

Grantwriting sample

## **Global Student Leadership and Enterprise Management Initiative**

### **Joint Venture for Developing Sustainable Leadership and Enterprise Management in Local Communities**



PARTNERS



**GLOBAL STUDENT LEADERSHIP**



**ASSOCIATION OF  
WOMEN'S BUSINESS CENTERS**

AT

**MANHATTANVILLE COLLEGE  
UNIVERSITY OF DAR ES SALAAM**

# Table of Contents

---

<u>Section</u>	<u>Page</u>
Executive Summary	3
Statement of Need	4
Project Description	6
Budget	9
Organizational Information	10
Conclusion	11
Appendix	12
Initiative Bios	
Advisory Board	
Funders and Supporters	
Leadership and Enterprise Profiles	
Global Student Leadership Newsletter 2006	

# Executive Summary

Women are gaining more responsibility for their societies and themselves as our world is increasingly affected by globalization. Their changing situation is creating a demand for new skills and training, and networks of relationships to provide long-term support. Initiatives designed to encourage women to step into their new roles, first on the grassroots level, and then beyond, must integrate leadership, advocacy skills and enterprise management.

With the goal of building local communities and developing leaders who will use globalization as a positive force, Global Student Leadership (GSL) and The Association for Women Business Centers (AWBC) have established a joint venture to develop a comprehensive leadership initiative for young women.

Launched in 2000, with the help of Women in Community Leadership, a program offered at Manhattanville College, the initial GSL program consisted of 28 participants from nine Latin American countries. In 2001, GSL broadened its geographical reach to Africa and Eastern Europe, and in 2005 and 2006, GSL joined with the University of Dar es Salaam, Tanzania, to offer the GSL program on the African continent. Currently, over 150 alumnae from six countries, including young men and professors, have completed the training.

Since 2000, the Association of Women's Business Centers has collectively served over 650,000 clients who have developed, grown and established businesses throughout the United States. During their business lifecycle, the majority of these clients maintain their connections to the resource centers for mentoring, project implementations and economic value.

The new Global Student Leadership and Enterprise Management Initiative curriculum focuses on four interconnected pillars:

- 1) Leadership and Communication: Students learn, explore and adopt multiple facets of leadership including assessment and identification of personal and external qualities, as well as the development of "Action Plans," customized projects and enterprises for implementation in local communities upon completion of the program.
- 2) Cross-Cultural Conversations and English Business Language: The ELI courses include grammar, reading, written business communications, conversation, TOEFL preparation and tutorial cultural applications.
- 3) Information Technology: This pillar provides training in Internet search engines, online networking, database analysis, email, blogs and RSS Web pages / development for [www.gslnet.org](http://www.gslnet.org) and other websites.
- 4) Enterprise Management and Advocacy: Students learn to collaborate with successful role models and mentors, build and evaluate organizations, gain financial skills and analyze operations.

As the Initiative evolves, we will encourage our alumnae and advisors to strengthen a joint network of entrepreneurs, enterprise managers, academic and government leaders, and NGO advocates. By leveraging the speed and reach of global technology, members of this network will share experiences beyond the classroom and will contribute together to positively impact the world.

# Statement of Need

---

## 1. Need

Women are gaining more responsibility for their societies and themselves as our world is increasingly affected by globalization. Their changing situation is creating a demand for new skills and training, and networks of relationships to provide long-term support. Initiatives designed to encourage women to step into their new roles, first on the grassroots level, and then beyond, must integrate leadership, advocacy skills and enterprise management.

To date, ventures offering leadership or management solutions often fail to leverage the power of globalization to grow relationships. However, by building a virtual foundation, the Global Student Leadership and Enterprise Management Initiative helps women share their experiences and offers continual lessons in leadership and enterprise management. Further, as the spread of worldwide communications transcends regional and national boundaries, the initiatives capitalizing on this trend will reinforce formal training while providing ongoing support.

Social efforts, such as education, universal healthcare and the alleviation of poverty, often ignore local communities and solutions offered by women leaders and entrepreneurs. Women's focus on the family and investment in their communities often leads to increased school enrollment, improved maternal and child health, and revitalized neighborhoods.

Women can more effectively rebuild the fabric of our world when they are empowered with leadership skills, management training and advocacy abilities, and are given the opportunity to share their experiences with women from other countries. Women tend to emphasize a flexible network of relationships, and their approach provides a positive alternative to the typical hierarchical structure, where the leaders are often isolated and out of touch.

