shaped my outlook on life, encouraged my moviemaking dreams despite the obstacles facing young black men, and taught me lessons that still guide me today. Throughout my multi-faceted career, I've worked with many women whose stories inspire me. Drive and ambition tend to attract me, and these women's dedication and commitment to their own success and that of others amaze me. My friend Monique Hayward stands out in these respects.

Monique excelled academically, graduating *magna cum laude* and Phi Beta Kappa in journalism from the University of Maryland College Park. She went on to get an MBA in marketing from Case Western Reserve University and launched a successful career in Corporate America in marketing, public relations, communications, and business development for high-tech companies. She has performed various assignments that have



taken her around the world and has worked with prominent journalists, business leaders, government officials, and Hollywood celebrities.

Impressive? Yes. Enough for Monique? Absolutely not.

She decided to push herself further by putting her skills and knowledge into her own start-up business. Monique created Dessert Noir Café & Bar out of a personal desire and a growing market need to provide suburban diners with an upscale restaurant close to home, something to which I can completely relate with my own establishments, Madidi Restaurant in Clarksdale, Mississippi and Ground Zero Blues Club in Clarksdale and Memphis, Tennessee. Knowing the struggles of running a restaurant business and having dined at Dessert Noir Café & Bar myself, I have seen firsthand how Monique puts her heart and soul into her business. I can appreciate the challenges and opportunities Monique addresses every day to run her restaurant while pursuing her corporate career.

What I admire most about Monique is that while she may be tested time and again with balancing all the demands of her life, she never forgets to give back. Realizing my involvement in relief for hurricane victims, Monique approached me with a creative, out-of-the-box idea to involve her business and the local community in a multi-faceted celebrity charity event to assist me with raising funds for PLAN!T NOW, which empowers people with information they need to help protect their families, lives, homes, and businesses in the event of natural disasters. She's also assisted local non-profit organizations, schools, and charities with fundraising events and donations. There is also an interesting



story about her giving a guy on a downtown Atlanta street who was down on his luck money for dinner and a bus ticket! That's how Monique is: If she's in a position to help, you can count on her to be there for you.

And that's what Monique has set out to do with this book. She wants to be right alongside you to share her knowledge and insight as you travel on your own entrepreneurial journey. Monique writes *Divas Doing Business* with a style that is direct, provocative, honest, and straightforward because she knows you need the straight story as you make critical decisions about starting and managing your business.

Monique has boundless energy, which means she's already working on what's next for herself and her business. Believe me: This is not last word you'll hear from her. She's just beginning.



Morgan Freeman



PREFACE

D*ivas Doing Business* came to me in one of those “the-last-straw-is-breaking-the-camel’s-back moments” in early November 2006. My entire life seemed to be falling apart. My money-losing restaurant was creating extreme financial problems for me, including a multi-thousand-dollar lawsuit that jeopardized my credit rating and threatened my ability to secure additional financing. I had no good solutions for how to fix the mess I was in. My executive chef/general manager was in the throes of serious personal and family issues that were affecting his ability to focus on running the restaurant. My husband, who had displayed the patience of Job and supported me through both good times and bad, was at his wit’s end and was ordering me to shut my business down. The demands of my day job at Intel Corporation were mounting as the company announced a major restructuring initiative that resulted in workforce reductions. I was laying off employees on my team, managing performance issues with those who remained, and taking on more responsibilities after our group fell into line with the rest of the company to do our jobs



with fewer resources. I could hardly sleep or eat and my stress levels were off the chart. I cried and cried and cried...

Then one rainy night when I was all alone in my bedroom, I knelt at the side of my bed like I did when I was a little girl and prayed to God:

"Dear God, what is my purpose in going through all of this turmoil and pain? What else can I do to have peace of mind and put my business on the path for success? What is it that you want me to do? Please show me the way and give me the strength to navigate the course You have charted for me."

