

INSPIRING WOMEN

WOMEN ENTREPRENEURS



FAWCO

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Issue 3

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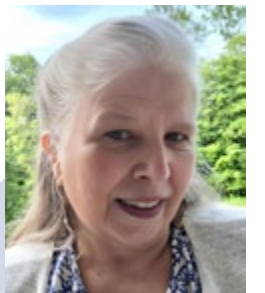
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photo feature

Inspiring Women Magazine: Through My Lens

We are looking for your photos of friends, family or yourself that you think embody the next issue's theme of "The Family Connection."

Photos should be in color and a minimum of 300 dpi. Send your photo with your name, FAUSA or FAWCO club and a maximum 50-word caption explaining why the photo fits the theme to: iw.features@fawco.org

The deadline for submitting photos for our next issue is ...

**Thursday,
September 26, 2024**



"The future belongs to those who believe in the beauty of their dreams."
– Eleanor Roosevelt

Dictionary.com defines entrepreneur as a person who organizes and manages any enterprise, especially a business, usually with considerable initiative and risk. Hmm... sounds, well, risky...

If you skip babysitting (a thriving business opportunity when your mom runs a daycare with lots of little kids as your market) and "sales" jobs like trying to convince neighbors, friends, strangers to purchase Camp Fire Girls mints (why was our product inferior to Girl Scout cookies?), my first experience "running my own business" would be as a *Seattle Times* paper carrier - the only non-babysitting job I could find before turning that magic age of 16. At the time, I was one of the few girls working at that gig. In theory, I should have had a strong business. I managed a huge route with many customers, continually solicited new customers, purchased and delivered the product in a timely manner, and collected the monthly subscription fees. In reality, I spent the revenue before collecting the fees and never made a profit. I usually had to "borrow" from my parents to pay my invoice for the papers. Not a grand start in the world of business.

When I was in junior high school, a friend encouraged me to join a local Junior Achievement (JA) program. JA's core content areas include training students in work readiness, entrepreneurship and financial literacy. To this day, I clearly remember the challenges of conceiving a product, sourcing materials, production, sales, and analysis to evaluate the project's success. When I thought of extrapolating that experience to a career, it was quite intimidating. Maybe that's why, in high school, my DECA (Distributive Education Clubs of America) concentration was in banking and finance. It sounded easier than the other areas related to running a business,

a note from the editor



Taking the office into the garden

including marketing, business management and administration. Ultimately, I had a successful career in organizational management and never ventured into the entrepreneur world.

The women in this issue had dreams that they worked to realize. I am in awe of what they have accomplished. In the following pages you will read about women running businesses in a vast variety of fields, including healthcare, construction, finance and the arts. They are also working to support other women in becoming successful entrepreneurs. These women have dreamed, taken the risk, worked hard, invested their lives in making their businesses thrive and helped other women succeed along the way. I am sure you will find them all as inspiring as I do.

Best wishes!
Michele
iw.editor@fawco.org

"I never dreamed about success.
I worked for it."

– Estée Lauder

advertisers index

Janet Darrow Real Estate – p. 13

Contact Janet Darrow, AWA Vienna and FAUSA member, to find the best properties. Whether around the corner or a world away, she can help. Successful FAWCO referrals earn a donation to the Target Project.

Launch Education Advisors– p. 20

Launch Education Advisors are experts who will thoroughly prepare your student to get ready for university. Co-founder Sara Bittner is a member of AWC Amsterdam.

TASIS – p. 21

The American School in England, TASIS England, is a leading international day and boarding school (ages 3-18) located 35 minutes from central London on a beautiful campus in Thorpe, Surrey.

Tharien's Art – p. 21

AWC Antwerp member and former Target Program Chair Tharien van Eck is a superb artist. She creates beautiful hand painted cards and prints. Proceeds from her cards continue to support programs for women and girls.

London Realty Intl. – p. 48

AWC of London member Lonnée Hamilton created London Realty International out of a desire to provide a high level of customer service and integrity to her clients. She offers a range of property services to fit the needs of her clients.

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We appreciate your support of our advertisers

London & Capital – p. 49

The laws and strategies for investing constantly change. Contact London & Capital to get answers to your investment questions!

The Pajama Company – p. 61

AW Surrey and FAUSA member and founder of The Pajama Company, Ellie Badanes, wants to make sure that your sleep time is fashionable, comfortable and fun! FAWCO members receive a discount with the promo code FAWCO10.

American Sleep Clinic – p. 61

Sleep disorders have great risks for your health. Pregnancy and menopause sleep disorders can impede your quality of life. The American Sleep Clinic can help. Online appointments and support are available.

American Groceries Europe – p. 77

AWC Brussels member and CEO of American groceries, Kristen Crosson, brings quality American groceries to expats who miss those little pieces of home. Now shipping to 18 countries! The company supports several FAWCO clubs in Europe through sponsorship and gifts for fundraising events.

Throughout the years FAWCO has relied on advertisers and sponsors to augment its income. This revenue has allowed FAWCO to improve services and gives it the flexibility to try the latest innovations to enhance the FAWCO experience. FAWCO's advertising partners believe in our mission and support our goals; some advertisers also directly support our activities and projects.

We encourage club leadership throughout the FAWCO network to share our publications with their membership. Our advertising partners have valuable products and services and we want your members to take advantage of what they offer. Please support them! For more information on these advertisers or if you have any questions about FAWCO's advertising program, please contact Elsie Bose: advertising@fawco.org.



introducing this issue

Behold the Widget!

If you ever had the experience of going to a corporate training event, you probably dealt in widgets. Whether you were in manufacturing, the shipping business, a buyer, a seller, a data analyst or marketer, the "product" that the trainers used most often in presentations was the widget.

As one would listen to the speaker drone on (earnestly and sincerely to be sure!), the mind tended to wander. "I could make a better widget!" "What if I could change the widget packaging?" "What if it was made in different colors?" And every once in a while, someone gets so excited about the world of widgets, they decide to take their ideas and embark on their own personal widget journey.

Many start this journey, but few succeed.

"I always wanted to be my own boss" is simply not enough. In the beginning you are everyone: widget engineer, purchaser, sales person, widget customer service, office administrator, maintenance person. It takes humility and hard work to get your business moving.

"I'm a risk taker" is a red flag if it isn't accompanied by preparation, research and accepting responsibility. The bank isn't handing out play money and doesn't offer you a lot of "do-overs" when things are tough.

The women profiled in this issue took the widget idea and made it their own. Through innovation, creativity, drive and hard work, they have built their businesses. They all have had support from family, partners or mentors along the way, because it really does "take a village" to achieve success.

Finally, you have to be realistic about what you accept as success. "Widget Queen of the World" may have been the goal, but in the end having enough success to sponsor the local girls' basketball league uniforms may be just as satisfying.

Elsie
Founder

Building an Award Winning Start-Up

Vicky Klimi, AWO Greece, shares how rejection during the financial crisis fueled her desire to create Grandmama, the benefits of ambitious objectives and the impact of winning the Greek Women Entrepreneurship Award.



Vicky Klimi

I grew up north of Athens, in a close-knit community that valued family and tradition. One memory that stands out from my childhood is my grandmother helping my mother raise her children while also working. She was such an empowered person, balancing her responsibilities with grace and strength. Her ability to manage both family and work inspired me deeply and instilled in me the values of resilience and dedication that I carry with me today. This experience profoundly influenced my commitment to empowering others and ensuring through *Grandmama* that families have access to reliable, compassionate care.

Exploring Options

I traveled extensively in Europe, seeking new experiences and perspectives to excite me. At the University of LaVerne, CA, I immersed myself in varied fields, exploring art, drawing and poetry alongside management and marketing. For me, all these disciplines are forms of art, each requiring creativity, passion and a unique perspective. This period of exploration and learning was crucial in shaping my approach to leadership and innovation.

Settling in Greece

After my divorce, I returned to Athens, Greece with my two-year-old child. I now live in the northern suburbs of Athens, in an area surrounded by greenery I lovingly refer to as

Vicky strikes a pose!



my village. It's a tranquil place offering a perfect balance between the serenity of nature and the vibrancy of city life. Raising a son (now a freshman studying business management) as a single mom has been one of my greatest challenges and accomplishments. My son is my inspiration, and watching him pursue his own dreams with determination fills me with immense pride. My life is a blend of professional dedication and personal fulfillment, as I continue to lead my company *Grandmama* and contribute to our mission of transforming home healthcare in Greece.

The Meaning of Entrepreneurship

Entrepreneurship is the pursuit of innovative solutions to problems, transforming ideas into viable businesses. It involves identifying opportunities, taking calculated risks and navigating uncertainty to create value. Unlike traditional career paths that often follow established structures and roles within existing organizations, entrepreneurship requires a proactive mindset, adaptability and resilience. Entrepreneurs build their ventures from the ground up, facing unique challenges and responsibilities, such as securing funding, managing growth and responding to market demands. This path demands creativity and a willingness to embrace failure as a learning experience. Unlike the stability often found in conventional careers, entrepreneurship is characterized by its dynamic and unpredictable nature, requiring a blend of vision, leadership and perseverance. Ultimately, entrepreneurship is about creating something new and impactful, driving change and contributing to economic and social development in ways that conventional careers might not.

Turning Rejection into Opportunity

In 2008, finding a job was particularly difficult, and, during one interview, the HR manager told me they couldn't employ me because I was a single mom and would have less time to work. That was a turning point for me. I felt a mix of frustration and determination, so I decided to take control of my destiny. The necessity to provide for my son and the desire to prove my capabilities pushed me to become an



With her son, who she notes is her inspiration

entrepreneur. My journey was inspired by a need for independence and the drive to create opportunities, not just for myself, but for others facing similar challenges.

Making an Impact in Home Healthcare

My specific niche in home healthcare was inspired by deeply personal experiences and a desire to make a meaningful impact. I witnessed my grandmother's struggle to find reliable home care, and, tragically, she was abused by her caregiver on the very last day of her life. This heartbreaking experience profoundly affected me and highlighted the urgent need for compassionate, dependable caregivers.

When I became a single mother, I faced significant challenges balancing work and caring for my young son. This experience underscored the importance of support systems for families in similar situations. These personal trials motivated me to create *Grandmama*, a platform designed to streamline and simplify the home care journey. By leveraging technology and building a trusted network of caregivers and nurses, I aimed to provide families with the quality care they deserve.

This niche allowed me to address a critical gap in the healthcare sector, ensuring that elderly and vulnerable individuals receive the best possible care while supporting caregivers and empowering women.

Challenges and Opportunities

As an entrepreneur, the greatest challenges were securing funding, balancing work and personal life and building a reliable network of caregivers. Initially, investors were hesitant to invest in a home healthcare startup. To overcome this, I persistently pitched my vision and demonstrated the critical need for our services. Balancing work and personal life, especially as a single mother, required excellent time management and a strong support network. Women in business face specific challenges such as gender bias and the need to prove their capabilities in a male-dominated industry. However, these challenges also present unique opportunities. Women bring diverse perspectives and excel in empathy and relationship building, which are crucial in healthcare. By overcoming these barriers, we can inspire future generations. To tackle these challenges, I created a supportive and inclusive work environment at *Grandmama*, sought

mentorship from successful women entrepreneurs and participated in networks promoting women in business.

Highlights and Rewards

Becoming a member of the American Women's Organization of Greece (AWO Greece) was a significant milestone in my career and life, enabling me to connect with inspiring women leaders and contribute to meaningful initiatives. One of the most powerful projects I coordinated was the Heart Pillow Project. This initiative provides women suffering from breast cancer specially designed pillows to ease their postoperative discomfort and give them comfort and support during a challenging time.

As an entrepreneur, the most fulfilling moments have come from successfully matching caregivers with families. Providing caregivers decent jobs and the elderly the quality of life they deserve is incredibly rewarding. Seeing the joy and relief on the faces of families and the gratitude from caregivers reaffirms my commitment to our mission. These experiences have made every challenge worthwhile and continue to drive my passion for making a positive impact.

AWO Greece members showing off their contributions to the Heart Pillow Project



Grandmama has received numerous awards that significantly influenced our trajectory. One of the most memorable was presenting our company in front of the Dutch royal couple and winning the first prize from the Orange Grove Incubator program. This recognition provided valuable exposure and validated our innovative approach to home healthcare, opening doors to new opportunities and partnerships.

Entrepreneurial awards have recognized our dedication to innovation and addressing critical community needs, attracted investors and partners and facilitated our growth. In particular, these *Greek Women Entrepreneurship Awards* highlighted the importance of diversity and inclusion, inspiring other women to pursue their entrepreneurial dreams. Additionally, awards for social impact emphasized our mission to provide quality care for the elderly while supporting caregivers. Overall, these awards enhanced our reputation, fueled our passion and reinforced our commitment to making a positive difference in society.

Using AI Responsibly

I see AI fundamentally transforming how we do business at *Grandmama*. We are planning to embed AI and machine learning into our platform to enhance our services significantly. AI can help us match caregivers with families more efficiently by analyzing vast amounts of data to identify the best fit based on specific needs and preferences. It can also predict and address potential issues before they arise, ensuring a higher quality of care and satisfaction for our clients. Additionally, AI-powered tools can provide ongoing training and support to our caregivers, helping them improve their skills and stay updated with the latest best practices. However, integrating AI also presents challenges, such as ensuring data privacy and managing the ethical implications of automated decision-

This page, top to bottom:
winning first prize - Orange Grove Incubator program award;
award from Get Involved;
speaking at Web Summit Qatar



making. We plan to address these issues by implementing robust data protection measures and maintaining transparency with our clients and caregivers about how AI is used. By staying adaptive and committed to our core values of compassion and reliability, we aim to leverage AI to enhance our services while navigating the complexities it brings.

Expanding Across the World

Grandmama now provides essential care and support to over 5000 families, including those on the most isolated Greek islands. In 2023 alone, *Grandmama* facilitated 27 million euros in salaries, directly benefiting caregivers and nurses within its network.

Grandmama also emphasizes empowering women, with 96% of its network composed of women over 41 years old, half of whom are immigrants representing 43 different nationalities. This underscores our dedication to diversity, inclusion and gender equality. By providing economic opportunities to

marginalized groups, we not only improve individual livelihoods, but also contribute to the social and economic development of communities.

My vision for *Grandmama* is to propel our impact and expand internationally by harnessing technology and integrating AI and machine learning into our platform. We aim to optimize caregiver matching, elevate service delivery and enhance user experience. Our goal is to extend *Grandmama's* reach beyond Greece, introducing our innovative home healthcare model to new markets worldwide. Central to our expansion is a commitment to diversity, inclusion and empowering women. We aspire to set new benchmarks in eldercare by providing compassionate and reliable services globally. Through strategic growth and leveraging technological advancements, *Grandmama* seeks to address the evolving needs of elderly care while upholding our core values of respect, dignity and quality of life for seniors and their families everywhere.

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Running a Business from Both Sides of the Atlantic

Linda Sheehan, AWC Berlin, tells us how she took over and expanded a family business as the CEO of Trident Enterprises International, the joys of travel and the importance of giving back.



Linda Sheehan

I grew up on a farm in Frederick, Maryland, north of Washington, DC, in a government/military family. My father encouraged me to embrace the world beyond our idyllic, rural haven. His adventurous spirit ignited a passion for travel that saw me journey across the United States and abroad. By the time I graduated from high school, I had explored the rich histories and cultures of England, Belgium, the Netherlands, France and Russia. These transformative experiences shaped my worldview and instilled a lifelong love for discovery and adventure.

