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# Military Spouse **2021** Entrepreneur Guide

March 2021

BROUGHT TO YOU BY THE ASSOCIATION OF MILITARY SPOUSE ENTREPRENEURS (AMSE)

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FINANCIAL TIPS FOR  
SELF-EMPLOYMENT

**THE ULTIMATE  
BOUNCE-BACK**  
HOW 2020 IMPACTED BUSINESSES

AN ADVERTISING SUPPLEMENT TO STARS AND STRIPES



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## How to Prepare + Succeed in Times of Crisis

By the Association of Military Spouse Entrepreneurs

2021 was a year of crisis. From a global pandemic to social and political upheaval; to school and city shutdowns to major changes in business and lifestyle; it was a year of instability, grief, and crisis.

As milspouse entrepreneurs, we are used to crises. We learned to adapt and overcome as spouses and veterans long ago. But 2020 also showed us that we need to be prepared for crises in our businesses. We pivoted and stretched ourselves for our customers and our families, and we learned that we need to be prepared for whatever may come our way. Even if it means scaling back in our business.

For this edition of the Military Spouse Entrepreneur Guide, we are sharing ways to prepare and succeed in scaling up or down. Whether this is temporary or permanent, there are different things to consider when making changes in your business. Our experts and professionals are here to help with tips and resources for any milspouse entrepreneur and for whenever you may need them.

As co-founders of AMSE, Moni Jefferson and Flossie Hall have done it

all. They have built virtual businesses, raised capital, developed technology, and launched seven-figure businesses. They've done all that while also creating a massive global community and advocating on behalf of military spouse entrepreneurs fighting for seats at the table.

They are leading from the front about how entrepreneurship is and should be an option for military spouses. Organizations can and should do a better job of offering the support that military spouses need to create a business that is ideal for their unique situation. There are 15 million active-duty and retired military spouses worldwide, and 25 percent are interested in some form of entrepreneurship.

As seasoned entrepreneurs and community builders in military circles, Flossie and Moni were continually fielding questions: on business ideas, how to connect with the spouses from organizations, when to start a business, connecting organizations and spouses to each other...and they wanted to help. They decided that **something needed to be done**.

With their experience and community feedback, they created a hub for military spouses. This hub was to

become a space for spouses to gain the tools, support, and resources they needed to have the confidence and knowledge to start a business that could perfectly fit into their lifestyle.

AMSE-The Association of Military Spouse Entrepreneurs was born.

### Who we are

AMSE connects military spouse entrepreneurs with the tools and resources needed to become successful in starting, scaling, and sustaining their businesses.

AMSE is the membership community for the milspouse entrepreneur looking to take their business to the next level.

Military spouses are always investing in their military members' education and career, their families, volunteering, and always think of themselves last! AMSE is an exclusive space for military spouses who want to take their future into their **own hands, on their terms**.

### Our vision

To create a global resource database for military spouses to connect, learn, and empower themselves with the tools needed to become successful entrepreneurs.

### The impact

By empowering military spouses to take their careers into their own hands, they gain the skills to successfully employ themselves on their terms and pay scale. This leads not only to financial stability but to overall happiness and self-confidence, creating lasting impacts in our military families and further in our mission readiness as a nation.

### The process

Our hands-on, peer-to-peer approach is what sets AMSE apart in the

## JOIN US!

### AMSE Membership

- ✓ Membership Dashboard
- ✓ Resources + Partners Vetted Programs
- ✓ The Vault (Discounts + Tools)
- ✓ VIP Access to Campaigns
- ✓ Events Discounts
- ✓ Frameworks + Templates
- ✓ Monthly MasterClasses with Guest Experts
- ✓ Monthly Virtual Co-working
- ✓ Private Slack Channel
- ✓ Marco Polo Channel
- ✓ Building Your Business the AMSE WAY

military spouse entrepreneur space. Our members get access to an online dashboard, monthly content, national subject matter experts, mentorship, virtual education and curriculum, discounts, resources, and so much more.

### Our members

Since our membership is virtual, it allows access for military spouses no matter where they are stationed. AMSE is a community BY military spouse entrepreneurs FOR military spouse entrepreneurs.

Sign up for free [www.amse.co/membership](http://www.amse.co/membership)



Photo of Moni Jefferson and Flossie Hall, AMSE Co-founders  
Photo Courtesy of Military Spouse owned Willow and Thyme Photography





HOW TO TELL IF YOU NEED TO SCALE BACK



# Scaling Down for Success



Photo of Serena West, Westhouse  
Photo courtesy of AMSE

By Laura Dvareckas, AMSE Writer + Owner of RnR Vacations and Cruises

Success in business is often measured by growth. But what if the best thing for a business (or the owner’s sanity) is to scale down? Sometimes military life creates big life changes, the market changes, or you know...2020 happens. If the ship is sinking, should a business owner go down with it, or should they hop into a smaller but sounder lifeboat? Military spouses’ lives, experiences, and businesses are similar in that they are entirely unique, and so are

the reasons that one may need to scale down. Scaling down can be for personal reasons, factors related to business, or an external cause completely beyond control.

**Entrepreneurs are amazing and creative, but we’re also human.**

We’re busy, we have lives, and being a military spouse adds even more to our already swamped schedules. We can expect a PCS every few years, a deployment here and there, surprise TDYs, and other military-related commitments. Some of us are parents.

We’re in school. There are only so many hours in the day and when an overload occurs, something’s got to give. That something may be parts of a business that are unnecessary and time-consuming.

Sometimes, scaling down is necessary because of changes in the business.

Many times, the need for change is money-related. Scaling down may just be a reduction in costs. Is that online service too expensive and not meeting your expectations? Drop it. Is a storefront necessary or can the business be run from a home office? Sometimes, a dream client comes along that requires the bulk of a business owner’s time, reducing the time and money spent on marketing to new clients.

**Another reason a business would scale down is specific to that business.**

Perhaps the business has developed a niche. When I started my travel agency in 2017, I didn’t know that we’d be moving back to Germany later that year. I found out about the move two months after starting my business, so I decided I’d spend my time in Germany learning about European travel. I’ve made European travel my niche. Of course, I still book clients to Hawaii, Alaska, the Caribbean, and elsewhere, but the bulk of my expertise is in European tours and cruises. This has helped me become a “go-to” person for military families in Europe looking to cruise and to clients stateside that are dreaming of a European holiday.

**Despite an entrepreneur’s best efforts, external forces beyond control can force a scale down.**

The COVID-19 pandemic in 2020 is the mother of all examples. Danyel Burgett, AMSE member and owner of Make and Take Arts and Crafts, found a way to spread some positivity and build client relationships when the pandemic first started.

When asked about scaling down when the pandemic hit, Burgett says, “I was doing in-person paint parties and then COVID-19 shutdowns forced me to scale down. Since people were so down and depressed due to the pandemic, I started doing paint parties on Zoom for free just to get practice and spread some love and relaxation. I learned that sometimes just serving your customers in innovative ways, even if you are not making money, will build relationships and gain clients that know you care about them. I was sad to not have in-person parties because they are so fun, but I found out that virtual parties can also be very fun and bring people together too!”

Military spouse entrepreneurs are adaptable, creative, and tenacious. If anyone can pivot and modify, I believe it’s a military spouse. If you’re a business owner and think that you may need to scale down, ask yourself the following questions.

- Can my business survive if I change nothing at all?
- Do I need to reduce time, money, or both?
- What are the essential parts of my business that I must keep in order to stay open?

**Whatever you decide, don’t quit! Entrepreneurship is arduous but so rewarding. There are always going to be ups and downs in business ownership. The true measure of success is not always growth but in the ability to acclimate to those changes.**

1500 MILSPOUSE ENTREPRENEUR AMSE MEMBERS

DO I NEED TO SCALE DOWN?

PHYSICAL + MENTAL HEALTH



- Am I experiencing burnout?
- Am I physically capable of managing my business?
- Am I mentally capable of managing my business?
- Are there upcoming barriers to my health or caring for another person that will impede my ability to run my business?

FINANCES



- Am I experiencing a cash flow shortage?
- Has my business experienced financial loss due to an external or internal crisis?
- Are there services or products that are costing me too much money?
- Have I lost clients or dropped numbers of sales?

CHANGES IN BUSINESS



- Has demand for my business decreased?
- Do I need time to adjust to market changes or to pivot during or after a crisis?
- Do I need to restructure my operations or business model?
- Are there imposed external changes that I need time to implement?

ASK YOURSELF THESE QUESTIONS:



- If I do not change anything, will my business survive?
- What can I reduce or eliminate in my business and operations?
- Can I financially afford to take the time away?
- Am I exhausted or experiencing burnout?





Photo of Stephanie Luera, Heart and Sole Fitness & Wellness  
Photo courtesy of AMSE

# Burnout: It Happens to Every Entrepreneur

By Annette Whittenberger, AMSE Writer  
+ Owner of A Wild Ride Called Life

So you have a business. You are an entrepreneur. You may also be a mom and spouse. These are already some high demand roles that you play. How does one fit that all in with running your business? When is it too much to handle? Do you even get a break?

All of these questions come up when you are your own boss. Whether you have a team or just one other person on this journey with you, it can take a mental toll on you. We are often the master of not putting ourselves on the ever revolving prioritization list. Why do we do that?

**Because we feel that we can.**

We are already fierce leaders and may wear many hats, taking on several roles. We have consumed ourselves with these limiting beliefs that we need to stay in our familiar places. We need to keep wearing those hats, playing those roles

and doing it all... until we burn ourselves out. We don't take the breaks that are needed because we are afraid of what will happen if we don't keep going. That fear of complacency can literally take control, until we can make the hard decision that it is OK to take a step back.