Many comprehensive women-focused programs, in healthcare, education and micro-credit, for example, teach business skills and financial literacy, and offer enterprise management training to entrepreneurs and potential leaders. However, most initiatives lack follow up in critical areas such as marketing, coalition building, advocacy and encouragement from mentors.

This encouragement, as part of a comprehensive approach, is a critical tipping point to the longstanding efforts of women as they change from participants to leaders and offer solutions of hope for their local communities and the world.

## 2. Opportunity

Empowered and informed women, community leaders and entrepreneurs help rebuild civil society and encourage world peace by starting with local organizations and building cumulatively upon their achievements. Leadership initiatives must incorporate enterprise-management concepts and integrate a network of support from mentors to

successfully direct and manage a government organization, an NGO, a business venture or any community-changing project.

Women's and student resource centers in universities and local communities strive for gender equality by providing pragmatic experiences in a learning environment. They encourage participants to apply new personal skills at the local level, affecting grassroots change prior to tackling regional, national and international issues.

Women's training centers around the world have already proven their value and have established the groundwork for this broad-based training approach. Results-driven initiatives envision global economic justice, wealth and wellbeing by creating informed and empowered women and entrepreneurs. Micro-enterprise programs provide opportunities to a wide range of emerging leaders, including the economically disadvantaged, and create an estimated return to society of two dollars for every dollar spent.

Women are responding enthusiastically to global leadership programs and draw support from a worldwide network of alumnae, mentors and partners. Participants in these training programs, particularly college students, are creating "Action Plans," a form of business plan, to provide pragmatic solutions and a trajectory of hope for local communities.

Today, as programs for women become more comprehensive and transcend their initial focus on gender equality, the combination of leadership and entrepreneurial management represents a targeted synergistic opportunity to empower women around the world. This model is now at the forefront of our top educational and training institutions.

As globalization enables women to maintain relationships across regional and international boundaries, the integration of entrepreneurial and leadership training will become more powerful than ever before. Alumnae and mentors help reinforce the lessons and provide mutual support from anywhere in the world.

Aspiring women are among the first to realize this amazing time in our history. For example, Charlotte Stapleton of Washington, DC, who recently completed a course at a women's business and resource center, said,

"Anything is possible when you connect your dreams with training and encouragement from a group of people who believe in you."

Grace Nsehmeire, a global leadership trainee from Kenya, echoed her sentiment,

"My message ... is simple. Learn as much as you can from the role models, the classes and even from each other. Knowledge will never expire. Enjoy the time you have with each other and establish bonds that the sands of time will never erase. What has kept us going (after we left) and as alumnae is that we are able to hold deep conversations with each other..."

And Leticia Pio from Brazil, another global leadership trainee, said,

"To me increasing social empowerment means collective work, which is built through a continuous, conscious process that denies stereotypes and 'traditional' behaviors. However, we are all responsible for this, so we have to change from within ourselves to be in position to change other peoples' perceptions."

# **Project Description**

Our Global Student Leadership and Enterprise Management Initiative seeks to end the worldwide dearth of leadership and economic solutions for women by providing an integrated solution of training, resources, structured support and partnership systems.

## **Instruction**

The new curriculum will focus on four interconnected pillars:

- 1) Leadership and Communication: Students learn, explore and adopt multiple facets of leadership including assessment and identification of personal and external qualities, as well as the development of “Action Plans,” customized projects and enterprises for implementation in local communities upon completion of the program.
- 2) Cross-Cultural Conversations and English Business Language: The ELI courses include grammar, reading, written business communications, conversation, TOEFL preparation and tutorial cultural applications.
- 3) Information Technology: This pillar provides training in Internet search engines, online networking, database analysis, email, blogs and RSS Web pages / development for [www.gslnet.org](http://www.gslnet.org) and other websites.
- 4) Enterprise Management and Advocacy: Students learn to collaborate with successful role models and mentors, build and evaluate organizations, gain financial skills and analyze operations.

## **Leadership and Communication Goals**

Unlike many other leadership programs, we work to propel emerging leaders forward by showing the importance of self-reflection and providing unique educational and skill-building tools, business implementation plans and mentors. The Initiative uses a proven curriculum to provide a new model of leadership.

The model shows how leaders can become creative and active participants in an organic process instead of observers in a hierarchical structure. Rather, leaders emerge and are validated from personal interactions and self-reflection. Individuals create their own definition of leadership based on intrinsic values and perspectives.

