

Women in Small Business



Is Now the Time for You?

Women in Small Business

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Academy for Business Success
21000 NW Quatama Rd., #164
Aloha, OR 97006

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Women in Small Business

Introduction

Did you know that women currently make up 80 percent of consumer spending? They currently purchase more than half the automobiles that are sold in this country. They consistently purchase more groceries, apparel and durable goods than men and they have become the primary ones to make healthcare decisions, in 75 percent of American households. Women also make up 41 percent of the individuals with a net worth of \$500,000 or more and will own 50 percent of all of the small businesses nationwide by the year 2000!

These statistics demonstrate only a small portion of the impact of women in the marketplace. Women entrepreneurs are changing the face of the American economy at a speed that stuns those who follow the demographics of American business. Nationwide, women-owned businesses have grown steadily in each of the last ten years. Women currently own approximately 8 million small businesses in the U.S. and are starting them at twice the rate of their male counterparts. Women have become the real heroes of the current economic recovery.

Economic Influences and Future Trends

Women are not becoming a major force in our economy, they have become a major force in our economy. Employment by large corporations is generally decreasing but employment by women-owned businesses is growing. In fact, women-owned businesses now are employing 35 percent more people in the U.S. than the companies in Fortune 500 are employing worldwide.

Women business owners are the swashbucklers of this generation. They typically do not inherit family businesses and do not buy established businesses. More likely they start their own businesses because of personal necessity or the lack of opportunity or possibility in the traditional job market. They often start businesses to solve problems that are faced by women and that the marketplace has failed to address, especially in areas of health, child care, education, and fashion.

Women-owned businesses are generally smaller, sleeker, faster and more efficient than their predecessors. There are studies that show that it is more likely for them to offer flex-time, tuition reimbursement, and job-sharing than U.S. businesses generally offer. Women are addressing problems that have traditionally held women back in the marketplace and will continue in the 21st century. All in all, women-owned businesses have become a force that society will need to reckon with.

Startling New Statistics

Nearly 8 million businesses in the United States (one of every 3 firms) are now owned and are operated by women, and this number is growing at a phenomenal rate. In fact, estimates are such that women-owned firms in the U.S. now provide jobs for 18.5 million people and generate sales of nearly \$2.38 trillion annually. According to recent studies conducted by the U.S. Census Bureau and the National Foundation for Women Business Owners, this trend is only expected to increase. Below are several findings from these studies.

- Between 1987 and 1996, the number of women-owned firms has grown 78 percent.
- Employment by women-owned firms has increased by more than 100 percent from 1987-1992, compared to an increase of 38 percent in employment by all firms. For women-owned companies with 100 or more workers, employment has increased by 158 percent - more than double the rate for all U.S. firms of similar size. Women entrepreneurs are taking their firms into the global marketplace at the same rate as all U.S. business owners.
- The top growth industries for women-owned businesses between 1987 and 1996 were construction, wholesale trade, transportation, agribusiness and manufacturing.
- Women-owned businesses stand the test of time. Nearly of women-owned firms in business in 1991 were still in business 3 years later, compared to 2/3 of all U.S. firms.
- The largest share of women-owned businesses continues to be in the service sector. More than half (52 percent) of women-owned firms are in services; 19 percent are in retail trade and 10 percent are in finance, insurance and real estate.

Why Women Are Good At Small Business

Although men and women may approach business in a slightly different way, the explosive growth of women-owned businesses over the past decade attests to the Success of their non-traditional style.

- More than half of women business owners (53 percent) emphasize intuition or "right-brain" instead of "left-brain," which emphasizes analysis, the processing of information methodically, and developing procedures. Intuitive processes often allow someone to see opportunities that aren't readily apparent and to know if they are right without the use of reason and analysis.
- The way in which women business owners make decisions is usually more whole-brained than men's (i.e. it is more evenly distributed between right-brain and left-brain). This allows someone to use creative and analytical processes, a characteristic that is critical for small business management, especially in uncertain situations.
- Women business owners tend to reflect on decisions, and to weigh options and outcomes before taking action. In addition, women don't hesitate to gather information from business advisors and associates. The advantage here is the shared knowledge that is gathered through interpersonal interactions and liaisons.
- Women entrepreneurs describe their businesses in family terms and see their business relationships as a network. This "personal touch" is often what drives employee motivation and productivity. The downside is however that they may lack policies and procedures which are clearly stated.