**Taking a step back is not failing.**

Allowing ourselves to take that mental health break does not mean that you are a failure. It is OK to not be OK, to take some time to address those overwhelming feelings of trying to wear all the hats all the time. When you are giving your all to your business, is there any left for you?

We have heard the saying that "you can't pour from an empty cup". If that doesn't speak to you, then I don't know what does.

**Burnout is so real.**

It can start from being just plain old tired. It can be that massive headache or

even the tension in your muscles. It can then turn into feeling sick and nauseous. There are so many symptoms that we can make excuses for because we sure as heck are not going to say that we don't have a handle on things. We are warriors, not quitters.

But we are not quitting! We are taking that much needed step back to focus on what matters. What matters should be us.

Or perhaps we are taking the opportunity to scale down. What does this mean?

It is to take another look at all of those things that you are telling yourself must be done TODAY. What are the things that you can do today and then tomorrow and the next day? Can you break off the small pieces and do them over time? If you have to pull an all-nighter which makes you forget when you last ate or showered, then maybe it is time you rethink how much you are taking on by yourself.

**I have been there.**

I was the one who had so many deadlines that I didn't leave the house for 5 days. I showered but didn't wash my hair. It was so bad that I had groceries delivered because I was literally trying to make up meals to serve for dinner. It's ok to have breakfast for dinner right?

If it were not for my son coming to check on me to see if I was OK throughout the day, I probably would have never left my room/office. At some point, I realized that this was ridiculous. I needed to be present for my son and not drown myself in the work in front of the computer. I knew that I needed to make a change.

**Never be afraid to raise that hand up and say "I need help."**

Have you literally just sat down and cried because you felt like you couldn't do it anymore? And by doing it all, I mean playing all the roles. When this happened to me, I remember feeling that I just wanted someone else to get the groceries, plan my day, make the food, and read the book. I wanted someone else to take my place just for one day... or a week. I was burnt out. I was drained, mentally and physically.

There are so many of us who are afraid to be real with ourselves and others that it only adds to the burn out.

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ENTREPRENEUR

When I recognize that I am getting to that level, I try to make myself be vocal about it. I used to just snap at people. I would lose my patience and be that person that no one wanted to be around. Heck, I didn't even want to be around me. Those signs of exhaustion and emotional chaos are the ones that you need to pay attention to. It is time to step away, delegate, and take a breather. It is OK to do that. I promise.

There is only one of you. You need to remember that and focus on the little things that matter. Step away when you feel like you are losing control. Step away when you feel like you are going to scream. It will be there when you come back with a clearer mind (and maybe some coffee).

**We are here for you when you are ready.**

65  
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# 3 Financial Considerations When Scaling Back Your Business



Photo of Wendy Jo Peterson, Author & Dietitian at Born to Eat  
Photo courtesy of AMSE

By Jen Hemphill, Latina Money Expert + AFC®  
+ Host of Her Dinero Matters Podcast

When thinking about scaling your business, typically we think about what systems to put in place so we can grow the business faster. There are always two sides to a coin, so what if we need to scale back our business?

Maybe there is a new baby or that “baby” is about to go to college. Maybe we are about to PCS yet again (and we all know how much effort, time, and money this can take). Maybe the pandemic significantly impacted our business or simply our life priorities have changed and that next revenue milestone isn’t as important as it once was.

**There are multiple reasons that we may need to consider when deliberating the possibility of scaling back our business, and our finances are one of them.**

For some, scaling down can feel like a form of defeat, but instead, it can be a smart shift in your business and offers a couple of benefits. One payoff is freedom. Freedom to have back more of your personal life so you can focus on what’s most important to you and your family. Being a business owner is no easy feat and it takes a lot of time. A second payoff is your business improving substantially as a result of that tweak or pivot you did when scaling down financially. This may not otherwise have happened had you not gone through the process or given your business the option to scale down.

Keep in mind that scaling back isn’t necessarily permanent. It can be temporary. Even more, scaling back may not be a one-time occurrence. There may be other times in your business journey that this may deem consideration.

One thing is for sure, when scaling down your business you don’t want to do it blindly, and you want to consider your finances. Weigh these three main details when considering this important decision:

## 1. Know the stage of business you are in.

Are you just starting out? Have you been in the game a bit and stumbling but growing? Or maybe you are a veteran and have almost got things figured out?

It’s important to identify the stage because knowing helps drive how you scale back. For example, if you are an established business with a team and consistent revenue, scaling back can mean one less person on your team. If you are just getting started and have been bootstrapping along the way, scaling back looks different like maybe choosing to minimize some monthly expenses.

## 2. Know where you stand—budget wise.

Understanding your cash flow is extremely important! Knowing what you have and don’t have in the bank will help determine what direction you take.

Here are some questions to ask yourself:

What do your profit and loss statements look like? How consistent are your revenue streams? Does your business rely on you to actively work to bring in revenue? Or do you have an automated system set up to do the work for you? Does your family rely on the business to support the household expenses? If so, by how much?

Entrepreneurship is a rollercoaster ride. There are those high months of money coming in and there are low months. Understanding this cash flow and how much your family relies financially on your business also helps determine how much to scale down your business.

## 3. Consider military life events

When we said “I do” to our spouses we also inadvertently said “I do” to the military way of life. We cannot stand back and pretend like those deployments and PCS’s don’t impact our businesses in any way because they do.

A PCS takes up mental space before the move, physical exhaustion during the move, and the unpacking and getting everyone settled in just takes some time. There is also the financial cost of moving that can come out of our pocket. Maybe en route to the new duty station the moving truck lost some of those bigger ticket items (and even after filing the claim the covered cost wasn’t enough), or our washer and dryer stopped working. Those are extra

expenses that weren’t planned and if there are not enough savings, what do you do? Maybe scaling back in your business can save you money to use for those incidental costs. Of course, that is only one scenario of the multitude of scenarios that can happen.

Bottom line, some aspects of our military lifestyle like deployments and a PCS take significant time away from our business as well as adding some financial factors to take into account. We need to give ourselves some grace and flexibility and be open to scaling back so we can give these military life events the time they need and not put more on our plate (it is already full enough as it is).

Once you identify the stage of business you are in and know exactly where you stand in dollars and cents, you are ready to make a better decision on how to best scale back your business financially.

**81%**  
**OF AMSE MEMBERS**  
**OPERATE THEIR**  
**BUSINESSES FROM THEIR**  
**HOMES**

PLANNING & IMPLEMENTATION



Photo of Tiffany Haywood, The Mrs. Tee  
Photo Courtesy of Military Spouse Tysha Hallman

By Moni Jefferson, Association of Military Spouse Entrepreneurs CEO

If 2021 has taught us anything, it's that preparation is vital. Whether you are a solopreneur or employ 100 people, a crisis communications plan is always necessary. Based on last year's events, a crisis communication plan should be part of your organization more than ever because it can prepare you for something that could happen.

I started doing crisis communications plans a long time ago for corporate clients and my entrepreneurial ventures. These strategies and tips I am sharing are the exact ones that I have implemented in my own business to protect myself and not be caught off guard.

A **crisis communication plan** is a set of guidelines for preparing a business for an emergency or unexpected event. These plans include steps to take when a crisis first emerges, how to communicate with the public, and how to prevent the issue from occurring again.

Crisis communication plans focus on the company's response to an unforeseen circumstance. These steps ensure information reaches employees, partners, customers, media, the general public, and other valuable stakeholders. Most importantly, these plans guarantee a quick release of information and a consistent message on all company platforms.

Crisis Scenario Examples

Various scenarios could be considered a business crisis that warrants communication from your organization. You will also want to evaluate and consider any other types of crisis that could affect your business specifically:

**Financial** - Financial loss such as announcing a bankruptcy or business closures.

**Personnel** - Changes to staff that may affect operations or reputation.

**Organizational** - Misconduct or

wrongdoing as a result of corporate practices.

**Technological** - Technological failure that results in outages, causing reduced functionality or functionality loss.

**Natural** - Natural crisis that changes procedure. For example, defining safety precautions amid a health crisis.

You will also want to evaluate and consider any other types of crisis that could affect your business specifically. Anything you think of that could stall or halt business continuity is something that warrants communication with customers and the public.

While your communication plan will differ depending on the crisis you're dealing with, below are some common strategies that businesses use to deliver an adequate response.

Crisis Communication Strategies

Spokesperson Response

Your organization must have a figure that is trustworthy and publicly visible when your company makes a mistake. The best thing you can do when this is brought to light internally is to apologize and make it appear human. The most effective way to do that is to assign a spokesperson to speak on your brand's behalf.

This person could be your CEO, a company executive, or someone you feel is best suited to represent your company.

Proactive Damage Control

Preparation is key. We never want to be negative, but we must be proactive.

Proactive damage control is what you do to reduce or prevent a crisis's effects before it occurs.

Case Escalation

Most of the time, a crisis is resolved on a lower level before reaching public or forward-facing. This is where you create a customer service team to diffuse issues before it escalates.

# Building an Effective Crisis Communication Plan

Social Media Response

Social media can be both positive and negative and one thing is for sure: it will reach audiences globally. One viral post/comment/response of your company in the wrong light can lead to millions of people developing a negative perception of your organization.

Your company should have a social media plan that can manage any viral media around your business.

Customer Feedback Collection and Analysis

A crisis is not always client-facing. Sometimes it is happening internally and is silently affecting your customers and causing churn, but you're unaware of it because you're not gathering enough feedback from your customers.

Gathering feedback is an excellent way to prevent a crisis.

How to Write the Crisis Communication Plan

Identify the goal of the plan.

