

2011

Florida's Entrepreneurial Women Leaders 2011: Making a Difference in their Communities

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FLORIDA'S ENTREPRENEURIAL WOMEN LEADERS 2011

FIU Center for Leadership & Pino Global Entrepreneurship Center



Making a Difference
in their Communities

FIU

FLORIDA
INTERNATIONAL
UNIVERSITY



METHODOLOGY

The Florida's Entrepreneurial Women Leaders 2011 survey was developed and conducted by the Center for Leadership and the Pino Global Entrepreneurship Center at Florida International University's College of Business with support of the Kauffman Foundation. The survey focuses on businesses throughout the state of Florida which have women in the top executive position. The 2011 survey, in particular, highlights women who founded their own businesses in the for-profit sector. Responses from this state-wide survey offer valuable insights into women-led businesses, including the career choices, attitudes, and trajectories of distinguished Florida women entrepreneurs.

In order to develop the most comprehensive access to woman-led businesses, our research team purchased a list of top women executives in Florida and contacted previous survey respondents to participate in this year's survey.

Sponsors:

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Center at FIU

The Kauffman Foundation

Approximately 13,266 female executives in Florida received email notification about the online survey (12,950 from the purchased list and 316 previous survey respondents who were re-contacted)¹. A total of 342 women completed the study. Of these women, 234 qualified for the study. Study qualification required that participants (a) currently held the position of president, chief executive officer, chairwoman of the board, and/or primary owner of a profit or not-for-profit organization in Florida and (b) be in companies with a minimum of \$500,000 in annual revenue as of 2010.

The Research Team:

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Of the 234 qualified survey respondents, 199 led for-profit organizations, 32 led not-for-profit organizations, and 3 led government organizations.

Questions on the survey included inquiries about respondents' companies, strategies for growth, business challenges, professional networks and relationships, and personality and individual difference measures. Additionally, a set of close-ended and open-ended questions addressed the recent corporate social responsibility initiatives and goals of these women leaders.

Special Thanks To:

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Darya Yeroshova, Research
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At the conclusion of this report, a list of the Women to Watch: Florida's Top 25 Entrepreneurial Women Leaders for 2011 was selected from a subset of 143 qualified survey respondents who also founded their own businesses. These 25 entrepreneurs from the panhandle to Miami are to be celebrated for weathering the last 3 years of the U.S. economy - none decreased in revenue between 2008 and 2010 and most showed dramatic increases. Women within the Top 25 list are divided into three categories based on the total size of their revenue and the amount of revenue growth they displayed in the last 3 fiscal years.

¹ To examine the validity of the contact information on the purchased list, phone calls were made to every 25th person on the list of 18,239 women executives in Florida. Thus, 730 contacts were called directly (i.e., 4% of all contacts on the list). These phone calls revealed that approximately 29% of the contact information (211/730) was outdated or incorrect (i.e., the phone number was not in service, the executive did not work there any longer or was not a female, the company was no longer in Florida, etc.). Thus, our actual sample of viable list respondents is estimated at approximately 71% of 18,239, or 12,950.

FLORIDA'S ENTREPRENEURIAL WOMEN LEADERS 2011

MAKING A DIFFERENCE IN THEIR COMMUNITIES

INTRODUCTION

Women today are more widespread across work domains and more active in the workforce than ever before. These business women now comprise about half of the total U.S. labor force, and 51% of all workers in management, professional, and related occupations (U.S. Department of Labor, 2008). According to the most recent Survey of Business Owners conducted by the U.S. Census Bureau, women make up 28.7% of all business owners nationwide (U.S. Census Bureau, 2007), and these women-led firms are growing and expanding at a rate nearly twice the rate of all firms (Center for Women's Business Research, 2008).

Florida ranks 4th among the 50 states in its number of women-owned businesses, and these businesses are exceptionally healthy. From 1997 to 2011, Florida women-owned businesses grew by 73% compared to 50% nationally, and Florida's women are hiring at a pace three times the national average - increasing in employees by 27% from 1997 to 2011 compared to the national average of 8% (American Express, 2011, U.S. Small Business Administration, 2011). Overall, Florida has an estimated 585,500 woman-owned firms employing 472,200 men and women and contributing \$77.4 billion to the economy.