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- Women have the ability to balance different tasks and priorities. In business for themselves or for someone else, the ability to be flexible and adaptable is a distinct advantage these days when everyone is expected to perform many duties.
- Women entrepreneurs tend to find satisfaction and Success from building relationships with customers and employees, from having control of their own destiny, and from doing something that they consider worthwhile. We spend the majority of our lives at work. If our work and our personal values are not in alignment, sooner or later we feel conflict. Women entrepreneurs have used this internal conflict as a motivation in order to create the life that they desire.
- Entrepreneurs in general are more similar to each other than they are to the working population in general. Compared to the general working population, entrepreneurs tend to be more logical and analytical in the way they make decisions, no matter their sex.

Women's vs. Men's Needs

Many women business owners view business ownership with different concerns and interests than their male counterparts. Although some women business owners are interested in a large, profitable organization, many prefer their new business to be small, friendly and easy to manage. Because growth usually equals structure, many women business owners choose to remain small to avoid dealing with an organization that would require layers of management and a culture that might lack support or is rigid, unfriendly, or limiting.

Women start their businesses for a variety of reasons. Independence, flexibility, freedom from corporate limitations, and the freedom to take risks are usually major motivational factors for the woman who decides to start her own business. In addition, many women seek personal satisfaction, a certain balance, broader horizons, the respect in the industry, the excitement of growth and the opportunity to learn new things.

Women start their organizations to create a secure future and to have choices about their lifestyles. Many have a community mission which they plan to support or fund. Many want to provide good jobs and a secure future for a dedicated staff. Finding a better way to deliver services or making a difference in the lives of many people is often at the top of the list.

If you measure Success strictly by your business's profitability, it is often difficult to stay focused. However, if Success is measured by the journey, and not just with statistics, the path becomes much clearer and easier to follow. By maintaining their freedom and flexibility, women business owners can become truly creative and confident. And by providing an environment that cultivates respectful relationships, owners are able to focus on performance and profitability. This is not easy, but, for women, it is essential and the rewards are definitely worth the effort.

Women & Self-Esteem

Self-esteem and self-confidence are essential to the health and well-being of every person. If you are thinking of starting your own business, you must know and trust in the fact that you are capable of facing and overcoming any challenges that await you. Without such belief, Success will be extremely difficult, if not impossible, for you to achieve. If you do not believe in yourself or your product, you will project an air of defeat which others will sense. The end result is that no one will feel comfortable buying from your business.

What is self-esteem?

Self esteem is:

- appreciating one's own worth and importance and having the character to be accountable for oneself and to act responsibly toward others
- a confidence and satisfaction in oneself
- an absolute necessity

A recent Gallup poll found that nearly 1/3 of all Americans suffer from low self-esteem. Interestingly, those who have low self-esteem reported more symptoms of stress and poor health than did those in the other categories. They also placed more importance on material things such as high achievement and Success at work. Those in the high self-esteem group tended to place more emphasis on maintaining a healthy mind, a good family life, and a balanced outlook. These people equated Success with happiness rather than with material gains.

People who have low self-esteem seek ways to escape from reality. Studies have shown that low self-esteem is the root of practically every personal problem. It precludes friendships and loving relationships, causes its victims to make harsh judgments of themselves and others, and it breeds anxiety and fear.

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To better understand yourself and to identify whether or not you may be lacking in self-esteem, review the list of items below. Check off the characteristics in the list that you think apply to you. It's important that you be as honest with yourself as you can.

- Constantly put myself down; am highly self-critical
- Have difficulty accepting compliments
- Often feel victimized by others
- Feel lonely, even when with other people
- Feel empty - like I have a hole inside
- Feel different from other people
- Feel depressed
- Feel shame and guilt
- Don't believe in my ability to achieve; have self-doubts
- Fear new situations
- Fear failure
- Fear Success
- Fear being out of control
- Have high need to please others

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- Am highly anxious in business settings (ie. panic attacks, anxiety)
- Have trouble managing time demands; feel stress, excessive worry
- Put things off and get into trouble for it
- Am extremely vulnerable to others' criticism, real or imagined
- Don't state opinions or feelings for fear of what others will think
- Keep others at a distance emotionally
- Have self-destructive behaviors (substance abuse, abusive relationship, no interest in or motivation for self-care)
- "Numb out" to relax (watch TV, eat, sleep, fantasize)
- Have negative attitudes; use negative self-talk
- Have difficulty setting and sticking to goals
- Have trouble asking for what I want and need
- Am often angry and aggressive
- Make unrealistic self-assessments, either too low or too high
- Think in black or white; have no tolerance for ambiguity

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- Can't tolerate imperfection
- Don't feel connected to family or community
- Lack pride in or information about my ethnic, cultural, or gender group

Once you have identified all of the characteristics that apply to you, go back over this list and pick four areas you see as most vital to the Success of your business. Think about each of them. Brainstorm ways in which you could improve these four areas of your life. Set solution-based goals and then track them so that you can see your progress.

