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FEMALE ENTREPRENEURS (ADVANCED DIPLOMA IN MANAGEMENT PRACTICE) 2011

Foreword

The Advanced Diploma in Management Practice for Female Entrepreneurs was one of the first courses to kick-start the HATCH programme in October 2010. Higher Attainment Through Cross-border Hubs (HATCH for short) is part-financed by the European Union's INTERREG IVA Programme, managed by the Special EU Programmes Body (SEUPB). The programme was specifically designed to assist groups, including Female Entrepreneurs, to develop themselves and their businesses through providing education and networking opportunities across the Central Border Area. Back in October 2010, the Female Entrepreneurs profiled in this booklet set off on a voyage of learning and self discovery which they very candidly share in this brochure. They embraced the learning, worked through the challenges of the assignments set by the excellent tutors from the Business Institute of the University of Ulster and supported each other at each step of the way. This brochure is in itself an example of their hard-work and dedication inspired by Janette Sheerman, University of Ulster, ably lead from a creative perspective by Teresa O' Loughlin, Think6 and complimented by the lovely photography from Gail McGowan.

On behalf of the Project Partners - Irish Central Border Area Network (ICBAN), Cavan County Enterprise Board, Cavan Innovation & Technology Centre, University of Ulster and South West College, I would like to congratulate our ADMP-Female Entrepreneurs Class of 2011. We hope that their example will inspire more Female Entrepreneurs in the region to avail of the opportunities afforded by HATCH. Remember "Success doesn't come to you - you go to it!" (Marva Collins)

Dympna McCarron











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Ann Reilly Creator of MyClaim.ie

Within minutes of meeting Ann you realise that this lady is a fountain of financial knowledge. "I've worked in financial services all my life. I suppose it's in my blood as my mother and grandmother worked for a bank as well. I worked for one of the major banks up until 2006 and was then presented with an opportunity that would suit my career and family life. Five years ago I started Ann Reilly Financial Services which offered Mortgages, Pensions, Investments and Life Assurance".

"many business customers and

heavily overcharged with interest

charges and don't realise it"

indeed mortgage holders are being

However, things have moved on over the course of the last twelve months which has resulted in the development of myclaim.ie. "Customers had been explaining how they had been sold various financial protections in the boom times. Many of them were suffering from cash flow problems and had started to really scrutinize their accounts. I soon realised many of these businesses were paying unnecessary

fees for policy protections and in some cases it was blatant mis-selling. This presented opportunity to develop a service that business customers in particular could tap into".

According to Ann, "many business customers and indeed mortgage holders are being heavily overcharged with interest charges and don't realise it". Ann continues, "Essentially we look at the entire financial commitments of our customer and identify ways to save money, highlight any products that have been mis-sold to them and resolve any cases with financial houses that are overcharging clients.

It is not an over night solution, but with a patience and perseverance it can result in refunds of thousands to the customer.

Ann credits her previous manager as a source of inspiration. "He was very much in touch with his customers and staff. He could see past the file figures and the account and knew about their families and life events. This in turn led him to

doing really good business and developing excellent relationships".

The daughter of a butcher, Ann has grown up with an innate understanding of what its like to be self employed. "Not having the steady predictable salary that comes with employment, getting the work/family balance or saying no to work that may not be as

profitable as we think can all be challenging in their own way". And of Anns top three she says "Put the customer first at all times, listen to what they are saying to you, what they want and what they need. When you have a goal, don't stop at the roadblocks – look for alternative ways to get to where you are going. Always have a sense of humour

And what of HATCH? "Hatch really has turned my business around. It has given me a great deal of focus, has created structure and systems and has presented a great opportunity to network. Myclaim.ie has truly benefited from the programme and those benefits are being enjoyed not just by me, but by my clients too". The latest news with MyClaims is that it has now moved into the UK market.



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Anke Morgenroth

Founder of Bear Essentials & Silver Bear Centre

Anke Morgenroth, is founder and owner of the charming Bear Essentials teddy bear manufacturing & tourism enterprise in Co. Cavan. Anke's business offers designer, limited edition teddy bears, baby gifts, a craft shop and visitor centre. "It's probably the largest collection of teddy bears in Ireland". Anke says proudly. "However, that's not all that Bear Essentials offers", Anke continues "we also eniov organising workshops and events all year round".