In the field of entrepreneurship, specifically, women encounter unique obstacles at all points in the process of creating, sustaining, and growing new businesses (Powell & Greenhaus, 2010). The Center for Leadership and the Pino Global Entrepreneurship Center at Florida International University's College of Business actively contribute to knowledge and research on women leaders, and to supporting these talented women whose work is integral to the economic and social health of the state of Florida and the country.

This year's survey asked women about their efforts and attitudes towards business expansion, their efforts and attitudes related to corporate social responsibility, their greatest professional challenges and assets, and a number of questions related to their characteristics, goals, and relationships (with a special set of questions devoted to mentoring). This information permits the collaborating Centers and their affiliates to pursue strategies that provide continued assistance and education to these leaders.

Our findings suggest that in spite of the unstable economic climate, Florida's female business leaders are growing their companies and maintaining a positive outlook on their prospects for the future.

Some of the factors apparently contributing to this notable growth and optimism include:

1. Active expansion efforts. In an effort to expand their businesses, most women are seeking (and successfully acquiring) loans, creating business and community partnerships, hiring for expansion, and acquiring new customers and clients.
2. Mentorship. Most women have, at some point, had mentors that assisted them in developing business strategies and goals, promoting their career through networking, learning tricks of the trade, and balancing work and family life. Mentorship was also one of the most often mentioned assets that women spontaneously mentioned in their responses to the question "What has been the most helpful to your career as a business leader?"
3. Personality. Most women in this survey are conscientious, extraverted, and open to experiences; these women are careful and organized, actively pursue relationships and connections, and are imaginative and creative.





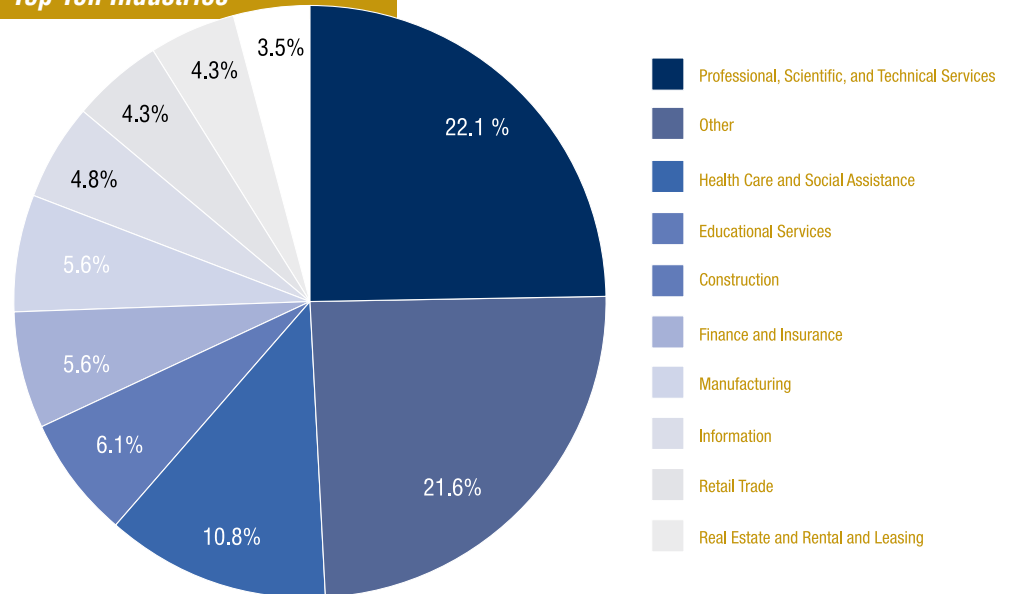
ABOUT THE BUSINESSES

Woman-led Businesses

The woman-led businesses in the Florida's Entrepreneurial Women Leaders 2011 survey

- Are organizations with average revenues of \$2-3 million in 2010. Over 50% of companies had revenues of \$2 million or more with 14% reporting revenues of more than \$10 million
- Have been in existence, on average, for 15 years
- Employ, on average, 47 people full-time, with 90% of businesses employing fewer than 100 people full-time
- Are primarily in the professional, scientific, and technical services industries (21.8%)
- Are privately held (95.7%) in the for-profit sector (85%)
- Are evenly split between family-controlled (42.7%) and non-family controlled (47.4%) organizations
- Are led and founded by the same woman 64.5% of the time