It took a few days of soul searching, praying, deep strategic thinking, and reflecting before it came to me: I know how to write and I know how to talk! Therefore, I'm obligated to bring you, my fellow "divas doing business," the story behind the story of being a woman entrepreneur, one of courage, hope, purpose, and undying commitment to success for all women who dare to pursue their dream of entrepreneurship.

This book is intended to be a straight-talking supplement to traditional how-to guides, providing insight into those business situations that will test your resolve, your strength, and your spirit in the real world. You will meet successful women entrepreneurs just like you who started in business with a great idea, a gut feeling, or a vision to deliver a product or service to the market and are now making their mark by inventing breakthroughs, rising above their competitors, commanding the respect of their peers, and pioneering important business and social trends.

We are in this together. Divas, hear me...



AM I READY FOR THIS?

YOUR ENTREPRENEURIAL JOURNEY IS A BALANCING ACT.

WOMEN BUSINESSES ARE HOT, BUT ARE THEY WORTH THE HEAT?

Throughout history, women have always sparked social, economic, and cultural trends and movements. As more of us pursue entrepreneurship, industry pundits, business writers, consultants, experts, and commentators declare that there is no better time than right now for women to be in business. They observe and report how we are redefining the business landscape on our own terms: “Women entrepreneurs ARE the trend,” according to Susan Hadary, the former executive director of the Center for Women’s Business Research. “Women business owners are changing the face of business, both literally and figuratively. The dynamic growth and expansion of women-owned businesses is one of the defining trends of the past decade, and all indications are that it will continue unabated.”¹

With that, the face of women’s entrepreneurship is also changing as more women of color enter the arena. According to the Center for Women’s Business Research’s report titled *Businesses Owned*



by *Women of Color in the United States 2008*, businesses owned by African-American, Asian, and Hispanic women substantially outpace all U.S. firms in revenue growth and number of employees. Between 2002 and 2008, the number of privately-held firms 50 percent or more owned by women of color grew 30 percent while all other businesses grew nine percent. At the same time, revenues for these businesses grew 35 percent compared to 15 percent for all other firms. Employment also grew 22 percent compared to two percent for all firms. Women of color now represent 26 percent of all women business owners, up from 20 percent just a few years ago, and account for 2.3 million firms, 1.7 million jobs, and \$235 billion in revenues.²

Conventional wisdom points to a bright future and preaches that if you have what it takes to be your own boss, follow the step-by-step process to turn your idea into a viable business, and work your plan, success for your small business should be well within your reach. However, according to the U.S. Small Business Administration (SBA), two-thirds of new small businesses survive at least two years, 44 percent at least four years, and 31 percent at least seven years.³ You may be thinking to yourself, “Dynamic growth and expansion? Whoa! I can get better odds of winning on the slots in Las Vegas.”

Well, there is definitely wisdom in the cliché, “If it was easy, everyone would be doing it.” Entrepreneurs will get straight to the point when you ask them: Starting a business is difficult and risky and not for the faint of heart. Running your own company means you are responsible for everything in the operation, and at the end of the day, you are the “throat to choke,” particularly during the start-up phase. As you get up and running and start to find your



groove, you will become synonymous with your business, making it the top priority in your life whether you like it or not.

In general, embarking on the journey to start your own business is a challenging endeavor. Additionally, women entrepreneurs face unique circumstances and obstacles that can extend and complicate their journey and must leap over many hurdles to get access to capital, work harder to overcome the perception that a woman-owned business is not a high-growth opportunity, or constantly justify your existence to “good old boys” with the power to decide if you’ll land that big client or get that critical bank loan. Researchers in the Office of Advocacy for the U.S. SBA found that while gender did not have an effect on the performance of a new venture when they controlled for preferences, motivations, and expectations, women had less business experience prior to opening the business, had larger average household sizes, and preferred more low risk/low return businesses than men.⁴

THEN WHY DO IT?

