Hello everyone, and welcome to day three of the virtual Military Spouse Symposium and our third seminar in the Be Your Own Boss track. My name is Eddy Mentzer, and I lead the department's Spouse Education and Career Opportunities Program, the host for this week's symposium. Our next presentation will be conducted by Janel Cloutier, a program analyst for the office of the Veterans Business Development, Veterans Business Outreach Center, Sarah Rice, a military spouse small business owner, and Bryan Joy, a small business owner and Marine Corps Veteran. As always, the Chat Pod is open for your comments and questions. I know that this session is gonna generate a lot of questions. Yesterday in our Facebook Live wrap-up, we had a question from a spouse who asked why we were focusing so much on military spouse entrepreneurs, and the answer to that is we have an amazing number of military spouses that operate and own their own businesses, and we wanna be able to provide opportunities for those spouses that are considering this to launch their businesses or grow their businesses. So, quite often, having your own business is a great option for military spouses as we relocate from installation to installation, and that's really the gist of why we have worked with the Small Business Administration to provide this track. So with that, I’m gonna turn it over to Janel and the team, and we'll go from there.

Thank you, Eddy, for that warm introduction. Good morning, military spouses. As a veteran and military spouse myself, first let me say thank you for the sacrifices you make every day that enables your spouse to serve our country. Your dedication and service before self has not gone unnoticed, so again, thank you. Today, the Small Business Administration presents two military spouse business owners, Bryan Joy and Sarah Rice. They will share with us their incredible stories and lessons learned on starting their ventures through the help of the free services offered to military spouses through the Small Business Administration. Before we get started, I ask that all questions be held until the guest speaker has completed their presentation. Time will be provided at the end of each guest speaker to answer your questions. If we're unable to address your question due to time constraints, I encourage you to reach out to your local SBA office. Additional information will be provided to you at the conclusion of this event. Thank you. First up is Bryan Joy. Bryan is from Panama City, Florida, and is the business owner of Gfaith Media, a faith-based technical and media company specializing in designing faith-based mobile applications for the Apple and Android platform. Recognized as a president's club level sales leader at four different national corporations, Bryan has over 17 years of financial service experience building regional and national sales team at Merrill Lynch, Equifax, and TransUnion. Bryan is a graduate of the University of Georgia School of Business and is a Marine Corps vet. He is married to Camille, an active duty Lieutenant
Colonel in the Air Force, and they reside near Tyndall Air Force Base in Panama City, Florida with their two children, Max and Mia. Ladies and gentleman, Bryan Joy.

[Bryan]
Well good morning, everybody. I'm getting the camera on here. Janel, let me know when you can see it. I'm gonna hit broadcast.

[Janel]
You're live, go.