Before you begin, your organization should determine what the objective of the plan is. It can be as simple as, "This plan is being created in the event of a crisis that affects the organization's brand reputation or daily business functions and creates a structure for communicating both internally and externally."

Identify stakeholders.

Who is this plan for? Outline a list of people you want to keep informed during a crisis.

This list could include employees, customers and users, partners, investors, media outlets, the government, and the general public. A second-tier includes social media followers or people located nearby in the event of a location-based crisis. You should also add all necessary contact information for each of these groups in your plan.

Create a hierarchy for sharing information on the crisis.

The person or team that reports a crisis doesn't always handle crisis communications. A part of the plan should be dedicated to forming a hierarchy outlining how information should be shared within the company. That way, no matter who notices the crisis emerging, they'll know who to go to first.

Assign people to create fact sheets.

A fact sheet is a list of known facts about the crisis. They prevent rumors or misinterpretations from spreading to media outlets. Your organization should assign which people on the team are in charge of creating fact sheets about the crisis.

Identify and assess example crisis scenarios.

Anxiety and stress are common responses when a crisis has occurred in your business. It would help if you didn't feel pressured to respond to phone calls, social media mentions, and media inquiries right away. You can outline common scenarios in advance to be prepared.

Identify and answer common questions.

Crisis communication plans can help you identify and answer questions that you can expect to be asked during your crisis scenarios. Draft some swipe copy to be prepared to answer those common questions that your customers or clients will have in response to a crisis.

Identify potential risks.

You can never be over-prepared. Even if you have a solid crisis communication plan, there are always pros and cons. In each section under the plan, you should list out the potential risks. That way, if the plan does backfire, you won't be caught off guard.

Create guidelines specific to social media.

Being proactive on social media is encouraged. This is the opportunity for your organization to build trust. Reactive communication is just as important. You or team members must be focused on social monitoring during a time of crisis.

This may seem like a lot and can be tedious, but crossing your t's and dotting your i's can make or break your business and how you respond during a crisis.

Remember that every successful company has had to pivot, swerve, and curve during a crisis. Having these tools placed intentionally in your organization can help you prepare and respond effectively, both internally and externally. Make sure to create the most proactive course of action for your organization possible. Start with an effective crisis communications plan.



## PLANNING &amp; IMPLEMENTATION

# Do I Need to Scale Down My Team?

By Rachel Carpenter, AMSE Copy Editor  
+ Co-owner of The Military Mom Collective

Scaling down your business or slowing down operations is a tough decision with many things to consider. While you may have already made this decision, what happens to your staff? Do you need to scale down your team?

If you employ anyone, from a sole contractor to multiple teams of individuals, this decision will impact all of them. You may find that you need to let go of your staff in the interim, and you are likely dreading that conversation.

Before you change any staffing, consider the following:

- **Is anyone under contract?**

If so, you will want to consult these contracts to determine if the individual can be released and if there are any financial costs to this action. Is there a termination clause or can a contract be paused? You may need to run a cost/benefit analysis to see if this will benefit you or cost you more money. Consider consulting with your lawyer to avoid any potential legal repercussions.

- **Are these employees essential to your business?**

This applies to you more if you are slowing down operations. Is one employee your only graphic designer or bookkeeper? Can you afford to lose this person and still run a skeleton operation?

- **Can I make financial cuts in other areas instead of layoffs?**

If you are shutting down entirely, this will not apply to your situation. But if you are scaling back

operations, can you make cuts in other places instead of laying off employees? Go over your budget with your partners, investors, and accountant to see if there are other areas you can save money. As Lisa Guerin, J.D. states in an article for Nolo, "Even if implementing these strategies won't eliminate the need for layoffs, by considering and perhaps implementing some of these alternatives before laying workers off, fewer workers will question whether the layoff was truly necessary."

- **Is this a permanent staffing change or a temporary one?**

Think about what you want for your business when you can ramp back up. Will you want the same people or staffing levels you have now? Can you make this a temporary measure like a furlough? Determine if these changes will be permanent or temporary as you prepare to talk to your team. Initiate a conversation with your independent contractors to see if a pause during a contract could benefit both parties.

Now that you have considered all this, it's time to make hard decisions and start those tough conversations. It is never easy to let an employee go, even in the best of circumstances. Here are some ways to make it a little smoother for you and them:

- **Be transparent.**

You do not have to give the entire picture, but be upfront and honest with your staff. They deserve to know what is happening and why. It also makes it clear that this change is not reflective of them but of a larger situation. If this will be a permanent change, tell the employee upfront to avoid an awkward conversation later.

- **Prepare for the layoff conversation.**

Practice what you would like to say to your employees, and speak with them individually. You'll want to be empathetic but firm in your decision, no matter how difficult it may be for all involved. Have everything you need at hand, including any exit paperwork, termination of contracts

or employment, and any other required documents. Some states may require written records of these changes. If you are nervous or feel like you may grow emotional, write down your talking points so you do not lose focus. Also, be prepared to answer any questions they may have for you in return.

- **Give them ample time to transition.**

You should let your staff know as soon as possible of their layoffs or drastic changes to their work requirements. This will allow them to find a new position or company. If they are entitled to severance pay, honor it and arrange for it quickly. No one deserves to be let go from their position without time or advance notice.

When a company must scale down or even shut down, employees are bound to expect changes in staffing. Research and preparation are key to making this a smoother transition all around. While no one likes this part of entrepreneurship, it is helpful to be prepared and to know how to make the right decisions for your business.



Photo of Erica Beal, Avivv  
Photo courtesy of AMSE

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Unique products crafted by Makers around the world.



Photo of Bernadette Soler & Sue Hynes,  
Bernadette Soler Yoga  
Photo courtesy of AMSE

# PAUSING YOUR SMALL BUSINESS: AT WHAT COST?

By Dawn Torres-Gale, AMSE Writer +  
Owner of Our Money Goals, LLC

There was a day not long ago where I woke up, sat at my desk, and contemplated what it would mean if I took a break from my small business. This thought wasn't in response to any particular crisis; it was just coming from a general sense of overwhelm and burnout (it happens to even the most successful business owners).

I didn't anticipate ever feeling the need to take a break as a small business owner. This was in part because pausing my small business would have been contrary to the traditional cultural message that I was receiving which was that I should be raring to go each day. Anyone looking for business books on Amazon, then and now, would easily have found motivational books designed to 'wake up your business' and help you 'find your inner CEO'. The implicit bias toward small business owners was and continues to remain focused on

moving forward each day toward a larger goal.

Although it may seem more respectable as a business owner to talk about things like achieving, reaching, and growing, ignoring the signs that you need a break isn't going to do you or your business any favors. You know what you need for yourself and your business better than anyone.

Despite all the knowledge you have about your business, it is important that you don't make a casual decision about whether or not to pause your

operations. You need to spend some time weighing the pros and cons, especially in regards to your finances. It's crucial that you consider the total effect of pausing your business so that you don't inadvertently overlook something that could result in negative consequences for your business in the future.

## KNOW YOUR NUMBERS

The first step you should take when considering taking a break in your small business is to review your company's financial statements. Whether these

statements are created and maintained by your accountant or you do it yourself, you need a reference point to fully understand what the potential financial costs will be while your business is out of commission. Ideally, you should have a current balance sheet available to start with.

Next, you should get a copy of your most recent business bank statement and compare it to your balance sheet, reconciling any difference between the two. Doing this will give you a sense of what resources you have available for



PLANNING & IMPLEMENTATION

the interim period between closing and reopening your business as well as the cost of the expenses themselves.

ADMINISTRATION & PERSONNEL COSTS

Since the wheels of government do not stop just because you are taking a pause, you will need to ensure that you stay on top of managing administrative items for your business. For example, you will need to ensure the timely renewal of business and professional licenses and permits. This is important if you don't want to incur hefty fees and/or penalties for having late submissions or letting things lapse altogether. Your annual federal and state business taxes are a special concern. The IRS rules state that you must file Schedule SE (self-employment tax) and report any net earnings of \$400 or more in a calendar year regardless of what your business operational status is during the year. Making sure that you meet the tax filing deadlines for your federal and state taxes can help you avoid costly fees or fines and the time spent revising or resubmitting the required paperwork.

Equally important is factoring in the personnel costs for your business. For example, you may have to continue to pay payroll taxes (including unemployment taxes) while your business is temporarily closed. If you have employees receiving unemployment payments, be prepared to pay the difference if the balance in your employer's account does not cover the total unemployment compensation paid by your state. Finally, if you sponsor a qualified retirement plan, you may have costs associated with maintaining the plan during your break. Talk to your retirement plan administrator about what costs you can expect to pay.

In general, you should consult an accountant and/or business attorney for guidance about your administrative and employer responsibilities because legally and financially, this is not an area where you want to rely solely on your own knowledge.

INVENTORY STORAGE COSTS

If you sell products, you probably have an existing amount of inventory waiting to be sold. You need to make provisions for how you will store your products

while your business is closed (if you don't already pay for storage as part of your normal business operations). If you decide to use outside storage, you will need to factor in the cost as part of the overall expenses you will have during your break.

VENDOR CONTRACT COSTS

Since running a small business can take a lot of time and expertise, most small business owners have at least a couple of key consultants and vendors that they rely on to keep their business operating efficiently. From business lawyers to marketing professionals, all your vendors make an important contribution to the

success of your business.

Therefore, it is vital that you plan on how you will maintain these relationships until you reopen and what the associated costs will be. To start with, you will need to revisit the contracts you have signed with your vendors to determine what your options are. Are your vendor contracts month to month or for a longer period? Are there customer cancellation clauses? Will your vendors be able to reinstate you as a customer upon your return? Then you will need to determine if there are fees associated with these options and if so, are utilizing these options

worth the cost? To make sure you don't get hit with surprise fees or run into expensive legal problems, you should consider consulting with a business lawyer for guidance on your existing vendor contracts before you contact your vendors.