Anke, originally from Germany came to Ireland in 1984. She started her working career as a social worker, "Having 4 children and living in an enchanted Irish country side challenged me to work for myself and have more control over my work life balance, so that's how Bear Essentials began."

"Follow your dreams, believe you and business skills."

can do what you desire to do and continuously improve your personal

However Ankes' more personal influence comes from her mother and father and her grandmother who was truly outstanding. "My father went back to school when he was 40, my mum has struggled with illness all her life and now at 80 years of age is still trying to start the day in positive frame of mind. My grandmother was a real character and I loved to listen to her stories of courage and resilience in uncertain times in the Second World War. She was truly inspirational, by helping

> others she was convinced that it led to a rich and healthy life until her passing at the ripe old age of 96".

> Of Anke's top three tips in business, she says, "Follow your dreams, believe you can do what you desire to do and continuously improve your personal and business skills."

But who has been Ankes inspiration over the years. She mentions Rosa Parks the African-American civil rights activist, as one of her heroes. "A brave and courageous woman who changed society forever, an encouragement to woman worldwide to "stand up" (or in Rosa's case to sit down) for what they believe is right."

Margaret Steiff is another of Anke's inspirations. "She was a pioneer in social entrepreneurialism creating a business that provided employment in the local community 120 years ago and founded one of the most famous teddy bear companies today."

And of the HATCH programme, Anke enthuses, "It has given me the time and skills to look at what is happening in Bear Essentials and how we can apply new strategies. I've come up with some new ideas, collaborations and I can see real opportunities for this group of "Hatchers" in how we can work together in the future.



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BearEssentials



Anna Costello

Founder of Utopia Health and Beauty Clinic

"Well I would say recruiting the right

strong leadership skills are vital to the

people is crucial. Demonstrating

success of any business."

"I feel I'm the luckiest woman in the world right now" Anna says. "I am a native of Cavan, and having set up my own business in July 2003, I employ six people in my National Award Winning Salon. Utopia specialises in skincare, but offers a full range of salon and spa treatments using the best brands the industry has to offer."

Anna started her career in accounts working for a large construction company in Cavan, for almost 10 years. "After the birth of my third child, I gave up a good pensionable job and decided to become a stay at home mum for 2 years".

Anna was also Transport Manager for 10 years for her husband's haulage company, having studied and gained both National & International CPC's (Certificate of Professional Competency) with the Irish Road Haulage Association.

She continues, "In 2001, I went back to college to study Beauty Therapy for two years, with a goal

to open my own business. In July 2003, Utopia Health & Beauty Clinic opened. My business grew from strength to strength, winning the highest accolade obtainable within the industry -an IBPA (Irish Beauty Professionals Association) National Award in 2005". Today, Annas business is developing in a new direction, where she has secured an exclusive skin care distribution contract with an Italian Company - Bioline Jato, for the island of Ireland. "We have already received our first shipment and are initially working with this new product range exclusively in Cavan, with a view to distributing nationally from March 2012. We are

currently considering the process options of setting up two separate distribution companies either side of the border to facilitate this new venture".

So what of the challenges? "Having the resources available to you, staying on top in your field of practice and being creative, are probably the most challenging elements but achievable nonetheless".

And of the hints and tips. "Well I would say recruiting the right people is crucial and demonstrating strong leadership skills. I inspire my team to be the best that they can be and to have pride in their work. I have learned that knowledge

> is power but only if shared. I actively promote a knowledge sharing culture in my business and lead by example. For any business to stay ahead, investing in continuous training is also vital. But saying thank you and showing encouragement can be as powerful as anything when getting the most out of people".

Anna aspires to be a true leader. Through the HATCH programme she says "I now have the knowledge to be able to achieve and make this aspiration a reality. I put a lot of effort into managing my team, who are the backbone of my business and an essential part of the bigger picture going forward. Utopia has always been a successful business, and HATCH has contributed greatly to its future success."