I moved to Florida to continue higher education, initially pursuing a private pilot's license and a career as a commercial pilot. I switched to business administration at the University of Florida (UF) while continuing flight training on a grass strip near campus. The University of Florida is a significant part of our family legacy: my husband and most of his family are UF alumni and our eldest daughter recently received a master's degree from UF.

Berlin? Florida? Both!

Through my husband's work with Siemens, we had the incredible opportunity to live in Berlin, Germany, from 2015 to 2017. We immediately fell in love with the city and the amazing community of expats that welcomed us. The newly re-launched AWC Berlin was a key factor in making Berlin feel like home. We participated in

Linda holding a Berlin Buddy Bear





numerous events and forged lifelong friendships. I was instrumental in starting a book club, German conversation sessions and health and wellness events. After leaving Berlin, I stayed on as an alumni member and continued to run the Women & Finance group.

After leaving Berlin, my husband and I settled in Orlando, Florida, where Siemens has its US headquarters. Longing to return to Berlin, we decided in 2023 to buy a second home there with plans to split our time between the two countries. My husband's job allows him to work from Berlin, and owning my own company gives me the flexibility to work from anywhere. We cherish our time in Orlando, surrounded by friends and family, while also enjoying the vibrant culture and dynamic community in Berlin.

What does entrepreneurship mean to you?

Entrepreneurship means responsibility. As an entrepreneur, I have obligations to my customers, employees and stakeholders. While entrepreneurship is often associated with freedom and creativity, the level of rigor and high pressure surpasses that of many traditional jobs. Unlike working for someone else with a clear set of responsibilities, being an entrepreneur requires wearing multiple hats and constantly navigating complex challenges.

When things go well, there's immense satisfaction in knowing you've set the course and led your organization to success. A unique aspect of entrepreneurship is that exiting the

business requires a thoughtful and systematic approach. My skills in planning, especially estate planning, enable me to prepare effectively for the future, ensuring that when the time comes to leave, it will be done in a way that secures the organization's legacy and future. This meticulous planning not only safeguards the business but also provides peace of mind, knowing that the hard work and dedication invested over the years will continue to benefit others.

Inheriting and Expanding a Niche Business

My father retired early and launched an agricultural fencing business that became an integral part of my life from an early age. When I inherited the business, the product and market were predetermined, presenting the challenge of how to leave my mark on an established business. One of my first steps was refining our brands. I decided to discontinue those that weren't contributing to growth and focus on revitalizing brands with the most potential for expansion. A pivotal decision was to venture into a new, larger and more challenging market: the pet industry.

We had to significantly adapt our marketing and sales strategies as the pet industry's customer base is vastly different from that of agriculture. We are learning to communicate effectively with pet owners to understand their specific needs and desires in order to explore opportunities in the market. The potential is boundless and we're excited to see where it takes us.

Preparing to Run the Family Business

My bachelor's degree in business administration and later an MBA have been essential for my role as CEO. Moreover, I had gained valuable experience in running my own business and through jobs in several other major corporations. In 2001, I started my own consulting firm to support and develop small businesses. My father regularly informed me about our family business. I also sat on the corporation's board of directors for most of my adult life and participated in high-level decision making.

Introducing Major Changes to the Business

My experience as a woman in business, as well as living abroad, gives me a perspective different from my father's. People are the foundation of our corporate success. I implemented several programs to ensure my employees know how much we value them and make certain that everyone earns a market rate or better for their position. We significantly increased PTO (Paid Time Off) accrual time, enhanced benefits, including covering 100% of healthcare premiums and deductible costs, implemented matching 401k and generous profit sharing plans, began reimbursing for gym memberships and more. This has helped achieve my first goal as CEO: retaining our best employees.

I prioritized communication within the organization, both in frequency and transparency. A performance feedback program for employees encourages continuing training. I established a flexible work environment, and introduced technologies and processes to allow remote work where possible. We now invest heavily to keep us relevant in the ever evolving digital world and create internal efficiencies.

Challenges

The single greatest challenge I have faced as an entrepreneur was transitioning the ownership of my small business. Statistics show that nearly 75% of small businesses fail in the two years following the death of a key shareholder. I took this risk very seriously and spent several years working through the administrative, legal, financial and other implications of the transition. As the company's first female CEO in a male-dominated industry, I faced challenges and opportunities. On the upside, we now qualify as a Woman Owned Small Business, giving us access to government contracting set-asides. I'm now offered

Previous page:

The Vagina Monologues, AWC Berlin, 2017

This page, family photos, left to right:

*at the Washington Monument in DC;
at the Vasa Museum in Stockholm, Sweden*



opportunities to share my unique business strategies with other industry leaders. However, as in other business areas, many people are still uncomfortable dealing with a woman leader. Like many women, I often feel I must work twice as hard for my ideas to be heard or for my leadership style to be appreciated. I bring my core values into my business. People are my priority. I'm slowly making culture shifts, bringing more attention to innovation, human rights and sustainability topics that otherwise haven't been discussed in this sector.

Entrepreneurial Highlights

One of the highlights of my career has been the opportunity to support charitable partnerships and give back to my communities. Earlier this year, we partnered with social media influencer Nathan the CatLady and donated two dog parks and catios (enclosed spaces for cats) for two animal rescue organizations. I took my leadership team to Oklahoma for a week to help build the dog and cat facilities, giving them a new appreciation of the positive impact we can have on the world around us.

Managing a Transatlantic Lifestyle

I have a very supportive husband, family, friends and business partner. It takes a lot of calendar coordination and future planning, but we manage to juggle the needs of the business

Below:
sharing her beauty tips in Germany's
MYWAY magazine



This page, top to bottom:
AWC Berlin "field trip"
to Poland to buy pottery;
with husband exploring
the fjords of Gudvangen,
Norway



with my desire to live part time in Europe. Like many businesses, we've learned to accomplish a lot with Microsoft Teams to stay in touch and collaborate. I have benefited from the education and training sessions at AWC Berlin's recently launched Professional Women's group. I'm deeply grateful for this organization that has supported me and offered valuable resources over the last decade!

Developing the Business

One of my business goals for 2024 is to incorporate sustainability into our business culture and decision-making. Earlier this year, I heard from a Berlin based start-up, CleanHub.

The company's mission is to remove non-recyclable plastic from the oceans in a scalable, ethical manner. As my business contributes products that aren't easily recycled, building a sustainability strategy had long seemed impossible. However, with education, support and encouragement from CleanHub, we now have a roadmap to move my business and our industry toward a more sustainable future. This partnership has opened a world of exhilarating opportunities. I can confidently say this partnership would not have happened without my ongoing connection with Berlin.



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Tharien

Member Advertisers: Supporting the FAWCO Community

by Elsie Bose, Advertising and Sponsorship Manager



Inspiring Women serves a multitude of purposes for FAWCO. It is the best place to introduce FAWCO members who share their unique stories and connect with our readers all over the world. It is also an opportunity for entrepreneurs among our membership to advertise to a wide and supportive audience. We are also encouraged by the responses we have received from outside advertisers who support FAWCO through the magazine.

Each of the members highlighted in this feature are putting their money where their “heart” is. Each is a successful entrepreneur and all have worked hard to establish their businesses and build their brands. They are creative, industrious and a force in their own right. They are results-driven but on their own terms.

The FAWCO Sponsored Resource recognition is given to those businesses and services who have substantially supported our advertising and sponsorship program. We have two member advertisers in this category: Sara Bittner (AWC Amsterdam) and Janet Darrow (AWA Vienna and FAUSA).

Since our 2017 summer issue, members have been advertising in *Inspiring Women*. FAWCO is incredibly grateful for all they have done and continue to do for our organization. Please take a moment to enjoy their stories and click on their website links.

We hope that you will support our member advertisers!

Janet Darrow
AWA Vienna and FAUSA



Janet Darrow
Certified International Property Specialist

Janet Darrow REALTOR®



FAWCO is pleased to announce that Janet Darrow REALTOR® is now a FAWCO Sponsored Resource

About Janet:

Janet has lived in both Vienna and Dubai, where she made significant contributions to various organizations. She served as the president of AWA Vienna and played a key role in encouraging AWA Dubai to join FAWCO. Additionally, she served on The FAWCO Foundation board and was the President of FAUSA for four years. Currently, Janet is a FAUSA Counselor and the organizer of the FAUSA Long Beach Getaway. She is thrilled to host her FAUSA friends at her Long Beach home and introduce them to her local friends.

Janet has a passion for travel, corgis, writing song lyrics, attending concerts in the park and enjoying good food and wine. She loves diving deep into internet research and is always eager to learn more about people, places and things. Her inquisitive nature led her father to suggest she join the CIA, as she always had another question ready. She finds life fascinating and feels it is passing by quickly.

About Janet Darrow REALTOR®:

After returning to California, Janet became a REALTOR®. She is a leader at her Keller Williams (KW) Coastal Properties office, currently serving her sixth term on the ALC (Agent Leadership Council), which recognizes top agents. She was honored as the KW Cultural Ambassador for the LA Coastal Region. Janet also became a regional director for 72SOLD, a home-selling program that averages higher prices for sellers compared to traditional sales. As a real estate planner, she specializes in helping families prepare for senior moves, ensuring seniors can make their own decisions. As a certified international properties specialist, she values real estate referrals for any location and has a network of great agents to serve her clients.

Janet is a host for *The American Dream*, a television show on a streaming platform where she features lifestyle and real estate segments in Long Beach. She invites everyone to subscribe to her YouTube channel, Janet Darrow Realtor, to watch episodes and enjoy her real estate music videos. Janet is grateful for all FAWCO/FAUSA referrals and donates 5% of those referred closed sales to the Target Program. She loves the fact that her real estate career doesn't end at 65 and she hopes to be helping her clients and their referrals for many years to come.

Janet's YouTube channel: <https://www.youtube.com/channel/UCghjRjACaoNm338LBlz1cmQ>

Sara Bittner
AWC Amsterdam



Co-Founder, Launch Education Advisors

Launch is the Target Program Sponsor and a FAWCO Sponsored Resource

About Sara:

Born and raised in Wilmington, Delaware, Sara relocated to the Netherlands in 2010 to join her Dutch partner. Over the past 14 years, she has built a life she never could have dreamed of when she was a teenager. She learned a new language, became a member of the AWC Amsterdam and started rowing again after a long hiatus from her D1 college team. Her two kids keep her busy with their sport and social calendars, which she manages without a car!

After learning Dutch, Sara taught English at a Dutch public high school. Teaching 140 students per week, she was most fulfilled from one-on-one conversations and connections she made with a handful of students. This motivated her move to the private sector, which offered greater opportunity to mentor young people at a more personal level. She started at another consultancy but felt constrained by company methods, so she co-founded Launch Education Advisors, where she is free to work directly with students in a way that energizes her.

About Launch:

Launch is distinguished by its individualized and student-centered approach. The company supports students through the entire admissions process, from early dreams in ninth grade, through course selections and activity guidance in high school, to diving deeper into qualitative research as they explore possible careers, majors, courses and universities. This is done through 1:1 tools and collaborations to meet students where they are and help them find the best path to success. Launch aims to reduce stress for both the student and their family from holistically setting application strategies, managing deadlines, writing essays and to prepping for interviews. Individual applications are audited line-by-line to make sure that the application is optimized and error-free. Support extends through the decision-making process, with a detailed side-by-side comparison of up to three programs, including the full financial impact of each option. When students follow the Launch method, they feel more prepared going into the application process and, after receiving all of their offers, they are able to make more confident decisions!

Website: www.launcheducationadvisors.com



Ellie Badanes
AW Surrey and FAUSA



Founder, The Pajama Company

About Ellie:

Ellie started her career in the late 70s in the fashion business as a retail buyer for a department store group working in the dress market. Her life totally changed when her husband was transferred to Copenhagen. She never imagined that a short-term assignment would turn into a life abroad for the next 20 years. Her overseas life encompassed another exciting journey as her family grew and she became the mom of Jilly, Alex and Steffi, each born in a different country. Ellie served as president of the American Women's Club in Denmark, president of the American Women of Surrey, president of The FAWCO Foundation, and she currently serves on the FAWCO communications team. In 2003, Ellie and her family moved to Connecticut and a new journey began.

About The Pajama Company:

Ellie says, "I love to lounge in pajamas, but I also love to work in pajamas. I've been my most creative in pajamas. I was likely wearing pajamas when I thought about starting an online pajama store." Working with the top vendors from NYC to LA, Ellie created The Pajama Company. The company's mantra is "Life is better in pajamas."

"The opportunity to be creative, to sell something I love, to expand the brand across social media networks has been a dream. It's a treat to interact with customers from around the world and to see my pajamas making people happy season after season."

Website: www.ThePajamaCompany.com

Tharien van Eck
AWC Antwerp



Founder, Tharien's Art

About Tharien:

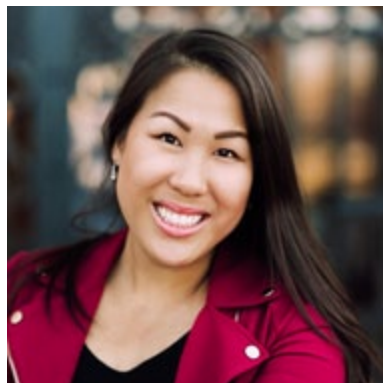
Tharien is an enthusiastic watercolorist and retired physician who grew up in South Africa and now lives in Belgium. Her artistic journey is deeply influenced by her passion for helping and supporting others. As the 2019-2022 Target Program Chair for FAWCO, she actively supported fundraising for S.A.F.E., a project of Hope for Girls and Women Tanzania, by donating all proceeds from her cards, prints and paintings to this important cause. When she's not painting, she enjoys reading, cooking and spending time with her husband and two grown children. She says, "My artwork is a reflection of my life experiences, combining my love for art with my commitment to making a difference in the world."

About Tharien's Art:

Are you searching for the perfect greeting card or beautiful artwork to brighten up your home but just can't seem to find what you're looking for? At her studio in Antwerp, Belgium, Tharien hand paints one-of-a-kind cards and paintings that will bring color and inspiration into your space or into the hands of your loved one.

Visit Tharien's studio to find that special piece that speaks to you or to share a moment of inspiration and beauty and help and her support various projects for women and girls.

Website: www.thariensart.com



Nathalie Goldstein
AWA Vienna



CEO, MyExpatTaxes

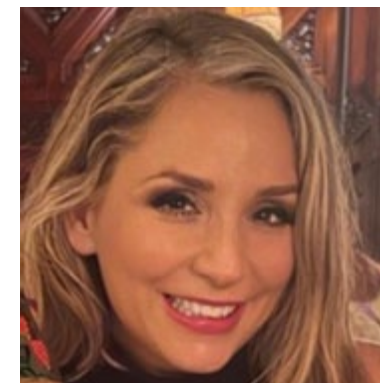
About Nathalie:

Nathalie is one of 9 million American expats who has to file US taxes annually due to citizenship-based taxation. After moving to Vienna and discovering the stress and misfortune of filing taxes abroad, she knew there must be a better way. With a background in finance and her upbringing in Silicon Valley, she set out to solve the problem, not just for herself, but for millions of expats like herself. As well as being CEO of MyExpatTaxes (MET), Nathalie is an IRS Enrolled Agent, the highest level of certification offered by the IRS. Since founding MET, she has been recognized as one of *Forbes'* "30 Under 30," featured in numerous publications and podcasts, and recognized for her achievements as a woman in the male-dominated FinTech industry.

