



October is Women's Small Business Month

There are several reasons why women-owned businesses are thriving:

1. Costs of launching a business have dropped. Thanks to laptop computers, tablets, and smartphones, companies no longer need big mainframes and large servers. They can store data on a cloud system.
2. The idea of working from home suits many females just fine. Today women can conduct their business from their house and still take care of the family. It is not easy, but it is possible. In decades past, having children meant a disruption to business success.
3. Promotional costs have plummeted, thanks to digital marketing and social media. So rather than spending on costly network TV spots that may or may not reach the desired target audience, marketers can connect with their targets on specialized YouTube channels, as well as their followers on Facebook and Twitter.
4. Use of technology in small business lending has quickened the process and lowered the cost of capital. Competition in the marketplace among banks and other financiers in the small business lending space has been a great benefit to business owners.
5. More women than men attend and graduate from college these days. Further, as they gain experience running their own firms, they have become better negotiators, marketers and CEOs. Women are running their businesses more efficiently than ever. The result is that they are looking to expand their companies at earlier stages of the business life cycle, as the survey data indicates.

Source: smallbusiness.foxbusiness.com

Facts on Women Owned Businesses

- There are now 11.3 million women-owned businesses in the U.S., employing nearly 9 million people and generating over \$1.6 trillion in revenues.
- Women-owned businesses now comprise 38% of the business population, employ 8% of the country's private sector workforce and contribute 4% of the nation's business revenues..
- Since 2007, there have been 1,072 net new women-owned firms launched each and every day.
- Between 2007 and 2016, while the total number of firms increased by 9%, the number of women-owned firms increased by 45% – meaning that over this period the number of women-owned firms grew at a rate fully **five times** the national average.
- The number of women of color who have launched their own business has more than doubled since 2007, to nearly 5 million. They comprise fully 44% of all women-owned firms.

Source: American Express Open



www.wbcoho.org

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You can't just sit there and wait for people to give you that golden dream. You've got to get out there and make it happen for yourself. - Diana Ross



Business Profile: Freelance Without Fear

Havilland Maxwell is a creative business coach on a mission to help freelancers and small business owners get out of their own way to start or grow the business they'll love. She has a unique background in broadcast news, television production and voice acting. When she's not coaching, Havilland lends her voice to companies around the country. Her client list includes Apple, MasterCard, TJMaxx, Capital One, Nicorette, United Way and more.



She's also the creator of the Freelance Without Fear program where freelancers learn how to get and keep clients, survive separation from cubicle life, network with better success, and earn more money using their gifts and talents.

Havilland resides in Columbus, Ohio. You can catch up with her at www.freelancewithoutfear.com.

October is Breast Cancer Awareness Month

October marks the Breast Cancer Awareness Month. To raise awareness about this illness and to help prevent it, here are some health tips courtesy Centers for Disease Control and Prevention (CDC) and prevention.com:

1. Maintain your weight.
2. Exercise on a regular basis
3. Sleep properly during the night. Less sleep can be a risk factor.
4. Avoid drinking alcohol or control the intake of alcohol. Limit to not more than one drink a day.
5. One should avoid exposing themselves to chemicals that can cause cancer
6. Avoid exposure to radiation such as X-rays, CT scans, and PET scans unless they are recommended by a doctor.
7. Before consuming any kind of oral contraceptives, always consult a doctor for its dosage and side effects.
8. Limit Hormone therapy and always consult a doctor for the risks associated with it.
9. Breastfeeding helps prevent breast cancer. Women who time and again breastfeed their babies for a period of over six months have a 10 percent reduced risk of contracting breast cancer as compared to those who don't.
10. Eat healthy food. According to prevention.com, "Harvard researchers recently found that women who had the highest carotenoid levels in their blood had a 19 percent lower risk of breast cancer than those with the lowest levels."



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The CDC, on its website, also states that those who have a family history of breast cancer are at a high risk of contracting the illness, and therefore, they should speak with their doctor about the symptoms of the disease, reducing the risk, and ways of staying fit and healthy.



God, make me so uncomfortable that I will do the very thing I fear. - Ruby Dee