

NEWSLETTER

CELEBRATE
WOMEN'S SMALL
BUSINESS MONTH



Empowering Female Entrepreneurs

October marks National Women's Small Business Month, a time to recognize and celebrate the remarkable contributions of women entrepreneurs across the United States. According to the National Association of Women Business Owners (NAWBO), more than 13 million women-owned businesses in the U.S., generate \$1.9 trillion annually. Women entrepreneurs are driving job creation, employing over 10 million workers nationwide. Women are starting businesses at a higher rate than ever, impacting the economy.

Here are women-owned businesses who will share their expertise with HIVE clients in October:

- **Misty Leinberger:** [Pixel Financial](#) This woman-owned CPA firm provides expert advice and personalized solutions to help individuals and businesses navigate complex financial landscapes.
- **LaTonya Warren:** [Armintia](#) Armintia leads change by bridging gaps and providing expert consulting, education, and transformative insights in the cannabinoid industry.
- **Jazmin Allen, Esq.:** [JMA LAW](#) This women-owned law firm is committed to providing exceptional legal services in Hampton Roads. Their dedication to justice and professionalism has made them a pillar in the local legal community.
- **Bri Smith:** [B.D. Smith Financial Services](#) With a focus on financial education and strategic planning, B.D. Smith Financial Services is helping individuals and businesses achieve financial security and success.
- **Angela Johnson:** [AMJ Solutions](#) A consulting firm driven by innovation and strategic thinking, AMJ Solutions offers expert advice that helps businesses thrive in today's competitive marketplace.
- **Karen Price Owen:** [Karen Price Owen Life Coach](#) An entrepreneur who has made waves in the business world, Karen Price Owen continues to inspire with her leadership, creativity, and commitment to helping others succeed through focused coaching.
- **Tiffany Richardson:** [Artisan-Preneur Consulting](#) This woman-owned consulting firm provides strategic guidance and support to help small businesses grow and thrive in competitive markets.
- **Sharonda Michell:** [Sharonda Michell Coaching](#) As a leadership and life coach, Sharonda Michell is dedicated to empowering women to reach their full potential in business and beyond, offering transformative coaching services that inspire growth and success.
- **Jacinta Gauvin, AAMS:** [Reservoir Financial](#) Jacinta is an Accredited Asset Management Specialist® and financial advisor. Jacinta excels in simplifying complex financial matters for her clients, providing both expert advice and empathetic support.
- **Amber Hamilton & Sara Brown:** [RedwoodRise Ventures](#) These women are on a mission to reduce startup and innovation failure rates. Partnering with Venture Capital and Angel Funds, they help funded startups and impact projects overcome major hurdles.



In-Person Training Schedule

Introduction to Non-Profit Organizations

SCORE
October 5th
10:00 AM - 12:00 PM

(Lunch & Learn) Cyber Attacks: How They Work and How to Combat Them

SBN Solutions
October 9th
12:00 PM - 1:00 PM

Build Your Customer Base with Data Axle Reference Solutions

VB Public Library
October 14th
11:30 AM - 12:30 PM

Non-Traditional Funding Options for Businesses

Trust Financing Solutions
October 15th
11:00 AM - 12:00 PM

Unlocking Your Limitless Potential by Learning the Power of Choosing Your Thoughts

Karen Price Owen Life Coaching
October 15th
1:00 PM - 3:00 PM

Introduction to Project Management: Key to Project Success

Invisara
October 16th
10:00 AM - 11:00 AM

(Lunch & Learn) Fuel Your Business with Capital Access HUB!

HR Capital Access HUB
October 16th
11:30 AM - 12:30 PM

Turning Strangers into Customers Using A.I.

