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The CBP Key Enewsletter

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Wed, Nov 5, 2008 at 10:23 AM

Reply-To: rabiya@cbponline.org

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The CBP Key

Providing the Key to Your Business
Start Up and Growth!

November 2008

In this issue:

2008 Expo, A Huge Success!

What's challenges are you facing? We're all ears

Expo's over, Now what?

CBP's Partners with Executive Ofc Suites in Reston

Entrepreneurship Certificate Program Announces Two New Classes!

Changes to SOHO Loan Program

Tools to help you NOT look homebased

Dear Barbara,

Tuesday, November 4, is election day - your chance to have a say in who leads our country for the next four years. What that President and Congress do - or not do-will have a major effect on small businesses over the next four years. There are many issues of importance to small business, but the economy, small business taxes, health care and access to capital are probably among your top priorities. Over the past several months, you've done a lot of listening - Tuesday is your opportunity to have your say - please vote.



"People often say that, in a democracy, decisions are made by a majority of the people. Of course, that is not true. Decisions are made by a majority of those who make themselves heard and who vote."
-- Walter Judd

Warm regards,

[The Virginia Individual Development Accounts](#)

[Cellphones for Soldiers](#)

[Welcome JBR Solutions, Inc!](#)

[In the News!](#)

[Upcoming Conferences](#)

[Save the Date for our Holiday Mixer-"Be Present, Buy Presents"](#)

[Advertise FREE in CBP's Online Directory](#)

Kathy Wheeler

[Kathy Wheeler](#)

President & CEO

Community Business Partnership

2008 Women Entrepreneurs' Expo a Huge Success!



Those who joined us on October 24, would have to agree, by all accounts, the 2008 Women Entrepreneurs' Expo "Reach for the Stars!" was a hugely successful event. We are tremendously grateful to all those who gave their time and treasure to make the 2008 Expo the best ever!

The sold out event had over 500 attendees, 76 Exhibitors and 12 workshops to help small business owners start and grow their businesses. Attendees had the opportunity to network and converse with 50 VIPs and subject matter experts and thoroughly enjoyed our inspirational keynote speaker, Iyanla Vanzant.

Thanks to our Diamond Sponsors, Thomas Ntuk of State Farm, Prudential, and Freddie Mac; our Platinum Sponsors, All State Insurance and BAE Systems; our Gold Sponsors, BB&T and SunTrust Bank; our Silver Sponsors, Environmental Waste Specialists; and the nearly two dozen generous inkind sponsors. A special thanks to our hard-working and dedicated volunteers and staff, our workshop speakers, exhibitors, scholarship donors, those who purchased ads and raffle tickets, and those who showed up with their full energy who were "Reaching for the Stars!"

So, another Expo is behind us, and work has already begun on the 2009 Women Entrepreneurs' Expo which will be back at the Waterford on Friday, October 23, 2009. Save the date!

What is your Challenge?



South Fairfax Small Business Development Center

A Program of the Community Business Partnership

Many of you have received training or one-on-one technical assistance, and some of you stay close to keep taps on the latest networking opportunities and upcoming forums. To me, the most valuable application of our newsletter is that it give us an opportunity to reach out to you and maintain a conversation over time, even after your training or counseling sessions are completed and you have gotten too busy to visit us.

Today, I want to open a window of opportunity by taking our conversation to a new level by asking for your feedback. As we approach the end of the year (can you believe its already November?!), please take a minute to reflect on the challenges that you had in 2008 and how you've solved them, or not, and please write them down. Now think for another minute about the challenges that you expect to face in 2009. Please also write them down as well. My last question is: What opportunities do you see and how can we support you in reaching them?

We are also looking for success stories and ways in which our services have contributed to your goals. As we learn more about what services we've delivered well and what additional services you need, we will be better equipped to serve you in the coming year.

Please [send in your feedback and ideas](#) for how we can best support your business goals so that we may aggregate and post the more common challenges in our December enews letter. Most importantly, we will consider your ideas and continue to work hard and deliver the tools and training you need to grow and be successful.