About MyExpatTaxes:

MyExpatTaxes fills the gap in the US Expat Tax market. MET software is an accessible and smart solution for filing US Expat Taxes in as little as 15 minutes, without the high price tag of a private accountant. The MyExpatTaxes software was developed for instant eFiling, maximizing refunds for every expat and ensuring 100% accuracy. Since 2018, MET has helped over 20,000 Americans file their US taxes and stay tax compliant. In addition to taking on complex tax cases, MET offers professional tax preparer oversight throughout the process for those requiring extra attention. With MyExpatTaxes, everyone should be able to complete their US taxes quickly and easily at an affordable price.

Website: [www. MyExpatTaxes.com](http://www.MyExpatTaxes.com)



Kristina Soley
AWG Paris



Founder, Yummylicious Skincare

About Kristina:

Kristina is the visionary founder of Yummylicious Skincare, a brand renowned for its commitment to organic and effective skincare solutions. With over 35 years of experience as a licensed aesthetician, Kristina's journey began in San Francisco and has flourished during her 25 years in Paris. Her expertise and passion for skincare were fueled by her desire to help clients with extremely sensitive skin and cancer patients who struggled to find suitable products. This led her to create Yummylicious Skincare, emphasizing authenticity, elegance and effectiveness. Kristina's meticulous approach ensures that each product is crafted with the finest ingredients sourced from around the world, such as lavender from Provence, argan oil from Morocco and rose extract from Bulgaria. Kristina continues to innovate and expand her product line, maintaining her dedication to both quality and customer care. Her profound impact on the skincare industry is a testament to her unwavering commitment to excellence.

About Yummylicious Skincare:

Yummylicious Skincare is a brand dedicated to providing 100% organic, freshly made skincare products that embody authenticity, elegance and effectiveness, providing exceptional skincare solutions that are not only effective but also safe and nourishing. The brand began in Paris and now thrives in Beverly Hills. The products are meticulously crafted with globally sourced ingredients, ensuring the highest quality and potency. Yummylicious Skincare offers a wide array of products, catering to a diverse range of skincare needs, with a special focus on those with sensitive skin.

Website: www.yummyliciousskin.com



Mary Stange
AWC Bogotá and FAUSA



Founder, Ponte Travels

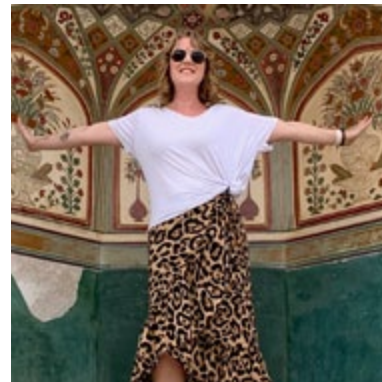
About Mary:

Mary's journey into the world of travel began with a transformative study abroad experience in Limerick, Ireland. This opened her eyes to the beauty of exploring different cultures and sparked a lifelong passion for seeing the world. Traveling with her children has reinforced her belief in the profound impact of travel, teaching empathy, humility and tolerance – values she instills in every journey she plans. At Ponte Travels, the vision is to create meaningful, responsible travel experiences that respect and benefit local communities and environments. Mary meticulously selects partners who share this commitment to sustainability and conservation. The most rewarding part of her work is receiving photos from clients immersed in their adventures, knowing she helped create memories that will last a lifetime. The goal is to make every journey transformative and enriching for those who seek to explore the world thoughtfully.

About Ponte Travels:

Ponte Travels is a boutique travel company dedicated to crafting life-enhancing journeys to some of the world's most captivating destinations. As cultural adventurers and wildlife enthusiasts, they have a deep appreciation for the outdoors, art, architecture, history and culinary experiences. Ponte's mission is to explore, connect, give back and, most importantly, enjoy the journey. Whether it's hiking, sailing, hot air ballooning, jeep or camel safaris, or traveling by plane, train or automobile, the custom-made itineraries are designed for responsible tourism. By choosing Ponte Travels, you ensure that your travel dollars benefit local communities, safeguard wildlife and support NGOs working to improve lives globally.

Website: www.pontetravels.com



Lonnée Hamilton
AWC London



Founder, London Realty International

About Lonnée:

After starting the "Hamilton Team" at Sotheby's International in Pasadena, California, with her mother and sister, Lonnée moved to London eight years ago and founded London Realty International. She specializes in guiding expats through London's property market in both purchasing and letting. She also assists longtime Londoners with sales, property management and letting agency. She values partnerships and prioritizes working with clients who seek a collaborative approach. Her background in marketing and feature writing helps her uniquely market properties globally. Outside work, Lonnée enjoys traveling with her husband and exploring London's vibrant neighborhoods.

About London Realty International:

London Realty International is a full-service property agency created by American expat Lonnée Hamilton. They believe that the property industry needs changing. You are not just a number to them. You are an individual and you have their attention. Property is their passion and they love what they do.

Website: www.londonrealtyinternational.com



A Husband and Wife Business Partnership

Natalia Suarez, AW Surrey International Women's Group, cofounder of HorizonX Consulting, details how being an empty nester led her to entrepreneurship.



Natalia Suarez

I was born in Buenos Aires, Argentina, and my family moved to Miami when I was four years old. One of my most vivid childhood memories is starting kindergarten in Miami without knowing any English. Fortunately, I had a very kind teacher who helped me by pointing to things and telling me their English names.

Later, I attended the University of Michigan on an architecture scholarship. However, two years into my studies, my family moved from Miami to Bogotá, Colombia. Feeling terribly homesick all alone in the US, I decided to transfer to La Universidad de Los Andes in Bogotá to be close to them. Living in Colombia was my first major international experience and it broadened my horizons. I was exposed to diverse perspectives on everything from consumerism to world affairs, learning that each culture views the world through the lens of its history and experiences. Since then, I have been hooked on traveling and discovering different cultures.

In 2000, I met my husband while working at a dot-com startup consulting company in Miami, where we advised Latin American companies on strategies for entering the world of e-commerce. When the dot-com bubble burst, we moved for work, first to Orlando, then to Tampa and finally to Chicago. In 2009, my husband's job took us and our three boys to Paris, marking our first experience as

Natalia at a conference photo shoot in Las Vegas



expats. It was there that we learned about FAWCO at a fundraising gala held by the American Women's Group in Paris. We lived in Paris for four years before moving to London in 2013. After my positive experience with AWG, I sought out a sister group, and the American Women of Surrey International Women's Group helped us transition smoothly. In 2022, I had the privilege of joining the board of AWS International Women's Group as VP of Activities.

I cannot fully express how fulfilling the last two years as VP of Activities have been for me. When work took over my life, I was grateful that Jane Widroe joined me as Co-VP of Activities, allowing me to continue in a reduced capacity. I had a wonderful time reimagining our post-COVID activities calendar and leading as many events as I could manage. AWS is a very special community of international women. As a member for the past 11 years, I have made countless friends and am eternally grateful for the opportunity to be part of an organization filled with so many fabulous women.

Clockwise from top:
back in the day with her husband;
the family;
kindergarten graduation day



At Quantum.Tech conference, Washington DC

An Exciting New Phase of Life

Our youngest son is still in college in the US, while the other two have graduated and are now working in the US. As my sons became more independent, I began to feel ready to get back into the workforce, but the pandemic hit and the time wasn't right. Once our youngest graduated from high school, my husband and I decided that we wanted a change of pace. Starting a new venture together was also a way to reimagine our relationship as empty nesters and to map out this next phase of our lives. We are too energetic and driven to consider retirement. Instead, now that we have more time, we get to do what we really want.

In 2023, my husband left his job and we started our own consulting company, HorizonX Consulting. I've always shared a passion for innovation and emerging technologies with my husband. It was the focus of the last six years of his corporate career, and I was excited to get back into the industry, so it was a perfect fit.

I am the Head of Partnerships at HorizonX Consulting. My role involves developing and implementing strategies to align with our business goals. I identify and secure potential partners to enhance our services and expand

our market reach. A big part of my job is building and maintaining strong relationships with partners. I also conduct market research to spot trends and opportunities, creating new business prospects through partnerships. Additionally, I represent the firm at industry events to help build our network and reputation. Overall, my focus is on driving the firm's growth by leveraging strategic alliances and ensuring competitiveness and innovation.

Helping Companies Achieve Growth Potential

Our first step with a new client is to assess where the company stands in its innovation journey and compare it with its competitors. This helps us understand their current position and identify areas for improvement. From there, we recommend both short-term and long-term focus areas to maximize value. We help the company form a strategy to implement and deploy these changes effectively. Our goal is to ensure these adjustments have the greatest impact on their business proposition. By doing so, we guide them towards achieving their technological and business objectives, making them more competitive and successful in their industry.

What does entrepreneurship mean to you?

For me, entrepreneurship is all about creating value by offering goods or services that companies need, making a big impact on both society and the economy. Unlike traditional career paths, entrepreneurs deal with higher risks and uncertainties, with no guarantee of success, but they also have the chance to earn big rewards. Entrepreneurs often work long hours and need to be highly flexible, but they get to call the shots on all decisions and strategies, constantly coming up with new ideas and solutions. On the other hand, regular jobs come with more predictable income, less risk, structured hours and defined roles, offering steady salaries but with limited flexibility.

Challenges and Opportunities for Women in Business

Women in business who take a break to raise kids often find re-entering the workforce challenging. We tend to underestimate the value of the skills we develop in the process. For instance, I overlooked the experience I



gained from managing multiple international moves and running a household abroad, while handling our properties back home. Settling a family in a new country, supporting children through school and preparing them for college also helped me develop valuable skills that I didn't initially see as relevant to the business world. However, many of these skills are crucial for entrepreneurship. Moms constantly think outside the box to find quick, cost-effective solutions to everyday problems while keeping an eye on the big picture and the ultimate goal of raising well-adjusted, successful young adults. Running a business can be surprisingly similar.

Staying Ahead in the World of Technological Change

I love to learn and have always had an insatiable appetite to understand new technologies and ways of thinking. I am always listening to audio books, articles or

podcasts while commuting or doing chores at home. When I find the time, I do online courses to develop new skills.

I think AI is a fantastic tool that will dramatically change how everyone does business by making work easier and more efficient across all levels. I recommend that everyone use as many AI tools as they can in order to understand the potential and the limitations. AI is one of the emerging technologies we focus on in our consultancy and although it is useful for many applications, it is not the answer to every problem. We offer AI Strategy consulting and an AI Accelerator Program to help businesses find their best value propositions in the AI space.

Previous page, top to bottom:
IBM conference with husband;
enjoying tea in London

This page:
AW Surrey International Women's Group
at Wimbledon



Championing Female Entrepreneurs

Vera P. Weill-Halle, FAUSA and AWA Rome, tells us about her journey as a refugee from the former Yugoslavia to UN diplomat and co-founder of Brighter Ventures, an organization that supports women entrepreneurs.



Vera P. Weill Halle

I was born in 1950 in Pula, Croatia, former Yugoslavia, a beautiful coastal town in Istria. A former naval officer, my father pursued a new career that caused our family to move frequently. As a result, I lived in three different republics of Yugoslavia, now the independent countries: Croatia, Montenegro and Slovenia. Although constantly moving and having to make new friends was challenging, this early period of my life helped me become more flexible and adapt to different cultures and situations, preparing me for my future international life.

My most cherished memories are summer vacations at my mother's ancestral home in Brgulje, on the beautiful island of Molat. Our family house was 100 meters from the Adriatic Sea, and, as a child, I spent my days frolicking in its crystal-clear waters. The sea became my sanctuary. I would swim, snorkel, dive and even fish from the nearby pier. Whenever our uncle permitted, my siblings and I would take his boat and venture farther into the sea. Uncle Celestin, a skilled fisherman, would cast his nets every night, ensuring that we always had the freshest catch, and Aunt Ljubica would grill the fish to perfection. Our land boasted small vineyards and almond, cherry,

View from family home in Brgulje Island, Molat, Croatia



plum and fig trees. We had our own sheep and goats, and cultivated a variety of vegetables. For a girl from the city, experiencing island life was truly a fantastic experience.

My life took a dramatic turn in September 1965, when I was 15. We left for the weekend to visit Uncle Boris, in Trieste, Italy. Upon our arrival, our parents revealed to my sister, twin brothers and me that we were not just visiting; we were permanently leaving Yugoslavia. The following day, we reported to the UNHCR refugee center in Trieste. The facility had served as the only extermination camp in Italy during World War II. It has since been turned into the Civic Museum of the Risiera (Rice Mill) of San Sabba, a solemn reminder of the past. Our six months there challenged all my abilities and shaped me into the resilient individual I am today.

In March 1966, we finally obtained visas to emigrate to the United States. While waiting for final approval, we were relocated to Latina, a town near Rome, where I secured a babysitting job with a doctor's family. I remember telling them that one day, I would return to Italy. In 2004, I fulfilled that promise, returning to Rome as a UN diplomat. It was a remarkable journey from



those uncertain days in the refugee center to a position of influence and responsibility.

Throughout my life, I have had the opportunity to experience a wide range of adventures and challenges. Moving to the United States at the age of 16 and being the only member of the family who spoke English, I became responsible for everyone's translation and interpretation. This helped shape my sense of responsibility and independence.

After completing my education, I began my career in international affairs, working with the United Nations and the International Fund for Agricultural Development. In 2004, I was appointed Director of the Resource Mobilization Division at the International Fund for Agricultural Development in Rome, where I contributed to sustainable agricultural practices and supported rural communities around the world. After retiring in 2010, I chose to stay in Rome for another decade, enjoying the rich culture and history of the city. However, unforeseen circumstances that included the COVID-19 pandemic and my breast cancer diagnosis, led me to relocate to California in 2020.

Entrepreneur: Innovator, Manager, Risk-taker

A woman entrepreneur is an innovator who creates, manages and takes financial risks to establish and run her own business. Women entrepreneurs represent strength, determination

and resilience. Their unique experiences and insights contribute to creative problem solving and drive economic growth. By starting and scaling their businesses, women entrepreneurs generate employment opportunities, encourage diversity in leadership and decision-making, and they are more likely to address social and environmental challenges, contributing to sustainable development and positive societal change. Women entrepreneurs also serve as role models, inspiring other women and girls to pursue their entrepreneurial aspirations. Their success stories challenge gender stereotypes, empowering women to overcome barriers and achieve economic independence.

Brighter-Ventures:

Helping Women Entrepreneurs

I graduated from the TRIUM Executive MBA program in 2009. TRIUM is a global program established by the London School of Economics and Political Science, the HEC Business School in Paris and the NYU Stern Business School. This MBA experience deepened my understanding of running a business and made me acutely aware of the specific obstacles faced by women. The fact that women entrepreneurs receive a mere two percent of global financing is a striking example of the inequity. In 2018, at the annual meeting of TRIUM alumni, I met two women cohorts who shared my commitment to helping women entrepreneurs. In 2019,

This page, top to bottom:
Vera (center), mother (far left), siblings and friends in Titograd (now Podgorica), Montenegro, circa 1957;
on holiday in Paris with late husband Emmanuel Weill-Halle, 1997;
with son Christopher and oldest grandson Hayes at his christening, San Francisco, May 2014

Next page, from the left:
Vera, Olga Grataturova, Natalia Blokhina – cofounders of Brighter Ventures, 2018



we co-founded Brighter-Ventures Inc., a non-profit organization with a mission to advance women-led entrepreneurship and find innovative global business solutions.

Access to financing is the primary obstacle for women entrepreneurs. They face difficulties in obtaining loans, venture capital and other financial support. Currently, my team is seeking financing to launch a Global Competition for Women Entrepreneurs. While we have made some progress, the task is not complete and we may seek partnerships with other organizations to further our efforts.