[Bryan]
Good to go, awesome. Thank you for that kind introduction. Again, name is Bryan Joy, and I'm coming to you from Panama City near Tyndall Air Force Base. Like Janel mentioned, we're a military family. I served many, many years ago in the Marine Corps Reserves. My wife is in the last three years of her career and this is our last city assignment, so I'm thrilled to be speaking to spouses because incidentally, and I don't even think the SBA knew this when this came together, that this is a passion of mine, is spouse employment. So, I'm just thrilled to be here, so thanks for your time, and I'll try to keep it very informal and I'd love to hear questions afterward. So, again, you heard my background, and I don't wanna talk much about that. I was a corporate guy for 17 years, but like many of you out there, I'm sure you can identify with this, as my wife's career moved around quite a bit, I found it harder and harder to find meaningful employment with companies because we would be at areas where the Air Force were great, flights were expensive, and I was in sales, and companies are very fickle. So about a year ago, we got pretty well done with corporate America and I started to form an idea. I'm a religious person, Christian by faith, which doesn't matter for this call, other than the fact that I was looking at all the apps that my 14 year-old teenager was downloading, and I'm a big tech guy, and I started looking at them, and I looked at what the hole was and where the gaps were in quality and started to think, okay, we can do this better, we can do this better, but I'm not a tech guy, I'm a sales guy sitting in Horsham Air Force Base area, Pennsylvania, how am I gonna do this? The very first thing I did to start our little journey here was to google "how to write a business plan." I mean, I didn't know how to do that. So, if you're sitting there, like, I don't know how to start a business, I didn't even know how to write a business plan. I did a job where everything was given to me and I kind of sold a widget and everything was handed to me, as far as PowerPoint, so, the first thing that happened as I was brought, somehow Google brought me right to the SBA website. After looking at different business plan templates, theirs popped up. It's in a dashboard type of environment, and that's what really started our company, which is now called Gfaith Media. So, I should probably back up a step real quick. Again, so we started looking at apps, and we saw Facebook and iTunes and all these accounts did a great job, they're very exciting apps, and we all use those, but for those that are a different religious faith, there's nothing that focuses on what we do. So, I started to sketch out, literally on a legal pad, how to build what I thought would be a better product, and that's how Gfaith Media started. Number two is here, why tech? And I started to realize that tech, because as a spouse, all of us are being moved around the country so much. You know, we're sacrificing just as much in a lot of ways as our partners because of our careers and lost revenue and pensions that we can't get because we're being moved around and we're portable. I know that life, so I come to you with that kind of experience. But why tech? Because it's portable. So, if you're sitting here thinking, okay, they say here I should start a business, but brick-and-mortar, we're gonna move in two years, my husband or wife are being relocated to Fort Polk. It doesn't matter with tech a lot of times because you can build something online and bring it with you, so very exciting. I could go into that for hours, but that's why tech for me, because it was portable, and I could pour into my career as well. Gfaith Media started with that in mind. I started the process in Perkasie, Pennsylvania near Horsham Air Force Reserve Guard Base, and again, so I was brought, number four here is SBA and the process. So, I was brought to the SBA website and finally, after Googling on the, as my mother-in-law says, the interwebs. So, at the end of the interwebs, I finally, and all business plan templates are very confusing. I'm a bright guy with a business school, but I don't know how to write financials. I don't know
how to put together a business plan. I don't know how to put together a strategy deck. And the SBA site, I encourage everyone to go to if you have any interest in starting anything from a lawn care business to a tech company to a custom lingerie company, like this next speaker, who's awesome, is gonna tell you about, the SBA's site is the way to start because it takes you, and screen by screen, you can go and okay, my name is Bryan, this is my idea, here are some bullet points, and it will walk you through it. So, I made it my home page for about a month. Every time I logged into my laptop, the SBA business plan template came up. I sent an email down to, we were moving where we are now, in Tyndall Air Force Base, to the SBA, where I was never expecting anyone to get back to me cause I wasn't from there, and I thought, well, I'm just a spouse, right? I'm not the active duty person. I was wrong. Jamie Shepherd called me back within a day and then wrote out in a very thoughtful email with actionable items, how I could make my business plan process better, and what I need to research to make my tech ideas, cause they were pretty vague then, make sure there's a market need for them. I mean, when I say she put detail in there, it was five or six paragraphs. In the real world, as I researched, consulting like that would have been thousands of dollars, and Jamie just selfishly, I mean, there's no motivation there, just to help veterans and spouses. Awesome. And she just poured into that email. And I called her and started what's a great relationship today. I just had lunch with her last week and she's still helping me. It's just amazing, it's amazing. And as you start to grow your idea, you'll see people come at you with consulting ideas and they want a lot of money, but there's no motivation for that with the SBA.