Where does low self-esteem come from?

Low self-esteem often stems from our childhood days. Somewhere along the way, we learned or heard negative messages from others. From these messages, we developed a negative perception of ourselves.

The truth is that we all hear those negative messages echoing in our ears at one time or another. However, a person with low self-esteem has a tendency to focus on and believe in these messages while a person with high self-esteem dismisses them as inaccurate or irrelevant comments that have no power over her. What the person with high self-esteem has already learned is that we must prevent the messages from the past from dominating our present feelings and behaviors. If we don't, these "voices from the past" will control us and ultimately impact our entire life in a very negative way.

Many of the characteristics you identified in the first exercise can be traced to negative messages you have received throughout your life. To begin changing these negative messages into positive ones, try the next exercise:

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List five negative messages that you remember hearing as a child or messages that you hear today. (ex., You're too sensitive. You'll never amount to anything. You'll never be a Success. You're stupid.)

Now, take the five negative messages you wrote and turn them into positive ones. Be sure to use "I" or "My" in your statements and use present tense verbs. State what you want, not what you don't want. (ex., I care a lot. I can do anything I set my mind to. I define Success my own way. I can learn anything.)

Repeat your positive statements each day. This will reinforce what you want in life, not what you don't want. It will also create positive energy in your life and maintain your feelings of self-esteem.

What does fear have to do with it?

Another common reason for low self-esteem can be traced to a four letter word: FEAR. Since the negative messages we heard when we were young were often received from people we cared about and trusted, it is often very difficult to simply tune them out or ignore them.

"What if I really am too weak and can't make it in the world?"

"What if I am too stupid to be Successful at a new business?"

Asking yourself these questions will only chain you to the worst enemy you can imagine - your own fear. The only way to know if you can do anything is to take a risk and try it. Surprisingly enough, the moment you take that first step, most of the fear and anxiety you have been experiencing will disappear. In its place will be a new sense of self-confidence.

To begin overcoming your own fears, try the next exercise:

Write down the 3 greatest fears that you have ever overcome.

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Now write a brief statement about how you overcame each fear. What did you do? How did you do it? What feelings did you have afterward? Are there any patterns? Did you take the same steps each time? What was the same? What was different? What results did you have each time?

Now, apply what you have learned about previous fears to your current fears about starting your own business.

Accepting your basic human rights

Many women with low self-esteem maintain belief systems which fail to recognize and accept the fact that each of us has assertiveness rights. These negative belief systems usually stem from the past and include comments such as "It's not polite to interrupt." "Do it right or don't do it at all." "If you need help, you're weak."and so on. However, to develop high self-esteem, it is critical to recognize that everyone has a basic list of human rights that they are entitled to. Some of these rights include:

- The right to have and express your own opinions.
- The right to interrupt to ask for clarification.
- The right to ask for help.
- The right to make mistakes.
- The right to ask for help from professionals.

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- The right to decide how to spend your time, energy, and money.
- The right to have and express positive and negative feelings.
- The right to get what you pay for.
- The right to receive recognition for your achievements.

The following exercise will help you examine your own belief system in relation to the human rights listed above.

1. Pick three of the rights that are toughest for you to accept.

2. Decide which of those rights you would like to focus on for the next two or three weeks.

3. On index cards or reminder notes inscribe your name and the human right you have chosen. (ex. "Allana, you have the right to make mistakes.") Put the cards or notes on your mirror, in your wallet, next to your bed, or wherever you know you will see them.

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4. Keep reminding yourself of your right until you feel comfortable accepting it.
5. Repeat steps 1 through 4 until you have internalized all of the rights that were barriers to you.

Changing the way you think

The key to personal effectiveness and high self-esteem is ATTITUDE. After you have identified the major road blocks that are preventing you from reaching your goals, the rest boils down to desire and attitude. The good news is that a positive attitude is something you can develop if you don't already have one. You aren't born with an attitude that you have to live with the rest of your life. An attitude isn't something that happens to you when you get out of bed in the morning. There are things you can do to develop a more positive, effective attitude if that's what you really want.