Gender bias also hinders women's professional growth. They face skepticism and a lack of trust from investors, customers and even within their own networks. Women often have limited access to professional networks and mentorship opportunities. Societal expectations put additional pressure on women as they struggle to balance running a business with family responsibilities. The under-representation of women in leadership roles makes it difficult for them to find role models and access to support services.

I have, along with other women, experienced many of these obstacles and am committed to helping women overcome them. But women cannot do it alone. Addressing these barriers to their success requires efforts from the business world at large and society as a whole.

Promoting Women Entrepreneurs in International and Non-governmental Organizations

My commitment to women's economic and social concerns has been a driving force in my career. As a board member for non-governmental organizations, I contributed to policy discussions and decision-making processes that advanced women's economic development. This included shaping policies and strategies to empower women and promote gender equality.

At major UN conferences, I collaborated with other women advocates to ensure women's voices were heard in policymaking. In addition, I also advised UN member state representatives on a broad range of development issues. At the UNFCCC (United Nations Framework Convention on Climate Change) Conference of Parties (COP),

I focused on the adverse effects of climate change on women and advocated for gender-responsive climate action to create more inclusive policies for women.

Up Next

I am looking at options to establish a biennial global competition for women entrepreneurs in four thematic areas: education, environment, health and human rights. Supporting women entrepreneurs and finding global economic solutions would bring benefits to all countries, including my birth country, Croatia.

Right:
with Liz Hemminger (FAUSA) at FAWCO conference, Porto, March 2024

Below:
with Natalia Blokhina (second from left) in Paris and Total company representatives at the Total African Entrepreneurs Competition, April 2019



Left:
shaking hands with UN Secretary General Boutros Boutros-Ghali, circa 1995

Below:
with husband at the UNA/USA Annual Diplomatic Gala Dinner, Washington, DC, October 1991



The Dutch-American Friendship Treaty and the Entrepreneurial Spirit

by Natalie Malis, AWC The Hague

How each year, hundreds of Americans obtain temporary residency to pursue their dreams abroad.



What is DAFT?

A growing number of the stories I hear from Americans living in the Netherlands involve a little known residency visa granted to US citizens under a provision of the Dutch American Friendship Treaty (DAFT) signed in 1957. This agreement affords Americans the unique privilege to live and work legally in the Netherlands if they invest €4500 into the Dutch economy, maintain that investment as a minimum balance in a bank account throughout their temporary residency and show proof of their ability to support themselves (and any family members they sponsor) through self-employment or other income, without the aid of public assistance money. When you compare these requirements to other countries that extend investor visas, otherwise known as golden visas, it's a wonder that the number of Americans expatriating to the Netherlands isn't higher than the available data shows. It appears this visa remained under the radar until around 2015.

**Malis Family
at Zaanse
Schans, 2014**





Making a presentation in Holland

Speaking from my own experience, it was off of our radar entirely, even though as a family, we spent two to three months each year living and working remotely from our investment property in Amsterdam in an apartment that, since 2012, had been our family's second home and launching pad for side trips all over the European continent. It took six years of poking around on different online travel and expat sites before my husband came across information on the DAFT visa. As I write this article, we are officially one year into our initial two-year residency in the Netherlands. This is a dream that, for us, as small business owners and parents of two teenagers, has always been financially and logistically feasible but legally out of our reach until now.

My natural curiosity led me to seek more insight from other kindred spirits about their experiences with DAFT and find a theme or common thread. No two persons' experiences have been the same, thanks to the low financial requirement. In fact, not every person fits the mainstream description of entrepreneur. However, what appears to be fundamental to

the treaty and the shared stories of those who have chosen this route is the entrepreneurial spirit. It's also my opinion that this visa is symbolic of shared beliefs between these two great nations, with connections that can be traced all the way back to the brave souls who landed at Plymouth Rock on the *Mayflower*. Additionally, it takes courage to make a huge leap of faith and set out on a new course for your life on foreign soil, with no guarantee that your venture will pan out.

Supporting DAFT Hopefuls

To learn more I sat down with Drew Fossen, the co-founder of Overseasy, a consultancy outfit offering guidance to people interested in applying for DAFT. Since his move to Amsterdam as a DAFTER in 2018, he's consulted on cases involving established business owners making well over \$100K+ a year, as well as the budding young professional hoping to make a living as a freelance copywriter. According to information provided to him by the Immigration Department of the Netherlands (IND), the yearly number of applications for visas under DAFT was 230 in 2015, then 320 in 2016 and by 2017 the number

of US citizens who successfully gained residency had risen to 360. Although Drew has been unable to obtain recent numbers from IND, his own web analytics show a steady increase in website traffic and contact requests over the two years he's offered this service. The same is true for activity in DAFTHub, a private Facebook group established in 2019 with membership reaching 1000 members by September of 2022. A poll of the group in December of 2023 found that 66% of members had already made the move to the Netherlands, while 34% were working toward moving and applying for residency through DAFT. Over the past six months, new-member numbers are averaging somewhere between 30 and 45 per month. At that rate, the group will likely reach 2000 members by September 2024.

Polling from a post inside the group inquiring on the types of sole proprietorship or small business ventures turned up a mixed bag of results. Topping the list, however, were IT and tech-related businesses, performing and fine artists, professional coaches and consultants, freelancers in copywriting/content creation and special event coordinators, as well as HORECA (restaurant or hospitality related), which is the only "brick and mortar" category. Unlike other investors or golden visa recipients, only a small percentage of DAFTers are in real estate sales, investment or property management. The number is also small for those using DAFT as a path to permanent residency or citizenship and who are financially set up for retirement between savings and investment portfolios.

DAFTHub was immensely helpful to us before and during our application process. The dozens of DAFTers I've come to know personally this year are still active in the group, as it's an invaluable resource to those of us who need guidance as we approach our window for visa renewal or applying for permanent residency. It's also been a good place to network and support each other's business ventures!

"A key trait every entrepreneur must possess in order to succeed is adaptability. This stems from one's belief in possibility and the growth that comes from any kind of change."

- Natalie Malis,
Leadership Development Coach

www.NatalieMalisCoaching.com

FAWCO Members Take Advantage of DAFT



Beth Massa AWC Amsterdam:
Long Time Resident, Short Time DAFTER
Beth, a US citizen, worked for 10 years at Microsoft's NL headquarters in Amsterdam, when she launched her environmental company, Ozarka.

DAFT provided a pathway for her to remain legally in the Netherlands and operate her own company supplying zero-waste packaging for restaurant takeaways.

www.ozarka.biz/?lang=en



Stephanie Scott AWC The Hague:
Special Events Coordinator Turned European Tour Operator
Stephanie has just kicked off her second full season as a European travel guide and tour operator to US

clientele, thanks to DAFT and the help provided by DAFTHub. She began the process when she was forced to pivot after her position as a special events coordinator was furloughed due to COVID-19.

www.stephanieventures.com

Amy Branger AWC Amsterdam:
Management Consultant with Dutch Roots
Amy knew in her heart that her childhood visits to the Netherlands to see extended family would develop into something more permanent. Already self-employed as a management consultant and executive coach to US public sector clients, DAFT allowed her to earn income from EU clientele, as well. She has recently opened a second coaching business curating virtual and in-person retreats for women in midlife searching for MORE as they embark on their next life chapter.

www.perfectavocadoretreats.com



Rachel Niesman
AWC The Hague:
Double Threat Entrepreneurial Household Owners of a successful real estate business in

Florida, Rachel and husband Jerry began to consider working and living overseas. During their location search, the Netherlands kept moving up in the ranks due to its reputation for a high quality of life for families. DAFT sealed the deal for the real estate business and also gave Rachel the opportunity to establish herself as a fine art photographer on a more global scale.

www.RachelNiesman.com



Mimi Van Am:
From Fledgling Freelancer to Flourishing Creative Business Woman
Mimi, who is half Dutch, started with DAFT in order to meet the temporary residence permit needed to regain her Dutch citizenship

and turned it into a six-year career as a creative freelancer and business owner. Already a graphic designer by trade, Mimi registered a new business offering digital design services, later venturing into other types of creative work, such as teaching acting and improv, and most recently adding fitness instruction and wellness to her business repertoire.

www.photographybymimi.nl

Natalie Malis is a first-generation Cuban American born in Pittsburgh, PA. Mostly raised in Alabama and Miami, FL, she graduated from New York University in 1997 with a BFA in Acting and a minor in Business Administration. After working in the music and film industry early in her career, Natalie met her husband, Adam, and moved to Waynesville, NC, in 2010 to settle down and raise their family. Gleaned from Henry David Thoreau via The Dead Poet Society, her favorite literary quote is "I went into the woods because I wanted to live deliberately. I wanted to live deep and suck out all the marrow of life." Natalie and her family moved to The Hague in 2022 to do just that.

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London & Capital



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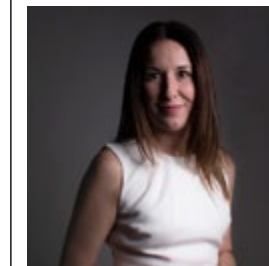
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ARRANGE AN INTRODUCTION

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Helping Clients on Their Healing Journeys

Chloé Chandler, AAWE and AWG Paris, has a private psychotherapy practice in Paris. She conveys the rewards and challenges of owning her own business, the relevance of therapy in the workplace and how to deal with increasing demand due to the current mental health crisis.



Chloé Chandler

My childhood was split between the United States and France, with significant time spent in Pennsylvania, Paris and the South of France. Each place left a distinct imprint on me.

My fondest childhood memories are of Pennsylvania. I often accompanied my father to Numar, the site of an instrumentation and technology company that he was instrumental in launching. These visits were special, fostering a sense of deep connection with my father. Watching him navigate the challenges of building a business from the ground up instilled in me a strong work ethic and a belief in perseverance.

However, my most formative experiences took place in the South of France. At the age of 12, I was diagnosed with an autoimmune disorder, which turned my world upside down. Unfortunately, this diagnosis led to a series of misguided decisions by those around me. My autonomy and choices, my sense of normalcy and belonging, my protection from harm and my education were stripped away from me for eight years. My early teens were spent no longer living at home and without parental guidance, learning how to

Dad's 80th birthday with Chloé and siblings



figure out life on my own. It was a very odd and conflicted space to inhabit. The impact of this period was profound. I felt a deep sense of loss and displacement. Navigating the world alone as a child was daunting, but it taught me invaluable lessons about self-reliance, adaptability and resilience.

Once I was able to reclaim control over my life and come into my own power, I began making my own decisions – some good, some less so – which led me to where I am today. My experiences instilled in me a deep appreciation for my health, my autonomy and the strength I had found in overcoming adversity. I wanted to share this feeling with others, to help them find their own strength and power. There was never any doubt in my mind that I was meant to become a psychotherapist.

Home

Paris has always been my *ville de cœur*. I was born here, lived here as a child and spent my undergraduate years here. It's the place where I've felt most at home.

In the summer of 2020, Edinburgh, where I was located (and love almost as much as I love Paris), was starting to shut down just as Paris was opening back up. Brexit was in effect. It was clear that it was time to go home. Now, I'm lucky enough to call *le 7ème arrondissement* home to both my apartment and my office. My family has dispersed to Switzerland, the United States and Morocco. I'm the only one left in France. Luckily, I have a fantastic "chosen family," filled with wonderful friends from all generations and walks of life – and a zesty cat named Léopold, who has followed me across the globe these last seven years!

What does entrepreneurship mean to you?

Entrepreneurship is all about creating and growing your own business, which involves a lot of innovation, grit, motivation and being comfortable taking risks. Unlike more traditional career paths that follow a set progression within an established company,



Top to bottom:
sledding down the driveway with Dad, Pennsylvania;
at 8 years old with family

entrepreneurship means building something from scratch, constantly adapting, constantly learning and being ready to handle a lot of uncertainties. It's a very humbling yet rewarding experience. It is also a journey that requires a lot of resilience and creativity.

Becoming a Psychotherapist

I was drawn to the mental health field from a young age. As an avid reader, and in an effort to understand myself and others around me, I began immersing myself in psychology books from the age of 12.

A pivotal moment in my journey was meeting an incredible psychologist, whom I continue to see, more than 10 years ago. He showed me the profound impact a skilled therapist can have on someone's life, and this ongoing relationship has provided me with tremendous support and insight. He has been instrumental in my healing.

My path to becoming a therapist was shaped by a combination of personal experiences, intellectual curiosity and positive influences. The challenges I faced, coupled with my passion for understanding and helping others, solidified my commitment to this profession. I am driven by the desire to support others in their healing journeys, just as I have been supported in mine.

Developing Business Acumen

My business acumen results from a commitment to lifelong learning, strongly shaped by hands-on experience. From the outset, I had to learn to embrace the reality that making mistakes is an integral part of growth, each one providing valuable lessons that helped refine my approach. Mistakes are not just inevitable, they are essential for learning. Shifting my mindset toward viewing each mistake as an opportunity to learn and improve is really what helped me start, develop and maintain my business. Finding mentors was also pivotal in my development; seeking consultation from experienced therapists in private practice has provided me with advice and different perspectives that help me navigate complex situations more effectively. It has made me a better business owner and therapist by teaching me how to set boundaries.

Challenges and Rewards of Owning and Managing a Private Medical Practice

For me, juggling a work-life balance is the most difficult challenge as a mental health professional. Being fully present and invested in your clients every day, while also running a business that pays both your personal and professional bills, demands a great deal of

Baby Chloé with neighborhood cat





Fellow mental health practioners

emotional strength and self-care. Saying no feels very difficult and almost unnatural. Realizing that boundaries, especially boundaries revolving around respecting and valuing my own time, are hugely beneficial to myself, the client and the therapeutic relationship was quite a learning curve. Prioritizing myself has also been a skill I had to learn and develop. It's a work in progress – but so is the nature of my profession. My clinical practice has been, hands down, the most rewarding part of my career. I cannot imagine doing anything else. Every day, I feel honored to walk with my clients on their journey toward healing. Everything, from the building of trust and rapport, which is such a delicate and valuable thing to be able to hold, to that moment where a client says, "I've never told anyone this before," and proceeds to trust you completely, to being part of a developing story of resilience and gumption and to be able to see long lost hope and authenticity shine through... there isn't one thing about this career that isn't beautifully, wonderfully rewarding.

A Wide Range of Therapies and Clients

I work as a consultant and facilitator for a few different Employee Assistant Programs (EAPs) and mental health consultancy firms, each of them offering their own version of mental health training and workshops to a variety of business corporations. Mental health is a vast topic and an important one to explore within the corporate landscape where it is easy to feel overworked and devalued. These trainings touch on everything from gut health to financial wellness, interpersonal relationships, psychological safety, diversity & inclusion, and even – my personal favorite – neuropsychology. From my standpoint, the main goal is to offer psycho-education and activities to reduce stigma, manage stress, recognize and manage mental health issues and promote asking for help - all through a shared experience (the workshop or training) that can build rapport and help employees feel mutually supported by their colleagues. In my view, this becomes a win-win for employees, employers and corporations alike.

The Global Mental Health Crisis

The mental health crisis is a very real and very understandable phenomenon when we factor in the COVID-19 pandemic, geopolitical events and environmental change. This comes with its pros and cons. On one hand, we have an increase in awareness when it comes to the importance of mental health. People are openly discussing their struggles and seeking help, which in turn reduces stigma. However, it has also highlighted the inadequacies in mental health care systems across the globe. There are really significant gaps in access to care, particularly for underserved and marginalized communities.