So, we came down to Florida. Who helped and the cost? So, we came to Florida. I had talked to Jamie, I had business plan that was almost done last May, so a year ago now. At that point I sat down with Jamie, she took the document, took it home for the weekend, provided so many edits that it looked like it was bleeding, which is no compliment to me. It was covered in red, but it was a thoughtful and critical edits which made the business plan so much better. I immediately enrolled in the Boots to Business class, which is a great idea. It just teaches you around licensing, trademarks, copyrights, vetting your idea, again, whether it be cutting grass or starting the next IBM, they will help you vet the idea to make sure there's a marketplace need, and they'll help you to navigate the process. They gave you a big packet of resources, so I need a business license, this is where I go. I need a copyright, this is where I go. Invaluable, invaluable, I wouldn't be here without that process. But again, Jamie Shepherd at the Veteran Business Outreach Center here in Panama City was kind of shepherding me, all the way through watching me do the process, Boots to Business three-day course, I believe three day, augmented me and made sure I could do that at Tyndall Air Force Base.

And so now I had all this information, I had an awesome business plan, what do I do next? Okay, so I tapped out, not tapped, but I used a lot of resources, and Jamie and that group have a lot of veterans coming at them, so I went out into my own network, and I decided to look at LinkedIn, my LinkedIn account, took the document, took it home for the weekend, provided so many edits that it looked like it was bleeding, which is no compliment to me. It was covered in red, but it was a thoughtful and critical edits which made the business plan so much better. I immediately enrolled in the Boots to Business class, which is a great idea. It just teaches you around licensing, trademarks, copyrights, vetting your idea, again, whether it be cutting grass or starting the next IBM, they will help you vet the idea to make sure there's a marketplace need, and they'll help you to navigate the process. They gave you a big packet of resources, so I need a business license, this is where I go. I need a copyright, this is where I go. Invaluable, invaluable, I wouldn't be here without that process. But again, Jamie Shepherd at the Veteran Business Outreach Center here in Panama City was kind of shepherding me, all the way through watching me do the process, Boots to Business three-day course, I believe three day, augmented me and made sure I could do that at Tyndall Air Force Base.

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and had six months of unlimited, I think it's 30 sessions with an attorney, unbelievable. These guys are awesome, and you can go online and book them, just like you would a dental appointment. And so they helped me along the way as well. So, now I've got the SBA, I've got three or four mentors that are from high school or old friends growing up helping me write financials, and then I've got Legal Zoom helping me for $15 an attorney call, so there's zero, almost zero economic impact on my family, and I'm coming along and I'm making good progress. Those sites too, there's a couple of those legal sites, and they'll help you do copyrights, or if you have an idea they'll help you patent it and there'll be a phone call, a free phone call, and they'll walk you through the paperwork, and then for a hundred bucks they help you file it. I mean, it's unbelievable. So, it started to crystallize. The raising money piece is never easy. So depending on your idea, I think the speaker after me had a little bit of a different process and hers is, in some respects, different may be better than mine. I took mine kind of chunk at a time. Mine is not brick-and-mortar like some, like hers, and I have so much respect for people who do brick-and-mortar because it's a lot involved. But in tech world, I was just buying copyrights and I was thinking of something, and then I was finding an app developer, and I had to pay that person $5,000. So, I did have to do some fundraising. Most of it to date has been our own kind of scratching it together. A few family members wanted to help because they wanted to be in on something exciting. And in the tech world, again, as a spouse that's portable, so the tech world, as things start to become known out there, people want to start giving you money, and it's awesome. So I've had three investors come at me without me soliciting them because they heard about what we were doing. I started a Facebook page, I bought a web domain, which can be as cheap as 10 bucks, so I bought a web domain, put some free marketing out on Facebook, LinkedIn, Instagram, Snapchat, there's like six of them. And so I started doing my own hashtag marketing about what we're doing, and lo and behold, people started calling and saying, hey, what are you doing down there with Gfaith Media? It sounds pretty cool. And I'd send them a quick promo video that I did for 50 bucks on a site called Biteable, B-I-T-E-A-B-L-E.

[Janel]
Excuse me, Bryan?

[Bryan]
Yes ma'am? –

[Janel]
We are at our three minute mark.