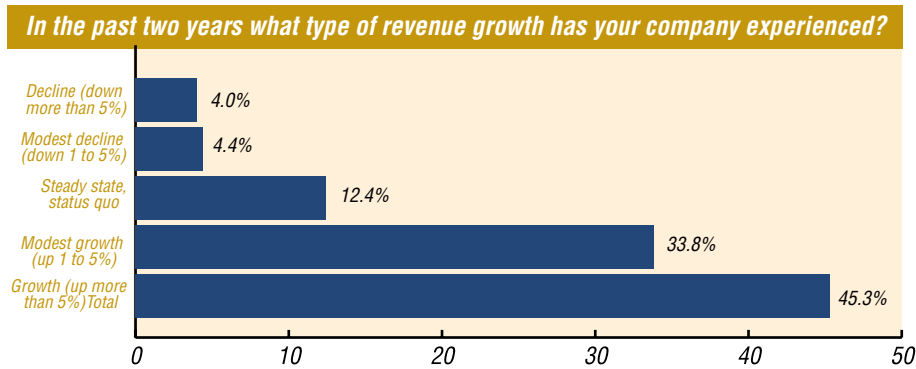
Top Ten Industries



Woman-led businesses are successfully weathering difficult economic times and remaining optimistic

- Fifty-five percent of the women-led businesses in this survey experienced positive growth over the last two years. Eighteen percent experienced a decline of more than 5%
- The business issue that keeps most of the women up at night was maintaining profitability (38%) followed by growing the business (28%)
- The three top sources for financing operations include cash flow from operations (in the top three for 92% of women), retained earnings (in the top three for 32% of women), and personal wealth (in the top three for 29% of women)
- In addition, most remain optimistic about their growth prospects for the future. Although 64% find the current economic conditions challenging, 79% expect their business to show at least modest growth between 2011 and 2013

Expected Revenue Growth Over The Next Two Years



ABOUT THE WOMEN

Women leaders are well-educated, conscientious, and satisfied

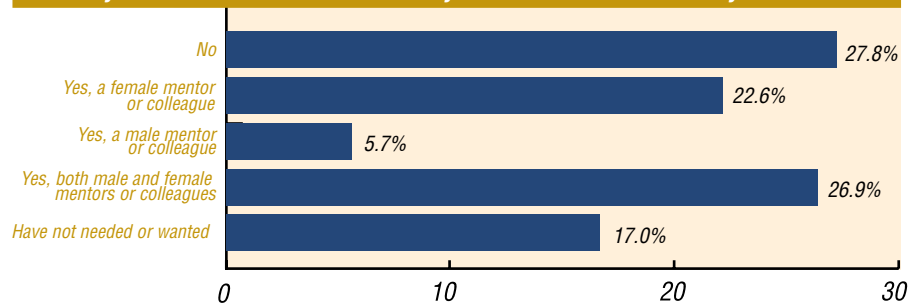
- Most women leaders have at least some college education, with 27% having a master's degree or higher
- Most women are balancing children (82%) and marriages or partnerships (73%) as well as high-profile jobs
- Compared to women in the general population, these women leaders are highly conscientious (i.e., careful, thorough, and organized), highly open to experience (having an active imagination, intellectual curiosity, and a preference for variety), and highly extraverted (being gregarious and assertive). In fact, 54% of all women surveyed obtained the highest possible score in conscientiousness (14 out of 14), while 38% obtained the highest possible score in openness to experience (14 out of 14)
- The vast majority of women were satisfied with their current jobs (96%), and 88% were either "very" or "extremely" satisfied. The vast majority of women were also satisfied with the way their career has progressed (96%)
- When asked how satisfied they are with the amount of time they spend on personal affairs and working, 67% of women reported being satisfied that they balance their time efficiently. Thirty-three percent admit to spending more time working than they would like to, while only 1% report wanting to have more time to spend on their careers

Women leaders have mentors

The majority of women leaders in this survey reported having mentors who guide and assist them in a variety of domains.

- A significant majority (82%) of women have had a mentor or colleague who advised them about business strategies and goals
- Seventy-one percent have had a mentor or colleague who promoted their career through networking
- Most of the women (69%) had a mentor who gave them inside information about their organization or industry, or helped them learn "tricks of the trade."
- A majority of women (55%) have had a mentor or colleague who advised them about balancing work and family
- In most cases, these women's mentors have more often been men than women. The exception to this rule was in the mentoring domain of work-life balance, where 27% of mentees had both male and female mentors, 23% of mentees had a female mentor exclusively, and only 6% had a male mentor exclusively

Have you ever had a mentor advise you about work and family?