Many benefits and rewards accrue to the risk-taking woman with the vision to start a successful business. Although making money is clearly an incentive for going into business in the first place, let’s set that idea aside for a moment. Once you start to see the idea that you originally brainstormed on a napkin over lunch with a girlfriend become an actual living, breathing business, you’ll feel a tremendous sense of accomplishment and satisfaction. You’ll realize you’ve joined the ranks of the few people in this world who decide to bring a dream to life and take on the personal, professional, and financial risks to make it happen. You’ll create



jobs where they didn't exist before, contribute to the economic growth and vitality of your community, and become a visible role model for the next generation of women entrepreneurs. My entrepreneurial experience helped me grow so much more than I would have if I had settled only for the promotions and rewards of my corporate career.

Now, how about those challenges? As a woman, your life is a balancing act. You're striving to create a successful business; manage a household; be a great wife, mother, girlfriend, and confidant; and still have time to pursue other interests. Where exactly in the business plan should you write, "Get to my yoga class three times a week," or "Take my husband out for a date on Tuesdays"? In the words of that old Enjoli perfume commercial, how do you get in the mood to "never let him forget he's a man" when you're dog tired from "bringing home the bacon" and "frying it up in a pan"? How will you handle the pressures of every bank in town denying your small business loan applications, creditors ringing your phone off the hook, your kid's school play happening on the same night that your biggest client's project is due, or your rock star employee resigning after you closed a major business deal?



Divas Lesson # 1

Define balance for yourself and prepare for your entrepreneurial journey.

THE “M” FACTORS AND BALANCE

First things first: Before you embark on this entrepreneurial journey, assess your lifestyle and comprehend protecting what I call your “M” factors:

1. Money
2. Marriage and/or Motherhood
3. Mortgage
4. Mercedes (or whatever is your “Motor Vehicle”)
5. (Peace of) Mind

There may be others you will add, but the point is to know what’s important in your life so you can prepare yourself for being an entrepreneur. Building a business will test the strength and stability of each of your Ms, requiring you to be absolutely clear about how you’re going to balance the demands and rigors of running your business.

The Ms will be exposed to these demands at various points in time as you travel on your journey. When you think about your roles and responsibilities in life in this context, you are forced to carefully determine your priorities, negotiate them with your loved ones, and draw the boundaries that you never want to cross. You must be clear with everyone and with yourself about where you stand.



Business ownership is at once challenging, engaging, stressful, and exhausting on many levels. Think about how you're going to bring your "whole self" to your venture. You are a multi-faceted, multi-talented woman with credentials, expertise, experience, and knowledge. But that's only half of your story. You also must consider how the day-to-day stresses of running your business will affect your overall health and well-being.

Mental Impact

Entrepreneurs are often described as "ideas people" who are always thinking, contemplating, strategizing, and making decisions about the business all the time. Even in my so-called "down time," I often wake up in the middle of night with all kinds of ideas. You, too, will find yourself brainstorming constantly with yourself, advisors, mentors, friends, and anyone else who'll take the time to listen to you as you figure out how your business can be successful.

Physical Impact

Long days and nights are the story of entrepreneurs' lives, especially if you're like me and simultaneously working a "day job." This has a significant effect on your ability to eat properly, exercise, relax, and recharge. I often experience days when I realize too late that I have not eaten all day because I was rushing from place to place and task to task.

Spiritual Impact

Your spirit keeps you "glued together" regardless of your religious beliefs or the values by which you live your life. I have encountered many challenges in business, including contentious



legal situations and ethical dilemmas, which could have broken my spirit without that strong spiritual foundation.

Emotional Impact

In the normal course of everyday business, you must interact with other people to get the job done, even if you're operating solo. Therefore, emotional stress can emerge at any time. Whether it's dealing with employees, business partners, and suppliers or negotiating contracts or legal agreements, there are times when conflicts arise, arguments ensue, or disagreements impede progress toward your goals.

