

## May Luncheon Featured Speaker Mary Cravets, Business Coach



Mary Cravets gave luncheon guests tips on how to get things done when everything seems urgent.



SBWN Past President Gila Zak with new member Lisa Mishoulam of Mishoulam Insurance Services.



SBWN Vice President Maria O'Reilly visits with Sandra Brazil and Maggie McKay.



(top) Members and guests enjoy the tasty mexican buffet provided by La Palapa every month.

(left) Lois Taylor of Xyngular takes over as 2015 SBWN Treasurer.

Photos by Dawn Rodden

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### Mission Statement

Professional business women promoting one another to achieve professional and personal goals. SBWN meets each month and offers its members valuable networking time with other businesswomen and informative presentations from a variety of speakers on topics relevant to business and the goals of businesswomen. In addition, we provide financial support and assistance to Women's Shelter Program of San Luis Obispo County and award a Cuesta College Scholarship to female adult re-entry students.

## SBWN 2015-2016 Coming Events

### JUNE

Luncheon  
Tuesday, 2nd @ noon  
La Palapa  
1346 2nd Street  
Los Osos/Baywood Park  
**New Member Spotlight**

**Board Meeting**  
Tuesday, 9th @ 5:30pm  
LO/BP Chamber  
781 Palisades Ave., LO

### JULY

Luncheon  
Tuesday, 7th @ noon  
La Palapa  
1346 2nd Street  
Los Osos/Baywood Park

**Speaker:**  
Paulla Ufferheide  
Women's Wall of Fame

**Board Meeting**  
Tuesday, 14th @ 5:30pm  
LO/BP Chamber  
781 Palisades Ave., LO

### AUGUST

Luncheon  
Tuesday, 4th @ noon  
La Palapa  
1346 2nd Street  
Los Osos/Baywood Park

**Speaker:**  
Sana Beqovic  
Facebook for Business

**Summer Evening  
Scholarship Benefit**

Friday, 15th @ 6pm

**Board Meeting**  
Tuesday, 11th @ 5:30pm  
LO/BP Chamber  
781 Palisades Ave., LO



## Networker's Participated in the 2015 LO/BP Business Expo



(clockwise) SBWN Membership Director Christine Womack stopped by Lois Taylor's Xyngular booth. SBWN VP Maria O'Reilly along with Past President Gila Zak promoted South Bay Women's Network at our expo booth. Maggie McKay of Maggie's Meticulous Mat & Frame Shop offered personalized bookmarks featuring her beautiful calligraphy.



Photos by Alyce Thorp

**MEMBERS** have either a *standing or absentee reservation for lunch.*  
**Member cancellations or guest reservations are required by 12:00 P.M. the Friday prior to the day of the meeting.**  
**Book your reservation online at [www.sbwn.org](http://www.sbwn.org) or email [info@sbwn.org](mailto:info@sbwn.org)**

### How to Join & Member Benefits

Our general membership luncheon meetings are held on the first Tuesday of each month at 12 noon. There is a \$16 meeting fee for members; \$20 for non-members and guests. (Annual membership dues are \$45). Non-members are welcome to attend two luncheon meetings – then we hope you will join us as a member. Online membership applications available at [www.sbwn.org](http://www.sbwn.org) or email [info@sbwn.org](mailto:info@sbwn.org) to request a membership brochure.

- Networking, Business Contacts & Referrals
- Friendship & Mentoring
- Education & Community Outreach
- Increased Visibility for Your Business
- Leadership Opportunities
- Monthly Meetings/Newsletter
- Membership Directory
- Group member of the Los Osos/Baywood Park Chamber of Commerce

### SBWN Members Will Be Spotlitged at June Luncheon

On Tuesday, June 2, 2015, South Bay Women's Network (SBWN) will meet at La Palapa Mexican Cuisine & Seafood, located at 1346 2nd Street in Baywood Park at noon. Join us at this month's luncheon meeting for our Member Spotlight and get to know some of our newest members.

SBWN is a non-profit organization open to all women on all job levels and in every occupation that wishes to share ideas, build friendships, and exchange support needed for personal and professional growth. The meeting fee, which includes informative speakers, beautiful venue, networking and lunch, is \$16 for members and \$20 for guests. For required guests reservations and member cancellations please visit our website at [www.sbwn.org](http://www.sbwn.org) or email us at [info@sbwn.org](mailto:info@sbwn.org) no later than 12 noon the Friday prior to the meeting. Bring a friend to lunch!

## ANNOUNCEMENTS!!!!!!

• Remember the newsletter is your voice. The Networker newsletter invites SBWN members to provide women in business, women in life articles and photos of important events. A newsletter is one of the best ways for network members to stay in touch with what other members are doing. Keep them posted in Network in the News and Personal Notes columns. Information can be emailed to [info@sbwn.org](mailto:info@sbwn.org)

• **PENNIES FROM HEAVEN:** A penny jar will be at each meeting to begin raising money for our scholarship fund. So check your pockets and the bottom of your purse for loose change and bring to the next luncheon meeting.

• **WEBSITE UPDATE:** We have had some issues with our website but it seems to be fixed. Our webmaster recommends changing your password to protect our site. If you do not have a password you can contact Dawn at [info@sbwn.org](mailto:info@sbwn.org) to receive a temporary password to log in with. You can then reset it. Just a reminder that you can update your membership profile, view members personal info (ie, home address, email) post a news item or make lunch reservations on our website.

You can print a hardcopy of the newsletter too from the website.

• **MARK YOUR CALENDAR:** Summer Evening Benefit is scheduled for Friday, August 15th. We will hold our regular luncheon Tuesday, August 4th and feature an exciting program. Check the online calendar for updates.