Collectively, participants will build new solutions to the scarcity of well-rounded, inspired global leaders, first becoming articulate local activists who will propose innovative systems, policies and practices, and rise to prominence based on their ideas.

The Global Student Leadership and Enterprise Management Initiative is both a bricks-and-mortar and virtual classroom. Onsite training will weave the elements of GSL's global leadership training with a proven business management model tested at the local level. Mentors in the Global Student Leadership and Enterprise Management Initiative are educators, industry professionals, NGO practitioners and parents.

Training takes place within an existing university system, allowing the devotion of resources to the students' understanding, self-esteem, efficacy and confidence. Subsequent to the hands-on training, students will connect with one another and instructors to receive support and mentoring through an online learning program.

The Global Student Leadership program uses a core curriculum to build a foundation for personal growth and then applies it in the development of an Action Plan. Training includes:

- Team building
- Leadership assessment
- Interpersonal and group communication
- Networking
- Identifying qualities of leadership in oneself and in others
- Defining the responsibility of leadership in oneself and community
- Effective writing

As the Global Student Leadership and Enterprise Management Initiative evolves, we encourage our alumnae and mentors to strengthen a joint network of entrepreneurs, enterprise managers, academic and government leaders, and NGO advocates. By leveraging the speed and reach of global technology, members of this network will share experiences beyond the classroom and will contribute together to positively impact the world.

### **Enterprise Management Goals**

Instruction in enterprise management requires a unique set of skills. We will cover the following areas:

*Organizational Analysis:* Provides instruction in the evaluation of an organizational Action Plan and the writing of an executive summary.

*Management Team:* Evaluates a management team's strengths, needs and challenges, and composes the infrastructure section for the organization's business plan or Action Plan.

*Management and Administrative Practices:* Teaches good management and operational practices as they relate to employees, business operations and an effective management team.

*Legal Aspects:* Discusses the impact of current legal structure, labor practices and legal challenges for Action Plans in each student's home country.

*Marketing Purpose and Research:* Locates information from key sources, evaluates competition and drafts the organizational profile section of the marketing plan or Action Plan.

*Financials:* Determines financial needs, uses management tools to create budgets and make decisions, and prepares profit-and-loss statements.

*Operations and Managing Growth:* Develops a plan for operational growth.

*Money Sources:* Researches sources of capital and other financial support to successfully implement the Action Plan.

*Advocacy: Policy & Practice:* Practices role modeling and public speaking, and teaches about the intersecting roles of leadership, entrepreneurship and advocacy.

### **Student Quotations**

The impact of the Initiative is, perhaps, best demonstrated by succinct quotations from its participants:

Elena Dobre (Romania): "I have learned to extract only that which is good for me in my profession and my life...My conclusion is if you want to receive 'good days,' then you must offer 'good days.'"

Mwanahamisi Mikidadi (Tanzania): "I discovered I was a leader of myself and could eventually lead others. I learned how to cooperate with people, especially in groups."

Violet Naydenova (Bulgaria): "GSL helped me to discover others, and myself through others...GSL let me step back and see how the world works."

### **Initiative Implementation and Timeline**

Program Sites: 2007 - 2008

University of Dar es Saleem

Manhattanville College

Program Sites: 2008 - 2009

Africa, Latin America and Eastern Europe (locations to be determined)

Short-term Implementation Plan:

- Formalize governance and management structure to support long-term success.
- Develop and implement a fundraising plan; secure a sustainable base of funding.
- Identify corporations, successful women entrepreneurs, NGOs, academic institutions and organizations to sponsor and mentor students' program models.
- Develop and implement a marketing plan to increase participation in the Initiative and expand relationships with sponsors and supporters.
- Coordinate program design, participant selection, recruitment of mentors and program evaluation.

Long-term Implementation Plan:

- Update the core curriculum to integrate leadership, entrepreneurial and advocacy training, and include field trips, mentors and other experiential learning.
- Enhance the website as a tool for outreach, marketing and connecting the global community.
- Leverage and expand the use of technology to include an online enterprise resource center.
- Create Initiative internships at corporations or "sister universities" to sponsor more students and increase visibility.
- Design a metric system to measure the Initiative's "return-on-investment" for the alumnae and on local economies.