[Bryan]
Okay, good deal. So, everything was called, they call it guerrilla marketing. So, you did it all on your own. So, all that to say is, tech is portable. If you come up with an idea, you can find developers that'll do it very affordably and you can do your own marketing on the social network. So, anyway, I think we've got time, I don't know if we're gonna have time for questions, but the next step for Gfaith is some media interviews and some investor meetings. It's very exciting. Any spouse can do it. In a room, if there's 100 of us, I'm not the smartest by a long stretch. I'm a B/C student, but if I can do it, you can do it, so I would love to hear from you.

[Janel]
Thank you, Bryan, for sharing your story with us today.
Sure.

[Janel]
At this time I'd like to open the floor for any questions. Let's start with Janet Nelson, she had one question for you. She asked, "What was the site for the video production?"

[Bryan]
Yeah, the video production site was called Biteable, like bite an apple, but B-I-T-E-A-B-L-E.com, Biteable.com, and it takes a jarhead like me and it walks you through the process of taking frame by frame and it puts it together for you, and then it spits out an amazing video. So, Biteable.com. And that's what gets people emotionally excited about what you're doing is that three-minute video. I tell you what, that thing is gonna, it cost me $89 for a year membership, and it's gonna end up raising a lot of money.

[Janel]
Are there any other questions from the floor?

[Eddy]
Hey Janel, it's Eddy, I'm gonna throw one at Bryan, as the host for this whole big event. Hey Bryan, how ya doing? Two takeaways, if you had to just leave spouses with two things, what would they be?

[Bryan]
They would be if you have an idea, don't second guess yourself, write it down, and start talking to someone you know or respect in business about how to trademark, patent it, or start working it, so don't second guess yourself. The second thing would be look at starting a website whether it be reselling products and services or an app because it's affordable and you can take that next ten years with your spouse and never have to give up a job.

[Janel]
Bryan, Justin asks, "Does it take a certain type of person "to turn an idea into a business?"

[Bryan]
Oh man, perseverance. I had so many people tell me, eh, I don't think it's that great of an idea. But I knew it was. It takes someone with perseverance, and that's this group, you guys are spouses. You gotta have more perseverance than anyone on the planet. That's why I love this group. So, yeah, that's it. Just trust your gut.

[Janel]
And Martha asks, "How do you see your business growing?"

[Bryan]
It's exciting cause the business is called Gfaith Media, I'm hoping you'll see it on Fox News soon in the next six months. I see it growing because we want to start with a series of five apps that are faith-based that will be high quality like Apple or Facebook, and then we'll go into video production and music and stuff too and provide concerts and stuff, so anything media. We just want faith-based people to have the same quality as is out there. So we're going into different venues and we're giving 70% of our profits to veteran groups, which is unusual, so I see it growing and providing stuff for veterans.
The next question is a SBA related question from Denise, and she asks, "Does every base have "access to the SBA?" Well, I can tell you, Denise, that there are family readiness programs that you go to each base to get you connected with the SBA. The United States and the surrounding territories have 25 veteran business operations outreach centers for you and you can always call us. We'll provide some more information at the end of the event that you can write down.

Don't feel silly walking in there, even if they say it's not a great idea, they're gonna sit there and help you find the idea that'll work, so it's well worth it.

Thank you so much, Bryan, I really appreciate you answering those questions.

Thank you.

Our next speaker is Sarah Rice. Sarah is from Honolulu, Hawaii, and is a military spouse of 12 years. As a professional bra fitter, she is the sole owner of The Buxom Beauty, a bra shop, specializing exclusively in cup sizes D and larger. When not working full time during the week days, Sarah operates her store thorough weekday evening appointments and offers walk-in services on the weekends. She aspires to expand her business and dedicate her time entirely to her company. Sarah has over eight years of marketing experience in private and corporate sectors, and five years of teaching experience as a high school business teacher. Sarah holds a Bachelors Degree in Business from the University of Oregon, a Masters Degree in Education from Pacific University, and a Masters of Business Administration Degree from the Portland State University. Again, I would like to remind participants to please hold all questions until the guest speaker has completed their presentation. Thank you. Ladies and gentlemen, Sarah Rice.