Please choose to share your thoughts with us and join the conversation with many other entrepreneurs that may be facing the similar problems and lets work together to find creative solutions to previously untold challenges.

Please click [here](#) to share your thoughts with us.

by [Brenda Quiroz-Maday](#), Director, SBDC

So you Attended the Women Entrepreneurs' Expo-Now What??



Women's Business Center
of Northern Virginia

A Program of the Community Business Partnership

Wow. As you already know, the [2008 Women Entrepreneur's Expo](#) was a huge success and many of you are probably thinking to yourselves-now what?? It's times like those you had at the Expo that cause you to stop and reflect on where you are and where you want to go in your business.

If you are relatively new to the idea of being in business, I encourage you to attend our [ABC's of Starting Your Business](#) class that will be held on November 21 from 9a - 12 noon. It is here that we help you to shape the basic concepts of your business and give you ideas on how to structure it. You get a better understanding of what steps you will need to take to be successful.



Or maybe you've already started the process but need a little guidance in how to proceed. Then our [Toolkit Series](#) is a next good step for you. Each class has a field expert to share valuable insight into what you should be thinking about as you

grow your business. Toolkit #3 (Legal and Risk Planning) is next in the line-up on November 14 from 9a - 4:30p. An attorney will give you more insight into negotiations, business entities and the things you should think about as you choose your own attorney. A resident insurance expert will help you to "think a new thought" in how to protect you and your business from all types of risk. Both instructors are keenly aware of what it takes to be successful as a business owner and pass that information on to you.

And let's not forget the November [First Friday Networking Breakfast](#) (held on November 7 from 8-9:30am)! It promises to be a great event with another opportunity for you to meet and mingle with other like-minded business owners and entrepreneurs. [Quickbooks](#) (November 19-20, 6-9pm) and [Websites: Do It Yourself or Hire a Pro](#) (November 10, 6-9pm) are also available this quarter.

For the rest of you, you are either beyond the basics and want to grow your business strategically or you know what your idea is and want a solid game plan and strong track to run on. For you, I encourage you to become a part of our Spring [NxLevel](#) class. A 10 week program, [NxLevel](#) provides you with step by step instruction of how to write a business plan that is insightful and usable. You get in-depth training in how to conduct market research and create a plan that you can use to chart your success.

Overall, the [Women Entrepreneur's Expo](#) is a springboard to great success in your business. Dive into the other classes at the Women's Business Center and watch your business reach new levels of greatness.

By [Lisa Goodman](#), Director, WBC

*CBP & Executive Office Suites
want to offer you an office in
Reston!*



Business Incubation Center

A Program of the Community Business Partnership

The [Business Incubation Center](#) has partnered with [Executive Office Suites](#) to bring an exciting opportunity for YOU!



A fully furnished office space for ONLY \$695 per month, with the following amenities:



- Conference Rooms and Meeting Rooms Access (10 hours)
- Access to kitchen space and common areas
- Telephone line and handset
- Internet access (including wireless)
- Receptionist to greet guests
- Mail delivery and processing
- Telephone calls to be billed at cost directly to client
- Expert counseling from CBP's counselors
- Access to a bank of professional consultants with legal, marketing, accounting, human relations, gov't contracting, technology and finance backgrounds. 5 hrs/yr free w/each.
- Invitation to attend the BIC quarterly brown bag luncheons with business experts
- Monthly meetings with CBP staff to track your growth strategy/progress
- Use of CBP's Business Library
- Discounts to CBP's training and networking events
- Free parking space in unmarked spaces adjacent to building and More!

To determine eligibility and more details go to: www.cbponline.org/incubator/reston or Contact the BIC Director [Rabiya Jilani](mailto:rabiya@cbponline.org) at 703-768-1440 or rabiya@cbponline.org

College-level Entrepreneurship Certificate Program - Two new Classes!