Jeraud Marketing Group
October 17th
10:00 AM - 11:00 AM

(Lunch & Learn) Protections Beyond the LLC: What to do After the LLC

JMA LAW, PLC
October 17th
12:00 PM - 2:00 PM

Proposal Development

Virginia APEX Accelerator
October 17th
12:30 PM - 3:00 PM

In-Person Training Schedule

**Business Essentials for Entrepreneurs:
Navigating Commercial Real Estate and More**

BP Real Estate
October 22nd
10:00 AM - 12:00 PM

WIX Studio - Working Wednesday

Artisan-Preneur Consulting
October 23rd
10:00 AM - 12:00 PM

**Attract the Right Talent, Keys to Retention
and Managing Your Talent Investment**

HPI Consulting, LLC
October 23rd
10:00 AM - 11:00 AM

SCORE Networking Event for Hampton Roads

SCORE
October 23rd
5:00 PM - 7:00 PM

Introduction to Government Contracting

SCORE
October 24th
10:00 AM - 11:30 AM

**Swipe Right on Sales:
Match with Your Perfect Customer!**

RedwoodRise Ventures
October 24th
10:00 AM - 12:00 PM

**Empower Your Business:
Simplify Bookkeeping for Profit and Growth**

B.D. Smith Financial Services
October 24th
11:00 AM - 12:00 PM

**Treats, Not Tricks:
Crafting Responsible Edibles 21+**

Armintia
October 24th
11:00 AM - 12:00 PM

**Empowering Entrepreneurs:
Comprehensive Guide to Starting Your
Business**

SCORE
October 26th
10:00 AM - 12:00 PM

Who's on Your B.A.I.L. Team?

SBSD
October 29th
10:00 AM - 12:00 PM

Virtual Training Schedule

Starting a Small Business: The First Steps

SBA
October 3rd
12:00 PM - 1:30 PM

How to Pitch Your Startup to Investors: A Step-by-Step Guide

SCORE
October 3rd
1:00 PM - 2:00 PM

HUD Credit & Money Management Workshop

Operation HOPE
October 5th
9:30 AM - 12:30 PM

Setting Financial Goals: Life Insurance

Operation HOPE
October 7th
5:00 PM

Loans, Grants and Other Funding Options for Women-Owned Businesses

SCORE
October 8th
1:00 PM - 2:00 PM

Developing Win Themes to Win Government Contracts

Virginia APEX Accelerator
October 9th
10:00 AM - 12:00 PM

Federal Contracting: WOSB (Women Owned Small Business) Certification

Virginia APEX Accelerator
October 9th
1:00 PM - 2:30 PM

A Business Guide to Reporting Beneficial Ownership Information

SCORE
October 10th
1:00 PM - 2:00 PM

Virtual Training Schedule

Small Business Workshop

Operation HOPE
October 10th
6:00 PM - 7:00 PM

Federal Solicitations and Proposal Management, How to Read a Solicitation

Virginia APEX Accelerator
October 15th
12:30 Pm - 2:00 PM

Finding the Financing For for Your Business

SBA
October 18th
10:00 AM - 11:00 AM

Intro to Selling to Virginia - Workshop #1

Virginia Department of General Services
October 23rd
10:00 AM - 11:30 AM

How to Know if Your Business Idea Will Really Work

SBA
October 23rd
1:00 PM - 2:00 PM

Federal Solicitations and Proposal Management, Developing a Proposal Outline

Virginia APEX Accelerator
October 29th
12:30 PM - 2:00 PM

The Best 5 Pricing Methods - How to Choose a Pricing Strategy for Your Business

SCORE
October 29th
1:00 PM - 2:30 PM

Generating Leads Using eVA - Workshop #2

Virginia Department of General Services
October 30th
10:00 AM - 12:00 PM

Hampton Roads Small Business Development Center Business Foundations Series

Business Foundations is a four-part series for new and existing businesses. Sessions can be taken in any order; taking all three provides a better understanding of Money, Marketing, and Management which are the foundations for business success, and better prepares business for future individual advising sessions with SBDC business advisors.

Business Foundations - Get Started

October 1st
12:00 PM - 1:00 PM

Are you ready to start a new business but don't know exactly where to begin? We'll walk through the questions to ask and assist with the remaining fundamentals to launch your business successfully; a step-by-step checklist for starting a business is included.

Business Foundations - Management

October 8th
12:00 PM - 1:00 PM

Business Foundations - Management introduces business operation frameworks and best-practices including: Managing Business Finances, Recordkeeping, and Business Operations.