Financial Impact

For most small businesses, getting access to capital is the biggest obstacle to achieving profitability and long-term success. This obstacle grew even larger in the fall of 2008 when the banks slammed the brakes on lending to businesses and consumers in the wake of the most serious financial crisis facing the world in generations. With the collapse of the housing and financial markets that hurtled the world into a recession, it's going to be tough to make the payroll, meet commitments to your suppliers, pay bank loans, keep credit-card debt manageable, and cut costs without sacrificing service and quality. You'll need to hustle to keep your financial house in order through the downturn.

YOUR "FIVE"

T-Mobile recently ran a series of TV commercials asking, "Who's in Your Five?," referring to the top-five people on your cell phone's call list. For your business, you absolutely need to identify your "Five," the key members of your support team. These are the



people who will advise, consult, and comfort you when you need to reach out. They should be honest, ethical people who bring you positive energy, encouragement, understanding, and support.

In my case, I have a diverse set of mentors and confidants who form my circle of support. These men and women possess a wealth of expertise and knowledge and help me in different ways depending on the situation:

- **“The CEOs”**: A handful of traditional corporate “white guys” who run big public companies or sizeable private firms. I rely on this group for their ability to think big and quickly get right to the heart of any matter. They often give me the hard dose of reality I need to temper my eternal optimism.
- **“Fellow Divas”**: Women entrepreneurs, all from different backgrounds, who have built their businesses into successful enterprises. They serve as my role models and advise me on all aspects of running my company.
- **“The Strategists”**: A man with a corporate gig and side entrepreneurial ventures and investments; one of my former Intel managers who’s now an entrepreneur; and a woman who was one of my MBA classmates with a career spanning academia, family-owned businesses, and Corporate America who all have that unique ability to look at my strategy and help me generate ideas. When I’m backed into a corner and feel like I have no way out, the Strategists present multiple pathways to a resolution.



- **“The Cheerleaders”**: My friends and family who answer those late-night phone calls when I’m in tears and think I cannot go on another day. They are the ones who say, “So what you’re in debt up to your eyeballs and cannot pay the landlord this month? Keep your dream alive, girl!”

Our mothers were so right when they warned us that if we surround ourselves with people who don’t have anything going for themselves or don’t have others’ best interests at heart, it won’t be long before they’re taking us down with them. Most people don’t have the courage to take the risks we’re taking. They are busy collecting paychecks at jobs they complain about and don’t enjoy, making it far too easy for these naysayers to advocate their “doomsday” point of view. This may sound a little “Oprah-esque,” but if you believe that starting your own business is the right course for you to take and you can visualize yourself at the end of the journey having achieved your goal, then you WILL do it.

And now I *will* quote Oprah: “Every one of us gets through the tough times because somebody is there, standing in the gap to close it for us.”⁵ You need to find people who support you in your endeavors and want to see you make your dreams come true.





PREPARING FOR THE JOURNEY:

PEGINE ECHEVARRIA

Professional Success Coach, Motivational Speaker, and Author

Pegine Echevarria gives a whole new meaning to the term “Bronx Bomber.” This native New Yorker and feisty Latina of Puerto Rican heritage has truly “been there, done that” and has the battle scars to prove it. Raised by a determined single mother who struggled to keep her daughters on the “straight and narrow,” Pegine used her trademark sharp wit and dynamic personality to work her way from being a former girl gang member to becoming one of the most dynamic, in-demand professional coaches and motivational speakers.

With a client list that includes Bank of America, Verizon, Merrill Lynch, Lucent Technologies, NASA, and the U.S. Department of Defense, Pegine uses the power of her natural comedic gift and magnetic personality to inspire others to greatness. As a young woman, she waited tables and saved her money to move to Europe to turn her life around, launching two businesses, both of which she sold at a profit. She returned to the U.S. to finish her degree in improvisational and audience-participation theater and earn a masters degree in social work, concentrating on group and organizational development.