Let's look at a few. . .

- Become AWARE of your thoughts and feelings. Awareness is the first step in change. Have the courage to explore your negative emotions. Learn to recognize anger, frustration, jealousy, envy, annoyance, blame, resentment, impatience, hostility, boredom, disappointment, nervousness, anxiety, fear, embarrassment, panic, sadness, guilt, worry, doubt, mistrust, hurt, shame, helplessness, confusion, despair, grief, and rage. Remember that you can choose to stay with the thought/feeling or you can choose to cancel it and replace it with another thought/feeling.
- Cancel the negative thought(s) that "chatter, clatter" inside your head. Even if you don't believe that you have the power to cancel your negative thoughts/feelings, simply say, "cancel, cancel" whenever they occur. At first, you may feel that you have to say, "cancel, cancel, cancel, cancel, cancel," over and over again. Just do it! After a while, you

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will notice that the negative thought/feelings are diminishing.

- Keep your mind busy. Do two things at the same time: visualize and replace the negative thoughts with affirmations. This will keep your mind so busy that it won't have time to dwell on anything negative.
- Visualize yourself at your best and/or visualize what you want to happen. Believe it or not, when you imagine yourself at your best or imagine what you want IN DETAIL, you begin to make it happen. Imagine and be able to SEE as clearly as possible what it is that you want for yourself. Practice doing this over and over again, remembering that the more often you see yourself at your best and the more often you picture what you want, the more likely it is to materialize.
- Replace any negative thoughts with affirmations. An affirmation is a short statement, stated in a present tense, of how you would like to be at this moment in time. An example of an affirmation could be "I am calm and beautiful" or "I am very Successful in my new business". Affirmations can be a very powerful tool when you are trying to increase your self-esteem or change a habit. Remember that it is important to state your affirmation as though it has already occurred.

The most important thing to remember is that whatever you choose to focus on, expands. Rather than looking for a "quick fix," know that when you focus on what is working well, you can trust it to grow.

What else?

By now you should be getting a pretty good feel for what areas of your life you must work on in order to increase your self-esteem and self-confidence. Remember that changing the way you think and the way you view the world is not an overnight process. Be kind to yourself. If you get stuck along the way, just come back to these exercises and refresh your memory. If you find your motivation dragging, just know that unless you have a healthy level of self-esteem, it is almost impossible to achieve any lasting Success or happiness. In other words, it's well worth the effort!

Is Now The Right Time?

Overall, specialists who study small business start-ups have found that the most important characteristics for Success include:

- Knowledge in the field through both formal training and on-the-job experience.
- Attitude or willingness to work long hours for many months and sometimes years, without expecting much income.
- A business plan - a business without a plan is a ship without a rudder.
- Capital, cash, resources.
- Action - implementation - get-it-done.

If you are to the point where you feel comfortable with those five areas, there is a very high probability that you will succeed should you decide to start your own business. However, if you feel weak in one or more of these areas, you may want to ask yourself if "now" is the right time.

Being self-employed usually requires more knowledge, time, planning, resources, and energy than working for someone else. Make sure that you are willing and able to commit to whatever it takes to make your venture a Success. This may mean taking into consideration any other goals that you may have, as well as current and future responsibilities. As a general rule, estimate the amount of time you think you'll spend on your business and double it. Believe it or not, this is one of the best ways to determine the time commitment that you will be making to run your new business.

Obviously, some types of businesses are more flexible in terms of time commitment than others. You might want to adjust your business goals to meet your lifestyle goals. How hard do you want to work? Do you want to hustle sales every day? If you are determined that your weekends are free, you should eliminate

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retail sales, real estate, and many service businesses from your list of possibilities. But you shouldn't get discouraged. There are businesses to match every lifestyle and you have to find one that is right for you.

Be sure to involve your family in the decision process. Their support is critical. They will help you narrow your search and they can also be your supporters as you climb the mountain.