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Audrey Gaffney

times".

"I am a self confessed workaholic"

she admits, "I just love what I do and

think that I can take on the world at

Creator of be design

We meet Audrey Gaffney, creator at Be Design at Cabra Castle Hotel in Co. Cavan. "This is one my projects" she explains proudly. "We took the existing function room and completely renovated it. The owner felt that this room didn't relate to the rest of the castle, and so now it has been brought back to life, serving the wedding, events and conference markets. Essentially that's what we do, we listen to our clients and manage the design, suppliers, trades and the all-important cost".

When you first meet Audrey the initial thing that's strikes you is her energy and positivity, it simply exudes from her. "I am a self confessed workaholic" she admits, "I just love what I do and think that I can take on the world at times". She continues "I wasn't born with a silver spoon in my mouth. I learned at a young age that if I wanted anything in life then I had to work for it".

So what inspired Audrey to create Be Design? "I've been inspired by some very personal individuals in my life. My cousin was told she had three years to live, she was determined to live her life however long or short and inspired me to do that same. To really start to think about what I was doing with my life". So Audrey took stock, and started thinking about what was important in her life. "I was at a career crossroads at the time, in a job, steady salary with all the benefits, but I wanted more, so I decided to go back to college part time to study interior architecture whilst working full time.

"I met Michelle Mone a few years ago. I think she is just brilliant, so inspirational. She is the brain child, and designer, of the Ultimo Bra and the story of her journey in business gives you the confidence to keep moving on".

So what of the challenges in owning your own business? "Well, like a lot of services, demonstrating how we add value can be a challenge. We more than save our fee for the client in tendering and negotiating with suppliers and working

within deadlines". One client of ours summed Be Design up when he said, "Audrey and her team create and finish what I want. I used to take it on myself, but it never got finished, it never had the right direction, and it always ended up costing

more in the end".

And of her top tips she comments "Good family

support is key. If family aren't behind you, it could be very difficult. Get as much business experience before you start up as you can, learning from others mistakes is not as costly as learning from your own. Build a good team around you; associates, suppliers, employees, technicians, whoever you believe will support what you want to achieve. It's not about being able to do it all yourself, it's knowing that you have the experience from others to count on".

So what has HATCH done for Audrey? "Undoubtedly this programme has been a great experience for me, really relevant to my business and with each assignment I felt like I was adding something really valuable to the business."



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Daria Sadkina

Founder of online hosiery store www.DressMyLegs.ie

Daria is turning heads as we meet to talk about her business, DressMyLegs. For to compliment her outfit, she is wearing the most fabulous pair of tights. "These are just one of my products". DressMyLegs is an online hosiery store offering fashion tights, leggings, hold-ups and knee-highs in Ireland and has regular clients from the UK, France, Spain and USA.

Daria explains "When the security of my job became uncertain in 2010, I thought

about opening my own business. I signed up to the Start Your Own Business and Managing Your Finances with Cavan County Enterprise Board (CCEB). It was really good, I got a lot of inspiration and support at these courses from mentors and other course attendees".

"For online businesses the key is to make it as easy as possible for the customers to find what they need, pay for it and move on."

Darias' success is built on passion, hard work and a network of support including her husband, family, friends and the CCEB. "As we approached the launch date of the website, I was working to 2am every night. This was when the support from my family and friends was very much needed and appreciated. There are a lot of challenges when you are starting out: it seemed like a never ending learning curve, but very exciting. I quickly had to get to grips with areas like customer service, marketing, IT and accounts."

"The website, www.DressMyLegs.ie, was launched in November 2010 at the Xpose Xmas Xperience in RDS. It was an excellent way to launch the business but I've learned over time that raising brand awareness among consumers is

constant. The brand is growing daily through word of mouth, social networking and other promotions."

