

Taking charge:

Women find control and freedom in business ownership

By Susan Sheffloe Speer

June Bratcher asks every man she interviews for a job at Daisy Tours if he has any problem working for a woman. "In all these years, there's been only one."

That candidate said, "Woman? What woman?"

Bratcher replied, "Me. I own this company."

The soon-to-be ex-candidate began stuffing everything into his briefcase, shouting, "No way, man, NO WAY, MAN!" as he headed for the door. Bratcher corrected him as he walked out: "That's No Way, WOMAN!"

Bratcher has spent considerable time during her 25-year career in the transportation business in situations that pit her against men. While she struggled through a few skirmishes, she clearly won the war.

One of her biggest battles was just getting the business started.

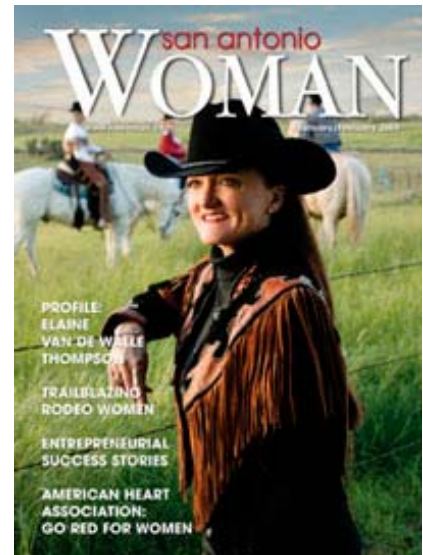
A Registered Nurse and the wife of a military physician, Bratcher started Daisy Tours at her kitchen table with \$200.

A love for cooking led to Bratcher teaching cooking classes. Cooking classes became culinary day trip packages to dine in restaurants across Texas. Soon, Bratcher was planning trips for everyone she knew.

And that's how a bus company was born.

Her biggest problem? Getting a loan. "Every bank I went to said, "We'll be happy to give you a loan. Just get your husband to come in and sign for you."

She balked at the idea that a bank would not give her a loan without her husband's signature. After seven years of getting the same response, Bratcher changed strategy. She took a business class for women. Included in the three-day course was 40 follow-up hours of one-on-one consultation on a specific business topic. Bratcher chose finance and marketing. She learned how to assemble a loan request and began



preparing for her next encounter with bankers.

Finally, a bank agreed to lend Bratcher \$125,000. "That's all I needed."

Today, Daisy Tours is the leading charter transportation service in San Antonio. Her gleaming fleet of European luxury coaches moves conventioners, professional athletes and tourists from around the world, with custom-designed tours that fit the needs and interests of each passenger.

Lucky (under)dog

Adversity seems to make Bratcher stronger. And it's from adversity that Daisy Tours has achieved its greatest successes.

In 1998, Daisy Tours was the little bus company that won out over much-larger competitors to win the contract to transport college basketball teams visiting San Antonio to play in the NCAA Final Four. That gig gave Daisy a reputation for handling sports transportation needs, a niche Bratcher still works at filling today. "If Daisy transports one NBA team from the airport to the arena, we should be taking care of all the NBA teams." Bratcher says that Daisy is now the official carrier for the Houston Rockets. "If we have the Rockets, we should have Houston's WNBA team too," she reasoned.

The standstill following September 11, 2001 was another pivotal moment for Daisy Tours. With airports shut down, San Antonio's hotels sat empty, conventions canceled. No happy-go-lucky tourists boarding Daisy's busses.

Years before, Daisy Tours had met the Department of Defense criteria needed to be a transportation contractor for the military. Bratcher hadn't done much to pursue it in the meantime. Now, with her busses sitting empty and her business losing money, it was time to cash in that chip.

"I got on the phone and started calling National Guard units in Texas, Louisiana and Oklahoma. We could move troops. Our competitors could not."

That move saved Daisy Tours. While her fleet continues to be the transportation of choice for athletes and tourists, her drivers are busier than ever, driving National Guard and Reserve

personnel to their active duty commitments and taking fresh Air Force recruits from San Antonio International Airport to basic training at Lackland AFB.

The lesson? There are events and situations you can't anticipate. Always have a Plan B.

Out of control

Like Bratcher, Sandra Llewelyn's business was at risk after September 11. AJ Travel was on solid footing with its leisure and business travel services, but the industry was changing when disaster struck. Airlines were already paying fewer commissions to travel agencies that book passengers on their flights. Consumers were drawn to seductive travel offers on the Internet.

"After 9/11, people were afraid to travel," says Llewelyn. "Some are still afraid." For the first time since she started the business in 1989, AJ Travel was not on a growth track.

But Llewelyn had faith that travelers would come back. In the meantime, though, she made some changes to her business. "We cut way back on everything," she said. She stopped at her employee's salaries though, cutting her own paycheck instead.

"Never take anything for granted," she says. "Every day is different, be prepared for surprises."