Closing your business, even temporarily, is not a decision to take lightly. There are many things to take into consideration before you decide if pausing is right for you. With forethought and careful planning, you can prevent any bumps from derailing your hiatus so you can return to full operations as if you had never left.



## PLANNING &amp; IMPLEMENTATION



Photo of Jessica Ruth, Waves of Love Doula & Birth Services  
Photo Courtesy of Military Spouse Owned Chelsea Mackey Photography

By Ashley Cranford Marshall, J.D.,  
Cranford Marshall Legal LLC

Pandemics happen. A sudden PCS happens. Life happens.

If you own your business, these happenings not only affect you but also affect your business.

Entrepreneurship sounds like you're living the dream - do business the way you like, keep a flexible schedule, and relish the opportunity to keep your own profits. However, sometimes those dreams are harder to achieve than what was initially planned, and events force us to slow down our business.

If you are considering slowing down your business, you must consider your legal and contractual obligations. Keep these tips in mind:

### 1. Collect Your Invoices.

Now is the time to collect any monies owed to you. The longer you let these invoices sit, the less likely they are to be paid. Sure, you can take the debtor to

court to collect, but then attorney's fees and court costs add to the expense. If you are considering slowing down your business, make sure all debts to you are paid as people will think you are stopping to collect.

On the flip side, check your invoices to make sure that you are keeping up with any payments owed. Interest and other expenses can quickly add up and the last thing you want is to be hauled into court for unpaid debt.

### 2. Review Your Contracts and Agreements.

Speaking of invoices, you probably have deals in place with your vendors or other suppliers. Review your contracts to determine if you are required to make a certain size order or pay a certain amount of money. Review these contracts to determine how to modify the contracts so that you are ordering and paying less or if you can cancel the contracts.

# Your Legal and Contractual Obligations When Scaling Down

Reach out to negotiate new terms that will benefit the current state of the business. Even if modifications aren't mentioned in the contract, it doesn't hurt to ask to see if a modification can be made.

Remember, any modifications to contracts need to be in writing so that you have the necessary proof. Save any emails or texts where you discuss the modifications. If you have questions, talk to your attorney.

### 3. Consider Employment Laws.

If slowing down your business means letting employees go, make sure you review employment laws before making decisions. Who to let go of can be a hard decision and must not be made arbitrarily. Federal laws protect certain classes of people, and you do not want to face scrutiny for whom you chose to release from employment. In addition, many states also have specific laws protecting employees as well and these laws need to be considered.

Before you lay off any employees, review your employee handbook to be certain that you are complying with any provisions in it. Employers can be held liable for not complying with the terms

of the handbook or violating federal laws when firing employees.

### 4. Talk to Your Support People.

Chances are you didn't start this business on your own. You probably worked with an attorney, an accountant, a bookkeeper, a banker, or other individuals that helped you build your business. These people are all experts in their fields and can offer you advice on making decisions that are sound for your business plan and comply with the law. Always work with an expert you know and trust.

### 5. Check Local Laws.

Most businesses are regulated by municipal, county, and state law. These laws do not need to be ignored. Many have processes for how to wind down a business and who needs to be notified. You want to be sure to comply with these laws in order to avoid future liability and potential fines.

Every situation is different and can call for different legal advice. Each state has its own set of laws that can govern your situation. In cases like slowing down business, it is always better to ask before acting.

## Beginners Guide to Amazon

Amazon's Military Entrepreneurship Program (MEP) was formed by the Global Military Affairs team to provide educational resources and support to the military, veteran, and spouse-owned small businesses to launch as sellers on Amazon.com. MEP also raises awareness in the military community of the various ways you can start a business and be an entrepreneur through Amazon. Finally, we have provided customers on Amazon.com the opportunity to shop from these businesses through our Military Families Small Business Storefront.

We are excited to have AMSE as a valuable partner in this initiative to help empower military spouses globally in starting and scaling successful businesses. If you are interested in learning more, below are some helpful links:

[sell.amazon.com/beginners-guide](https://sell.amazon.com/beginners-guide)

[amazon.com/buildyourbusiness](https://amazon.com/buildyourbusiness)





## PLANNING &amp; IMPLEMENTATION

# Don't Forget About Your Mental Health and Wellness

## Resources That Can Help You When Scaling Down

By Kimberly Bacso, AMSE Writer

Entrepreneurs tend to be forward-thinking goal-setters, so scaling down requires an abrupt mindset shift. Whether this is voluntary or mandatory, you need a toolkit of resources to support your well-being during this time. Here are some curated resources to get you through a period of scaling down so you can come back better than ever.

### ACKNOWLEDGE THE GRIEF

We've been conditioned to think that it's appropriate to grieve huge things like death or the loss of a close relationship. But, any loss causes grief. If we've experienced the loss of income, clients, or opportunities, we need to pause and create space for grief so we can process our losses. Here are some resources to help you through that process:

**Talk to a fellow entrepreneur.** During a call with veteran, military spouse, and serial entrepreneur Justine Evirs, I mentioned that I was having a hard time after deciding it was time to step away from a non-profit I founded. She said, "You're grieving." Yes, I was, and it hadn't even occurred to me. It was a voluntary loss, but it was still a loss. It was incredibly helpful for me to have a vulnerable conversation with somebody who easily understood.

**Journal.** As entrepreneurs, we're focused on moving our businesses forward, but taking time to reflect is just as important as taking action steps. We must set time aside to reflect on what went well and what could have gone better. We also need to take some quiet moments to check in with ourselves so we can sit with loss or change and take inventory of our own health.

I recently attended an AMSE masterclass on goal setting. The very first question on the worksheet was, "Biggest success: What was the biggest highlight of 2020 that you are most proud of that you accomplished in business?" My mind went completely blank. I knew I had accomplished a lot, but it was all overshadowed by my decision to step down from my non-profit. I decided during that masterclass that I needed to do better with celebrating and documenting my accomplishments. I'm doing that by beginning a journaling practice in a five-year journal. I lead my entries with my accomplishments for the day. That way, during periods of grief, I can focus on the positive and remember that tough times are temporary.

**Talk to a therapist.** If you have Tricare, as a military spouse you generally do not need a referral or prior authorization for outpatient mental health and substance use disorder care. Therapists can help with grief and other things that might come up during a scaling down period like depression, anxiety, isolation, and low self-esteem. Don't know where to start? Military spouse and licensed professional counselor Corie Weathers created a Lifegiver Directory of mental health providers that serve military families.

### FILL THE SPACE

During a time of scaling down, you may have more time or at least a modified schedule, so you can focus on the foundation of your wellness. If you have elevated stress, this is especially important.

**Meditate.** Meditation helps you become more self-aware and choose how you want to respond to different situations. Blue Star Families offers a couple of free options for their members. The Headspace app is a traditional meditation app that offers daily guided meditations or lets you choose from a variety of courses or topics. For a fresh approach, try the Spiritune app which lets you choose how you're feeling, how you want to feel, and then delivers an emotionally targeted listening program to help you get there.

**Move your body.** Exercise releases feel-good endorphins and helps take your mind off of stressful events, so now is a good time to start building it



Photo of Tenisha Dotstry, Fairwinds Candle Company  
Photo courtesy of AMSE

into your routine. You get extra benefits if you take that workout outdoors. For fitness or nutrition inspiration from military spouse entrepreneurs, refer to the directory at the end of the digital version of this Military Spouse Entrepreneur Guide.

**Eat well.** Even if you know how to make healthy food choices, sometimes times of change and uncertainty can make it hard to follow through. A registered dietitian can help you formulate a plan that will help you reach your nutrition goals.

**Connect with a wellness community.** It's easier to boost your wellness when you're plugged into a wellness community. InDependent is a non-profit on a mission to make wellness accessible to all military spouses. Their groups on social media are positive spaces where you can find other wellness-minded individuals.

### PREPARE FOR THE FUTURE

As frustrating as it is to endure a scaling down season for your business, you can also boost your wellness by using this time to prepare for the future. Here are a few ideas to help you feel proactive:

**Use AMSE resources.** All members enjoy access to help with creating elevator pitches and pitch decks, running through vision casting and goal

setting, and creating baseline marketing and social media. Use this time for firming up your foundation so you're ready to roll when it's time to scale back up.

**Be present on LinkedIn.** Even though you're scaling down, you can still level up your personal and business pages on LinkedIn. Start and participate in conversations with other military spouses and people in your field. You can even improve your skills by using free and paid courses on LinkedIn Learning.

Continuing education. If continuing education is required for your field, take time to knock it out. When your business is running full steam ahead, it can be hard to focus on continuing education requirements. Now you can digest it better rather than rushing through.

Whether scaling down is a welcome relief or a disappointing surprise, you can reframe this time of loss as a period of opportunity. Invest in your mental health and your wellness now, and you will be better prepared to tackle current challenges and future growth.





Photo Courtesy of Military Spouse owned Willow and Thyme Photography

**By Heather Dileepan, AMSE Writer + Owner of HD Copywriting**

When those inevitable bumps in the road come along, it is possible to ramp back up again by having a clear sales plan in place and a strategy for reconnecting with clients.

A sales plan is a tangible and resolute way to strategically set goals and chart your business growth. By identifying where you are today, where you want to go, and how you'll get there, you have clear next steps to win back clients and jump-start your business after a break. Think of your sales plan as the 'who, what, when, where, and why' of your business--it's a go-to document that will keep you grounded and on course to achieve your goals.