Along the way, she designed and directed a Latino family support center that *The Harvard Group Review* named as one of the top ten in the country. She launched a thriving professional speaking business that touched thousands of lives and empowered people to be leaders in their work, families, and communities. She even worked as a stand-up comedian, honing her craft on the comedy-club circuit for a couple of years. Her bold humor, enthusiasm, and messages of empowerment have endeared her to audiences, moving Mark Victor Hansen, co-author of the *Chicken Soup for the Soul* series, to describe her as “The WOW of Wows!”

Pegine’s success has led to frequent appearances on national talk shows, including “The Montel Williams Show” and “The Queen Latifah Show,” and to be a sought-after expert for CNN, MSNBC, National Public Radio, *Wall Street Journal*, *New York Times*, and *Chicago Sun Times*. She has received numerous awards and honors, most recently being the first Latina inducted into the Motivational Speakers Hall of Fame, which includes such luminaries as Dale Carnegie, Zig Ziglar, and Tony Robbins. She also has written several books, including *Sometimes You Need to Kick Your Own Butt*; *For All of Our Daughters*, a guide on how to mentor young women and girls; *White Guys Are Diverse, Too!*; and *Bragging Rights: Transform Your Team in 21 Days*.

Pegine is an active leader in non-profit and community organizations, including Employers United for a Stronger America, a foundation that provides research, philanthropy, and education for employers and their U.S. Military Reserve and National Guard employees; the Society for Human Resource Management’s National Workplace Diversity Expertise Panel; the Jacksonville, Florida Women’s Business Center; and the National



Speakers Association. Pegine lives in Florida, and she and her husband have a son Kenneth, a National Guard soldier, and a daughter Andrea, a U.S. Army ROTC cadet at MIT & Wellesley.

Pegine Echevarria, nationally known, well-respected leadership empowerment guru. A kind, warm-spirited woman who leads in a diverse world with laughter and gusto. Our advisor on the importance of ensuring you are ready for your entrepreneurial journey.

Q&A with Pegine

Q: What is it about “right here, right now” that is fueling the trend of women choosing to go into business for themselves?

A: From my perspective, three key phenomena are driving more women in the direction of starting their own businesses:

1. They decided to have children, and having earned advanced degrees like MBAs, may have left their corporate jobs and are now looking for ways to be with their kids and create a business to continue to use their minds and make money. By starting a business, women can have financial wealth and stability and can determine the lifestyle they want. Women can certainly earn a lot of money moving up the ranks at a company, but there are no guarantees. As an entrepreneur, you determine your own course and benefit from freedom in that.
2. Over the past 20 years, the “Baby Boom” generation has been building their careers, and as they hit their late 40s and early 50s, they are realizing that they can leave their



corporate jobs. They have significant savings in their 401ks and their pensions and their kids are out of the house. They are ready to focus on themselves now.

3. At a particular point, something “gnaws” at women to nurture their own souls because they’ve done all they can do in the organizations where they’ve worked. There’s something deep within them, a calling to a higher level of contribution and leadership to create more value that they cannot accomplish within the large corporate organizations. This calling is telling them, “I have to do that” and they know within themselves that this is the time because they are so aware of how things can be made better. They get tired of fighting for change at their companies. Once you’ve worked for enough jerks, you say, “I may as well just work for myself.”

Q: The risks that entrepreneurs take are so much more personal than those taken in the corporate world. Our business decisions have a direct impact on our personal, professional, and financial lives. Failure hits us where it hurts. How do you advise women to deal with risk and overcome their fear of failure?

A: An entrepreneur never really knows the depth of the risks she is taking. From the start, we focus more on the potential gains and try to minimize the risks. It’s not until you’ve been in business for several years that the risks increase, and when you reach your fifth or sixth year, you realize that you’re “unemployable.” All the risk that you’ve taken gives you the strength and sense of belief that you can do it – and keep going – because you’ve evolved as a person. You’ve become richer and deeper as an individual.