Hi everybody, I won't be having a webcam today, the internet here on the island is a little bit spotty, and it's about 5:20 in the morning here right now, so good morning to everybody. Again, my name is Sarah Rice. I'm the owner of a retail store in Honolulu, Hawaii called The Buxom Beauty. Before I tell you about myself and my background, I think it's better if I tell you a little bit about my store, so you understand the journey a little better. So, The Buxom Beauty is Oahu's only bra shop that caters exclusively to women size D cup and larger. The store is fit focused, so we're recognizing that very common statistic you hear that 80% of women are wearing the wrong size bra. So we don't sell our bras online cause we wanna make sure that we're really focusing on the fit and that people leave the store in the correct fit. We carry everyday bras, sports bras, maternity, and swimwear, and we start from small to large bands. So, band size 28 to 56 for those of you who wear bras, you know what that means, and cup size D through O. Since I hold a full-time job while I grow my business, the store is open weekday evenings by appointment, so they can go online and make an appointment, and then I only go into the store on weekdays when I have appointments, and that really leaves me time for family and other obligations, so I'm not just sitting in my store with no customers on weekday evenings after work. And then on Saturdays and Sundays, that's really when I do most of my business because I accept walk-ins on those days, so that's when customers can just come in whenever they want to. So, of course working seven days a week is both
exhausting and rewarding. So, you guys heard a little bit about my background. I did go to University of Oregon, got my Bachelor's Degree, and shortly before graduating my now husband joined the Army. I've been a military spouse now for 12 years, and during his first deployment to Iraq, I went and got my Masters in Teaching and I taught business classes for a few years, got my MBA, and I worked in marketing for a few years as well, but while my husband was in Afghanistan, I packed up our belongings, rented out the house that we owned, put my two big dogs on a plane, and moved to Hawaii. Of course this was part of a plan, this wasn't something I just randomly did while he was gone, but I had gotten offered a position at University of Hawaii and was very excited about that. My husband's now in the Hawaii Army National Guard and he's been in the infantry, he's an instructor, actually, out here, and he's been in the infantry for his entire military career, so of course that comes with its own challenges as well. But I've always wanted to start a business, and in order to do that you really do have to have a great idea.

I stumbled across my retail store idea for one simple reason, and that was that I couldn't find a bra that fit, which I'm sure many people on this call can relate to. I tried the stores here, but there was nothing in my size, so then I turned to online shopping, and as most women know, when you buy a bra online, you'll almost always have to send it back because it isn't quite right. Either it doesn't fit or it's not comfortable or whatever, and sometimes you'll have to send them back multiple times. So, one day I realized that if I'm a relatively petite woman with what I consider a common size, then other women must have my problem too. That was when I thought, oh my gosh, I have a business idea for this. So, I set out and researched everything I could about bras. I researched my local market to make sure it didn't exist here. I joined an online group of bra boutique owners and I even worked in some of their stores to learn about bra fitting, and then I got certified as a bra fitter. But the real challenge for me came when it was actually time to start the business and turn that idea into something tangible because many of you might have what you think is a great idea, but how do you actually take it from the idea to fruition? So, I'm like Bryan, I had that business education, and I could write a business plan, so for me that wasn't the hard part, but in business school, anyone who's gone to business school knows you're only learning theory. So they're not teaching you how to file taxes, how to hire employees, how to buy inventory, or maintain any sort of real discipline, which is required for running your own business. And I wasn't playing with theoretical money anymore, I was doing this with my own money now, and it's a lot different when you do it with your own money. So this is when I started looking for free resources. I came upon a course that was run through our local WYCA, we have a Patsy Mink Center for Business and Leadership, and it's mostly female focused, but there are plenty of men who participate as well. I took a six-week course called Launch My Business, and there were several other entrepreneurs at various stages of business, whether they're starting or growing, and they discussed, you know really, somewhat it sounds like Boots to Business where we discussed really specific topics. So, how to get business loans, legal issues, taxes, everything else a small business owner needs to know and that was when I met Dennis at the Veterans Business Outreach Center. So, I have actually applied for an SBA loan twice, and I was turned down twice. SBA loans are notoriously difficult to get if you have no sales. If your business is in its infancy, nobody really wants to loan you money because you don't have any sales history to show that you can pay it back. So, sales projection for a business that you haven't even started yet are also not easy, so I really had to use examples from stores that my friends owned in other states, but Dennis really worked to understand my business, despite his lack of bra knowledge. And he helped me to set financial goals and create projections, and he also got me in touch with a lender at a local bank, and I was eventually, when I had the numbers tightened up a little bit more, I was actually approved for an SBA loan as a result of his help, which, again, like I said, is really hard to get with no sales. So, that was a huge win for me. Of course, the journey was hardly over because that was just the money to start my business.