Do you want to improve your business skills? Learn from seasoned entrepreneurs? The Entrepreneurship Career Studies Certificate Program has two amazing new college credit classes starting soon:



Fin 260 Financial Management for Small Business (2 credits)

Provides the tools to financial planning for the small business owner. Includes areas such as financial statements, ratio analysis, and forecasting profit, cash flow, pricing, and obtaining capital.
Dates: November 15 - December 20
Instructor: Brenda Mayday

SPD 110 Introduction to Speech Communication (3 credits)

Examines the elements affecting speech communication at the individual, small group, and public communication levels with emphasis on communication competence and confidence at each level.
Lecture 3 hours per week.

Dates: January 10-February 14

Instructors: TBD

An information session on the program is being held November 3rd, For more information go to <http://www.cbponline.org/nvcc> or [click here to sign up](#).

To register for a class, or for more information on scholarships or financial aid, contact [Dannelle Shugart](#), Program Coordinator at 703-778-9925 or [send her an email](#).

Changes to Small Office Home Office (SOHO) loan



Business Finance Center

A Program of the Community Business Partnership

The good news is that the Small Business Administration reinstated the SOHO loan program on October 1. However, the application has been expanded to include a written business plan in most cases. Through this program, start up businesses can access \$5,000 - \$25,000; and existing businesses, with a revenue stream of 2 years, can access \$35,000 or \$50,000. I will be outlining the changes to this program at the [Options for Funding](#) workshop on November 6th, or you can find all the details on the [Business Finance Center](#) page on the CBP website.



The Business Finance Center can help you get the best funding for your business. It currently has direct micro lending available from \$3,500 to \$35,000 as well as contacts with Business Banks and Commercial Financial Institutions to help businesses that require larger amounts. Visit the [Business Finance Center page](#) for information on all the programs we offer.

By [Pauline Leitch](#), BFC Director

Just because you are home based, doesn't mean you LOOK home based!



Business Incubation Center

A Program of the Community Business Partnership

We understand that in these tough economic times, businesses are trying to cut back on costs. One challenge for small businesses is to see how to cut costs without compromising the business image. That is where the Business Incubation Center steps in. We are constantly trying to add products and services to better equip business owners like you. In the past we have offered fully furnished [office space](#), [training rooms and meeting rooms for rent](#) to impress your clients. We have also provided our home based business owners the use of a professional [mailing address](#).

Adding more Services:

While we continue to add more services it is imperative to hear from the most important people-YOU. On [November 15](#), we will be sending out a survey to hear your feedback about the different services the Business Incubation Center wants to add to better serve you.



We will be asking your opinions about having a professional phone number, with answering service, a fax number, conference call number, a copy center to make and print professional brochures, room rentals across the tri-state area and much much more. *Keep a lookout for the survey and make sure you take out time to respond to it !*

Save the Date:

We will also be having a wine and cheese reception to mark the first annual Global Business Incubation Day on [Monday, December 8, 2008!](#) Mark your calendar to learn about the different services the BIC will be



launching and see how you can take your business to the next level - on a budget! Stay tuned for more updates.

For more information about the [Business Incubation Center](#), contact Rabiya at rabiya@cbponline.org or call 703-768-1440.

The Virginia Individual Development Accounts



**Financial Education Center
for Women Entrepreneurs**

A Program of the Community Business Partnership

The Virginia Individual Development Accounts (VIDA) program is a special savings account program that triples your savings: VIDA matches \$2 for every \$1 you save in a VIDA account. Matching funds are limited to \$4,000 per participant with a maximum of two participants per household. The combined savings can be used to start or grow your business.

How can VIDA help me?

In addition to the 2:1 savings match, participants also receive financial literacy training specific to their savings goal, budget training, and help locating and preparing to purchase their asset. The Virginia Department of Housing and Community Development (DHCD) partners with intermediary organizations, typically nonprofit or governmental agencies located throughout the state, to provide these services. Individuals interested in participating must work with a local intermediary to complete an application.