Daria shares her learning. "Knowing your market and competition is vital. If you find out what your competition is offering, you can develop a unique aspect to your business that will give you the edge. For example, at DressMyLegs we only offer brands that come in at least three sizes - after all, tights cover half of your

body, so we firmly believe that hosiery should never come in one size fits all. Having loyal customers who come back to you time after time is very satisfying but you must keep challenging yourself and never settle for less; otherwise, you become complacent. For online businesses the key is to make it as easy as possible for the customers to find what they need, pay for it and

move on. You need to think broadly about the challenges your customers face, rather than narrowly about what you can sell them – this way you can make their lives easier and earn their loyalty.

And of HATCH? "It has been a great source for support and inspiration. The participants are at different stages in their businesses. I got a lot of insight, both from other participants and tutors, into how to make our customers' experience enjoyable and memorable. In addition, the programme comprehensively covers a range of topics such as leadership skills, customer care, marketing and finances whilst allowing the time examine your business under a microscope".



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DressMyLegs



Margaret McKeon-Boyle

Creator of Extensive PR

Margaret McKeon-Boyle is just finishing a very detailed phone call when we meet at her business, Extensive PR. "Customers come first" Margaret comments "now we can get this show on the road". Margaret has been working in PR for more than 20 years but her business, Extensive PR, was created a little over 8 years ago.

She says cautiously, "I am in business 8 years and really can't believe where the

time has gone. I was working for a big corporate in Dublin, loved my job and life was good. Then in 2003, I decided that it was time for a change. I had already had my son, Michael, and was pregnant with my second child. I wanted to be in control of the time I spent with my children, and becoming self-employed seemed like the best option".

"Network like a professional, follow up, and make sure you are remembered"

what stays constant are the old values of how we do business. My customers are so precious to my business, they are the life blood".

Of those who have inspired Margaret, she cites a previous employer, Mike Murphy. "He taught me the value of building strong relationships with all stakeholders and that customers and employees are the linchpins of any good business". And of the challenges, Margaret highlights how time is so limited. "Owning a business

means you have to be thinking, researching, planning and learning and as sole trader that takes up a lot of time".

And of Margarets top tips, she says "Over the years you learn a lot through having your own business, but for me it is quite straight forward. First impressions last, so always make your first

your best. It takes seconds to make a first good impression but it takes years to change a bad impression."

"Network like a professional, follow up and make sure you are remembered. Turnover is vanity, profit is sanity! This one I've picked from the HATCH Programme."

"As for Hatch" Margaret continues, "Well, it has been a fabulous experience. I've been re-energised by HATCH. It has refocused me in relation to my leadership strengths and my ability to grow my business."

Margaret goes on, "Unfortunately best laid plans and all that, my beautiful baby Meabh-Ann couldn't sustain life and so shortly after her birth she passed away. You look back at events and wonder how you cope; I look back at that time and still wonder why and how. I had planned to launch my business in September '03 but brought the date forward to April and so threw myself into my work, like many of us do, in distressing times. It was a welcome distraction. Eight years on and Extensive PR is thriving".

"Don't get me wrong. It's tough out there at the minute. A lot of competition but



Margaret McKeon-Boyle

Proprietor

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Paula Pryce Founder of Pryce Clothing

For Paula Pryce, life is about to get a little busier. In addition to owning her own business, Pryce Clothing, Paula is already Mum to a busy two year old and is due to have her second baby later in the year.

Paula has been in business for a little over 8 years. Her retail clothing outlet is based in Belturbet where she stocks Irish-sourced clothing, "Working for my father

in his business was the first taste of business for me. I was heavily involved in his business for 5 years and then decided I wanted to start up my own business. In 2003, I acquired suitable premises in Belturbet and started trading. Pryce Clothing evolved to the point where we became a one-top shop for occasional wear. Customers came locally and further afield."

keep on top of your finances, and make sure you have a clear picture of vour cashflow."

"Always keep your customer in mind,

However, what has differentiated us is our service, which is often not found in the larger retailers. People are more accustomed to picking "off the peg" but there are customers who come to my shop that really value the fact that we know what suits them. We are thinking about them all the time. When we are buying stock for the next season, we will often identify key pieces for particular customers for their individual wardrobe."