Efforts and Attitudes towards Business Expansion

Women in this sample are trying a variety of strategies to further expand and finance their businesses:

- Most women have attempted to secure a loan for their business (74%), and nearly all who made the effort to get a loan succeeded (97%). On average, a woman entrepreneur was able to secure approximately \$1.5 million dollars in loans
- Eighteen percent of women have attempted to secure venture capital, and 59% of those who attempted to get venture capital succeeded. The average secured in venture capital was approximately \$2.8 million dollars
- Most women have created partnerships with other businesses (67%) and with the community (59%) to advance their businesses
- Most women have hired strategically for business expansion (80%)

The top three things women have done to realign and reposition their organizations for profitable growth during 2010 include

1. Acquiring new customers and clients (59%)
2. Enhancing existing customer relationships (58%)
3. Pushing marketing and sales of existing products and services (58%)

IMPORTANCE OF CORPORATE SOCIAL RESPONSIBILITY

Efforts and Attitudes towards Corporate Social Responsibility (CSR)

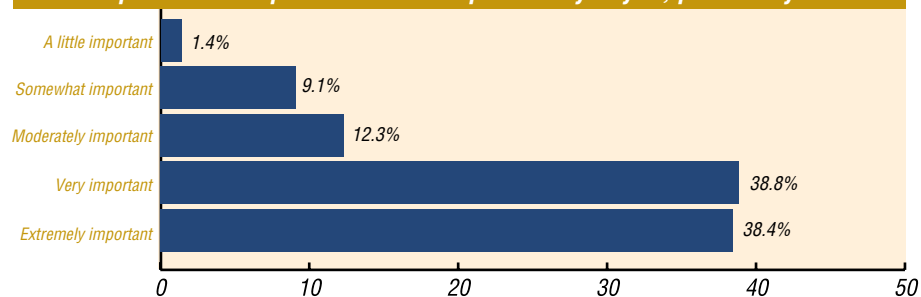
Although most women see CSR as important, they would not sacrifice profitability for it.

- Corporate social responsibility is very or extremely important to 77% of women business owners
- When asked to choose between increasing profits and increasing social responsibility at one's corporation, 55% of women would prefer to increase profits

Some of the most common initiatives women have adopted to increase CSR within their organizations include

- Reducing, reusing, and recycling products
- Encouraging staff to become involved in community projects
- Increasing reliance on green technologies (e.g., solar power) and reducing energy consumption (e.g., encouraging employee carpooling)

How important is Corporate Social Responsibility to you, personally?



CHALLENGES AND ASSETS

The most often cited challenges facing women business leaders in Florida today are finding the right staff, functioning in a difficult and cash-poor economy, and government regulation.

The main assets women leaders mentioned were their social relationships, specifically their professional networks, mentors, and experiences.

When asked to respond to the question “What is the greatest challenge you have faced as a business leader?” the most often mentioned challenges were

1. Staffing- getting the right staff, team members, leaders, having recruitment problems (17% of women spontaneously mentioned this issue)
2. Money- lack of revenue/profit/cash flow, budget cuts (14%)
3. Economy- the U.S. economy and/or global crash or downturn (14%)
4. Morale- keeping morale and motivation high, staying positive (8%)
5. Government- government rules, regulations, volatility (8%)

When asked to rate ten explicit obstacles to organizational growth, the top three mentioned were

1. Government regulation
2. Finding adequate financing
3. Difficulty in non-managerial employee hiring

When asked to respond to the question “What has been the most helpful to your career as a business leader?” responses clustered around five themes

1. Networks- a network of colleagues, professionals, professional contacts (18%)
2. Mentorship- from other leaders, a mentor, a boss, a coach (15%)
3. Experience- prior experience, education, training (11%)
4. Staff- employees/team/business partner (9%)
5. Community- a welcoming business community, community contacts, community organizations, local business groups or institutes (9%)

CONCLUSIONS

The findings of this study closely parallel the results from previous studies conducted by the FIU Center for Leadership (2006-2010). Women leaders’ responses resonated with the themes of optimism about business growth and success, achieving and maintaining work-life balance, and the importance of a strong support network.

Most women leaders are highly satisfied with their jobs and are balancing their personal and professional time efficiently. Even in this difficult economy, most women are maintaining or growing their revenue, and most see a brighter future ahead for their organizations. The majority of women leaders in this survey reported having mentors who guide and assist them in a variety of domains, and mentioned that their mentors and professional networks are among their most important business assets.