Business Foundations - Marketing

October 15th
12:00 PM - 1:00 PM

Every new and existing business needs a working knowledge of marketing principles and suggested practices to create a recognizable and appealing call-to-action. This session includes: Building Your Brand, Marketing Research, Identifying Your Target, Analyzing Competition, and Sales and Promotional Strategies.

Business Foundations - Money

Essential financial information for launching, sustainability and long-term success. This session includes: Access to Capital, Loans and Grants, Bootstrapping and Investors.



ONE-ON-ONE BUSINESS CONSULTATIONS

(By Appointment Only)

Meet the Banker (Fulton Bank)

October 11th
1:00 PM - 3:00 PM

Transformational Leadership Coaching (Sharonda Michell Coaching)

Tuesdays
10:00 AM - 1:00 PM

Financial Advisor on Call (Reservoir Financial)

Wednesdays
11:00 AM - 2:00 PM

Marketing on Call (Artisan-Preneur Consulting)

Thursdays
11:00 AM - 1:00 PM

Financial Strategy Session for Small Business Owners (B.D. Smith Financial Services)

Wednesdays
1:00 PM - 5:00 PM

Small Business Counseling Sessions (SCORE)

Tuesdays & Thursdays
10:00 AM - 1:00 PM

CPA on Call (Pixel Financial Group)

Every Other Calendar Wednesday
11:00 AM - 2:00 PM

Virginia APEX Accelerator Program

Wednesdays
9:00 AM - 4:00 PM

One-on-One Business Counseling (SBSD)

October 21st
9:00 AM - 12:00 PM

Discover the Power of Coaching (Karen Price Owen Life Coaching)

Wednesdays
1:00 PM - 3:00 PM

Small Business Lawyer on Call (JMA LAW, PLC)

October 17th
2:00 PM - 4:00 PM

Website Strategies for Small Businesses (AMJ Solutions)

Wednesdays
10:00 AM - 12:00 PM

CRECIENDO JUNTOS @ THE HIVE (CHAMBER FOR HISPANIC PROGRESS) (By Appointment Only)

**Posicionamos tu Marca e
incrementamos tus Ventas
(ExpandLogy).**

Español

English

**Comienza tu futuro financiero
(Chartway Federal Credit Union)**

October 22nd
11:00 AM - 1:00 PM

**Desarrollo y Emprendimiento de
Empresas
(Chamber for Hispanic Progress)**

October 8th
11:00 AM - 12:00 PM

NUESTRA MISIÓN

El HIVE es un centro de recursos empresariales que tiene el objetivo de promover un ecosistema innovador y empresarial en Virginia Beach. El HIVE se compromete a prestar servicios a las pequeñas empresas, en particular a aquellas que se encuentran en comunidades con desventajas sociales y económicas.

QUÉ

El HIVE ofrece consultoría individualizada, programas de capacitación, seminarios, asistencia de adquisición, formación de capital, mentoría, redes y una variedad de recursos fundamentales para pequeñas empresas que comienzan y las ya establecidas dentro de una red cooperativa de agencias gubernamentales, instituciones educativas, sectores privados y organizaciones comunitarias.

DÓNDE

El HIVE se encuentra en el centro de Virginia Beach, en el corazón del distrito empresarial de la ciudad, donde algunas de las empresas más destacadas de la región tienen su sede. Es un lugar conveniente para reunirse con mentores y acceder a una variedad de recursos.

QUIÉN

El HIVE está reservado para el uso exclusivo de nuevas empresas y ya existentes que necesitan recursos in situ para orientarlas hacia el crecimiento y el éxito.