> When asked who inspires Paula's work ethic, she says, "My Dad has been a constant Inspiration to me, he's worked hard and remains positive even through the toughest times."

Paula's advice to all would-be business owners is very clear. She says, "There is no doubt, that

owning your own business presents lots of learning, my top three are pretty simple really. Always keep your customer in mind, keep on top of your finances. and make sure you have a clear picture of your cashflow."

On HATCH

"You know when you say, oh I must do this with my business or I should really do that, well for me, HATCH has helped me to knuckle down and really look at the "shoulds and musts". I have taken the time out to really look at my business. Its made me see some things I would rather sweep under the carpet, however it has also helped me identify the real strengths of my business and where I need to focus my energy."

"Retail I think is a particularly demanding type of business. I adopted the attitude early on that whilst the shop was open, I would endeavour to be behind the counter at all times.

It's a small thing but it pays dividends simply because customers like to see the familiar face behind the counter and one that knows what suits them."

Paula continues, "Unfortunately retail is so highly competitive and with more and more high street brands moving into the surrounding area, competition is very tight.



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Ruth O'Dowd

Creator of Ruth O'Dowd Marketing Solutions

You may recognise Ruth for her participation in "The Apprentice" back in 2009. "It was a fantastic experience", she explains. "I was learning every day and the opportunities it gave me were phenomenal". "Ultimately, however", Ruth says, "I knew that I was more likely to work for myself than for someone else", and so after ten years working in marketing both nationally and internationally, Ruth developed Ruth O'Dowd Marketing Solutions. "The business is built around empowering small businesses with the marketing skills they need to increase their success".

Killeshandra and regenerating Trinity Island Lodge into a five star self-catering fishing lodge. He has done this with a real mindfulness for the environment and has over the years developed the natural beauty of the farm".

Of the challenges, Ruth reminds us, "Going into business and working for yourself is no mean feat. The challenge of keeping clients coming through the door is constant, if you don't get them your competition will and cashflow is on every ones mind at the moment, it's the key to keeping businesses afloat.

So what would a typical week involve for Ruth O'Dowd Marketing Solutions? "To be honest, there is no typical week; we could be working on an event for one client, mentoring another and delivering in-house training for another client so each week can present varying needs."

"Going into business and working for yourself is no mean feat. The challenge of keeping clients coming through the door is constant."

Business is in Ruth's blood. "From an early age I was always trying to find ways to make a little bit of pocket money. My first venture was selling sandwiches at local festivals and in my teenage years. I broke and trained horses.

When asked who inspires her, Ruth continues, "My father has been particularly inspirational in my business career. He was a Cavan dairy farmer in the 70's, but when he lost his herd to TB he saw the need to diversify and open an amusement centre in Killeshandra, which later developed into a cafe. During the 1990's he branched out again this time into accommodation, building Ash Apartments in

Ruth continues, "I've learned a lot over the years in business. One tip I've picked up is the idea that selling yourself is easy if you are truly passionate about what you do. I think this has been so valuable to me in my career. I've also learned that having a good support network around me and my business is vital. Family, friends, Enterprise

Boards – people who really want me to succeed have been essential to Ruth O'Dowd Marketing Solutions. I think too, one has to be focussed, determined, dedicated and disciplined."

When asked about HATCH, Ruth is clear about the benefits. "The HATCH programme has been a great platform for me to network and gain support from other passionate business-women. Sharing of ideas and challenges has been a real benefit."



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Shauna Gallagher

Founder of "Natures Inspiration"

Shauna Gallagher, Creator of Natures Inspiration, is taking some time out after her recent trip to Scotland where she attended product development training. This lady is bubbling with ideas when we met.