I had to find a store location and build it out with racks, drawers, and shelves, buy inventory, get everything set up, get a point of sale system. Thankfully my husband and my friends were really helpful in getting everything set up and my husband, while he's my business partner, he can't participate in bra fittings in my store, because that would be creepy, but what he does do is he does all the things that I
don't want to do. So he sets up the store, he takes out the trash, he breaks down the boxes, he sets up very nice bra displays as well, actually.

But to get started you also have to get a logo. I went to a crowdsourcing site, so there are many that you can go to. The one I used was called Design Crowd, but there are tons that you can go to. If you're looking at developing a logo and you're not a graphic design person, you know, one thing I can recommend is make sure that you're very clear with people about what you do and don't want in your logo. Especially for me, I'm selling bras, I wanted to make sure that the logo that I got was not overtly, in your face, bras, and I also was very clear in my criteria that I didn't want to have a woman or any body on my logo because I wanted women to know that there's no way that they're supposed to look. So, I was very strategic with the way that I had my logo made.

So, fast forward, I've been open now for 18 months, I'm six months into my year two sales. What's great is that I've seen an average monthly growth of 114% over last year's sales. They say that 20% is good, so 114 I'll definitely take. But really, due to the lack of availability of large cup bras in store in many areas, I've only had three customers who've shopped in my store and didn't buy something, which is really great. So, I don't have a lot of money to spend on marketing, so I've had to get really creative with how I market my business. And to start, I think that people sometimes place way too much emphasis on social media, and this is just my personal opinion, but I think that while social media is great, sites like Facebook and Instagram have made organic growth of advertising nearly impossible because they keep changing the algorithm. So what it does is it makes it necessary for you to pay for advertising on those sites. Organic growth is nearly impossible. So that's just something to keep in mind. I have to set really clear targets and audiences in social media posts, and I think that some businesses just rely too heavily on it, or they think it's going to do all of the work for them, and you can't just think that you're gonna post one thing on social media and everybody's gonna come running. So, it's really important to make sure you're really strategic with that. So, I do Facebook ads, Google ads with a small budget. I use email marketing and I collect email addresses from customers on my website and at point of sale, so they get marketing emails when I send them out, and I make sure that I don't send too frequent of emails, so people don't unsubscribe from list also. You all know what I'm talking about with those. I've gone on local morning shows, I've participated in radio morning segments, and reached out to local newspapers to tell them about my business, and I've had a couple of features as a result. You can actually see this on my website under the Media tab if you're interested. Most of the segments that I have on there were totally unpaid, they were things that I did for free and I got a ton of business as a result.

[Janel]
Hey, Sarah.

[Sarah]
One last thing I've learned is that my store requires a bit of customer education. Most women don't realize that they're wearing the wrong size and that their cup size is generally much larger than they think it is. So, there's some customer education there and it's really important to get customer referrals and you know, for me, I have an incentive program, where if you tell a friend about the store you get a coupon, so that's really great.