There is also a very big need to provide a more holistic approach to mental health, to consider the physical, emotional, social and economic well-being of each individual. I think the mental health crisis is pulling the wool from over our eyes, which is a good thing if we actively garner this opportunity to advocate for mental health policies at local, national and global levels.

My field has seen a dramatic increase in the number of people looking for help and support. There is an increasing amount of burnouts among therapists due to the sheer volume of understandable demand. I've had to readjust my hours several times trying to find a balance between meeting this increased demand and not overextending myself too much. Telehealth has been a game changer for those who struggle coming into the office, making finding help much more accessible.

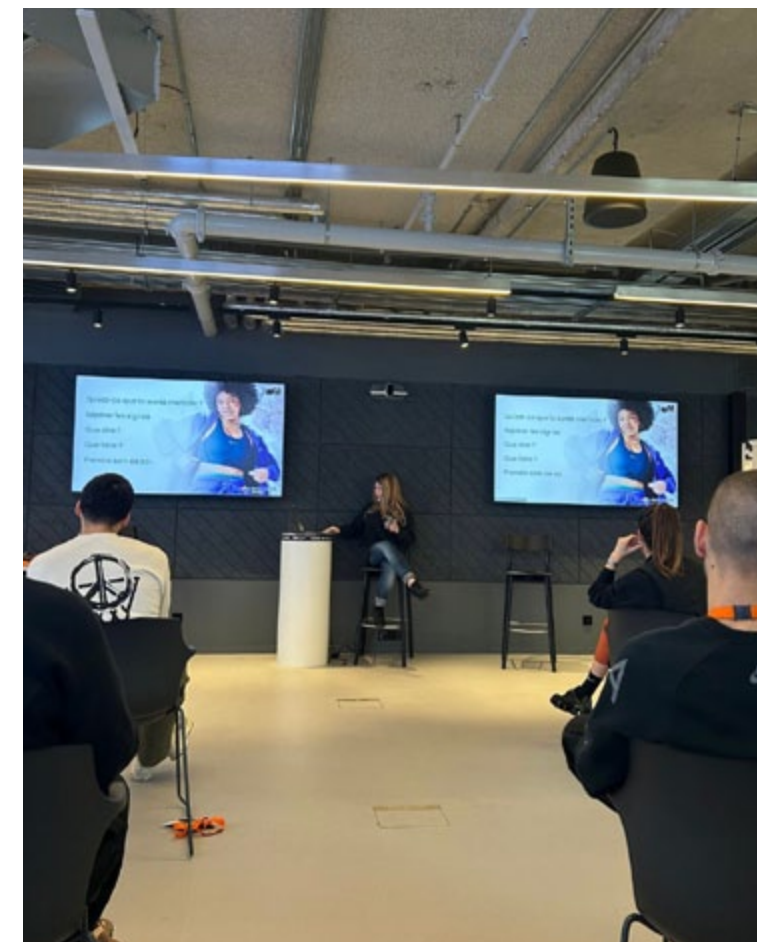


The Influence of AI on Psychotherapy

The influence of AI on psychotherapy has already started and in quite a phenomenal way. AI has significantly enhanced administrative tasks, particularly record-keeping, allowing me to focus more on direct client care. I also use AI to help improve therapeutic outcomes: some AI-driven applications can provide real-time analytics on client progress, helping me tailor the sessions more precisely.

Of course, there are the ethical and privacy concerns that come up with the use of AI in mental health. Protecting client confidentiality and ensuring the ethical use of AI tools are paramount. I ensure that the software I use is US (HIPAA) and EU (GDPR) data compliant, and that my clients are always informed of their right to their data or to opt out at any time. I plan to continue to stay informed about advancements in AI and its integration in therapy and to continue adopting a cautious and measured approach to incorporating AI into my practice, ensuring that any tools used are evidence-based and enhance rather than detract from the therapeutic experience.

Below, left to right:
her soothing office;
facilitating a training session at



The Art of Wearing Multiple Hats

Julie Otten, AWC The Hague, oversees two businesses. She talks to us about how she went from corporate America to website design consultant and go-to person for pumpkin and pecan pies in the Netherlands.



Julie Otten

I grew up in Chino, California, on a half acre plot of land. I helped my parents with their business on weekends, enjoyed being outdoors with my pets and friends and being active in school sports. These experiences had an important impact on learning to run a business, talk with customers and respect nature.

I moved to Northern California to attend California State University, Sacramento, and earned a BS degree in international business with minors in German and computer science. I worked for a few hotels in the state and in Germany during my studies, with the intention of making a career in the hospitality industry after graduation. However, after working odd hours for hotels open 24/7, 365 days a year, I discovered this was not the direction I wanted to follow. Instead, a year before graduation, I became very interested in computer science and took as many information science and computer science classes as I could. Upon graduating, I started working for IBM as a software engineer in the Bay Area. After the Year 2000 project, I moved with IBM to Austin, Texas, to work in an International department called developerWorks, where I helped with their website and magazine.

Julie at a sales booth with an assortment of her baked goods





Above: with her sisters (l to r) Barbie, Joyce and Cheryl and mom, Jean, at a family wedding in San Diego, CA



I am technical and like being creative, using my talents to conceive things one can see and use. Website work was my favorite project at IBM, so I chose to use that as a base for my business. My clients are primarily expats with small business who need someone local to help them in English. As my Dutch proficiency increased and with more recommendations, I now have as many Dutch as non-Dutch clients.

Baking Business

I liked cooking and baking, but in the US, I also took advantage of the lovely, delicious food items and desserts one could buy at Costco or other stores. After living in the Netherlands for some months, I soon discovered that if I wanted authentic American food, especially desserts, I had to make them myself. I had some great recipes for pumpkin pies, cookies and fudge brownies, so I started to bake them for myself and my friends. I sold frozen cookie dough at the AWC Holiday Bazaar for a few years, then started selling my cookies and brownies at "homemade" markets in the local area. This led to my online shop, Julie's American Cookies. Then I was asked if I made holiday pies, specifically pumpkin and pecan. Each year, between late October and December, I sell about 100 handmade pies. I enjoy both businesses and the flexibility they give me to be

Speaking at a local expat elementary school

A New Life in Europe

After moving to Texas and having a child, my first husband and I divorced. I met my current husband online. With careful consideration and numerous visits to each other, I moved to the Netherlands with my son.

Unfortunately, after a few years, my IBM International team experienced layoffs, and unless I moved back to the States to join a different team, I would be laid off. I took that time to have my second child and start a business.

Website Consulting Business

I found it very difficult to find a flexible job that used my skills with the limited Dutch I spoke at that time. I therefore created my website consulting business, "Juwels Website Design & Services." With the help of some local networking and word-of-mouth recommendations, I now have a regular client base that uses my web maintenance, design and renovation services.

Riding her pony



with my family. I was able to be home for my children when they were young and also help at their schools during events. My older son completed Dutch school, then moved to the States to join his biological dad's family and further his studies and work. My younger child is a teenager attending a Dutch high school in The Hague.

Challenges and Highlights

My greatest challenges are staying motivated, time management and the art of wearing multiple hats to run two separate businesses. A happy customer brings me joy, whether it's a small business owner who is excited about their new website or a customer who is delighted with my American desserts.

Lessons Learned and Shared

As a small business owner, one sometimes has to wear many different hats. Having both a business degree and technical work experience have helped me immensely. I have learned social marketing, bookkeeping, marketing, social media and Dutch business laws.

My tips for your website: keep it simple but informative, choose appropriate colors and make it easy to navigate. Your visitor should know in the first five seconds what you have to offer on your homepage and how you can resolve their problem.

I also enjoy encouraging youth. I was invited to speak at a local expat elementary school during their career project week about my online bakery business and entrepreneurship.

What does entrepreneurship mean to you?

Entrepreneurship is the art of taking your passion and making it into something you can earn a living with. It is not for everyone. It's risky, challenging, hard work and lonely at times. But it can be lucrative and you get to make your own work schedule. Working for a company may not be as flexible or lucrative, but you can focus on your expertise and not have to worry about wearing the rest of the hats that go along with running a business.

Below: kayaking in Costa Rica and hiking in Germany



Wild Nights and Beyond! “Wild Creatures”

Organic Cotton Pajama Set by **Karen Mabon**

A gorgeous print skillfully executed in a vintage style that exudes LUXE! These pajamas whisk you away to a world adorned with the vibrant hues of passion fruit florals. So comfortable in cotton for a glam stay-in night! Available online now!

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Ellie Badanes, AW Surrey and FAUSA Member.
Founder, The Pajama Company



Do you know how risky snoring could be?

We simply stop it.

Prof. Dr. Schneider is a very well known specialist in internal medicine and sleep disorders. Through his decades of research at Johns Hopkins University, he has the very latest knowledge and medical techniques detecting and treating sleep disorders.

Sleep disorders have great risks for your health such as developing diabetes, obesity, poor sleep and even heart attack or stroke.

In women going through pregnancy and menopause, sleep disorders often emerge impeding quality of life and increasing the risk for having adverse events or even developing cardiovascular and metabolic complications. Managing sleep disorders, therefore, provides the conditions for a healthy and happy life when entering the peripartur and postmenopausal golden years.

Join his Sleep Clinic in Frankfurt, where he treats patients in a comfortable environment since 2009. His clinic provides medicine at the highest scientific level in a convenient hotel like setting.

We offer 100% telehealth support with online appointments, home sleep test and more.

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Good Sleep. Good Day. Good Life.



Prof. Dr. Hartmut Schneider has been working scientifically for better internal (sleep) medicine since 1987. His more than 20 years of research at Johns Hopkins University in Baltimore (USA) in the field of sleep and internal diseases have earned him significant national and international recognition.



**Zentrum für
SCHLAFMEDIZIN**
American Sleep Clinic

A Club Inspires: IWC Leipzig

International
Women's Club
of Leipzig

Ute McKendry joined IWC Leipzig in 2020 and became President in July 2023. She teamed up with IWC member Carolin Wilms, a freelance journalist, author and speaker who recently co-updated a Leipzig guidebook, to give us a look into one of the newest FAWCO clubs and the magical, musical city of Leipzig.



Leipzig board members and club leaders at AGM

The International Women's Club of Leipzig (IWC Leipzig) was founded in 1998 as the Cosmopolitan Women's Club of Leipzig and changed its name in 2005. We celebrated our 25th anniversary in May 2023 with a memorable 3-day get-together of 160 great women – members and guests from many countries. It would have been a pleasure to invite our new sister clubs, but we only joined the FAWCO family at the end of that year.

Our club's mission is to promote international friendship and provide a welcoming platform for English-speaking women already living in or new to Leipzig. We support and encourage networking amongst our members and offer opportunities for cultural exchange through our diverse program of activities.

Tell us about your members.

Our club currently has 125 members representing 40 nationalities. Most new members learn about us from friends or our website (www.iwc-leipzig.com), but we have also grown by 50% in the last year through new activities and lots of networking with women's groups in Leipzig, the City of Leipzig, Leipzig International School, Lancaster University Leipzig and other organizations. Younger membership has grown accordingly, but we are still anchored by many retired members.

How is the club run?

IWC Leipzig is run by seven elected board members and several teams, such as charity, programs and tech. Together with a growing number of members supporting the teams and organizing activities, they contribute to the successful work of our club.

We hold a monthly meeting, regularly attended by one-third of the membership, called "Coffee and Chaos," and often featuring a guest speaker. We have book clubs in English and German, several conversation groups in English, German and French, and "Meet and Mingles" in different neighborhoods of Leipzig. Our program events are also very popular and cover cultural events, guided tours, walks and excursions.



Previous page, top to bottom:
French conversation group;
Gohlis Palace;
Leipzig canal boat trip, 2024

This page, top to bottom:
International Women's Day event;
Leipzig Paulinum tour

Club Events

A special group is "Women's Faces," where 10 members meet at one member's home to learn about and discuss an inspiring woman chosen by the hostess. Featured women have included artists, actresses, singers and scientists, e.g., Sophia Loren, Frida Kahlo, Elsa Schiaparelli, Maria Reiche, Coco Chanel, Emma Thompson, Faith Ringgold and Anna Magdalena Bach.

We had two special events in the 2023-2024 club year open to the public. At the event on International Women's Day 2024 focused on "Women's Access to Education," several speakers talked about Leipzig's fascinating history in that field and presented women who fought for their right for education. The participants heard live music composed by presenter Ethel Smyth and discussed the situation in women's education around the world. This event, along with the second one called "AI and Women," will be described in special articles and published by the FAWCO Education Team.

Supporting Community Organizations

IWC Leipzig cares for women and vulnerable people in difficult situations and gives back to the community we live in. We support several social



organizations, such as the *Übernachtungs-
haus für wohnungslose Frauen* (shelter for
homeless women), *Frauen für Frauen* (runs
two shelters for women and children
victims of domestic violence), the children's
museum *Unikatium* and *Teekeller Quelle*
(an organization that supports homeless and
other people in dire social situations). We raise
money through our biggest annual charity
event, the holiday bazaar.

At the holiday bazaar, members donate
"talents," such as hosting and sponsoring a
dinner or other event for several members
who pay an "entrance fee" or providing
home-made goods, art or jewelry.

Federal Administrative
Court, Leipzig



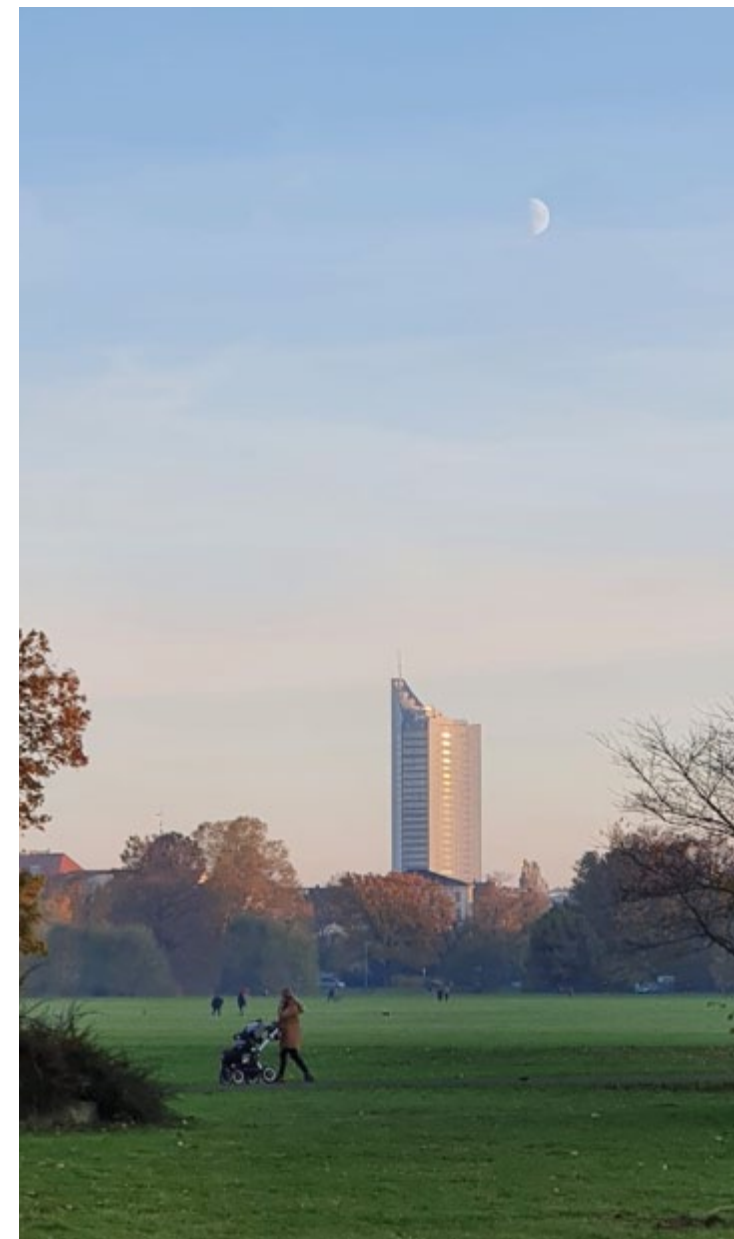
Augustusplatz, Leipzig



All proceeds go to charity. We
also raise money with our own
Christmas choir. The singers
donate money, rehearse with a
professional choir leader and
perform at the bazaar. After only
two rehearsals, the choir can
perform songs in several languages
and voices!