Once accepted into the program, DHCD will open and monitor a VIDA savings account on the participant's behalf at [Wachovia Bank](#) or [BB&T](#) at the saver's choice. The participant will make their deposits at any Wachovia or BB&T branch.

To Determine Eligibility and for more information, [click here](#).

If you are committed to saving for your future, contact Leslie Small at leslie@cbponline.org and enroll in the "[Personal Financial Education Series](#)" immediately. (Note: classes do not have to be taken in order)

Information and text provided by [DHCD](#) submitted by [Leslie Bott Small](#), FEC Director

New Teacher to teach the Non Profit Class on November 12 from 10AM-3PM

Derrick Drakeford is a Social Entrepreneur and CEO of Drakeford, and Associates L.L.C., a Community-minded consulting firm that has raised over 23 million dollars for its clients.

Derrick is a faculty member of North Carolina Central University in the Masters in Public Administration Program. He has consulted with nonprofit organizations, schools, businesses and churches for fourteen years.

The topics of the [November 12](#) class will be as follows: The ABC's of Starting a Nonprofit, Nonprofit Fundraising, and Board Development.

The cost of the class is \$50 early bird and \$65 regular. Please register now at www.cbponline.org.

Cell Phones for Soldiers!

Thank you to all CBP clients for the generous donation of cell phones at the Women's Expo on October 24. For those of you that missed the opportunity CBP will continue to have a drop box in our reception area.



If you are unfamiliar with this program [check out the video on our website](#) to see how it all got started and how it continues to provide calling cards to our soldiers overseas.

According to the EPA there are over 500 million broken or unusable cell phones in the U.S. with over 130 million added each year. Less than 2% are recycled. According to INFORM Inc., 130 million cell phones are discarded annually in the United States. Of these, 75% will end up in landfills. Think how many phone cards that would provide for our soldiers not to mention helping to preserve the planet!

The [Cell Phones for Soldiers](#) program was started in April 2004 by 13-year-old Brittany Bergquist and her 12-year-old brother Robbie of Norwell, Massachusetts. Read more about the program here.

by [Pauline Leitch](#), CBP's Green Queen

Business Incubator has a New Tenant - Welcome JBR Solutions!



Business Incubation Center

A Program of the Community Business Partnership

The Business Incubation is happy to welcome its newest member in the [Business Incubation Center family](#) : [JBR Solutions, Inc.](#)



JBR Solutions, has extensive expertise in all human resource areas ranging from developing strategy and talent management to process improvement and communication development, helping clients to meet and exceed their organization's Human Capital needs.

Their unique methodology of strategy, planning, staffing, and training provides their clients with a comprehensive solution customized to meet their needs. JBR works to capture their client's needs and offers custom solutions to help their clients become more efficient.

Jaiya Bakshi-Rajan, CEO and President of [JBR Solutions](#), is very excited to be a member of the Business Incubation Family, Don't forget to welcome her next time you come to CBP.

To learn how you can be part of the [Business Incubation Center](#), Contact the BIC Director [Rabiya Jilani](#) at 703-768-1440 or go to our website: www.cbponline.org/incubator.

In the News!



Our long time client, Pauline Lewis of [Oovoo Design](#) was featured in [Washingtonian.com](#) online blog !



Pauline is a graduate from our [NxLevel program](#) and has been a sponsor and supporter of our annual [Business Plan Contest](#) as well as the [Women Entrepreneurs' Expo](#). We take much pride in announcing her recent feature in [Washingtonian.com](#)!



Patricia Leith, of [Leith Graphics](#), another longtime sponsor and supporter of our Women Entrepreneurs' Expo, won the prestigious [2008 Graphic Design USA](#), American Graphic Design Award for her extensive design work preceding the [Springfield Days celebration](#).



The Law Offices of
John D. Pellegrin

John Pellegrin from the Law offices of John D Pellegrin and President of the [Greater Springfield Chamber of Commerce](#) and a supporter of the [Community Businesses Partnership's](#) programs, was featured in [The Washington Post's article](#) on October 6.