People who give up and walk away risk losing the opportunity to experience the depth and breadth of character gained by the entrepreneurial experience.

Q: Let's talk about something that's one every woman's mind: How do you balance all of the demands in your life? Most women entrepreneurs are already leading full lives as wives, mothers, professionals, volunteers, activists, friends, and providers in a number of different ways. Can we really don the "Superwoman" cape and do it all? Doesn't something have to give?

A: Something always gives yet we perpetuate the myth that we can have it all and do it all at the same time. When we try to do too much, something always suffers. Your marriage suffers, your kids suffer, and your business suffers. Women need to make clear choices at different times of our lives.

When my kids were little, I worked full-time, I was writing a book and volunteering at the school, and next thing I know, I contracted a rare stress disorder that landed me in the hospital for a couple of weeks. My whole body shut down, and my doctor was this old guy who said to me quite simply, "Pegine, it's a lot cheaper to go on a cruise." He was right!

I needed to step back and evaluate all of things I was choosing to do. That's when I decided to open my own business and structure it in such a way that it allowed me to be with my family, accomplish my work, and achieve balance. I chose the slow and steady path. I wasn't expecting to be a multimillionaire at the start. Not that I didn't want to, of course, but I needed to go slow and steady. I worked from 9:00 a.m. to 3:00 p.m., and during



those hours, I focused on business. After 3:00 p.m., I put on my “mommy hat” and did all of the things that go with being a mom. I knew what it was like to be a child and not have a parent around. Those experiences fed my business and added depth and dimension to my work that I would not otherwise have had.

I worked my business around my kids and created a clear five-year plan that addressed what the business would look like strategically. I figured out who I needed to meet and what kind of publicity I needed to generate. I determined everything I would need to make the business a success once my daughter finished school. When I look back on that time, I might lament that I wasn't as successful at my business, yet my kids have grown up to be great adults.

I met with a mentor and advisor recently who landed a million-dollar deal. He was reflecting on how it took him 20 years to become an overnight sensation. That's a testament to dedication for the long-term, and now I'm looking at my next 20 years and what I want my business to be. I do have it planned in my head but that plan is flexible enough to change because I know I have to be open to change if I'm going to achieve my goals.

Q: How can women hone their leadership skills to become successful entrepreneurs who maintain excellence, insist on integrity in their operations, and have a balanced life with room for personal growth, creativity, and innovation?

A: The first thing you can do is to take the time every day before you walk into your business to appreciate what you have and where you've come from and the other people who've helped you



along the way. Leaders who don't appreciate their own skills and acknowledge what they have achieved risk forgetting they are leaders. Entrepreneurship can be a lonely business, even if you have a staff around you.

Decide what qualities and values are most important to you and your business. For me, it's providing ultimate customer service. In my company, we bend over backwards to ensure that we deliver to our customers what they want and what they deserve. At the same time, we make sure our fees are covering our costs and allow us to make a profit because perceived value goes down if you give too much away. Finally, it has to be fun. I like the people I work with and the projects I'm doing. A friend of mine with her own business has a sign at her office that says, "We don't work for jerks," and she's very serious about it. She has "fired" customers in the past because their behavior was inconsistent with her values.

Q: I think all business owners go through times when nothing seems to be going right. What strategies can women use when the pressures of the running their business seem too great and they begin to feel as if their lives are falling apart?

A: I'm a stickler about being aware of my own self-centeredness. It's easy to forget about the people around us who can give us strength and encouragement. Who's in a relationship with you? Who is going to be hugging you? Who's cuddling underneath the blanket with you? You're more powerful when you acknowledge and appreciate the people who are standing by you. Besides, the cuddling underneath the blanket is a great stress reliever and there's nothing wrong with a little "afternoon delight" to make



you appreciate being a woman! If we cannot we do that on our own schedule, then why are we in business?