A typical sales plan includes information like:

- Goals and mission
- Target market & audience
- Strategy, services, and pricing
- Marketing plan
- Budget, team, and tools

You can use a sales plan as part of a short-term promotion or as a long-term complement to your business plan. When you're re-engaging with clients after a break, you may want to look first at your immediate goals (think three to six months out) to help you kickstart your efforts. Once you're fully operational again and you've met your initial goals, you can draft a new plan to chart the next phase of growth.

Here are some important elements to include in your sales plan when you're rebuilding your business after scaling down:

### ESTABLISH GOALS & MILESTONES

Before you can look forward, you need to look back. Pull relevant data and revenue information from the last year of business. Make sure to look at:

- **Revenue (month over month and total):** Were there seasonal dips? What was your monthly average revenue when your business was at its peak?
- **Online data:** Look at your website traffic and traffic sources, along with data from any social media platforms you were consistently using. What is your strongest source of traffic and leads? What is your top-performing content? What posts, stories, or pins led to the best results?
- **Email data:** If email marketing is part of your marketing strategy, take a peek at your list and activity. Take note of who's on your list (# of subscribers), but also look at your top fans (highest engagement and

opens) and past purchasers. These are the folks most open to hearing from you again, even if it's been a while.

Once you have a baseline, you can start to make new goals for yourself. Set goals for ramping up again within each of the categories you pulled data for. Then, backward plan milestones that seem attainable in the next month, quarter, and six months.

### IDENTIFY RESOURCES (AND GAPS)

Once you know what you want to achieve, you can consider how you'll go about doing it. Make a list of any tools you'll need to reach your goals, update any lapsed subscriptions you previously had, and identify any you'll need going forward. You can also consider outside help.

Finally, reconsider your systems and automations. Once you're ready to take on new clients again, you'll want a seamless client experience in place so that you have one less thing to worry about as you're ramping back up.

### RE-ENGAGE YOUR AUDIENCE

There are a host of ways to re-engage your audience and attract new clients. Here are a few to try:

1. **Surveys:** Create a short survey to ask people in your network how you can best serve them today, what their experience has been so far, and how you've helped them. You can post your survey in any communities you lead, via email, or on social media. You can even link it right from your website.
2. **Email past clients:** Reach out to past clients directly to let them know you're up and running again and walk them through any changes to your services or offerings. Consider offering a promotion or a referral fee if they connect you to someone in their network.

**3. Get social:** If you used social media as part of your marketing strategy previously, chances are many of your followers and fans are still in your network. Remind them of your brand by doubling down on your social media efforts. Run a sale, promote a lead magnet or micro-offer, and make a point to participate with comments and likes.

**4. Revise your offers:** Revisit any lead magnets or low-priced offers to make sure they're still accurate and relevant before you recirculate them.

**5. Paid ads:** If you know your ideal audience well, paid ads can help you attract new clients when you need them most. Experiment with Facebook, Instagram, or even Google ads to attract new leads and get them into your pipeline.

### USING YOUR SALES PLAN

Once you've created your sales plan, it's time to share it and use it. Drop it into your PM tool and add firm dates to keep you accountable. Share it with your team, if you have one, and add reminders to your calendar to check in with your plan regularly.

And finally, remember the most important thing of all... you've got this!

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# Ramping Up Your Business: Do You Need to Hire Help?

By Noralee Jones, AMSE Writer  
+ Owner at Mrs. Navy Mama

If you are a startup entrepreneur working many hours, burning the candle at both ends, then this thought has probably crossed your mind:

“Should I hire help? I could move so much faster if I hired someone to take this work off my plate!”

This thought is even more applicable when you are feeling ready to take your business to the next level. But whether you are looking into hiring a virtual assistant or your first full time employee, asking yourself some questions is vital to know if you are ready.

## Have you already automated?

Some repeated tasks are worth investing in some automation versus hiring help. Many could be eliminated from your to-do by using existing software solutions. For instance— if you usually create a financial spreadsheet each month, you could use systems like Quickbooks or FreshBooks to automatically generate these reports.

There are even semi-automatic systems to assist with everything from social media to email marketing. These

need some work upfront but then will take over the day to day in order to free up time for you to apply your energy elsewhere. Many automation platforms also cost a fraction of what hiring someone would. Therefore, you can invest more of your money and manpower on things that cannot be automated.

## Are there any tasks outside your zone of genius?

In your business, there are probably dozens of tasks that you are perfectly capable of doing but could be done cheaper and quicker by someone who does that task professionally. For me, it's email marketing. There is something about it that takes so much of my time and I tend to feel stuck. Most people have tasks like that, and there is someone out there who will do that for you in a fraction of the time.

If anything drags me away from growing my business, I consider it to be an “Admin Vortex”. Administrative tasks can be easily delegated to someone else, especially because they are process-driven and repetitive. Make a list of tasks that you do in your business. Star the ones that only you can do. Place a checkbox next to the ones you wish to outsource. Are there quite a few? Then you may need to hire someone to help with your administrative tasks.

## Is there enough work for an employee?

Spend a bit of time mapping out a typical working week and assign tasks to your potential new hire, tallying up how much time you think they will have to invest based purely on the work you currently have in the pipeline. As a general rule of thumb, if you are able



Photo of Melissa Schreur, Insure The Heroes, Inc. Life Insurance Agency  
Photo courtesy of AMSE

to hit on paper at least 20 hours per week worth of work –yup, just 20!– then chances are it's time to say “welcome aboard” to that hire. Those other 20 hours usually fill in really quickly once on the job.

## Is your own sanity suffering?

One of the key things for entrepreneurial success is our mindset. However, we don't all do the mindset thing very well! Maybe your tasks or to-do lists are piling up, leaving you scattered and achieving less. Or maybe you're getting overwhelmed with the

things you need to do for your business. If this sounds familiar, here is a little insight from a fellow entrepreneur: hiring help may be the key.

Whether through a part or full time employee or by hiring a virtual assistant, delegating tasks to someone reliable to manage several duties and responsibilities is one way to avoid becoming overwhelmed. You can divide or handover the items on your to-do list and be able to focus more on the part of your business that you love. After all, your sanity is important to your entrepreneurial success!

## Are you ready?

If you answered these questions with an overwhelming YES, then hiring help may be the next step for your business. Even a temporary hire may be what you need to move forward towards long term goals. Not sure where to look? I recommend joining business groups for mentoring and community. These like-minded individuals, such as those found in the Association of Military Spouse Entrepreneurs, can provide professional recommendations on virtual assistant companies, personal assistance, automation programs and so much more.



The show that highlights entrepreneurial and employment resources available to the military community.



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## RAMPING BACK UP



Photo of Moni Jefferson and Flossie Hall,  
AMSE Co-founders  
Photo Courtesy of Military Spouse owned  
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## Developing and Releasing a Marketing Plan

By Moniek James, AMSE Writer + Owner  
of Renegade Creative Media Group

If you're reading this and you scaled-down preventatively in 2020 or circumstances forced you to downshift your operations, having a successful comeback begins with a plan. As the world recuperates from a global pandemic and economic slowdown, it will be vital for entrepreneurs & business owners to get ahead of their recovery by developing a plan for public relations (PR) and marketing.

As consumers get reacquainted with their fave businesses and explore new

interests, products, and services, you have an opportunity to choose to position your products and services in front of them.

PR and marketing are often lumped in together as one kind of activity we're supposed to do for building our businesses, but these are two different methodologies for getting more eyes on our brands. To help you with simplifying your planning, let's apply the PDCA (Plan-Do-Check-Act) Model used for process improvement. PDCA is a cyclical methodology that I first learned about during my Lean Six Sigma training years ago, and it continues to serve me with leading my businesses today. This method is best used for defining repetitive processes, implementing change, and when improving existing processes.

### PLAN

Yogi Berra said that if you don't know where you're going, you might wind up somewhere else. It's difficult to plan and do simultaneously, so making time to plan is a must if you want to be successful with ramping up your business this year.

Before you make the plan for your future, reflect on the past 12 months. What success did you achieve? What milestones did you surpass? What lessons did you learn from 2020? When you choose to look at every

experience as an ingredient for growth, you can approach your planning from a perspective of returning to your greatness.

Focusing on your target audience is essential in the planning phase because everything you do afterward depends on identifying the intended customer for your product. Consider your audience's current interests, habits, and mindsets, and think about how the previous 12 months has changed them. Has 2020 sparked any new motivations or desires in their lives? Knowing this information creates the foundation for the remainder of your planning and will help you gain a competitive advantage as you rebound.

Bear in mind that as the landscape has changed as a whole, the way you offer your products and services will change. Take a look at your 2020 marketing plan and identify the activities that may be less effective or obsolete.

As more shopping is being done online, it would make sense that the businesses and brands with existing digital footprints may find it easier to adapt their marketing plans this year. But there is room for more businesses to shift their operations online in our global economy. Ideally, your marketing plan should include a combination of at least two of the three types of media: owned, earned, and paid. Consider how you can leverage social networks, your website and email, and paid platforms for implementing your plan. If you want to err on the side of caution, ensure that you're maximizing your no-cost options first before investing in paid advertising.

Whether you choose to pay or focus solely on organic marketing platforms, prioritize creating engaging content that reinforces your messaging, positions you as an authority, and introduces your products and services.

### DO

Using your well-thought-out plan (strategy) you can create momentum in your business by taking action (tactics). Think about the steps you'll take to bring your marketing plans to life: decide on the types of content that you'll create, how often you'll publish on your platforms, and your process for amplifying the brand stories you want to tell for your business. Identify the media outlets that your target audience trusts so you can pitch the content that will amplify your brand impact most.