El HIVE es perfecto para:

- Empresas nuevas y en la fase de madurez
- Nuevos participantes de la comunidad empresarial de Virginia Beach
- Empresas internacionales nuevas en los EE. UU. o la ciudad
- Personas que buscan ampliar sus habilidades para aprovechar las oportunidades de educación continua que se ofrecen en el HIVE
- Empresas existentes que desean crecer y expandirse

UPCOMING OPPORTUNITIES

Are you a business owner that's stuck between \$250k to \$999k and looking for the catalyst to catapult business to the next level? Entrepreneur's Organization (EO) Accelerator's goal is to empower entrepreneurs with the tools, accountability, and community to aggressively grow and master their businesses! We have several partial scholarships available to businesses that need a boost. Application deadline is October 25, 2024!

EO Accelerator Scholarship

Application Deadline is October 25th

We are looking for small businesses, non-profits, or other organizations who need help understanding their cybersecurity risks.

COVA CCI, the southeastern node of Virginia's Commonwealth Cyber Initiative, in partnership with Valor Cybersecurity will use teams of selected students to provide pro bono Cybersecurity-as-a-Service to small and medium businesses to assess these organizations cybersecurity preparedness and risk posture.

Cybersecurity Clinic

Send questions to:
covacci@odu.edu

SMALL BUSINESS GRANTS & LOANS



Virginia Minority Business Development Agency

Funded by the U.S. Department of Commerce, Minority Business Development Agency, they help Minority Business Entrepreneurs gain greater access to contracts/markets/capital in the Federal/State/Local/Commercial space. They deliver strategic business consulting, technical assistance & work to understand your capabilities to develop near & long-term strategic growth.

Walmart Local Community Grants

Local Community grants are awarded through an open application process and provide funding directly from Walmart and Sam's Club facilities to local organizations in the U.S. Local Community grants range from a minimum of \$250 to a maximum of \$5,000.

Amazon Black Business Accelerator

Grow your business with dedicated resources, financial assistance, business education & coaching, and marketing & advertising support.

Virginia Beach Community Organization Grant

The Community Organization Grant (COG) program provides an opportunity for qualified nonprofit organizations that deliver services to Virginia Beach residents to receive funding from the City. The City Council-appointed COG Review and Allocation Committee evaluates applications and determines how best to allocate funds among the organizations.

37 Angels

37 angels is an organization made up of female angel investors that invest in women-owned small businesses. The organization recognizes the disadvantages that female entrepreneurs face in the loan market and seeks to close that gap. To help women keep their companies afloat, 37 Angels offers grants as large as \$150,000.

SBA Microloans

These government-backed loans of up to \$50,000 can be a good choice for new or very small businesses. They're typically issued by nonprofit community financial institutions, many of which offer additional training and resources.

SMALL BUSINESS GRANTS & LOANS



National Association for the Self-Employed Growth Grants

This nonprofit trade association provides educational resources and grants for small businesses and entrepreneurs. To apply for a grant of up to \$4,000, you'll need to become an active member of the association, provide a detailed explanation of how you'll use the funds, show how the grant will support your business growth and provide supporting documentation.

Accion Opportunity Fund

Accion Opportunity Fund is a financial support system for small businesses that advances racial, gender, and economic justice for all. Take a look at the small business progress loan.

Virginia SBDC Funding Resources

The SBDC offers information and resources on federal, state and local loan programs, tax incentives, and other financial resources available to both established small businesses and startups.

Small Business Innovation Research Program

The Small Business Innovation Research (SBIR) program strengthens opportunities for innovative small businesses using federally funded research. The program stimulates technological innovation, uses small businesses to meet federal research needs, and enables participation by socially and economically disadvantaged businesses.

Fast Break for Small Business

150 small businesses will receive \$10,000 grants and a LegalZoom product of their choosing, valued up to \$500. 3,000 emerging entrepreneurs who haven't yet launched their intended business will receive a LegalZoom product of their choosing, valued at up to \$500.

SMALL BUSINESS GRANTS & LOANS



Community Business Partnership (CBP)

The CBP serves startups and existing small business owners including women, veterans, and minorities primarily located in the DMV Metropolitan region. The business owners we serve are across most business sectors and have a wide range of financial positions. However, we focus on supporting micro-enterprises that are underbanked and underserved in our community.