The top challenges for women business owners in Florida include the economy, government regulations, and finding the right people to hire.

Women leaders surveyed share the personality traits of extraversion, openness to experience, and conscientiousness. Accordingly, most women are aggressively pursuing a variety of strategies to expand their businesses, ranging from seeking loans to acquiring new customer sectors.



THE ENTREPRENEURIAL SPIRIT

A closer look at how four Florida women leaders meet the economic and work-life challenges of running thriving companies. From providing educational opportunities to spearheading efforts to support the environment, these women couple success with a commitment to actively engage in activities that directly benefit their communities.



CHARLOTTE FLOYD

Co-founder and Managing Partner • Advanced Insurance Underwriters LLC • Hollywood, FL

Tell a strong woman that she can't bring her baby to work and she might start her own business. That was Charlotte Floyd's motivation in founding Advanced Insurance Underwriters, which now boasts nine offices throughout Florida. Charlotte stumbled into the insurance business when looking for work in Germany where her husband was stationed with the military. After returning to the U.S., she took another job at an insurance company and earned her license. In 1976, when her maternity leave at the company was over, she wasn't allowed to bring her son to work. That was Charlotte's inspiration to start her own business and set her own rules.

This incredible business woman is now part owner of many companies, ranging from electrical contracting to insurance inspection, although serving as managing partner of Advanced Insurance Underwriters takes the lion's share of her time. Because she is involved in many partnerships, Charlotte's insight on what makes a partnership work is worth noting. "Compromise, compromise, compromise," she says. "You always think you're right but the truth is that each person has to give up a little to move things forward."

With sales of \$180M at Advanced Insurance Underwriters, one might expect Charlotte's management style to focus solely on top performance. But she always puts employees first, including allowing staff to take time off for volunteering. "Sometimes that doesn't make for the best business decisions, but that's how I operate," she admits. "I want to provide a terrific environment for the people who work with me."



DR. NANCY CREWS

Founder and President • Custom Manufacturing and Engineering • Pinellas Park, FL

Competing in a male-dominated industry is admirable. Succeeding in that same industry is a notable achievement. Dr. Nancy Crews leads Custom Manufacturing and Engineering (CME), a \$15-20M company that engineers and manufactures equipment for the Department of Defense and other government agencies. The company that she started in 1997, a spin-off of Lockheed-Martin, is located in Pinellas Park, Florida. With a long and distinguished career as a scientist, innovator and business owner, Dr. Crews coupled her passion with opportunity. "I think in the back of my mind I always wanted to be the captain of my own ship and that piece has to be there, but you also have to be in the right place at the right time, to see the business opportunity and make your move."

Dr. Crews comes from a military family but when asked if she had reservations about entering a predominantly male-run field, she says, "When I got my PhD in chemistry, there were few women who had done so, so I have spent my whole education and early career in environments where women were not the majority." So how does a self-starter make success happen? "Think of yourself as an entrepreneur first, as a business person first," she advises.

Today, this business owner's greatest challenges include finding the right talent; Dr. Crews often relies on results of screening tools to help CME be more selective. Two important rules of thumb she uses for running her successful business: listen to others ("Good ideas come from other people") and always protect your cash flow.

Giving back to the community is also important to Dr. Crews and her 65 employees. Knowing the value of a good education, she encourages employees to volunteer in mentoring or tutoring students and allows them opportunities to do so on company time. CME has also supported a student robotics competition team and other educational efforts for the community.

PEGGY NORDEEN

Co-founder and President • Starmark International • Fort Lauderdale and Orlando, FL and San Juan, PR

“Find a need and fill it” is a smart game plan for many entrepreneurs. “When it’s also something you love, you almost can’t miss,” says Peggy Nordeen. She has certainly found that to be true. Peggy heads up Starmark International, founded in 1978 and now one of the largest advertising agencies in Florida. It was the first company named to Inc. Magazine’s list of the 500 Fastest Growing Privately Held Companies for five years in a row. Today Starmark International is a full-service corporate branding and marketing communications firm, heavily involved in helping clients with digital marketing and social creativity.

The list of challenges in operating a creative company with 55 employees in three locations, according to Peggy, begins with developing a company that talented people will choose as their work place. “We work to continually raise the profile of the company and to be sought after by exceptional people,” Peggy says. “It pays to remember that with the Internet and social media, a company’s reputation is no longer just local.”