It's important to ensure you have the tools and resources you'll need to fully carry out your plan, so consider how you might be able to implement aspects of your plan on a smaller scale

before your full rollout. Use this phase to ask for and evaluate feedback, because your responses will be important in your next step.

### CHECK

The only way to know if your marketing plan will be successful is to measure it. Identify the Key Performance Indicators (KPI) that you will use to measure the effectiveness of everything you'll be doing to bring your plan to life. Checking your work means to gather data, analyze results, measure, and decide what your next steps will be based on the results.

### ACT

This is where the rubber will meet the road. Armed with your plan, your detailed steps, and your performance measure, you can take action! As a visionary and leader, you have an idea of where you want your business to go and what you are willing to go through this process will allow you to ramp back up after a season of being scaled back.

Part of being a successful business owner is responding appropriately when trends change, and 2020 was a year full of seismic shifts. Using PCDA, you are ready to create a marketing plan that helps you get back to business and lead with clarity. With the right planning and checks in place, I have no doubt that you can rebound and grow. Good luck!



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## RAMPING BACK UP

# Get Your Finances Ready to Get Back Into Business

By Sonia I. Rosa, CPA + Owner of SIR Accounting & Tax

The 2020 pandemic took us for a real spin emotionally, mentally, and financially. Most businesses were deeply impacted. Owners did not expect to be shut down for so long, and other businesses suffered great losses as well.

After a personal or business crisis is over, it's time to ramp up or start your business. Having your finances in order is crucial for this.

## Savings

Your business should have enough saved to cover your minimum expenses. This helps you as you begin to bring back business; money may come in slowly, and you could end up paying expenses out of pocket. A good rule of thumb is to have at least 6 months worth of expenses saved. You don't want to start a business with a pile of debt. Plus, if you plan to get a business loan or line of credit, reducing your liabilities will give you a better

opportunity to get approved for that financing.

## Keep Finances Separate

If you don't have it already, open a business bank account and get a federal identification number with the IRS (do not use your social security number). Run everything through the business account. If you need to use your personal money for business expenses, deposit that money on the business account and document it for your records. Don't pay personal expenses out the business account-it can get really messy.

## The Law

Before you start, check what laws apply to your business or industry. They vary from state to state, even depending on the city you are operating. Check if you need a permit or a license or will need to renew any of these. Do you need to pay sales tax? Every state has a Department of Revenue and every



Photo courtesy of Willow and Thyme Photography

city has their own city hall where you can gain this information. You may want to consult with a lawyer for guidance. Additionally, a lot of businesses are formed as an LLC but do you need to be a partnership, S-Corp, or just stay as a sole proprietor? Consult with a financial planner or an accountant to see what is the best fit for your business.

## Your Tax Situation

Self-employment is a different animal than when you have a W2 job. You need to set money aside to pay these taxes either at the end of the year or on a quarterly basis. It all depends on many factors of your overall tax

situation (including other income and deductions) and how much money the business generates. There are also local taxes to consider. Please take the time to understand your tax obligations as a business owner and ensure you'll have the cash flow to pay on time.

Having a business is like having a baby: it needs constant attention for it to succeed and for you to stay sane. Understanding these points is crucial whether you are starting a business or ramping back up after some time away. Seek help when you are in doubt with a lawyer, accountant, and/or financial planner. It will save you time and money in the long run.

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## RAMPING BACK UP



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**By Allison L. Higgins, attorney + owner  
of Quest Business Law PLLC**

This military life throws us enough curveballs. But toss in a global pandemic, and that's enough for nearly every business to be impacted. There are many reasons why you may have decided to reduce operations or close your business, and that's okay. When it comes time to reopen, there are several steps you can take to make sure that your business is doing so properly.

(Note: It is always recommended to speak directly with a licensed attorney in your state if you have any legal questions regarding your business.)

### Prepare Ahead of Time

It was stated in an earlier article, but I cannot emphasize enough: the best thing you can do for yourself and your business is to prepare for these things before they happen. This means both when you first start your business and when you decide to scale down. Make sure all of your contracts are prepared in a flexible way that will allow your business to adapt if your situation changes. Do not enter into long term contracts if you foresee that your business will not be able to fulfill them.

Educate yourself on the requirements of the different types of business entities and their regulations in your state before you form your business. Learn about what requirements they have for winding down or whether they can be

placed on inactive status. LLCs are a great option for businesses that may scale up and down or move around. Also, research the rules about placing professional licenses and local permits on inactive status if needed.

Perhaps most importantly, make sure your business plan and your operating agreement have systems in place to address these changes if or when they do arise. It is always advisable to speak with an experienced business attorney from the very beginning to best protect your business.

### How to Legally Ramp Back Up

Even if you did not have anything in place before your business changed, there are still things you can do to make sure you are re-opening your business the right way. Here are a few steps that can help make this easier:

1. Reinstate any professional licenses or other permits you and your business need to legally operate. Be aware that requirements like this can change over time and vary from location to location. Make sure to abide by the most current rules.
2. If the changes were made due to a move, make sure all relevant parties have your new address. This includes notifying offices like the IRS, the USPTO (United States Patent and Trademark Office), any state agencies that you file with, etc.

# How To Legally Ramp Your Business Back Up

3. Consult with a tax professional about any tax implications your changes may have. This is especially important if you moved your business to a new state or out of the country.
4. Determine if your type of business entity (LLC, corporation, etc.) requires any changes to be made when you re-open. These rules vary from state to state.
5. Alert suppliers and customers that you will be re-opening or resuming normal operations!

### The Number One Rule: Be Flexible

Be open to change. Things may not look the same as they did before for a variety of reasons. Maybe you are operating in a new state or with a different clientele; maybe the industry has changed; maybe the whole world has changed. Nearly every business is having to adapt to new rules and regulations and new ways of doing business and that's okay. People are more understanding than ever that things are changing and that there may be a few hiccups along the way.

### You've Got This!

Operating a business as a military spouse can be stressful on its own, but it doesn't have to be. Being prepared and following these steps can reduce many headaches of being a small

business owner in changing times. Use these tips to help protect yourself and your business all year long and during any crisis.

*This article is for informational purposes only and does not constitute legal advice in any way. This article does not create an attorney-client relationship between the author and the reader.*

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*5 minutel(ish)*  
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## RAMPING BACK UP



Photo of Louise Valentine,  
TeamValentineProject.com  
Photo courtesy of AMSE

## Ramping Back Up After Scaling Down: Developing a Customer Service and Relations Plan

By Anna Larson, AMSE Writer + Owner at  
NomadAbout

Ramping up will mean something unique to you. It might mean adding a product or service, reaching out to new avenues and building a bigger customer base, or creating stronger internal processes within your existing structure to prepare for future growth. None of it matters without customers.

Without customers, you have no business. It really is that simple. They are the ones we consider when creating products, messaging, marketing avenues, and every other aspect of having a profitable business.

You know how to roll with the punches, move from plan A to plan J, and still bring in a profit because you hustle every single day. You're a military spouse! Some equate it to superhero status. But we embrace the ups and downs of a chaotic military life that teaches us patience and equips us with the tools to grow a business that offers both five-star review service and the opportunity to grow a thriving profitable enterprise.

### So, how do you build your business without sacrificing that perfect 5-star score you've worked so hard to maintain?

It's called a Customer Service Plan, and you likely have one or the skeleton of one in place. What you may not realize is how integral this plan is to grow or ramp back up.

After evaluating your clientele's needs, listening to feedback and concerns, and adding in your personal values for customer care, ***your Customer Service Plan is a manifestation of what you believe your customers should expect from you - and the reason why they'll keep coming back.***

Let's break down some of the key components of a Customer Service Plan.

### How can your customer reach you?

A customer that feels connected to you is a customer that brings repeat business. Connections mean both

the rapport you build with each customer as well as their ability to reach out and share their experience with you, good or bad.

There should be a variety of ways to connect with customers. At least one of them needs to allow the customer to resolve as much as they can on their own. You'll find that most prefer this option if the answers are easily available and uncomplicated. I'm referring to an FAQ on your website, a social media group with searchable customer service posts, or automated bots that can walk a customer through what they need.

The second line of connection is an email, contact form, or phone number that your customer uses to send their questions, comments, and frustrations directly to your company. It's crucial to have a timely response to any customer questions. There is nothing that makes a customer feel less valued than being ignored when they have something to say. A 2019 Forbes article tells us that customers tell an average of nine people about a positive experience with a brand, but they tell 16 people about a negative experience. The value of a customer service plan is clear when one negative experience nearly doubles the impact of a positive one!

### Who is responding to requests and how are they trained?

Whether you are a solopreneur or a small to mid-sized business with a dedicated customer service team, you need a shared direction to guide your customer service activities. Once identified, having tools in place to make this as easy as possible will build your brand on the values you want exemplified. One example is canned emails. These will help you minimize the amount of time you need to dedicate to customer service issues while guaranteeing a consistent answer every time.

To be clear, canned emails get a bad name and are often mistaken for auto-responses. The robot-like, "Thank you for your email..." is cold and impersonal. A canned email response should always be helpful,

warm, and personalized with humor or authentic sentiments. It's important that your emails to your customers reflect the value you place on them and as your team employs the tools created they will reflect those values in every interaction.

### Have you created a culture of customer service?

Two ways to identify if you've created a culture of customer service in your business:

1. Your employees can tell you what your customer service plan is. They've read it, they understand it, and they implement it!
2. Your customer reviews reflect the efficiency and effectiveness of any complaint resolutions and service requests.

But, enter that one difficult customer that can't be satisfied. It's frustrating when you've done everything you can but the situation remains unresolved. "In the heat of the moment it's important to have a plan in place to effectively resolve a difficult customer's concerns with as little damage to your business and your relationship with your customer," says Selena Conmackie, owner of Hauoli - Socially Inspired, "You won't please everyone, but you can move forward knowing you maintained your business integrity and values."