[Janel]
Excuse me, Sarah.

[Sarah]
Yeah?
[Janel]
We're at our three minute mark.

[Sarah]
Perfect.

[Janel]
Thank you.

[Sarah]
So, I also participate in women's networking events and I do charity on behalf of my business. I did some work with the local women's prison transition program recently. Women who are in prison cannot wear underwire, and so when they came out, they were wearing bad bras. So, I did an event with them. We did some bra fitting and it was wonderful. I partnered up with Dress for Success for that. I have a bra donation program where we donate bras to domestic violence shelters, so it's really wonderful. But just to wrap up, I'll give you guys a couple of the lessons that I learned, and the first one is take advantage of the free resources available to you in your area. The second thing is be really clear about what your brand is and what it isn't and stay true to that. I've made the calculated decision not to sale online because I want women to have the right fit, and they can't do that if they don't get fitted. I couldn't possibly compete with Amazon or other bra retailers online, they already do what they do. But they can't compete with me in the bra fitting and making sure that someone leaves the store with something that looks good and fits well. But really don't underestimate the power of those personal interactions and customer referrals and all of those little things that you can do to get more customers.

Again, participate in networking groups. You never know who you'll meet or who that person is friends with. I've gotten a lot of free advertising that way.

And the last thing is if you reach out for a loan, be really realistic with yourself about the amount. I've been denied twice, like I said, so I was worried that if I asked for too much, I was gonna get denied again, but in retrospect, I should have asked for a little bit more money in my loan, so I had a little bit more of a cushion to work with. So my website's up on the page, I invite you to check it out if you think that there's anything there that could be helpful to you for marketing ideas and things like that. But really thankful for the opportunities provided by Veterans Business Outreach Center, SBA, very, very happy that I decided to take this step to become my own boss. I'll take any questions that anyone has at this point.

[Janel]
Sarah, I'd like to start with one question that was asked early on about opening a sister store for odd-sized women with perhaps half cup sizes.

[Sarah]
I'm not trying to be facetious here, but there's no such thing as a half cup size. I don't make the bras, just to be really clear, so I don't actually make them. What I do is I work with companies, with vendors, I guess I should be clear about that. I work with vendors who specialize in large cup bras, so they only come in even number band sizes and then they just come in, you know, D, DD, E, F, FF, G, and so on, if that makes sense. So, I hope I answered the question. I do not plan to go below a D cup because you can find that at any
store that you go to, and again, I really wanna stay true to my brand, and I don't need to sell A, B, and C cup because there are so many stores that do that well.

[Janel]
The next question we have is, "Would you recommend starting this kind of business "from your home?"

[Sarah]  
Personally, I wouldn't, because I wouldn't want to invite strangers into my home. That wouldn't be something I would be interested in. I like to keep my home separate and I also would not want somebody in my home undressing, but if that's something that is your comfort level, then that's something that you could do. I personally wouldn't want to, though. And I have two really big dogs that probably wouldn't like it a lot, either.

[Janel]
Would you suggest MBA/business classes, or is it possible to have a successful business without it?

[Sarah]  
I, for me, it's so hard to know because I had it before I started my business. I would recommend taking business classes, period. I don't think that you need an MBA to have a successful business. I think what it did was it gave me the background in writing a business plan, and it gave me the confidence to know that I could do that. You spend a lot of time presenting in MBA classes, and you become really fearless. But there are other ways that you can get that education, even for free. So, if you don't wanna pay between 50 and $100,000 for an MBA education, I don't blame you. There are a lot of free resources where you can get really good education in your area without needing to do that. Unless, I needed it for my career, for my full-time career, and so that was why I got it.

[Janel]  
Christi asks, "How do you plan to maintain "a retail location as your spouse gets relocated?"

[Sarah]  
He's on the Hawaii National Guard, so we're not being relocated.

[Janel]  
The next question is from Janet. "Can you say more about crowd sourcing "and what resources you used for your logo?"