Peggy has high praise for how mentors can help, such as the guidance she received from steel industry giant Chuck Finkl of Chicago. “He taught me how business leaders need to give back,” she remembers. Peggy’s company regularly provides pro bono work for non-profits and charities, including the Boys and Girls Club, The Broward Center for the Performing Arts and A Child Is Missing. Like her mentor, this energetic entrepreneur passes along what she knows. “Through interaction with employees, I feel I’m mentoring everybody every day!” she points out. Peggy also says mentoring can be a casual experience. “Just having a lunch bunch gathering is a great way for women to share business ideas and best practices.”



JENNIFER ANGLIN

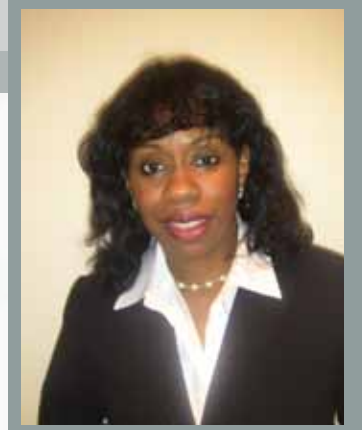
Co-founder and President • Allied Health Institute • North Lauderdale, FL

Combining two rapidly-growing trends – the need for health care professionals and the power of distance learning – was the brilliant idea for Allied Health Institute, founded in 2004 by Jennifer Anglin and her associates. This educational institute offers degree and diploma programs in the allied health field through online education to students across the country. The venture has enjoyed phenomenal success and from 2008 to 2010, Allied Health marked a 50X increase in revenues, growing to be a more than a \$4M company.

It was not an easy road, however. Jennifer remembers that for the first three years of operation there was no paycheck for her and partners Ellen Chiofalo, Sondra Gerhoff and Ava Thompson. She recalls how they often took odd jobs to keep some money coming in: “Those were the years of eating hot dogs and maxing out credit cards.” The company fortunes changed in 2008, when the Institute earned accreditation and was eligible for Title IV funding. This savvy leader is clear about what got her through hard times: “The support of family, friends and my partners,” she explains. “I also did a lot of praying. I wondered ‘Can I continue?’ and the answer was always ‘Yes!’”

She has noticed that success changes how the world regards minorities. “We are two African American women and two Jewish women and there were extra challenges in fighting to get this business started,” she says. “Once you’re successful though, people look at you differently. It’s sad, really.”

One of the most pressing challenges Jennifer has discovered in growing the company is the need for constant hiring. Something, however, hasn’t changed: giving back remains important to the company’s principals. Today, Allied Health Institute offers numerous scholarships to needs-based students and serves the community-at-large by sponsoring free CPR courses for the general public.





25 WOMEN TO WATCH

Florida's Top 25 Entrepreneurial Women Leaders list for 2011 was selected from a subset of 143 qualified survey respondents who also founded their own businesses. Women within the Top 25 list are divided into three categories based on total revenue and the amount of revenue growth over the last 3 fiscal years. Women are listed alphabetically within each category.

The **"Accelerated Growth"** category includes women entrepreneurs reporting revenue growth by a factor of ten or more between 2008 and 2010 and revenues in excess of \$500,000 in 2010. Two women are listed in this category.

The **"Exceptional Performance"** category includes women whose companies grew at least by a factor of two between 2008 and 2010 and revenues in excess of \$500,000 in 2010. Eight women are listed in this category.

The **"High Revenue"** category contains women whose companies grew or maintained their revenue in the period between 2008 and 2010, and reported a minimum revenue of \$10 million in 2010. Fifteen women are in this category; of those, one also meets the criteria for the "Accelerated Growth" category and five of whom also meet the criteria for the "Exceptional Performance" category.

Congratulations to all our Women to Watch!