We also collect essential items
for the organizations we support,
and some members take part in
a charity run and other
philanthropic activities.

Since we recently joined FAWCO,
we started our commitment for
the current Target Program with
an "Awesome Blossoms Dinner" in
June where we also sold t-shirts.



Tell us about Leipzig.

Leipzig has become very attractive after the
reunification of Germany and the renovation
of infrastructure, including residential and
commercial buildings. It has grown immensely
and become more international and younger.
Job opportunities in the chemical and
automotive industry, institutes like Max-Planck,
Fraunhofer-Gesellschaft research organization
and Leipzig University. Orchestras and choirs
draw people to Leipzig as well. Many of our
members work for universities or colleges,
run their own practices as lawyers, consultants,
interpreters or doctors, or work as lecturers
and artists. We also have entrepreneurs
among our members committed to connecting
the international community with the local one
and/or manage empowerment programs for
young women.

Leipzig is known as the hot spot for world
famous composers and the cradle of the
peaceful revolution in 1989. As the largest city
in the eastern part of Germany after Berlin,
Leipzig has a vast number of young and
creative people such as students, artists,
start-up entrepreneurs and a great international
spirit, in part due to the legacy of its long
history of hosting international fairs. The city
features many large parks and waterways and
is beautifully surrounded by numerous artificial
lakes. It is fair to say that Leipzig is vibrant and
peaceful at the same time.

Leipzig has a continental climate, with May and
September the best time for outdoor visits.

Leipzig: the City of Music

If you love classical music, you shouldn't miss
a performance in the *Gewandhaus* concert hall
by one of the world's ten best orchestras.
The composer Johann Sebastian Bach is
commemorated at the Bachfest in June
(www.bachfestleipzig.de/en/bachfest), a unique
opportunity to listen to his work presented by
the Thomanerchor (St. Thomas Boys' Choir).
If you are more attracted by visual art, visit
the *Spinnerei-Rundgang* located in an old
cotton factory. It is one of the most interesting
production and exhibition centers for
contemporary art and culture in Europe.
https://en.wikipedia.org/wiki/Leipziger_Baumwollspinnerei or <https://www.leipzig.travel/en/poi/leipzig-baumwollspinnerei>

Rosental, Leipzig

Much of Leipzig's city center were destroyed by bombing during World War II, including the old Gewandhaus hall, large parts of the university and some of the main churches. One of the oldest churches, St. Paul's, survived the war completely intact but was destroyed in 1968 following a decision by the GDR regime to reduce the influence of the church on the population. Many young people protesting the destruction were imprisoned. The Paulinum, built on the site of St. Paul's in 2007, serves as an assembly hall for the university, concert venue and the university church. The architecture combines history and modernity in a stunning and impressive way (<https://www.uni-leipzig.de/en/university/profile/paulinum>).

At the *Museum in der Runden Ecke*, housed in a former regional Stasi headquarters, visitors can learn how the secret police of the GDR ("Stasi", short for *Staatssicherheit*) controlled the city's population.

The annual Wave Gothic Festival, the biggest festival of its kind in the world, takes place at Pentecost and attracts around 20,000 visitors (<http://www.wave-gotik-treffen.de/english/>).

Shopping: Most fun during the Leipzig Christmas market.

Sports: Breathtaking atmosphere during the matches of Leipzig's soccer team RB Leipzig.

Nature: Paddling through the city. Children (of all ages): the Spectacular Leipzig Zoo.

Dining: Ceu in the stunning Oscar Niemeyer's Sphere (<https://www.techne-sphere.de/en/ceu/>)

Nightlife: Check out *Barfussgässchen*, an alley of bars in the city center.



Bach statue at St. Thomas

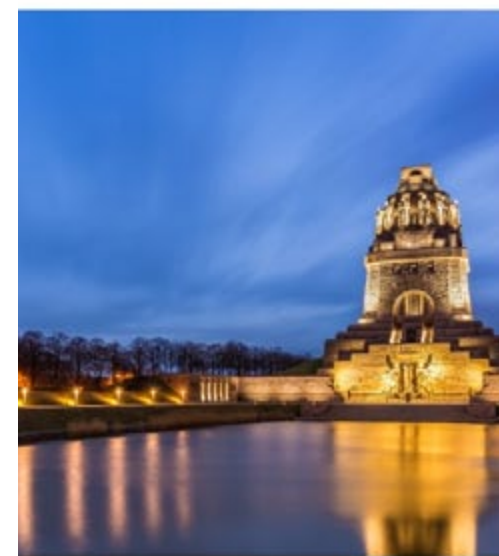
Not to be missed:

The Note Trail is a unique guided stroll through the city, passing the places where composers such as Bach, Felix Mendelssohn-Bartholdy and his sister Fanny Hensel, Tchaikovsky, Wagner, and Clara and Robert Schumann were born, lived, worked, died or where music was and is played (<https://notenspur-leipzig.de/>). Also look out for the plaque commemorating another remarkable female composer, Ethel Smyth.

And if you're interested in the history of women's rights, Leipzig has a lot to offer thanks to women like Louise Otto Peters or Clara Zetkin, who fought for women's access to education (https://en.wikipedia.org/wiki/Louise_Otto-Peters).

City Snaps

Clockwise, from the top:
medieval architecture in Leipzig (2);
Leipzig Old Town at night;
bridges on the Leipzig canal; the Konneritz bridge;
the monument "Voelkerschlachtdenkmal" at dusk



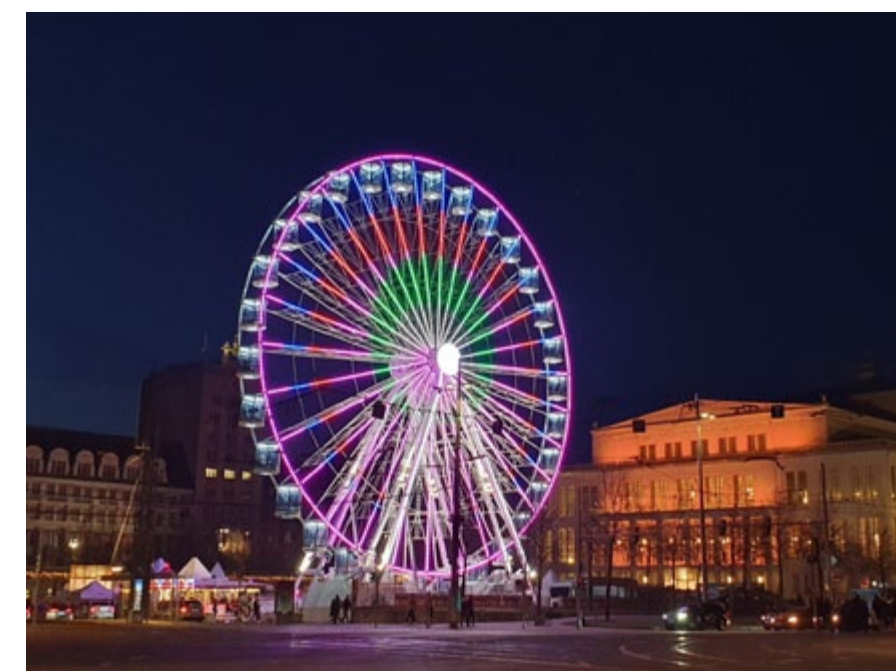
This page clockwise from the top:
Leipzig Christmas Market 2023;
sales booth full of star ornaments;
Leipzig Christmas ornament



**Gohliser
Schlösschen**

**Opera Building on
Augustusplatz**

St. Thomas Church



**New Town Hall
(Neues Rathaus)**

A FAWCO Sponsor's Path to Entrepreneurship

Kristen Crosson, AWC Brussels, founder of American Groceries Europe, reveals how she transitioned from the public sector to creating her own business.



Kristen Crosson

My father and mother were entrepreneurs. I grew up in southeastern Pennsylvania, studied hard at a small school and worked in our family's business, a gas station/mini-mart, on weekends and during the summer. I learned that one's success (financial and personal) is based on finding your niche and how you treat others. My father treated everyone, customers and employees alike, with respect.

Studies, Travel and First Steps in the Public Sector

After high school I moved to NC to attend North Carolina State University where I received a bachelor's degree. After graduation, I moved to Dublin, Ireland. I worked to save enough to travel around Ireland, then backpacked around Europe for two months before returning to North Carolina. I worked in the state government legislature during the day and studied for a master's degree in public administration during the evening. I then specialized in financial/budget analysis for operations and capital buildings/maintenance sectors of the public university system in North Carolina. I also focused on buying a house and enjoyed my 20s with friends and family and several bichons frisés.

AGE Store Opening 2024 with AWC Brussels club member Marianne Hubert



My career in public education finance included working in the Governor's State Budget Office, the university system office of the University of North Carolina System General Administration, and my last three years as the Assistant Vice Chancellor of Budgets, Financial Planning and Analysis for Western Carolina University (WCU) in Cullowhee, NC. Those years at WCU were the highlight of my state government career – it was fascinating to work in a mini-city covering finances of general administration, teaching, student life activities, enforcement/emergency services, athletics and capital needs (buildings, renovations, maintenance).

You only live once!

While working at WCU, I met my husband and moved to Belgium to be with him. You only live once – so expand your horizons! Since living in Belgium, I have started my business and become active in both the American Women's Club of Brussels and the American Club of Brussels. My current life includes enjoying time with my husband, managing my American Groceries Europe business, volunteering with various clubs and enjoying my rural home with my dogs and chickens.

Entrepreneurship: Intuition and Motivation

Entrepreneurship is the intuition to detect a niche market need and the drive to both take advantage of that need and also fulfill a drive for success within oneself.

Like many people moving to a foreign country, you learn what you and your fellow country women/men are looking for. I realized there was a need for American groceries (not just candy or soda) from North and South American expats, from Europeans who had spent time in



Previous page, from top to bottom:
fishing with Dad;
with twin sister Melissa and niece Jackie

This page, from top to bottom:
with husband, Chris, at a Christmas party, 2023;
prior financial career in public higher education

the USA and from Europeans who just wanted to try products. I knew I could provide quality customer service and real grocery style products better than the other businesses throughout Europe.

Developing a Business Acumen

I learned a lot from the good and bad experiences while working in my family's small business. One incident sticks with me. My father had finally hired an assistant to manage the finances who, within several months, discovered that a longtime employee (and family friend) had been embezzling from our business for at least 10 years – stealing money and not charging his family or friends for gasoline, food, etc. It was very upsetting for my family to learn that people we thought were friends were, in fact, two-faced thieves. We had to pursue both legal actions against the employee and cut those persons out of our lives.



Working in my financial career in public higher education taught me proper financial management, including cost allocation. I've also been learning a lot more about advertising and the power of social media in promoting my business brand – we have found that news reels on several social media platforms always drive new orders and remind existing customers to order.



There were several rewarding moments in 2023 when my business opened a new physical location in Overijse, Belgium and I created a new online retail platform. Both expanded the business by increasing our revenues and our ability to reach more customers.

Balancing Responsibilities

I recommend defining personal and club time and asking others to be accountable for their assignments. If one does not define set hours for "club time," then it can easily become a chore rather than an enjoyable activity. Time management also involves encouraging people to follow through on promises and to fulfill activities in their lane of assignment. Trying to do everything for everyone all the time will quickly drain you! So, I recommend learning how to delegate duties.



Who's afraid of AI?

I could see AI changing how advertising on social media is working, by creating content for me. However, I do not see how it could ever replace buying wholesale products, organizing cross-sea shipping and truck transport. Or stocking shelves or packing boxes for mailing across Europe! I continue to learn about AI and how it will affect my industry.

Major Challenges and Highlights

Living in a new country with a foreign language and not having small business support like the SBA (Small Business Administration) in the USA are challenges. In Belgium, there are a lot of "two steps forward and one back." Women in business encounter the preconceived idea that our businesses are hobby businesses, not true small businesses. Additional challenges include: the slow shipping, which impacts our ability to carry shorter shelf-life products; high import taxes and cost of transport; increased costs of wheat, which is still affecting wholesale production costs; and shipping services in some European countries that are not very efficient at delivering packages.

This page, top to bottom:
at the FAWCO Interim Meeting as a Bronze Sponsor;
some of the Thanksgiving groceries found in her store

Next page, from left to right:
mailing AGE boxes during COVID-19;
with family business gas station mug



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Imagine Your Portraits Done by Someone Who Loves What They Do

Renáta Janoščáková, AIWC Frankfurt, a professional photographer who lived extensively in Japan, tells us how she published a book on Yokohama during COVID-19 and the challenge of starting her business anew in Europe.



Renáta Janoščáková

I was born in Zlín, a middle-sized town in former Czechoslovakia. I had an idyllic childhood in a big family, even though in a communist country life outside was defined by the constraints and uniformity of the regime. However, everything changed when I was 11 years old. The fall of the Eastern Bloc in 1989 brought a new sense of possibility and hope.

This huge shift was not just a turning point for the country, but also for me personally. I vividly remember thinking: "Now anything is possible." The newfound freedom ignited my curiosity and a desire to explore beyond the borders that had once seemed impenetrable. Inspired by the opportunities that lay ahead, I developed a passion for languages and a yearning to discover the world.

Changing Direction - a Few Times

After high school, I moved to Prague to study Sinology, focusing on Chinese language. As part of my studies, I spent a year in Taipei, Taiwan, learning Mandarin. This exotic experience redirected my life towards Asia. Contributing to this shift was meeting my future husband, a Japanology major, sealing our future in Asia. We married while I was still in university, and soon after, moved to Himeji, Japan, for a year-long post. We returned to Czechia for the birth of our first son. Back home,

Showing off
My Yokohama:
Home Far Away
From Home, with
friend Nobuko
Kitaoka (left)



I worked as a translator, interpreter and Chinese language tutor, then became a project manager for an inbound travel agency targeting Chinese clientele.

In 2014, we moved back to Japan with our two sons, this time to Yokohama, where we spent eight unforgettable years. When our younger son graduated, it was time for us to leave Japan as well.

In September 2023, my husband and I moved to Frankfurt, Germany, for his work. Although culturally close to Czechia, Germany felt more foreign to us than Japan because we didn't speak the language. The first few months were more challenging than I had anticipated. Joining the AIWC was a turning point, as meeting new people opened up possibilities.

Turning a Hobby into a Business

During our post in Yokohama, I started taking photos as a hobby. It quickly became my passion and eventually turned into my profession. In 2019, I launched my brand, Real Joy Photography. Through our sons' international school, I became the go-to photographer for expats seeking portraits, family photos or senior pictures. I was also heavily involved with school events as a photographer and organizer.