[Sarah]  
So, yeah, you can use, what crowd sourcing is, is it's when you go onto a site that is made for it. So in my case it was a site called Design Crowd, I think it's run through Australia. There was some weird stuff that went on with my credit card, it almost got shut off when I paid for this service, actually, because it was outside of the country. But basically what you do is you go onto one of these websites and you say, okay, I have a logo that I want somebody to create and these are the criteria that I have, these are the colors that I want, this is what I want it to look like, this is what I want it to say. You know, maybe you want a tag line on it, maybe you don't. And then what you do is you can give a certain amount, like, I'm willing to pay $200 for somebody to do this, and then you'll have people from all over the world that are graphic designers,
and a lot of them are just doing this in part time, they'll submit logos to you, and then you can give feedback, which I recommend doing, give feedback, and say, you know I like this logo a lot, but could you change the font or could you add this to it? And so, then what you do is you choose one of those and then whoever you choose gets paid that bid amount that you offered up. So, suggestions that I have for that, again, be very clear about what it is that you want. The second thing is, if you, sometimes you can say, if I don't like any of the logos I won't guarantee that I'm gonna pay somebody, but a lot of logo designers will not submit it unless you guarantee that you're going to choose one from the round, so I would guarantee that you're going to choose somebody, and I would offer an amount of money. I wouldn't offer $100. I would offer $150 or $200 and more people that are actually good will help you with it. So, it's a really, really great way, if you're not a graphic design person, to get a good logo, and then you own all the rights to that.

[Janel]
Are there any more questions from the field?

[Eddy]
Janel, this is Eddy, and I know a few folks are typing, but this has been such a great session on providing all of the attendees just some of these tips and the ideas. I made a comment up there, I love the fact that Bryan and Sarah, I think one of the things that stands out to me is that they found their niche, you know, and that unique niche can be so important in owning a small business, so I'm really appreciative that each of them have found something that they're passionate about, but they've kind of found their place and they're owning that place. I really appreciate the SBA assisting us with all three of the tracks that we've had in the Entrepreneurship track, and Janel and Bryan, thanks so much, Sarah and Bryan and Janel, thanks so much for all this great information. I know that some folks have even asked in the chat pod if they could reach out and connect with you via LinkedIn, so I'm sure you'll be seeing those popped in to your inbox in the near future. As always, we've got our handouts and our participation linked, the certificate linked, the participant feedback. I mentioned in the last session, but I know not everybody was with us, but as we wrap up today, the last day of the Virtual Military Spouse Symposium, all of the feedback is vital. It allows us to do two things. First, it allows us to make improvements to the Virtual Military Spouse Symposium, as well as all of the other webinars that we host throughout the year through the SECO program, but it also helps us to justify the work that we're doing with leadership within the Department of Defense. We've seen so many great comments in the chat pods about how helpful everything has been, but being able to get that in the formal feedback is key. So, improving is always a goal, but also justifying our existence and why we're doing this. So you can download those, we also have the links in the chat pod, Mynina has provided those. Appreciate everybody joining us today for this session, and coming up at 12 Eastern, in about 20 minutes, really important and a great seminar on rocking your interview with a solid performance. So, Janel and folks, thanks again for joining us, and we'll look forward to seeing everybody in the future.

[Janel]
Thank you. Eddy, if I could just one more to that.

[Eddy] Yes.

[Janel]
I'd like to say a big thank you to Bryan and Sarah, also, for participating in today's event and sharing their business experience with us. We wish you great success with your businesses, and remember the SBA
offers services for every stage of your business, to include growth and development. If you'd like to learn more about the SBA, please reach out to your local SBA office. Contact information is located on the SBA website at www.SBA.gov, or you may call the SBA Office of Veterans Business Development at 202.205.6773. Again, that number is 202.205.6773 for assistance. Thank you for attending today's event.

[Bryan]
Thank you, ma'am.

[Eddy]
All right, everybody, have a great time.