CBP client, [Be You Bi Yu, LLC](#) was featured on [Channel 9 news](#). Be You Bi Yu Wellness Center opened on Earth Day, April 22, 2006 and on April 28, 2006 Annie Lou Bayly the former [DC Daily Candy](#) editor ran her first piece on them called "Jaw Breaker". They have been in six editorials and one event for Weekend Guide in the DC Daily Candy. They have also been written up in [The Washington Post Magazine, Montgomery Insight, Washington, DC Life, Bethesda Magazine, The Washington Post](#) and are about to be reviewed in [The Washingtonian Magazine](#) by Leslie Milk, the spa review editor. Owner Hyun Martin says, "We love having a spa that is all about creating the space to support you to Be You."



CBP client and a frequent speaker at the Community Business Partnership and Women Entrepreneurs' Expo workshops, Rebekah Pierce will present her new film [The Briefcase](#) at The African American Women Filmmakers Event. [The Briefcase](#) debuted earlier this month at the SOL Film Festival to critical acclaim. Mrs. Pierce will be discussing how film can be used to highlight political and social issues such as domestic violence, greed, and poverty. Rebekah is the Editor in Chief of [Average Girl Magazine \(AVG\)](#), a motivational and inspirational magazine for women in search of change, purpose and prosperity. We wish her best of luck with her upcoming soon to be released independent feature film, Bell Blu as well!



Mary Kay executives joined members of the U.S. Senate and House of Representatives in Washington, D.C., at the Congressional Reception of the [Association of Women's Business Centers \(AWBC\)](#), a not-for-profit organization representing women business owners through a network of women's business centers. [Mary Kay Inc.](#) was the sole corporate sponsor of the event. Lisa Goodman was present representing both Mary Kay and Womens' Business Center of Northern Virginia. Lisa was featured in the Mary Kay Magazine along with the President and

CEO of Mary Kay, David Holl.

Did we miss you? Want to get recognized in future "In the News" articles? Email info and links to [Barbara Wrigley](#), VP Public Relations.

Upcoming Conferences and SBA Resource for Baby Boomers

Metropolitan Washingtonn Airports Authority is hosting "Continuing the Commitment to Business Diversity" Seminar. Free!

Wednesday, November 5, 2008

9:00am - 5:30pm

Renaissance Washington, DC Hotel

999 Ninth Street, NW

Washington, DC 20005

[Click here to register.](#)

Going Global Export Symposium-"Expanding Small Business Through Exporting." FREE!

Tuesday, November 18, 2008

8:30am - 1:00pm

Ronald Reagan Building : International Trade Center

1300 Pennsylvania Ave. NW

Washington, D.C. 20004

[Click here to Register.](#)

SBA Introduces Online Resource for Baby Boomers



U.S. Small Business Administration

credit, and read about successful baby boomer entrepreneurs.

The SBA recently unveiled a new web site designed for entrepreneurs over 50 years old. The [site](#) offers interactive information, links, and resources to help baby boomers make informed decisions about starting and growing a business.

Baby boomers can also take a self-assessment to determine their business readiness, find information on borrowing and

Be Present! Buy Presents!



coming soon!

Join us on for our annual "Be Present, Buy Presents!" holiday mixer, sponsored by the Community Business Partnership and our good friends at the Greater Springfield Chamber of Commerce on Thursday, December 4 from 5 - 7pm here at CBP. This is a free event!

We'll be decked out for holiday cheer and feature CBP clients who will have tabletop displays of products perfect for your holiday gift shopping. Details about table rentals



Advertise Free in CBP's Online Business Directory

Click here to go to [CBP's online Client Business Directory](#). Complete the application form, provide a short description of your product or service and select the appropriate categories for your business. It's easy! Limited to clients of the Community Business Partnership's programs. FREE!



Use the directory to find connections today!

Quick Links

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