Natures Inspiration is in its third year of business. It is a growing collection of handmade skincare products, which are delicately created using natural ingredients. "Where there's a need, there's an opportunity" Shauna says. "I couldn't find a skin care product that suited my skin and my pocket, so I decided

to make my own. It started with an idea that has really taken off. I have to be on top of my game so product development is key to my business. It is one of the ways to keep Natures Inspiration inspired"

Shauna continues "My mum has been a real inspiration for me, she has always told me, if you

want to do something, you can....... just put your mind to it and so that's what I've done. It's been a real learning curve starting up and developing my business but my mum is guaranteed to be somewhere in the background, to listen to my frustrations, to celebrate my success, to support my ideas and she's even been known to get involved in production." And what of the challenges, "the most challenging is the constant need to be adaptable. One day its all about search engine optimisation, the next I'm dealing with accounts, I might be working on the marketing strategy or sourcing new product ideas. It's about juggling effectively!

And of Shauna's top tips she is very clear. "Social networking is vital to my business. I was advised once not to post every day and that when I do post, it should follow a pattern of information, so I tend to post something about my business e.g product information, then something interesting or relevant about my industry and then some sort of random fact. I try to do this on a weekly cycle. By doing this I've had new business come through my Facebook page and it has opened out my market to audiences I never thought I would be reaching. You either love or hate it, but it's a powerful tool that has the potential to bring

a lot of opportunity to any business. In addition I would have to say that over the years I've encountered many opinions on my business. My tip on opinions is that sometimes it is good to listen but it is also sometimes better to ignore!"

"And of HATCH I would say it has given me the time to review what I was doing and how I can

improve on it. It's a great opportunity to get feedback and to be in a space where you get the benefit of two, three or more heads looking at a common issue and seeing how it could be resolved".

"I've had new business come through my Facebook page and it has opened out my market to audiences I never thought I would be reaching."



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Teresa O'Loughlin

Creator of think6 Marketing Solutions

"I have the best job in the world, I've had lots of great jobs but this is really the best one" enthuses Teresa O'Loughlin creator of Think6 Marketing Solutions.

Think6 is a marketing consultancy and training business offering creative, practical and realistic marketing solutions to small and medium sized businesses. "We encourage clients to think about 6 core elements of their marketing activity; 1. product, 2. place, 3. price, 4. promotion, 5. the people in their business and 6. putting their marketing into action. "Over my 20 years of business experience,

I've seen so many organisations view marketing as advertising. This is a narrow view. Think6 encourages clients to think wider which results in having a better business".

From an early age Teresa wanted to work for herself. "I can't really explain why, its not for everyone. Admittedly, there are lots of hard times

but the rewards make up for those times. I get up in the morning excited about work". Think6 opened its doors in 2006. "It was a time of major change in my life. We had moved from England, I had three children under the age of four, my mother had been diagnosed with cancer and my husband had been made redundant twice. When I look back now, it seems like another life but at the time starting my own business seemed like a good option. I can still remember the first time I answered the phone as Think6 Marketing Solutions, my first project and my first cheque. I was thrilled". Teresa continues, "I have had some wonderful experiences in my life and have met so many inspirational people. My

dear friend Eileen has taught me not to let anything stop me, my ex-boss, Belinda unlocked a creativity I didn't realise I had and my Mum most importantly taught me never to give up".

Teresa holds no punches. "To be honest, working for yourself can be a real challenge. Whether its making hard decisions, being objective, keeping a clear vision, winning new business or keeping hold of those very valuable customers—its hard work but very satisfying. It can be demanding, but when you see your

business grow and develop, it so satisfying.

"I can still remember the first time I answered the phone as Think6 Marketing Solutions, my first project and my first cheque. I was thrilled."

It's a fast changing, competitive world out there. I've learned that you have to be documenting your new ideas all the time, seeking out new opportunities, networking and building contacts either face to face or through linkedin and facebook. You just never know who you are

talking to and who they might know.

HATCH has been challenging, frustrating and thought provoking but all in a good way. It has provided me with lots of food for thought. It has made me carry out a spring clean on my business and make some very positive changes. think6 is changing and growing and HATCH has been instrumental to that change and growth."



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back row L - R - Paula Pryce, Audrey Gaffney, Brenda Murphy, (Finance & Operations Executive, HATCH), Margaret McKeon Boyle

front row L - R - Teresa O'Loughlin, Anke Morgenroth, Dympna McCarron (Project Manager, HATCH), Shauna Gallager, Anna Costello, Daria Sadkina



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