### It's an ongoing process.

As your business ebbs and flows, you will find that your Customer Service Plan will need to be reviewed and revised to ensure your core values, customer appreciation, response times, and business needs are all being met. Customer comments will help identify when changes should be made. Listen to what they are saying. Analyze the comments and reviews and validate your customer by adjusting your plan for the areas that are lacking. As you implement a Customer Service Plan based on your core values you will find that your customers become long-term mutually beneficial relationships that help your business thrive.

## FEATURED MILITARY SPOUSE OWNED BUSINESS



Photo of Amy Upchurch, Founder and CEO of Pink Stork  
Photo courtesy of AMSE

## Health Crisis to Thriving Company: Amy Upchurch and Pink Stork

By Rachel Carpenter, AMSE CopyEditor + Co-owner of The Military Mom Collective

Amy Upchurch is the definition of an entrepreneur: she saw a problem and filled it with a solution. But the problem began with a near-death experience for her and her unborn child.

While her active-duty husband was deployed, Amy experienced severe hyperemesis gravidarum. "I was told my baby and I had 24 hours to live. But I didn't feel like it was my time, and I'm here today so we know it wasn't."

She continued to experience this condition in subsequent pregnancies, but she knew that

there was a reason she was experiencing this. She began to research natural and herbal remedies and to examine what she was putting into her body. As she says, "Because of this experience, I knew it was my calling to help other women, as many women as I could." She particularly wanted to help other military spouses as they experienced pregnancy during the trials and tribulations of military life.

Amy created Pink Stork, a wellness brand for women. It started with vitamins and natural supplements to help pregnant women. The company was small - just Amy in her garage - but quickly grew into more. Her husband left the Marines and joined

the company, and today they operate a warehouse, work in an office space with an in-house studio, and employ 60 full-time employees and contractors. The brand has grown to include wellness products for women of all stages of life. Their products can be found on their website, on Amazon, and even big box stores like Target and CVS.

As all milspouse entrepreneurs know, it wasn't easy. Operating out of your home and with small children is no small feat.

But Amy can see that the workplace cultures and norms are changing, and remote work is becoming more and more possible. She knows from experience that this makes things easier for the military spouse.

And while she encourages aspiring entrepreneurs to think big, set goals, and keep going, she does have a few things she wishes she had known before launching Pink Stork. As a product based-business, Amy admits that mistakes

were made along the way. She wishes she had known how intentional branding should be, from the logo to the packaging; they are entering into another costly rebranding process at the time of writing.

But she is optimistic that we all make mistakes, take steps back, but keep moving on. "I think you have to learn from experience, and that's the life of an emerging entrepreneur... Many times, there is just not going to be a right or a wrong answer, and that's okay."

It is her mission and story that keeps her and Pink Stork going. "My entire mission for Pink Stork, and for me personally, is to help women (as many as I can) by providing them with hope." Hope is a difficult thing to sell, but Amy Upchurch and her company are inspiring hope out of crisis every day. If this military spouse can find a way to help others and build a brand during a health crisis, then so can you!



## MILITARY SPOUSE IMPACT



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2020 IMPACT  
REPORT FOR A  
SNAPSHOT INTO THE  
MILITARY SPOUSE  
ENTREPRENEUR  
ECOSYSTEM

[WWW.AMSE.CO/2020-IMPACT-REPORT](http://WWW.AMSE.CO/2020-IMPACT-REPORT)

# WELLNESS MATTERS AS AN ENTREPRENEUR

INDEPENDENT



# The AMSE Alliance: Offering Even More Support for Milspouse Entrepreneurs

The Association of Military Spouse Entrepreneurs (AMSE) is already doing amazing things for military spouse entrepreneurs. They added more than 1500 new members to their community and offered 111 virtual events in 2020 alone, as well as providing masterclasses, curriculum, and countless resources for their members. According to their 2020 Impact Report, 82% of their members state that AMSE is their best resource for milspouse entrepreneurship.

By Rachel Carpenter, AMSE CopyEditor  
+ Co-owner of The Military Mom  
Collective

But if you know anything about  
co-founders Flossie Hall and Moni  
Jefferson, there is always room for  
more.

With several other organizations and  
military spouses, they formed the AMSE  
Alliance, a non-profit organization to  
help realize and continue their goal of  
an economic impact in their community.

The AMSE Alliance aims to unite  
organizations, businesses, and  
individuals in multiple ways to support  
the military spouse community.

“One of the biggest goals for the  
AMSE Alliance is to unite businesses  
and organizations in helping military  
spouses start, scale, and maintain  
their businesses,” Vice President  
Moni Jefferson states. “The  
organization’s goal is to raise funds

to help military spouses start their  
businesses.”

So how is this different from AMSE?  
Like Flossie and Moni, think more.

The AMSE Alliance was founded  
by AMSE and Wise Advise + Assist  
Team. Together, they share the same  
vision: that EVERY military spouse  
entrepreneur has what they need  
when they need it, and the tools to  
scale a profitable business. With  
board members, Laura Early, CEO of  
Wise Advise + Assist Team, and Kara  
Smith, military spouse and remote  
worker, AMSE Alliance will work to  
advocate for change, address barriers

to entrepreneurship, and work to create  
opportunities for all milspouse business  
owners.

The AMSE Alliance hopes to offer  
financial support with grants available  
just for milspouse entrepreneurs.

By fundraising and hosting events, they  
will distribute funding and grants to  
support milspouse entrepreneurs. They  
just completed their first virtual event  
last month. The Remote Revolution was  
hosted on February 17-18, 2021 with  
over 200 attendees, over 45 workshops  
and speakers, and a Pitch Competition  
exclusively for milspouse entrepreneurs.  
The grand prize winner was awarded

\$1500.00 and over \$30,000 in  
additional prizes from organizations,  
services, and resources to help them  
strategically implement and scale their  
business.

With a bright year ahead, the AMSE  
Alliance is poised to do so much more  
for military spouses. As their mission  
states, “Together everyone achieves  
more.”

For more information about the  
organization or how you can help,  
please visit their website at  
<https://www.amsealliance.co/>

## Military Spouse Entrepreneurship Grants

We aim to collaborate international support efforts to amplify the  
needs of the military spouse entrepreneur.



83%  
OF AMSE MEMBERS  
REPORT THEIR  
CONFIDENCE IN THEIR FUTURE  
CAREER  
HAS INCREASED



PODCAST  
FOR MILITARY SPOUSE  
ENTREPRENEURS

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## RESOURCES

# You Can't Start or Grow Your Business Without Help

We wanted to give you a list of some of the best tools and resources to utilize in building or growing your business.



Photo of AMSE Member Shae Regan, Monat  
Photo courtesy of AMSE

## NAMING YOUR BUSINESS

Before ever selecting a name for your business, you need to make sure of a few things:

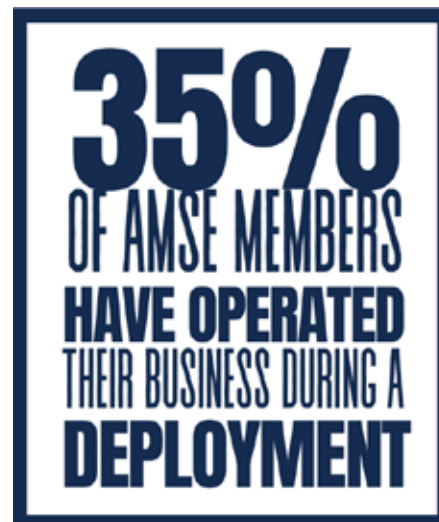
1. **Legally Register**- Make sure another business is not utilizing that name. Check [www.opencorporates.com](http://www.opencorporates.com). This will make sure another business has not legally registered that name. Check for variations as well. This will prevent future legal issues as well.
2. **Domain**- Check that your domain is available. Use [www.godaddy.com](http://www.godaddy.com) and see if your website name is available. Other choices can be to add "the" at the beginning, or select a ".co" or ".net" if your domain is taken.
3. **Social Platforms**- Check your social platforms; start with Facebook, LinkedIn, Instagram, Twitter and Pinterest. Is your company name available? Are there businesses that are similar? Make sure the ending is your business name: example [www.facebook.com/mybusinessname](http://www.facebook.com/mybusinessname).

## LEGAL

Legal is important for a number of reasons. You will need to set up an

LLC, have basic agreements looked over (NDA, Partnership Agreements, Contracts, Invoices etc). Here are a few great places to get you started:

1. **Beginner**-DIY (Never recommended if possible to do your own legal)
2. **Intermediate**-Legalzoom
3. **Advanced**-Attorney



## IRS

You will need a business tax identification number. This will be needed for just about everything in business including setting up your business checking accounts. Be sure to register your new business with the IRS at [www.irs.gov](http://www.irs.gov).

## BUSINESS LICENSES/PERMITS

Every business is unique to its city, county and state. Be sure to check if you need to have a special permit or license to operate your business where you are located. For example, some cities require a business permit for a nominal fee. Other businesses (like food-based services) may require health and handling permits. Do your research or check with your local chapters here to get information.

### 1. SCORE

### 2. SBDC

### 3. SBA

## WEBSITE

Every business *must* have a website. I know it seems scary and intimidating, but a business without a website is like a restaurant without a menu. Even if it is

a single landing page, you must get at least that up. Give it a shot on the sites below (some are VERY plug and play, trust us)! If not, set aside a tiny budget for at least that landing page.