A success story waiting to happen

Jumping on an opportunity is the hallmark of an entrepreneur and

it's the keystone of the American Dream. Classic entrepreneurs love the business of business; risk-takers who see opportunity where others don't and having the drive to turn that vision into a lucrative business venture. They also have the power of charisma that vaults them into positions of influence.

Think Donald Trump. Bill Gates. Think Oprah.

Llewelyn says she and a friend tried to name successful businesswomen in the United States who didn't marry into the business or inherit it. "All we could come up with was Oprah," she said.

Oprah Winfrey. The Queen Mother of women entrepreneurs is arguably the most powerful influence on American women today. Admittedly, Winfrey had a steady competitor in Martha Stewart, but it's Winfrey who has

"Never take anything for granted. Every day is different; be prepared for surprises."

the ability to mobilize women to make a difference in their communities and in the lives of others.

But we're not talking about any of them here. Back in a life-sized world, increasing numbers of women find the idea of owning a business attractive, but not because they crave power and influence. Here, there is no reality TV show where clever ingénues play office games for a cash prize.

In the real world, there is a changing economy. Downsizing and increasing demands in traditional corporate settings mean longer hours at the office, leaner pay raises, little control over the work product and not much time left over for a real life.

Some women welcome the chance to jump off the merry-go-round. Others never got on it in the first place.

Sister act

Kelly Knight got her geophysics degree just in time for the oil and gas industry to take a dive in the 1980s. Her career options turning to sludge, she set out to create a job for herself. "I decided that if I was going to be laid off again that I wanted to be the first to know about it," she said.

Knight has been richly rewarded. She now owns or is part owner of three very distinct businesses: An environmental company, a commercial truck wash and the Scenic Loop Café and Bar, a popular Leon Springs restaurant she co-owns with her sister, Christy. Both women agree that their success is due, in part, to the fact that their talents lie in different areas. "Christy is good with people and has created a great culture for employees at the restaurant," Knight says of her sister, who is quick to counter that Kelly, who handles marketing and accounting duties, is the organized, efficient side of the pair. Their mother, Lynn Garcia, has a job there as well: She is responsible for quality control, menu planning, entertainment and décor at the restaurant, as well as

managing administrative requirements between the restaurant and their corporate office.

The restaurant was a success from the start, but they experienced growing pains almost immediately. "The restaurant wasn't nearly big enough," says Christy. "We were

"I decided that if I was going to be laid off again that I wanted to be the first person to know about it."

getting a lot of requests to book parties and we didn't plan space for that."

The sisters made a risky business decision and doubled the size of the restaurant in that first year, adding party space to meet demand. "It was scary," Christy recalls. "But it was definitely the right thing to do."

Even more unsettling was that fact that, during that critical first year in business, Christy's health was failing and she needed a kidney transplant. "I was getting to the point where I couldn't work anymore," she recalls. She directed the restaurant expansion through to the end, in June 2003. In July, sister Kelly donated one of her kidneys for the transplant. "Giving my sister a kidney and seeing her health improve so quickly was the most rewarding moment for me," she says modestly.

Back at work, the women credit their success to consistent communication, planning and review. "We're always studying our budget targets. We keep up-to-

the-minute financials so we can plan instead of react and make changes when we need to," says Kelly.

The business of business

Indeed, paying attention to the financial side of business is critical: Neglect the balance sheet and the venture will fail. Starting a business means either learning on the fly or seeking help. Organizations like the Small Business Administration, the National Women's

Business Council and the National Association of Women Business Owners offer resources to women striking out on their own. From the basics of starting a business to legal and financial issues, these groups help women navigate through the bureaucratic labyrinth.

Most (85 percent) of women-owned businesses are sole proprietorships. The U.S. Census Bureau's Business Information Tracking Series report on small business success rates shows that businesses with employees and better financing have the best chances of survival.

And here lies the Catch-22 for many women: Employees help you succeed, but you need capital to afford employees. In the 21st Century, access to financing is still the greatest barrier for women starting a business. The National

FAST FACT

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Source: The U.S. Census Bureau

Women's Business Council's study of women business owners shows that most women don't get financing at all, relying instead on personal savings, loans from parents and credit cards to fund a start-up. Instead of hiring employees, women

for me to give them the recognition they deserve."

Changing channels

If your carefully structured career plan lights the way to the corner office, ambition usually trounces dreams.

When Karen Hartley started designing jewelry as a hobby, she was a high-powered marketing executive in the cable television industry. "My plan

was to be a VP by the time I was 40. Did that," she says.

But she started spending more time making jewelry. Her creations started popping up in trunk shows and catalogs, which led to more clients.

Hartley was at a crossroads. Pursuing her high-speed career meant frequent moves and promotions and less time to devote to her creative effort.

To the amazement of her colleagues, friends and even her husband, Hartley pulled the plug on her career as an executive to design jewelry full-time.

"I thought she was kidding," says her husband, Stephen Hartley. "I don't think many men would have the courage to just walk away from a career like that."