Eleven Rules For Success in Business

Once you start your new small business, work with your business advisors, including your Business Coach, to adhere to these rules for business success:

- **Work smarter, not harder.** It's not how much you do, but what you do and how well you do it. There are better ways to run your business than by brute force.
- **Strive for accuracy first, then build momentum.** Since you do not have a second chance to make a good impression, it is important that you always do things right the first time. It is much better to introduce an excellent product a little later than planned than it is to impetuously release something that you know has problems.
- **Find a niche.** Become an expert in your field. Stick to what you do best.
- **Build your reputation on integrity, quality and value.** Don't do anything that might compromise it. Once your reputation is tarnished, it is difficult to redeem yourself in the eyes of your customers.
- **Always better your best.** Constantly strive to improve your products and services.
- **Be creative.** Adapt and apply innovative techniques from outside your specific field.
- **Listen and react to your customer's needs.** Success comes when you give your customers what they want. Visit your customers and ask them what you can do to improve your product or service. Sell solutions, not products.
- **Plan for Success.** Know where you are going and how you are going to get there. Too many businesses exist day-to-day without any long-range plans or goals. Decide where you want your company to be in one, three and five years and draw up a plan of action to get you there.

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- **Take advantage of change.** Changes in your market are inevitable -- use them to your advantage. Be a leader, not a follower. It is far better to err on the side of daring than to err on the side of inaction or complacency.
- **Think before you act.** There is nothing so useless as doing efficiently that which should not be done at all.
- **Always promise a lot . . . and then deliver even more.** Try to provide your customers with more than they expect. Go the extra mile to give exceptional quality, exceptional service or exceptional value. Your customers will remember and reward you with their continued business.

What a Business Coach Can Do for You

Business Coaches work with owners and executives of small businesses regarding all business functions: from planning, to goal-setting, to defining your customers and markets, to setting pricing strategies and selling methods, to helping you develop and update your Promotional Action Plan or Business Plan.

Your Business Coach can help you clarify issues, set strategy, plan objectives and tactics, and implement your plans — accelerating the achievement of your business goals and objectives.

Your Business Coach is dedicated to ensuring confidentiality of your business information and strategies — allowing him/her to operate with integrity when he/she helps you assess your business, set goals and implement tactics.

And all the while, your Business Coach ensures that you take care of your important relationships, have fun, and stay healthy!

Patricia Clason, RCC

For over twenty-five years, Patricia Clason has traveled across the continent doing speeches, workshops and media appearances as a professional speaker, trainer, writer, consultant and coach, giving over 3,000 presentations for corporations, associations, government agencies and non-profit organizations and taking businesses to new level of success. As the Director of the Center for Creative Learning which offers programs for personal and professional development at offices in Milwaukee and Madison, Detroit, and Indianapolis, Patricia has written many training programs and personal growth seminars and is a sought-after guest for radio and television. Currently she is the also the owner of Great Ideas! Speakers Bureau and Accountability Coaching Associates. As a consultant and business coach she works with large and small companies, as well as individuals, in the areas of start-up, marketing, and management skills and career building. Ask the Coach, Patricia's Q &A column on career and business coaching appears monthly in Employment Times and multiple internet career sites. Her articles also often printed in business/trade publications and websites. As a charter member of the National Association of Business Coaches, she serves on its Advisory Board and teaches the Registered Corporate Coach (for "external" coaches) program and the Registered Internal Coporate Coach (for business managers and executives). In addition to being a member of the International Coach Federation, Patricia is also a founding member of Coachville.com and part ot Coachville's research and development team.

The focus of her work is on alternative methods of teaching and learning that produce high quality results. Her search for the best in the technology of human resource development has taken her as a student on many adventures through traditional and some not-so-traditional training programs.

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Patricia often receives letters and phone calls from the participants in her programs, thanking her for the insights and inspiration she has shared in these presentations. One of the reasons people are so enthused about working with her is that she shares personal and real stories - so people know that her practical wisdom comes from experience, not just books and good ideas.

To keep all this together, and still have time for her family and herself, Patricia must truly practice what she teaches in the areas of communication, time management, and motivation, as well as business marketing, management and ethics.

Patricia Clason, RCC
Accountability Coaching Associates
2437 N Booth St,
Milwaukee, Wi 53212
(414) 374-5433
(800) 236-4692
fx(414) 374-3997
[www. lightly.com](http://www.lightly.com)
patricia@lightly.com

Testimonials for Patricia Clason

ABOUT COACHING with Patricia

"I have accomplished more with Patricia's guidance than I ever could on my own. My dreams became her dreams and together we made them happen. I found that a storefront flower business was not the best use of my talents and passion. Business is more abundant than ever now that I am doing custom work that I truly enjoy. Thank you Patricia!! —Mary Angela Theys, Unique Plants and Floral