Also, get into a support group. I have a “Goddess Group” of women small business owners that I meet with on a regular basis. Join professional associations. Have people around you who will smack you and say, “Cut the crap. Reality does not revolve around you.” I volunteer with cancer patients and their families and nothing gives me a reality check quicker than being exposed to people who have more trials and tribulations than I do.

Q: Running a business requires you to tap into places within yourself and call upon others to help you with reaching your fullest potential in order to succeed. How can you find out what you’re capable of accomplishing as an entrepreneur before you’re put to the test?

A: You don’t know. When you start your own business, you have to be willing to get comfortable with being uncomfortable. The more uncomfortable you feel, the more gains you’ll get. If you’re comfortable, you’re doing the same thing over and over and that doesn’t bring success. The willingness to put yourself into situations where you say, “I cannot believe I’m doing this,” will challenge you to reach the next level.

And yes, sometimes you’ll feel like a fake or an imposter, but keep plugging along anyway because you’ll find that you’re actually the real thing! Imagine you’re in a boat on the lake and you can’t paddle the boat well enough to propel it forward. But you’re moving and you look good doing it. Believe that you’re going to make it because when you get to the other side of lake, you’ll say to yourself, “Girl, look at you out there doing it.”



I was working on landing a major company as a client for over a year and not getting anywhere. I saw the CEO speak at an event and got his card after his speech. When I got home, I called him. I said, “What’s the worst thing that could happen?” Well, we closed a six-figure contract with him. If you had told me even 30 minutes before I asked for the card that I’d do it, I’d say, “No way!”

After 9/11, my business collapsed. Every single contract got cancelled. There was nothing. I did stand-up comedy, which I still cannot believe I did. The experience made me a 100 times better speaker and consultant because I forced myself to be funny and I was NOT getting booed off the stage!

There are too many factors out of your control to make something hit. You have to trust and believe: “God, I’m asking and I know you’re going to give me what I want.” Walk away with that feeling and act like it is going to happen.

Q: You have said, “We are each responsible to change and grow in order to accept the blessings of success and share it with others.” What have you learned that can be passed on to other women who are aspiring to be or already are entrepreneurs?

A: My biggest lesson is that within you are steel, strength, and courage that are unsurpassed. You have the ability to create products, services, and businesses that make a difference. Being an entrepreneur is about your spiritual, emotional, intellectual, and fiscal growth. The experience will make you into a work of art that’s molded, cut, bent, and sculpted to radiate depth, beauty, courage, and power that you’d never find any place else.



The ultimate gift is that you become the woman that you dreamed of being. I wouldn't trade it for anything in the world because of who I've become. It's so amazingly cool!

Learn more about Pegine and her company at <http://www.pegine.com>.

Now, Divas, you are ready to do business.



"Monique is the total package, an unbeatable combination of boundless passion and no-holds-barred business savvy. She speaks with authenticity and authority like only a woman who knows her worth can."

Stephanie Chick, Professional Coach & Chief Genius, Deliver the Package

"In Divas Doing Business, Monique dispenses what other entrepreneurial books don't – straightforward, practical advice on the unique challenges women entrepreneurs face. Having turned her own dream into a thriving reality, Monique steps outside the lines of convention and inspires women who are persevering through the sometimes dizzying act of balancing their work, family, and personal lives."

Paul Rosenbaum, Chairman & CEO, Rentrak Corporation

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Your husband wants sex, the bank has denied your small business loan for the third time, creditors are after your house, your kid's big school play is tonight, and your top employee just resigned. One more straw and the camel's back surely will break. Welcome to *Divas Doing Business: What the Guidebooks Don't Tell You About Being a Woman Entrepreneur*.

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Valerie Red-Horse, Red-Horse Native Productions

Jacqueline Rhinehart, Organic Soul Marketing



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