Hartley ignores continued calls from headhunters trying to lure her back to her past life.

With her newly unleashed creative productivity, Hartley needed a place to show and sell her pieces. In 2003, she opened Karen Hartley and Friends, a studio that showcases her jewelry and offers a place for other artisans to show their wares.

"I wanted to create a venue where art and fashion mix," she said. The result is eclectic: It's not unusual for a stunning gemstone necklace to be displayed next to a rustic birdhouse.

In an age of mass production, people come to Hartley to find one-of-a-kind wardrobe accessories. In less than two years, she has built a devoted clientele. Her distinctive creations are around the necks and on the wrists and lapels of San Antonio's most fashionable women.

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count on friends and family to pitch in when things get busy.

Jeanette Blount was lucky. When she opened her salon in 1984, she started with eight stylists who came with established clientele. As a result, the business took off right away.

Jeanette's Hair and Spa, with its trendy Stone Oak location, is one of the most popular salon and day spas in San Antonio.

Blount admits that finding ways to keep her staff motivated and productive is one of her greatest challenges. "My staff is my inspiration," she says. "It's important

Done That: Advice from women who have been there

"Go for it. I left my ex-husband and started a business in 30 days. Don't go in with a lot of debt, and understand that the first few years, you're probably not going to make a lot of money. Drive an old truck and live in cheap housing."

Christy Knight, co-owner, Scenic Loop Café and Bar

"Building a dream is like building the pyramids, one brick at a time."

Jeanette Blount, owner, Jeanette's Hair and Spa.

"The first year in my first business was financially difficult, frighteningly slow and boring. I had to wait it out and be there when the phone started to ring."

Kelly L. Knight, co-owner, Scenic Loop Café and Bar

"If you don't know what you want to do, you have to set some priorities or you'll never get there."

June Bratcher, owner, Daisy Tours

Hartley says her work is inspired by nature. “It’s so amazing, the things that come out of the ground. I love the color, the texture, the contrast.”

Hartley became an expert on gemstones. “I choose all the stones myself,” she explains. “So I had to learn about gemstones. There are so many pieces on the market that are being passed off as genuine and they’re not. My credibility is on the line. I can’t imagine anything worse than selling something that isn’t what you said it was.”

Her simple fashion advice to women: “Don’t buy it unless you love it.”

With all her success, it’s hard to imagine failure. But it’s on Hartley’s mind. “I wonder, am I good enough? Is my product on target? Will my jewelry appeal to people? Will people buy it?”

And what about the transition from the suit-wearing, briefcase-lugging, corporate pressure cooker she used to thrive on? “I miss getting a paycheck every two weeks,” Hartley says. “But in the corporate world I rarely had control over the whole process, which is something I have now. I can see a project through from start to finish. I’m surprised at how much I love this and I’m surprised how much I don’t regret doing it.”

Uncommon threads

Like Hartley, Mabel Lew’s clientele comes to her for special fashion finds.

Her Castle Hills shop, Sew Elegant, caters to women who

need just the right dress and can’t find what they’re looking for on department store dress racks. Her bolts of exquisite, natural fiber fabrics yield to needle and thread to become stylish, custom-made special occasion dresses.

Debutantes, society matrons, brides and their mothers all come to Lew, who advises them on fabric selections, laying the foundation for a garment that will be created just for them.

Although Lew and her staff are all expert seamstresses, they don’t sew dresses in-house, they refer their clients to dressmakers.

Lew has an eye for style and cut that accentuates her clients’ best features. “I’m honest,” she says. “I’ll tell a woman if the color or cut isn’t right for her.”

A housewife who discovered her color and design sense by accident, Lew started working in fabric stores back in the 1970s, later working as a buyer and manager at Scrivener’s department store. After tripling sales there, she decided she’d hit the ceiling there and needed to do something new. She opened Sew Elegant in 1988.

“The fashion industry has changed so much,” says Lew. “Most clothing is made overseas now. Having a dress custom-made is a luxury. That’s what we offer our clients. Women come to us when they need something special. They’ve looked everywhere – Dallas, New York – and they can’t find what they’re looking for.”

Lew helps several high school and college drama departments

find unusual fabrics for stage costumes. “When I talk to students, I ask them what they’re studying. No matter what it is, I urge them to take business courses – that knowledge is essential.”

Gently resisting technology, Lew runs her business without computers, fax machines and the other automated trappings most of us rely on. “I don’t need all of that here,” she says. “It would just slow me down.”

Facts about women in business

- Women-owned businesses are growing at twice the rate of all U.S. firms.
- Most women rely on business earnings and private resources (savings, credit cards, informal loans) to meet ongoing financial requirements.
- Women-owned businesses have the same three-year survival rates (75 percent) as the average U.S. company.
- Firms owned by women accounted for only 2.9 percent of federal contract dollars awarded to companies in 2002.
- The top issue for women business owners? Access to financing.

Sources: National Women’s Business Council, the National Association of Women Business Owners.