"As a coach, Patricia offers just the right blend of support, assertiveness and a wealth of good information on time management, organization, self-motivation and goal setting to help me stay on track. The coach concept is extremely effective and so is Patricia. I highly recommend her to anyone serious about being accountable for and actually achieving their goals and dreams." —Laurel Kashinn, Graphic Designer/Writer, Blue Rose Digital

"Patricia has helped me move rather easily through the fears and resistances I face in building my business that used to stop me dead in my tracks before. After our coach call, I am once again a locomotive at full steam!"—Jay Edgar, Edgar Resources, Coach

"Thank you for all you did for me. I feel much more confident about marketing. It has become a way of life." —Colleen Lantzy, Psychotherapist

"The business coaching our management team has received from Patricia Clason has been invaluable. She has helped us to focus on our goals, develop clear processes to achieving those goals and have fun while making it all happen. Patricia has guided through being a company to becoming a team! I would recommend her business coaching to anyone that wants to succeed"— Mark Krause, Krause Funeral Homes

ABOUT SPEECHES and TRAINING

I was highly impressed with Patricia's conversational and personal style. She offered a variety of activities, with meaningful examples that kept my attention throughout the session, including action activities to ensure that we would use the information after the class. We want her to keep coming back! —Dorothy Valentine, Education and Learning Specialist, Harley-Davidson Motor Company

We found the Ethical Type Indicator to be both introspective and informative - and we really enjoyed her interpretations and personalized answers to members' questions.—Beth Grzesiak, Program Director, Wisconsin Women Entrepreneurs

Using a variety of techniques including group discussion, writing, activities, and small group play the entire training day became a challenging growth experience for the participants. I recommend Patricia's services to anyone who wants to process productive change in their working environment.—Bert Stitt, President, Bert Stitt & Associates, Inc.

Patricia's training was relevant to employee's concerns, very helpful in offering practical solutions, and was presented in a "different light" from other training sessions they had attended in the past. Her flair for speaking in "down to earth" terms and her enthusiasm of the topics certainly added to the satisfaction of the group.—Al Lorenz, Director, Wisconsin Department of Transportation

Thank you so much for conducting the fantastic Time Mastery workshop for my team. We all agreed it was a great success - interesting information, realistic tips and a much appreciated holistic approach. I was very pleased with the outcome. I will keep you in mind for future sessions and would recommend you to others with confidence.—Jenny Johnson, Agilent Technologies

Patricia's Coaching Offer

My coaching clients consist of small business (2 - 50 employees) owners and management teams, self-employed professionals and corporate managers and supervisors. The focus is not on troubled businesses or careers.

Instead, we work toward increasing success, changing cultures and careers or developing and expanding business skills.

Over twenty-five years of professional speaking and human resource development experience adds the dimension of consulting and training to the assets I bring to my work with you and/or your company.

While potential clients have thought that business coaching was not an expense they could add to their budget, once they experienced coaching and its great rewards many of them found that the Return on Investment made coaching invaluable and it has become a permanent part of their budget. You can choose the frequency and duration of your coaching process and therefore control the costs as well.

As someone who has been successfully self-employed for almost thirty years, I know that making a business profitable and creating longevity for that business requires focus and consistent, persistent and enjoyable work.

So I invite you to take your business success to the next level. A personal trainer is the ultimate in fitness - a personal coach is the ultimate in business. Give yourself what you need to succeed.

Contact me at (800) 236-4692 or via email "patricia@lightly.com" to obtain a free assessment of how coaching can help you get where you want to go!

Patricia Clason, RCC

"If you have built castles in the air, your work need not be lost, that is where they should be. Now put the foundation under them."—Henry David Thoreau

Booklets in This Series

Ask your Business Coach to provide you with these booklets as part of your Business Coaching program:

Small Business Audit Booklets

- *Is Your Business in Trouble, or Heading for Trouble?*
- *Do You Have the Right Customers for Your Business?*
- *Are You Managing Your Money?*
- *Is Your Pricing Strategy Working?*
- *Is Technology Working for Your Business?*
- *Are You Ready to Grow Your Business?*
- *Where Can I Find Financing?*

Small Business Information Booklets

- *Women in Small Business: Is Now the Time for You?*
- *How to Use Consumer Reports as an Employer*
- *So You Want to Start Your Own Business?*
- *What is a Business Coach?*
- *Is It Time to Add Products or Services?*
- *Got a Customer Retention Plan? Or Are You Paying Too Much for Each Customer?*
- *Why Do I Need a Mission Statement?*
- *What's the Fuss About Trademarks and Service Marks?*
- *So You Want to Sell Your Business?*