# Budget

	2007	2007	2007		2008	2008	2009	2009	2009	2010	2010	2010	2010
	GSL	M'ville	Africa	GSL	M'ville	Africa	GSL	M'ville	Africa	GSL	M'ville	Africa	E.Eur.
	Admin	Site	Site	Admin	Site	2 Sites	Admin	Site	3 Sites	Admin	Site	3 Sites	1 Site
<b>Earned Income</b>													
Tuition		\$90,000	\$72,000		\$180,000	\$144,000		\$189,000	\$226,800		\$189,000	\$302,400	\$72,000
<b>Contribution Revenue</b>													
Grants													
Donations	\$411,953			\$367,334			\$444,030			\$590,795			
Gifts in kind													
<b>Total Revenues</b>	\$411,953	<b>\$90,000</b>	<b>\$72,000</b>	<b>\$367,334</b>	<b>\$180,000</b>	<b>\$144,000</b>	<b>\$444,030</b>	<b>\$189,000</b>	<b>\$226,800</b>	<b>\$590,795</b>	<b>\$189,000</b>	<b>\$302,400</b>	<b>\$72,000</b>
<b>Expenses</b>													
<b>Direct Costs - Fixed</b>													
Staff , benefits	\$165,100			\$221,069			\$296,011			\$396,359			
Site Director			\$24,000			\$24,720			\$25,462			\$26,225	\$25,500
Site Advisor			\$5,000			\$10,000			\$15,000			\$15,000	\$5,000
Office exp.	\$6,000		\$5,400	\$6,180		\$5,562	\$6,365		\$5,729	\$6,556		\$5,901	\$6,000
Org. travel	\$17,000		\$5,000	\$17,000		\$5,000	\$17,000		\$5,000	\$17,000		\$5,000	\$5,000
Adv. travel	\$10,000			\$10,000			\$10,000			\$10,000			
Marketing	\$10,000		\$3,000	\$5,000		\$3,000	\$10,000		\$3,000	\$5,000		\$3,000	\$3,000
Website	\$5,000		\$1,000	\$5,000		\$1,000	\$5,000		\$1,000	\$5,000		\$1,000	\$1,000
Curr. design	\$10,000			\$5,000			\$5,000			\$5,000			
Instruction		\$15,000	\$12,000		\$15,000	\$24,000		\$15,000	\$36,000		\$15,000	\$48,000	\$8,000
Instr. travel		\$2,000	\$6,000		\$2,000	\$12,000		\$2,000	\$18,000		\$2,000	\$24,000	\$3,000
Field trip		\$2,000	\$500		\$2,000	\$1,000		\$2,000	\$1,500		\$2,000	\$2,000	\$1,000
Interns		\$6,000	\$1,000		\$6,000	\$2,000		\$6,000	\$3,000		\$6,000	\$4,000	\$500
Entrep. acad.	\$50,000			\$15,000			\$10,000			\$10,000			
Evaluation	\$50,000	\$1,000	\$2,000	\$10,000	\$1,000	\$4,000	\$10,000	\$1,000	\$6,000	\$10,000	\$1,000	\$8,000	\$1,000
<b>Total Fixed Costs</b>	<b>\$323,100</b>	<b>\$26,000</b>	<b>\$64,900</b>	<b>\$294,249</b>	<b>\$26,000</b>	<b>\$92,282</b>	<b>\$369,377</b>	<b>\$26,000</b>	<b>\$119,690</b>	<b>\$464,915</b>	<b>\$26,000</b>	<b>\$142,126</b>	<b>\$59,000</b>
<b>Direct Costs - Variable</b>													
ELI instruction		\$27,000			\$54,000			\$56,700			\$56,700		
Field trips var.		\$2,250	\$4,500		\$4,635	\$9,270		\$4,774	\$14,322		\$4,917	\$19,669	\$2,460
Training		\$2,475	\$4,950		\$4,950	\$9,900		\$4,950	\$14,850		\$4,950	\$19,800	\$2,490
Room, board		\$28,800	\$37,800		\$57,600	\$75,600		\$57,600	\$113,400		\$60,480	\$158,760	\$27,000
<b>Total Var. Costs</b>		<b>\$60,525</b>	<b>\$47,250</b>		<b>\$121,185</b>	<b>\$94,770</b>		<b>\$124,024</b>	<b>\$142,572</b>		<b>\$127,047</b>	<b>\$198,229</b>	<b>\$31,950</b>
<b>Overhead - Indirect Exp</b>													
G&A	\$32,310	\$8,653	\$11,215	\$29,425	\$14,719	\$18,705	\$36,938	\$15,002	\$26,226	\$46,492	\$15,305	\$34,036	\$9,095
<b>Total Expenses</b>	<b>\$355,410</b>	<b>\$95,178</b>	<b>\$123,365</b>	<b>\$323,674</b>	<b>\$161,904</b>	<b>\$205,757</b>	<b>\$406,314</b>	<b>\$165,026</b>	<b>\$288,489</b>	<b>\$511,407</b>	<b>\$168,352</b>	<b>\$374,391</b>	<b>\$100,045</b>
<b>Total Initiative Expenses</b>	<b>\$573,953</b>			<b>\$691,334</b>			<b>\$859,830</b>			<b>\$1,154,195</b>			