### 1. Beginner-Wix

### 2. Intermediate-Squarespace

### 3. Advanced-Wordpress or custom built

## Email Marketing

Email marketing is crucial to business success. You must have a way to collect, store, and contact your email addresses and customers/clients information. On your website or landing page, make sure you are always collecting emails. It is the best way to directly communicate with your audience and is the most valuable resource you will have!

### 1. Beginner-Mailchimp

### 2. Intermediate-Aweber

### 3. Advanced-ConvertKit

## CRM

What is CRM? Customer relationship management is a tool to manage your company's interactions with your customers and potential customers. It helps you to stay connected, streamline

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RESOURCES

your processes, maintain leads, and make sure no communication falls through the cracks. Here are a few good CRM platforms to try:

- 1. **Beginner**-Fresh Sales
- 2. **Intermediate**-Zoho
- 3. **Advanced**-Hubspot

SOCIAL MEDIA MANAGEMENT

So after you set up your social media pages, how are you supposed to possibly spend hours a day posting your social media content? You don't - you automate it! Automation with social media tools allow you to put all of your graphics and content in one platform, batch schedule it out for the month, and let it go. Pop in here and there and simply engage with your audience, answer inbox messages and respond to shares.

- 1. **Beginner**-Planoly or Buffer
- 2. **Intermediate**-Hootsuite or Smarterqueue
- 3. **Advanced**-Agorapulse or Social Studio

GRAPHIC DESIGN

In business, graphic design is essential. You need graphics for your website, social media channels, flyers, logos, pitch decks, and sales materials. But with new tools, it's never been easier to have access to easy ways to DIY or get someone amazing to help you.

- 1. **Beginner**-Canva
- 2. **Intermediate**-Outsource (Hire AMSE member-Check the AMSE Slack)
- 3. **Advanced**-Adobe

COMMUNICATION

As you grow and start to communicate with clients, customers, partners (and eventually your employees), communication tools are CRUCIAL to growing and operating efficiently. Here are a few of our favorites.

- 1. **Beginner**-Zoom
- 2. **Intermediate**-Slack
- 3. **Advanced**-Marco Polo

PROJECT MANAGEMENT

Staying organized and on top of your to-do list is imperative to not only your mental sanity, but to your efficiency as a business owner. Project management software should be the backbone of

your business. So toss that pen and paper (seriously right now), move those checklists digital, and start adding team members, clients and teams so you can easily manage projects on a scalable level.

- 1. **Beginner**-Trello
- 2. **Intermediate**-Monday
- 3. **Advanced**-Asana

VIDEOS

With new easy-to-use tools, you can now make videos for your business to use for your marketing and outreach. Try one of these:

- 1. **Beginner**-Vimeo Create
- 2. **Intermediate**-Wave Video
- 3. **Advanced**-Magisto

CALENDAR LINKS

Do you know how many hours a year people can waste emailing back and forth trying to coordinate a time to meet? Having a calendar link to send someone or to list on your website for direct consultations automates your life in many ways. It's important to set you up for success. The less time you spend on menial tasks, the more time you spend on landing clients or doing the work that matters, right?

- 1. **Beginner**-Google Calendar
- 2. **Intermediate**-Acuity
- 3. **Advanced**-Calendly

ACCOUNTING

Once you have your business checking account, you can connect it electronically to your accounting software so all of your transactions are automatically downloaded. Long gone are the days of shoeboxes of receipts. Electronic transactions make life easier. Here are a few of our favorite accounting programs:

- 1. **Beginner**-Wave
- 2. **Intermediate**-Freshbooks
- 3. **Advanced**-Quickbooks

INVOICING

When you start invoicing clients, you will want a system that houses all of your invoices in one place, automatically send reminders, and auto invoices monthly. Even better if your



Photo of AMSE Member Olivia Meunsaveng and Family  
Photo courtesy of AMSE

system can collect the payment online, automatically. Here are some great places to get started:

- 1. **Beginner**-Paypal
- 2. **Intermediate**-Dubsado/17 Hats
- 3. **Advanced**-Quickbooks

CONTRACTS/PROPOSALS

Similar to contracts and proposals, you will want to automatically send them to clients electronically, allowing you and them to e-sign and house them digitally. No one prints, signs, scans and sends back. Your chances of landing a client just due to that process vastly lessens. The easier you can make your systems and processes, the easier you can land and close deals.

- 1. **Beginner**-Dubsado
- 2. **Intermediate**-17 Hats/Honey Book
- 3. **Advanced**-Proposify

MENTORSHIP

Mentorship is foundational both in business and as a military spouse. There are several incredible organizations that provide free mentorship programs just for spouses. Get one or two and keep them close. They will help guide your way. It's always better to have someone who has "been there, done that" to help

guide the way and teach you their hard lessons learned.

**ACP**-American Corporate Partners offers military spouses a free business mentor in almost any industry.

**MSAN**-Military Spouse Advocacy Network is a military spouse owned and operated nonprofit focused on peer-to-peer spouse mentoring. Because military life is hard, and not everyone knows what all those acronyms are right? Get a mentor or pay it forward (if you are a seasoned spouse) and sign up to be a mentor.

**SCORE**-Your local SCORE will also have an amazing array of free local and national business mentors. Be sure to connect with your SCORE chapter and obtain your mentor today.

MENTORSHIP  
MATTERS AS AN ENTREPRENEUR

ACP

Military Spouse  
Advocacy Network  
Strong Spouses. Stronger Families.

Nasdaq Entrepreneurial Center

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Amazon.com/buildyourbusiness

SUPPORT  
Military families





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#togetherwerise

# STARS AND STRIPES

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Has your business been affected by COVID-19?

Does your business desperately need funding right now to stay afloat and pay the bills?

Were you previously denied for funding and/or think it is too much hassle to get approved?

The SBA has released more funds for business/entrepreneurs through their Paycheck Protection Program (PPP).

Let our team get you the money you are entitled too.

***This government program ends soon!***

***Are you a military spouse and business owner/entrepreneur who has been searching left and right for REAL help with growing your business?***

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# Military Spouse Owned Business Directory

The [Association of Military Spouse Entrepreneurs](#) is proud not only to gather and empower a community of military spouses, but we proudly support and share these spouses’ businesses here in the most extensive published directory of Military Spouse Owned Businesses.

Please utilize this directory to support these incredible business owners by buying their products and using their services frequently. Buying from a military spouse owned business creates lasting financial and economic impact on our nation’s military families.

## **BUSINESS NAME** **APPAREL**

- [Agape Mou Lingerie](#)
- [Ailana J.](#)
- [American Arrow Designs](#)
- [Athena's Elements LLC](#)
- [BE Different Designs, LLC](#)
- [Be UnleashedXO](#)
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- [Evoljeans-iwear](#)
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- [Fit with Stevie](#)
- [Life Soldier](#)
- [Lil Wildflower Bows](#)
- [Lionheart Style](#)
- [Lone Birch Lane](#)
- [My Sister’s Porch](#)
- [Perfect Fit Shoes](#)
- [Phenomenal Tees, LLC](#)
- [Playing Favorites Designs](#)
- [Prince Victors Collection, LLC](#)
- [Rustic Pineapple Boutique](#)
- [Sieger Design Co.](#)
- [Silk Prints](#)
- [Soirée Bridal Boutique](#)
- [The Gunny and His Wife](#)
- [The3seeds Closet](#)
- [Tia Rex & Co.](#)
- [Trades of Hope](#)
- [Truly Created](#)
- [Vêtue Boutique, LLC](#)
- [Virtual Creative Co](#)
- [Wanderlust and Mayhem](#)

- [Wear Your Spirit Warehouse](#)
- [Wearing My Prayers](#)
- [Wilco Supply](#)
- [Winged + Woven Boutique](#)
- [Winning the Wardrobe](#)
- [Zyia Active](#)

## **ARTS**

- [Anne Villano Art](#)
- [Coastal Kind](#)
- [Hip Threads Embroidery](#)
- [Irma’s Arts and Crafts](#)
- [Isha KI’s Art, LLC](#)
- [Jennifer Geletzke](#)
- [Laura Hersh Designs](#)
- [Lindsay Anne Art](#)
- [MALWEST Design](#)
- [MilitaryPrintableArt](#)
- [Opal Aesthete LLC](#)
- [Penned and Pretty](#)
- [Proveit Studio](#)
- [Samantha Hincks - Graphic Design](#)
- [Sierra Ghironzi](#)
- [Sketched and Sealed](#)

## **ARCHITECTURE, CONSTRUCTION AND DESIGN**

- [American Environmental Assessment & Solutions, Inc.](#)
- [AVIVV, LLC](#)
- [Christina Shockley Interior Design](#)
- [Heaven Sent Design and Decor](#)
- [Kingstruction](#)
- [Live Simple TPA](#)
- [Nikki Klugh Design](#)
- [Pfeffer Development](#)
- [SP Designs](#)

- [Ursa Interiors](#)
- [Manifesto Home & Office](#)

## **BLOGGERS/FREELANCE WRITERS**

- [A Faithful Step](#)
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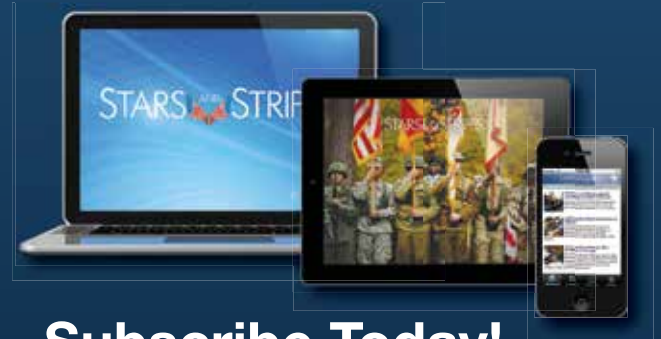
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