FLORIDA'S ENTREPRENEURIAL WOMEN LEADERS 2011

MAKING A DIFFERENCE IN THEIR COMMUNITIES

The "Accelerated Growth"

Name	Title	Company	# Full-time employees in 2010	City	Year Founded
Jennifer Anglin	President and Co-Owner	Allied Health Institute	26	North Lauderdale	2004
Kandy Hunt	Vice President and Owner	Hunt Engineering Services, Inc.	8	Niceville	2000

The "Exceptional Performance"

Name	Title	Company	# Full-time employees in 2010	City	Year Founded
Ana Cardoso	President	Eurostar Int'l Corp	63	Doral	2001
Sheri Carpenter	President	Hobbit American Grill	140	Tallahassee	1997
Ivette Cortiella	President and CEO	Superfit Kids, LLC	4	North Miami	2005
Kim Davis	Managing Partner	Alterity Group, LLC	10	Fort Myers	2007
Deborah DeLeo	President and Executive	TreeFrog Data Solutions, Inc.	32	Cocoa Beach	1998
Sue Englander	President	EEL Manufacturing Services	30	Clearwater	1993
Yvonne Fry	President	Fry & Associates Inc. d/b/a Lines of Communication	3	Plant City	1998
Teresita Shelton	Managing Partner	Shelton Realtors	5	South Miami	1978

The "Highest Revenue"

Name	Title	Company	# Full-time employees in 2010	City	Year Founded
Pamela Africk	President	MedEx USA	28	Fort Lauderdale	1993
Orly Alexander	CFO	Kent Security	1000	North Miami Beach	1982
Diana Brooks* Vivian Santos*	Managing Partners Owners	VSBrooks Advertising	13	Coral Gables	1996
Carol Craig*	President and CEO	Craig Technologies	193	Melbourne	1999
Nancy Crews	CEO	Custom Manufacturing & Engineering Inc	65	Pinellas Park	1997
Charlotte Floyd	Managing Partner	Underwriters, LLC	140	Hollywood	1976
Christine Franklin	President	Cherokee Enterprises, Inc.	45	Miami Lakes	1999
Jane Mason**	President and CEO	eMASON, Inc.	75	Clearwater	2003
Sara Moola*	President and Owner	Visual Awareness Technologies and Consulting, Inc. (VATC)	100	Tampa	2003
Peggy Nordeen	CEO	Starmark International	50	Fort Lauderdale	1978
Marilyn Ounjian	CEO	CareersUSA	100	Boca Raton	1981
Olga Ramudo	President and CEO	Express Travel	24	Miami	1989
Gilda Rosenberg	President and Owner	Gilly Vending, Inc.	10	Miami	1983
Stacey Whidden	CEO	Express Dental Care	95	Tampa	2002

* Also met the criteria for the "Exceptional Performance" Category (revenue growth by a factor of 2 or more between 2008-2010)

** Also met the criteria for the "Accelerated Growth" Category (revenue growth by a factor of 10 or more between 2008-2010)



Center for Leadership

The FIU Center for Leadership

The Center for Leadership at Florida International University is committed to equipping leaders across all sectors with the competencies needed to succeed in complex, multicultural organizations. To realize its potential an organization must effectively develop and utilize the leadership capacity of its people. As the pace of globalization and competition accelerates, this ability is becoming an increasingly critical foundation for success. In recognition of this challenge and of the leading role that South Florida plays as a hemispheric hub, the Center for Leadership engages in cutting-edge research in the area of leadership development, conducts leadership development programs for organizations to assist them in building leadership capacity, and supports the leadership development agenda of Florida International University.



Business

College of Business Administration

College of Business Administration at Florida International University (CBA) is South Florida's most important business education resource and a recognized leader in international business education. As the largest of FIU's professional schools, the CBA enrolls approximately 6,000 undergraduates and more than 1,000 graduate students. The CBA also serves the multinational business community through an extensive menu of executive and professional education programs.

Ewing Marion KAUFFMAN Foundation

The Kauffman Foundation

The Kauffman Foundation is often referred to as one of the largest foundations in the United States - or as the world's largest foundation devoted to entrepreneurship. As such, the Kauffman Foundation is working to further understand the phenomenon of entrepreneurship, to advance entrepreneurship education and training efforts, to promote entrepreneurship-friendly policies, and to better facilitate the commercialization of new technologies by entrepreneurs and others, which have great promise for improving the economic welfare of our nation.

EUGENIO PINO AND FAMILY GLOBAL ENTREPRENEURSHIP CENTER



Business

FLORIDA INTERNATIONAL UNIVERSITY

The Pino Global Entrepreneurship Center at FIU

The Pino Center's mission is to create entrepreneurial leaders and organizations in all segments of society, throughout South Florida and internationally. The Pino Center provides the FIU community of students, alumni, and professionals with the knowledge and contacts that enable them to reach their entrepreneurial objective of designing and launching successful new ventures based on innovative concepts.