Over my 10-year career as a photographer, I explored various genres but was always drawn



to photographing people due to my natural desire for connection. In photography, your niche often mirrors your life stage, allowing you to relate to your ideal clients. When my boys were young, I photographed families; as they became teenagers, I shifted to senior portraits. Now, with my life more focused on work, I capture female solo entrepreneurs. I admire those who find their niche and stick to it, perfecting their craft over time. But that's not my style. I love a dynamic life and embrace change, which is reflected in how my photography niche shifts with my life stages.

Sometimes, your niche is chosen for you. During the pandemic, I turned my lens to my home city of Yokohama, published a photography book featuring Yokohama, and focused on selling prints. Each phase of my life brings a new focus, keeping my work fresh and exciting.

Now in Germany, I'm redirecting my focus to personal branding photography and building my business from scratch in a new country.

From top to bottom:
with family at a traditional Japanese breakfast in a family hot spring pension, Japan 2011;
trying Japanese calligraphy with son;
family in Taiwan for New Year's Eve 2017



From top to bottom:
at work in Japan;
admiring sakura blossoms in Japan;
a photo club photo walk to the Tokyo center



A pop-up charity fundraiser in Yokohama in 2021

The Benefits of AI

I'll be very transparent here. AI has definitely changed the way I do my business, and for the better. When AI was added to Photoshop, it made many tedious editing processes easier, more precise and faster. I use it every day as a fantastic tool.

I also use AI to help me with writing posts for social media. As a non-native speaker, AI serves as my proofreader and editor. I've learned how to use it to sound authentic when I communicate. I only have the basic version and always do my own editing, so it's a true collaboration. I believe AI will continue to evolve and make our lives easier, but we must work with it thoughtfully, ensuring that we remain in control. I'm excited to see what the future holds!

Challenges of Being a Female Entrepreneur

Since getting married, I've been on this journey of reinventing myself each time we move for my husband's work. As a service-based entrepreneur, every relocation means starting from scratch to build up my clientele. It's all about putting yourself out there, even when it feels scary at first. For me, that meant taking

the leap into becoming more active on social media, which was a big step out of my comfort zone, but now feels more natural. I've also started going to networking events again and remembered how much I actually enjoy meeting new people.

In the world of business, women face challenges, but there are also amazing strengths we bring to the table. One of the best things is our empathy. We understand firsthand the issues and struggles women encounter, helping us serve them better. This supportive community is so important as we navigate our entrepreneurial journeys together, sharing experiences and lifting each other up along the way.

Career Highlights

Some of my most memorable career highlights have been sharing my work at photo exhibitions and launching my photography book, which sold out. These moments are always a team effort, filled with fond memories of the amazing people who helped make it all happen. They're milestones that stir up a lot of emotions and leave a nostalgic imprint on my memory. But



Recent collective exhibition in Frankfurt, March 2024, where she awarded third prize by the public

then there are those smaller, magical moments that remind me why I chose this path and why I love what I do. It's when a photo session ends and a client has become a friend. Hearing their story, which is always fascinating, fills me with joy and energy. And when they later tell me how much they love the photos we created together – well, that's the best reward I could ask for. It is these simple connections and shared experiences that make photography so fulfilling for me.

Documenting International Life in Photographs

The photography book *My Yokohama: Home Far Away From Home* was my pandemic project, a heartfelt tribute to the city I grew to love over several years. I might never have tackled such a big project if life hadn't come to a halt, giving us all extra time. Creating the book was immensely fulfilling and it brought joy to many others.

Could I do the same project in Frankfurt? It's hard to say. When I made the Yokohama book, I knew the city intimately, having explored it countless times and discovered beauty in

unexpected places. To capture Frankfurt in a unique way, I'd need a few years to get to know it beyond the well-known landmarks.

While there are many talented landscape and street photographers who could create such a book, I prefer capturing people's stories. A project focusing on the lives of international people in Frankfurt seems much more likely.

Qualities of a Successful Photographer

Passion is essential. Like in any area of life, if you have passion, you have inner motivation and a sense of fulfillment. You're curious to learn more about your craft, happily spending endless hours perfecting it. You don't mind missing out on other things just to do what you love. With passion, you continually improve, often outperforming those with talent but no commitment. Imagine having your portraits done by someone who truly loves what they do. Their energy is contagious, spreading to others and shining through in the photos.

In My Own Words: From Chocolatier to Layout Designer

by Kristin D. Haanæs, AWC Oslo



One of the chocolate counters and some of the candy selection available during Den Lille Sjokolade-fabrikkens heyday

Why and how did you get started in chocolate making?

Would you believe that becoming an owner and operator of a chocolate shop that made figurines and fine handmade chocolates was something that I just fell into?

I have degrees in medical dietetics and hotel and restaurant management, but no training as a chocolatier, although plenty of experience in cooking – catering put me through college; additionally, I worked as a cook in hotel and private school kitchens. I did, however, collect cookbooks including quite a few books on chocolate that not only included recipes but the history of chocolate and techniques as well, giving me a basis to start from.

My first position in Norway in the 80s was a food and beverage manager for a small hotel in Oslo, but when the hotel restructured its management, I was out of a job. I was, however, compensated with a year's salary. So, with time on my hands, I thought that it would be "fun" to start my own business, and with a paid year off, I could plan what type of business I wanted to have. My husband and I had heard through the grapevine that an idyllic tourist attraction called Bærums Verk was looking for specialty artisan shops. Since we lived in the vicinity, we did test runs at their market days of various edible products, which included American brownies, chocolate chip cookies, cheesecake and hand-rolled chocolate truffles; we were a hit so I registered myself as a sole proprietorship business.

Originally, I had thought of a business along the lines of an American style bakery/café. Through some research, we discovered that in the late 80s, Norway had no chocolate shops that featured handmade chocolates; only Norway's largest chocolate factory, Freia, had a flagship chocolate store. Considering that

on average, each Norwegian consumes approximately nine kilos of chocolate per year, we decided to create a business that made chocolate on its premises. The store itself was a combination of American/Belgian style chocolate shop meets old-fashioned sweet shop, keeping with the atmosphere of the area. Thrown in for good measure were also some American baked goods to be enjoyed in the shop with a cup of coffee or a mug of hot chocolate!

Originally the name of the shop was to be Serendipity's since it could be pronounced almost the same in Norwegian, but I ended up using Serendipity's for the import side of the business while the shop became *Den Lille Sjokoladefabrikk* (The Little Chocolate Factory). The chocolate we used was American from the Guittard company, and we chose a milk chocolate that was very similar to Norway's favorite milk chocolate from Freia. The business ran the gamut from import to production to sales, all on a small scale. Import not only included the block chocolate for production, but also old-fashioned sweets from England, plus specialty packaging and various food products for production and sales from the US.

How did you build your brand?

We (I am including my husband, since he worked part-time in production and the shop and kept a full-time job as an airline steward) were very lucky with building our brand. Since our shop was an innovative novelty for Norway and for Bærums Verk, we received considerable free publicity in the form of magazine articles, TV and being highlighted in the center's advertising. At the time, one of the TV stations had a program called *Ønskebrønnen* (Wishing Well) where wishes of the viewers came true if they could be justified. Well, there was one child who wanted a Willy Wonka experience and we were contacted...

Of course, there was word of mouth as well, and we had a loyal customer base from several of the European embassies. One customer from the Dutch embassy said our champagne truffles were the best he had ever had!

Highlights and Challenges

My favorite part of becoming a chocolatier entrepreneur was actually the planning stage and recipe development. I loved designing the look of the shop, designing the logo, purchasing the necessary equipment (including all the chocolate molds!) and all the types of packaging that we needed.



The most challenging was learning all the Norwegian laws necessary to do business. This included having to work with the Norwegian equivalent to the FDA. All edible import products must be certified, and ingredients' names translated for use in Norway. My medical dietetics degree finally came into use with having to get all our products accepted.

It was also a challenge, at the time, to set up a business that purchased items from the US, without having the use of the internet. Unlike today, when all you need to do is Google products and companies to use, we needed to go to trade shows regularly to make contacts, collect order catalogues and taste-test possible

products. Also working with import logistics was challenging since our chocolate had to be flown in along with all the other candy and food products that we sold or used in production.

Labor created its own unique challenge, partially due to the high cost of having employees in Norway, but also portioning out and rolling truffles by hand is labor-intensive, and our truffles were our biggest draw. Not only did we need to staff the shop, but also needed people in production. We were lucky to employ some great neighborhood teens who wanted part-time jobs, and these girls worked both in production and in the shop. We had two women sharing the responsibilities of manning the shop, while my husband (when not working his real job) worked where needed, but mostly in production. I, too, worked where needed with

Previous page:
hand-drawn logo before computer programming made designing easy!

This page, top to bottom:
fall market day in front of *Den Lille Sjokoladefabrikk*;
Verks gata (main street) at the iron foundry tourist attraction, Bærums Verk



the additional responsibility of all the paperwork. Sometimes, especially during the Christmas season, my husband and I would be producing chocolates until 2:00 a.m. because we had sold out of confectionary and were back working when the shop opened.

Advice for Starting a Culinary Specialty Store

Becoming a chocolatier with your own shop, today versus in the 90s, requires you to be more schooled in available types of chocolate. Although we thought we were spoiled for choice in the quality and flavor of the chocolate we used, it does not compare to what is available in today's market. Not only have the three main categories of chocolate expanded to include "Ruby" (the color and flavor comes from a unique process that uses under-fermented cocoa beans) and subcategories such as blonde chocolate (a type of white chocolate where the cocoa butter has been caramelized), but also, artisan small batch or single-origin chocolate can make all the difference in taste to a confectionary piece. Also, you need to know the tastes of your target customer. Do they like a sweeter or a more bitter chocolate, is luxury chocolate important vs price, etc.

If you are young and just getting started, learn to negotiate, and know your business's worth. Our chocolate shop was a big draw to Bærums Verk center, whose opening hours were six days a week, with Sunday closed. Unfortunately, there was way more foot traffic on Sundays than at the beginning of the week and we needed our shop to be open when there would be the most customers. So, it would have helped my business to have, perhaps, been closed on Mondays with Tuesdays used for production, rather than being open seven days a week. I was not business-savvy enough to negotiate special opening hours, which in hindsight could have been arranged.



Another piece of advice when starting out, is to dig into and learn all tax laws that will affect your business. Norway, of course, has sales tax, but it also has a luxury tax on chocolate that you pay per kilo of chocolate. We were informed of the basic "chocolate tax," however, we were not informed that this tax varies according to how the chocolate is actually used and consumed — confectionary chocolate versus chocolate that is used in baked goods. This glitch in our "chocolate tax" accounting became the shop's downfall when we were audited, and the amount that we owed in back "chocolate tax" was so great that we ended up like Milton Hershey's caramel venture, in bankruptcy court after five years in business.

How did you get from chocolate to layout design specialist and do you have any regrets?

After five wonderful, stressful years of owning and operating a chocolate shop, I came out of the experience exhausted. As it turned out, it wasn't just normal physical exhaustion. I had developed Hashimoto's hypothyroidism and then had gotten mononucleosis, which developed into chronic fatigue syndrome. Working became difficult due to brain fog, exhaustion and various other symptoms. Luckily, living in Norway and having been diagnosed with a chronic health condition, I could receive free education to reschool myself in another profession. Since I enjoyed design and having had some experience, I chose to go into the field of layout and design (including web design).

Looking back on that time of my life, I can honestly said that I have no regrets. Certain things might have been done differently using the knowledge that I have accrued these past years, but it was an experience and an education that I am glad I had. What is life if you don't jump into situations to experience and learn from them... boring, that's what!

Previous page, top to bottom:
the shop's opening week;
in the production location with two of our teenage workers covering marsipanbrød (marzipan bars);
Kristin making chocolate figurines

This page:
taking a short break from paperwork in the "office"



Kristin Haanæs is originally from Pennsylvania and is a dual citizen thanks to her Norwegian mother. She has lived in Norway, in the Oslo area, for 37 years with her Norwegian husband. She is a member of the American Women's Club of Oslo and has had various board positions, including president. For FAWCO, Kristin signed on to the communications team in 2013 and has been layout designer for The Forum, several of the conference newsletters and helped in the design of several FAWCO logos. At the biennial conference in 2019, she was awarded the Caroline Curtis Brown Spirit Award for "keeping FAWCO looking good." For the past two years, she has been layout designer for Inspiring Women. When not doing layout design, Kristin keeps busy with creating silver jewelry. Her jewelry and more of her design work can be seen at www.illuminateit.info.

Turning a Passion for Travel into a Thriving Business

Marta Rabins, FAUSA, recently launched "Living World Yoga" after selling her travel business. She explains how she organizes bespoke retreats around the world and the benefits of mentoring other women.



Marta Rabins

My father was an Army officer based at the US Embassy in Rome when I was born, and, thereafter, we moved to Paris, where I went to the local French school until the age of seven. When my father retired, we returned to the US on board the SS *United States*. I particularly remember sailing into New York Harbor past the Statue of Liberty and how giant the pier seemed when we docked. We then drove across the US and settled for the remainder of my elementary school years in Spokane, where my parents both went into the travel industry.

Alas, Spokane didn't have the excitement of living overseas for any of us, and we subsequently moved to Guadalajara, Mexico, and Dublin, Ireland, before we returned to Seattle for my last two years of high school. By then, I had developed a love for travel and adventure; I couldn't wait to go away on my own.

After high school, I took a gap year and backpacked through Europe, North Africa and the Middle East. It took me longer than usual to finish university due to my wanderlust. I majored in Spanish and French, then took jobs as a tour director and group sales manager for an expedition cruise line.

Marta doing yoga in Crete



Clockwise from left:
Dad and older sister,
Rome 1957;
with brothers, Paris 1962;
in Jaipur

My family eventually settled in the Seattle area, which is where I always returned to and where I met my husband, also a tour director. We took a hiatus from the travel industry until our youngest was a senior in high school. Then I co-founded a specialty tour company with a partner (who became my best friend) after we both left our corporate jobs. We scouted and developed private tours to destinations that we knew and had traveled to in Asia, Latin America, Africa and the South Pacific/Australia.

Moving to Asia

In 2018 my husband asked me how I might feel about moving to Singapore for a job opportunity. It took me about five seconds to say yes. As my travel business was virtual, I was able to work from anywhere, and brought a number of Asia-bound clients through Singapore to show them around before sending them off on their tours. We leased our house, and left thinking that we would stay a year or two, which turned into five years. We really enjoyed our time there, and it was a particularly good place to be during the pandemic.

Demands and Rewards of Entrepreneurship

Becoming an entrepreneur offered me the creative freedom to pursue a vision of what I want to manifest in the world and how I might go about it. In the end, I think it boils down to not wanting to be limited in what I can do, or being told that I can't try out new ideas. When my partner and I started our travel business, I felt that we had the complementary skills to make it happen and the passion to work the necessary long hours. You must be willing to live with that uncertainty and put in the time, because you love what you're doing and have the faith that it will all work out for the best, whatever happens. With a job, you have guarantees, but not always much choice.



Both photos:
yoga in Discovery Park, Seattle

moved back to Seattle just over a year ago. I really wanted to recreate that sense of community, while maintaining my fitness in the winter months, and I had to figure out a way to do that. I went to studio classes when I couldn't practice outside. I also decided to continue with advanced teacher training on a wellness track that included strength training and conditioning for healthy aging. I felt that there was a need for older teachers who understand that many of the asanas being taught in studio classes do not necessarily benefit older bodies. After I started teaching friends, I realized that I could combine all my passions – yoga with walking/hiking, strength training, and developing yoga retreats in order to continue traveling with purpose and as a community.