# Organizational Information

With the goal of building local communities and developing leaders who will use globalization as a positive force, Global Student Leadership and The Association for Women Business Centers have established a joint venture to develop a comprehensive leadership and management initiative for young women.

## **Global Student Leadership (GSL)**

Launched in 2000, with the help of Women in Community Leadership, a program offered at Manhattanville College, the initial GSL program consisted of 28 participants from nine Latin American countries. In 2001, GSL broadened its geographical reach to Africa and Eastern Europe, and in 2005 and 2006, GSL joined with the University of Dar es Salaam, Tanzania, to offer the GSL program on the African continent. Currently, over 150 alumnae from six countries, including young men and professors, have completed the training. GSL also offers a six-week program and coordinates alumni through a website, [www.gslnet.org](http://www.gslnet.org), created by the students.

## **Association for Women's Business Centers (AWBC)**

AWBC provides critical entrepreneurial support, technical assistance and access to finance and markets in a prototype resource environment. Since 2000, AWBC has collectively served over 650,000 clients who have developed, grown and established businesses throughout the United States and abroad. During their business lifecycle, the majority of these clients maintain their connections to the resource centers for mentoring, project implementations and economic value.

**Michaela Walsh:** Director and one of the original designers of the GSL program, along with Susan Stehlik, CEO of a management-consulting firm, Prime Time Ideas, Inc., Ms. Walsh served as Founding President of Women's World Banking. She became the first woman manager of Merrill Lynch International and assisted with the creation of the Rockefeller Brother's Fund strategy. She has been honored by the National Organization of Women (NOW) and received the United Nations' Paul G. Hoffman Award for outstanding work in development. Most recently, she chaired the 59th annual DPINGO conference at the United Nations where former GSL students participated as organizers and speakers.

**Ann Marie Almeida:** Founding President and CEO of the Association of Women's Business Centers, Ms. Almeida served as a Director of Finance for the Eastman Kodak Company and a Director of Research at the University of New Hampshire, where she also taught finance and investments. Earlier in Ms. Almeida's career, she co-founded JOA Planning Services, Inc., a financial and management consulting firm for corporate and individual clients. Ms. Almeida is also an appointed board member of the National Women's Business Council, a bipartisan organization advising the President, members of Congress and the Small Business Administration on matters relating to women's entrepreneurship.

# Conclusion

---

Economic stability and vibrancy in our institutions ultimately allow us to reach our individual and collective potential. The Global Student Leadership and Enterprise Management Initiative offers long-term solutions to the systemic demands for leadership and entrepreneurship, and provides an alternative way of thinking and operating in the world.

Aligning AWBC's entrepreneurial training with GSL's leadership development is a pragmatic, specific and worldwide investment in women, families, the environment, civil society and economic vitality for a sustainable future. It furthers our dream for women, their families and their communities. Your support of our program ensures women will be counted among the leaders as enterprises are created, communities revitalized, families fed and educated, and lives reinvented.

May 2007

Ann Marie Almeida  
*President and CEO*  
Association of Women's Business Centers  
Camden, Maine 04843 USA  
+1.207.236.9753 – voice  
+1.207.236.2954 – fax  
[ama@awbc.biz](mailto:ama@awbc.biz)

Michaela Walsh  
*Founder & Director, GSL*  
Manhattanville College  
Purchase, NY  
+1. 212.679.0942 - voice  
+1. 914.694.4408 - voice  
[walshm@mville.edu](mailto:walshm@mville.edu)

# Appendix

---

## Initiative Bios

### Current Leadership and Instructors

(See organizational page for Initiative leaders, Michaela Walsh and Ann Marie Almeida.)