### A thought for the month...

*"Whatever you want in life, other people are going to want it too. Believe in yourself enough to accept the idea that you have an equal right to it."*

— Lila Diane Sawyer

## We had 20 Members & Guests at our May Luncheon Welcome New Member Sabrina Bender



## Birthday Girls

Carole Stockton.....June 9  
Rose Robertson..... June 14

## 5 Simple Steps for Better Management

Good news: Here's a simple process, five easy steps, to improve your business. It's easy to do. And, if you're not doing something like this already, then this simple addition to your process offers you substantial business improvement.

### Step 1: Visualize your main story

Take a step back for the business and visualize the main business story. Imagine the ideal customer, what they want from your business, how they find you, and how what you do matches your business' unique qualities and what that specific person wants.

Don't make this hard. Don't sweat the details. You don't even have to write it down, although writing down a few key bullet points can be really valuable for reminding yourself and others, later, about strategy.

Do make it strategic. Strategy is focus, so it's a lot about what you don't do and who isn't in your market. Real business strategy has three elements mixed together: identity, which is what's unique about your business; target market, which you want to define strategically; and business offering, which should also be strategic. Who isn't in your market is as important as who is. What you aren't doing is also important. For example, if your restaurant is about a quiet, leisurely, gourmet dining experience, don't offer take-out or drive-through, and don't have kids eat free.

### Step 2: Identify your main assumptions

Don't make this one hard either. Take a step back from the business for a moment, and think about the assumptions you make all the time. Are you assuming a healthy economy, for example, or strong regional growth, or good weather for growing lemons? List these key assumptions. Don't go into too much detail; you'll run

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## 2015-2016 SBWN Board of Directors

### President

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### LUNCH RESERVATIONS

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## 5 Simple Steps for Better Management

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into diminishing returns. What you want is a good list to help with regular review and revision (my step 5 below).

### Step 3: Set your milestones and performance metrics

Milestones have to do with dates, deadlines, and specific task responsibilities. You write these down for yourself and, if you have a team, for your team members. You don't really get accountability into the business without writing down and agreeing on what's supposed to happen, when, and who is supposed to do it.

Even if you're running your own business entirely by yourself, you still list milestones so you can track progress later. I've learned the hard way on this one, both in my one-person consulting business that I ran for 14 years, and for the 50-person product business it became. If we don't write our intentions down, we lie to ourselves later about what we thought we were going to do. I hope that's just me and not you; but I doubt it.

Performance metrics add backbone and accountability. Some are about basic business performance including sales, direct costs and expenses. But many others are also valuable. For example, leads, website visitors, traffic, meals served, trainings, trips, conversion rates, orders, presentations, incoming calls, minutes per call and so forth. These key performance metrics help you stay on top of the pulse of your business.

### Step 4: You need to manage your business cash

Profits alone don't guarantee cash. For example, you can be profitable, but have too much cash tied up in accounts receivable, or inventory, so you end up without enough money to make payroll or cover necessary expenses. To manage cash, you need to project sales, direct costs, expenses, extra spending (for loan repayment or buying assets and such) and extra income (from borrowing, bringing in new investment, or selling assets and so forth). On this one too, don't try to accurately predict the future. Instead, try to lay out how sales, costs and expenses relate to each other, so later when sales are different from expectations, you have an easy time of identifying the related changes you need to expect in direct costs and make in expenses. Think of what drives sales, such as pricing, marketing expenses, traffic, conversions, leads, pipelines and so forth. And don't go into too much detail because, as with assumptions above, you'll run into diminishing returns if you do. For example, a restaurant shouldn't project

sales for every menu item, but summarize and aggregate for dinners, lunches, drinks and other. And a bookstore doesn't project sales by title or author or subject, normally, but rather hard cover, soft cover, magazines and other. Keep your categories manageable.

### Step 5: Review, revise, repeat

Set a specific day of the month, such as every third Thursday of the month, to review results and revise as necessary. If you're working with others, make sure they know about this regular monthly meeting and miss it only when they have to miss it for good business reasons.

Start your review meeting with your list of assumptions. Identify whether assumptions have changed, and how, and what that means for your business.

Include a review of milestones for the past month, including whether or not expected milestones were reached. Then look at milestones for the next month, to review expectations and compare the milestones with the underlying assumptions.

Finally, review performance metrics. Track and manage the difference between actual performance and established expectations.

### And now, lo and behold, you have a business plan

I didn't use the words "business plan" in the title or first paragraph because I don't want you to dismiss it because of the myth of the formal business plan document. Too many business owners read the words "business plan" and dismiss the idea, thinking of some hard-to-do term-paper-like formal document that they don't need unless they are applying for commercial credit, seeking investment, or dealing with issues like selling the business or managing a divorce settlement.

The real business plan, however, is as simple as these five steps. You keep this business plan fresh and up to date and it optimizes management of your company. And when you do need a formal plan, you take this real business plan and dress it up with more description and explanations for outsiders, and print it as a formal business plan document.

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**About the Author** - Tim Berry is the founder and chairman of Palo Alto Software and [bplans.com](http://bplans.com), on twitter as [Timberly](https://twitter.com/Timberly), doing social media business planning at [smbplans.com](http://smbplans.com), and blogging at [timberly.bplans.com](http://timberly.bplans.com). Stanford MBA. Married 42 years, father of 5. Author of business plan software Business Plan Pro and [www.liveplan.com](http://www.liveplan.com) and books including *The Plan As You Go Business Plan*, published by Entrepreneur Press, 2008.

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Members may submit flyers for our monthly on-line newsletter for \$25. Please contact Dawn Rodden, for format information or if you need to submit a hardcopy for scanning. E-mail all digital files to [info@sbwn.org](mailto:info@sbwn.org).

**ONE MONTH FREE  
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**NEXT NEWSLETTER DEADLINE: June 15th**