Grants.gov

Grants.gov is one of the first resources you may want to investigate for business grants—both minority grants and other opportunities. The database, maintained by the Office of Management and Budget (OMB), contains information about more than 1,000 federal grants. It also includes details about the eligibility requirements for each program

To apply for a grant through the Grants.gov system, you'll need to first establish a Workspace account that you (and your team) use to access the system's applications. Once you complete this step, you'll be free to search for federal grants that align with your business goals and apply for those you believe are a good match for you.

Virginia Economic Development Incentive Grant (VEDIG)

The Virginia Economic Development Incentive Grant program (VEDIG) assists and encourages companies to invest and create new employment opportunities by locating significant headquarters, administrative, or service sector operations in Virginia. There must be an active and realistic competition between Virginia and another state or country for attracting the project.

USDA Rural Business Development Grant (RBDG)

Provides funding, training, and technical assistance to small rural businesses, with a typical award range of \$10,000–\$500,000. Rural Business Development Grants (RBDGs) support targeted technical assistance, training, and other activities that promote the development and expansion of small and emerging private businesses in rural areas. Eligible businesses must have fewer than 50 employees and less than \$1 million in gross annual revenues. RBDG funding is separated into either enterprise or opportunity-type grant activities.

For Women Only

SMALL BUSINESS GRANTS & LOANS



The Amber Grant

This grant is for women only, and there is an award every month. This grant was founded after the untimely death of a young woman named Amber. She passed before she could realize her dreams of starting a business.

Grantsforwomen.org

Grants For Women helps small business owners find and research grant opportunities. The grants differ in scope, region, qualifying criteria, and amount, based on the institution offering them.

IFundWomen Universal Grant

At IFundWomen, members have access to a variety of grants, from our monthly Pay-It-Forward crowdfunding grant to those from corporate partners like Visa, Unilever, Diageo, Vista, adidas, American Express, and more.

Backstage Capital

Backstage invests in startup founders who identify as a Woman, Person of Color, and/or LGBTQ. They believe these founders are underestimated and have the most potential for unlocking innovation and creating valuable businesses. To support more founders, they're growing a global community of local accelerator programs.

Jane M. Klausman Women in Business Scholarship

The Jane M. Klausman (JMK) Women in Business Scholarship program helps women pursue undergraduate and master's degrees in business management and overcome gender barriers from the classroom to the boardroom.

EmpowHER Grants

Female small-business owners who are at least 22 years old may be eligible for an EmpowHER grant from Boundless Future Foundation. Your business must have been established within the last three years in order to be eligible. Grant funding is awarded as reimbursement of up to \$25,000 for business-related expenses.


Minority and Women Farmers and Rancher Loans

Loans to historically underserved and women farmers and ranchers are not a special type of loan program or loan type. Rather, this designation refers to a specific funding source known as Socially Disadvantaged Applicant (SDA) funding. To be considered for targeted funding, loan applicants must voluntarily provide race, ethnicity, and gender information.

Available Office Workspace



For additional business resources, visit us at: yesvirginiabeach.com/thehive or contact us at:

 (757) 385-2470

 thehive@vbgov.com



Thrive @ The HIVE

WHAT

The HIVE is offering a workspace at no cost to existing Virginia Beach startups, home-based businesses and military spouse entrepreneurs to help them grow and succeed.

WHO

The space is available to:

- Virginia Beach startups and/or
- Home-based businesses with current business licenses
- Hampton Roads military spouse entrepreneurs

WHEN

The workspace is available for two months (two business days a week).

Members of **Thrive @ the HIVE** have access to:



**Private
Conference
Rooms**



**Secure
High-Speed
WI-FI**



**Free Events &
Business Forums**



**Unlimited
Free
Parking**



**Business
Counselors**



**Access to
Computer
Technology**

At The HIVE, you also get access to our network of applicable organizations



www.yesvirginiabeach.com/thehive

WHERE

The HIVE is located in the Town Center of Virginia Beach at 140 Independence Blvd, Suite 100.

HOW

To learn more and apply, visit the HIVE's [Thrive @ the HIVE page](#). If you are interested in the program but you are not eligible, please check if you qualify for other resources here.