**Ravi Arps:** Systems analyst and administrator of New York City's chronic disease registry, BS in Neuroscience & Behavior, Information Technology consultant

**Norma Bass:** CPA and Controller of Manhattanville College; MBA from Bernard M. Baruch College; BS from Queens College; former Internal Auditor for Fordham, Yeshiva and New York Universities

**Dr. Mukangara Fenella:** Senior Librarian at University of Dar es Salaam; Chair of Tanzania Programme (TGNP), a gender and development seminar series; founding member and Operational Director for GSL Africa program

**Thomas Joyner:** Manhattanville College webmaster, Trinity School graduate, BA and MA in Medieval English Literature from NYU, publisher of specialty and trade publications, former webmaster for Branson Ultrasonic Corporation

**Irene Kagoya:** 2003 GSL alumna, 2006 GSL Program Coordinator at Manhattanville College, Bachelors degree in law from Makerere University, future Operations Director for GSL Africa, prospective MBA candidate in Human Rights at the University of Dar es Salaam

### Initiative Advisory Board (in formation)

**Ann Marie Almeida,** Executive Director, Global Student Leadership and Enterprise Management Initiative; President, AWBC

**Larry Arps,** Vice President and former CIO of Manhattanville College, former GSL Instructor

**William Bohnett,** Partner, Fulbright and Jaworski, LLP

**Pamela J. Brown,** President, Brown Performance Group

**David Brown,** Brown Performance Group

**Anne Gold,** Executive Director of Purchase Environmental Protective Association; Community Relations, Manhattanville College; former GSL Instructor

**Andrea Johnson,** Program Officer, Carnegie Corporation of NY

**Irene Kagoya,** GSL Africa Program Coordinator

**Jim Sligar,** Attorney, Milbank, Tweed

**Michaela Walsh,** Founder and Program Mentor, Global Student Leadership

**Honorary**

**Richard Berman**, President, Manhattanville College

**Professor M.L. Luhanga**, Vice Chancellor, University of Dar es Salaam

**Initiative Funders and Supporters***Educational Institutions*

John Jay College of CUNY, United States

Jomo Kenyatta University, Kenya

Kigali Institute of Science and Technology, Rwanda

Kwame Nkrumah University of Science and Technology, Ghana

Makere University, Uganda

Manhattanville College, United States

University of Dar es Salaam, Tanzania

*Organizations and Donors*

William H. Bohnett

Carnegie Corporation of New York

David Rockefeller Fund

International Finance Corporation / World Bank

International Planned Parenthood Federation

Open Society Institute

Susan Stehlik, CEO, Prime Time Ideas, Inc.

United Nations Development Program

Women's World Banking

## **Leadership and Enterprise Stories: Highlights**

### **Irene Kagoya**

After attending the GSL program, Kagoya returned home and with a group of colleagues formed the first female students' Association of Global Women's Forum at Makerere University. The Association was formed to empower young women through leadership at all levels of governance. With the help of the University's administration and the Uganda Women Entrepreneurs Association, they used role models and trainers for workshops on entrepreneurship and leadership.

After graduating from law school at Makerere, Irene moved to Manhattanville College where she completed a two-year training course. Irene is now the GSL Africa Program Coordinator.

### **Margaret Nalugo**

The GSL workshop represented a turning point for Ms. Nalugo. She said it was a wonderful experience she will always remember and feels blessed to have attended. Her most exciting lesson covered emotional intelligence. It helped her recognize her inner self and her courage. GSL helped her to discover her beliefs and stand up for them.

### **Patricia Sands**

Few people are able to convert a personal tragedy and use it as inspiration and a springboard to success. Patricia Sands, President and CEO of Spill-Guard, LLC, an Arlington, VA based firm, did just that when her father suffered a massive stroke. Sands needed to retrofit a urinal to suit her father. She credits the Women's Business Center with the successful start up and organization of Spill-Guard, LLC. With production in its final stages and a high market demand for her product, Sands is poised for success.

### **Charlette Stapleton**

Charlette Stapleton is our "rags to riches" story, having come off public assistance through the entrepreneurial and business training and leadership she received through attending classes at a local resource center. Charlette created a company to clean up construction sites for contractors. Her revenues currently exceed \$1 million. Charlette has become self-sufficient and contributes to the economic vitality of her community.

### **Kari Warberg**

Kari Warberg, a farm wife, began growing flowers and herbs to supplement her family's income and has developed a productive company with several different lines. She developed a product to keep mice out of the cab of her husband's tractor, and it has taken off big-time. Five years later, she developed natural air fresheners and may sell them to a Fortune 500 Company.