I learned a lot about providing a highly personal service to clients in a role where paying attention to details, managing expectations, providing enough

information and clarity are all extremely important. Students who come to a new yoga teacher or commit to a retreat are trusting that they will be well taken care of as individuals who may have particular needs or limitations.

I believe that in both travel and yoga, you need a teacher and/or retreat that's a good fit. For example, older students typically are not going to be able to do a strong Ashtanga hot yoga class. I have my niche, which is a high level service for individuals and small groups of up to 15 people. It's what I'm personally most comfortable with, it allows us to really get to know each other and feel part of a community.

Starting a New Business

I recently launched my current business, "Living World Yoga," which grew out of a personal yoga practice of 20+ years, with many wonderful teachers and mentors I've had along the way. While living in Singapore, I decided to pursue teacher training, though it was at first purely for my own knowledge. The community of yoga friends I made and practiced with in the botanical gardens, especially during the pandemic, helped us all cope mentally and physically in such a positive way.

I had sold the travel business I co-founded in 2020 and was essentially retired when we



Camel safari, Thar Desert, Rajasthan



Sossusvlei, Namibia



San tribe, Namibia

Designing a Yoga Journey

Each trip is uniquely designed depending on the purpose of the journey. Travel to multiple places overseas or to a single, more retreat-like destination closer to home? What's the time frame involved? A shorter domestic trip is going to be more affordable and accessible than flying across the world to India or Sri Lanka. I've organized yoga journeys to both places. In my opinion, these become more meaningful when participants have the opportunity to interact with the local culture. I also like to offer participants extension add-ons curated for the group because many women who come on these journeys are traveling by themselves but want to enjoy the company and security of travel with others. In my experience, yoga groups, by their nature, attract people who are kind and compassionate, which always makes for good traveling companions.

Long Term Vision

I'd like to reach more people, yet grow organically, without resorting to teaching online or in a studio. I think it's important for our mental and physical health to spend as much active time as possible outside, and practicing yoga on Zoom just doesn't get you there. I'm fortunate to have a home studio for small groups and private clients to offer classes during the cold months when I can no longer offer my "yoga in the parks" series.

I'd also like to organize some travel experiences that merge yoga with walking and/or hiking to places. I may collaborate with my former business partner in travel, who is now a meditation teacher to combine mindfulness and focused meditation training in a retreat we could offer together.

I recently returned from a scouting trip with my husband in Spain and Greece. In Spain, we walked the last 90 miles of the Portuguese Coastal Camino to Santiago de Compostela, covering six to ten miles a day over a week. I could see returning with a yoga group to the Camino or one of the many lesser-known walking/pilgrimage routes.

Supporting Other Women Entrepreneurs

I've had several occasions to mentor young women, including an aspiring young photographer/writer who worked for us at Ponte Travels and is now self-employed. During the pandemic, when schools were closed

around the world, I taught English to an 18-year-old *Karen* tribal woman living in a refugee camp on the Thai-Myanmar border. We spoke twice a week via mobile phone for nearly two years, and though her initial dream was to be in the travel business, she finished college-level coursework from an American missionary school and became a teacher to her own people. She gives her students hope and helps them learn English and other subjects while war and conflict rage right across the river from the various camps where she's lived her entire life. We still keep in touch and have a great affection for each other, though we've never met in person.

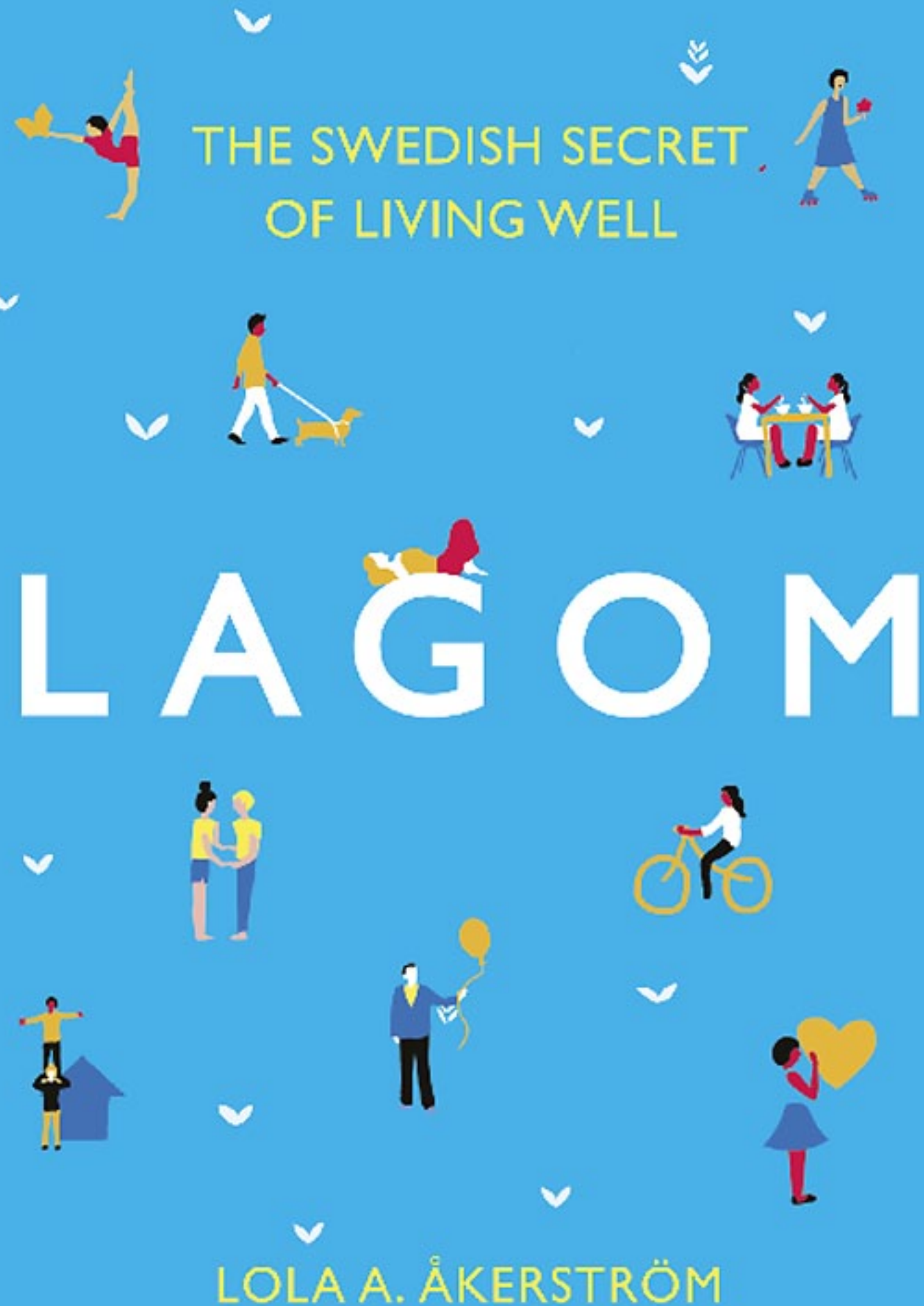
Mentorship and mutual support work both ways and sometimes come full circle, as it has with Mary Stange. She introduced me to FAUSA and encouraged me to join when we returned to the US. I mentored Mary during the pandemic, after she purchased Ponte Travels, with weekly Zoom calls while she was living in Bogotá and Cyprus with her young family for her husband's foreign service work. A former Navy officer, Mary is so wonderfully competent. She rebranded Ponte Travels and made it her own, while keeping true to our mutual values of sustainable, community-based tourism. She's managed to build the business back up after a tough start during the pandemic to serve many new and former clients who think the world of her. The best part is that now Mary is there to help me with planning and support for future "Living World Yoga" retreats. I highly recommend her to anyone looking for travel planning assistance.

With friend and former business partner Heather Murchison, Istanbul, 2015



Inspiring Reads: *LAGOM: The Swedish Secret of Living Well*

by *Lola Akinmade Åkerström*,
AWC Stockholm



*H*ow to Be Content the Swedish Way

The Swedish proverb *Lagom är bäst* (the right amount is best) sums up the Swedish psyche and the reason why Sweden is one of the “happiest countries in the world” with a healthy work-life balance and high standards of living. It is a way of living that promotes harmony and celebrates fairness, moderation and being satisfied with and taking proper care of what we have, including our well-being, relationships and possessions. It’s not about having too little or too much, but about fully inviting contentment into our lives through optimal decisions. Full of insights and beautiful photographs, taken by Lola herself, this book is aimed to help the reader make small, simple changes to everyday life – diet, lifestyle, money, work or your home – for a more balanced way of living.

Finding the Next Hygge

In 2017, the Swedish ethos *lagom* took the world by storm because people were looking for the next Scandinavian lifestyle trend to latch on to after the Danish *hygge*. Lola's signature piece on *Lagom* for Roads & Kingdoms/Slate called *The Silence of the Swedes* was written four years before *Lagom* became a trend and led to the publication of this book. Lola's publisher Hachette UK/Headline found her from the virtual breadcrumbs of several years' writing about Swedish culture.

Lola's beat as a travel writer explores culture through food, tradition and lifestyle. She has been writing about Sweden for over a decade for several high-profile publications, contributed to Sweden's official website and wrote some of their most viral stories on Swedish culture. She crisscrossed the country for many years, providing images to Sweden's official image bank as their photoblogger. She has written deep reflective pieces on Swedish culture, as well as more light-hearted pieces, and ran an editorial site dedicated to exploring her stunning city, called *Slow Travel Stockholm* (currently on hiatus). As a naturalized Swede who speaks the language, it was easy for her to apply an objective lens to demystify the ethos.

When Lola got the book contract in February 2017, she was able to submit the manuscript two months later. Since she had been writing about this topic for years, her work mainly involved reorganizing and outlining her thoughts into easily digestible chapters

Lola's Message to Her Readers

Lagom doesn't hold all the answers. And in many ways, it is a luxury of thought that thrives against a backdrop where our basic needs are adequately met. But what it does hold are the keys to free us from the grips of overt consumption. It shapes us into more mindful creatures, in tune with our bodies and our needs. It sharpens our curiosity and consciousness, and it provokes questions that help us better assess what we choose to bring into our lives – be they material items or relationships. It wants us to keep questioning, improving and maintaining by asking ourselves the very simple question: "What can I do to feel content and balanced today?"

Writing Career

Lola started writing short stories and fiction as a pre-teen and moved into narrative non-fiction and travel writing. But fiction had always been her first love, and she was thrilled to be able to get back to it over the last years.

Her travel book, *Due North*, received the Lowell Thomas Gold Award for Best Travel Book. The internationally acclaimed novel, *In Every Mirror She's Black*, was a *Good Morning America* (GMA) Buzz Pick, Apple Editors' Pick, Amazon Editors' Pick, *Independent UK* "Best Thought-provoking Story," and was shortlisted for the Bad Form Review Book of the Year. Her latest novel, *Everything Is Not Enough*, is an NAACP Image Award Nominee for Outstanding Literature, Jennette McCurdy Book Club Pick, a *Washington Post*, *The Sunday Times* and Amazon Editors' Pick.

About Books

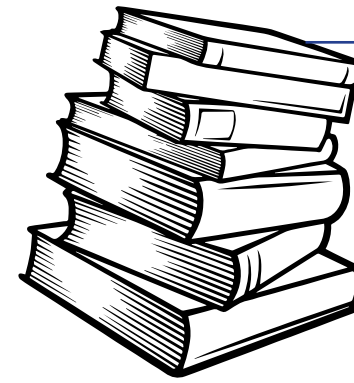
Lola is currently reading a lot of fiction proofs (advanced copies) from lovely authors, such as Jayne Allen, Onyi Nwabineli, Damilare Kuku, Suleiman Addonia and so many others. She regrets that so many incredible novels and authors don't get recognized for the amazing work they do. Looking back at her childhood reading, she notes that a popular British children's book series – which all the kids loved (herself included) when they didn't know any better – has since been revealed as elitist, sexist, racist and xenophobic.

Her Advice for Younger Writers

Stay true to your voice. The road to publication may be harder because the world wants to water down your voice, but stick with it. Write the stories you want to read, and don't worry about what the world puts first. Because when you write what truly moves you, you will find the right audience.

Up Next

Lola has lots of great projects in the works and is particularly excited about her forthcoming novel *Bitter Honey*, to be published next year.



Books presented in the Inspiring Reads feature are available for purchase via the FAWCO website in the Books by Members or Books by Clubs sections. Enjoy!

Lola's photo of a Swedish Sami



Author of the international best-selling Lagom: The Swedish Secret of Living Well, Lola Akinmade Åkerström is a visual storyteller and travel entrepreneur, contributing to such media outlets as the National Geographic, The New York Times, The Sunday Times, The Guardian, BBC, CNN, Travel Channel, Travel + Leisure, Lonely Planet and others. Her other award-winning books include NAACP Image Award Nominee for Outstanding Literature, Everything Is Not Enough. Her accolades include Condé Nast Traveler's 2024 Women Who Travel Power List, 2023 Most Influential Women in Travel, Bill Muster Travel Photographer of the Year and Newsweek's Future of Travel Storytelling Award. In addition, she runs Stockholm-based creative storytelling agency Geotraveler Media and the online academy for photography experiences, Geotraveler Media Academy.



Call for Nominees!

As women who live or have lived in a foreign country or society, we have all experienced the challenge of being far from family, friends and community. But FAWCO women are resilient and have found ways to stay connected to families at home, while developing new sources of belonging.

Tell us your "family" story — family in the broadest sense of the word — multigenerational, blended or nuclear family, clubs, church or professional communities, neighborhoods. Perhaps you have cared for elderly, sick or young family members from afar? Maintained a long-distance relationship? Found your link to past family through genealogy or memoir-writing? Discovered a rewarding sense of family in your new home? The possibilities are endless and we want to read about them in the November 2024 issue of *Inspiring Women*.

To nominate candidates for profiles, please send the candidate's name, candidate's email address and a brief description (50-100 words) of why you think they are inspiring and fit the theme for the issue. Send the information to:

Profiles Coordinator Shaza Gahiga Bwakira, iw.profiles@fawco.org.

To submit a feature: Features are used to complement the theme. This can be broadly applied; let us know what you'd like to write about! Our features are 700-800 words plus photos. Contact Features Coordinator Carol-Lyn McKelvey, iw.features@fawco.org, for more information.

Deadline for Nominations

The deadline for submitting nominees and feature topics for our next issue is ...

Thursday, September 26, 2024



Founded in 1931, FAWCO is a global women's NGO (non-governmental organization), an international network of independent volunteer clubs and associations comprising 58 member clubs in 31 countries on six continents. FAWCO serves as a resource and a voice for its members; seeks to improve the lives of women and girls worldwide, especially in the areas of human rights, health, education and the environment; advocates for the rights of US citizens overseas; and contributes to the global community through its Global Issues Teams and [The FAWCO Foundation](#), which provides development grants and education awards. Since 1997, FAWCO has held special consultative status with the UN Economic and Social Council.

OUR MISSION STATEMENT

FAWCO is an international federation of independent organizations whose mission is:

- to build strong support networks for its American and international membership;
- to improve the lives of women and girls worldwide;
- to advocate for the rights of US citizens overseas; and
- to mobilize the skills of its membership in support of global initiatives for education, the environment, health and human rights.

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Photographs are integral to our magazine.

We end each issue with a full page photograph that offers a unique perspective on its theme. The photo can be provocative, amusing, entertaining and/or a photo that you think says "That's Inspired!" for each issue.

Please contact: iw.editor@fawco.org

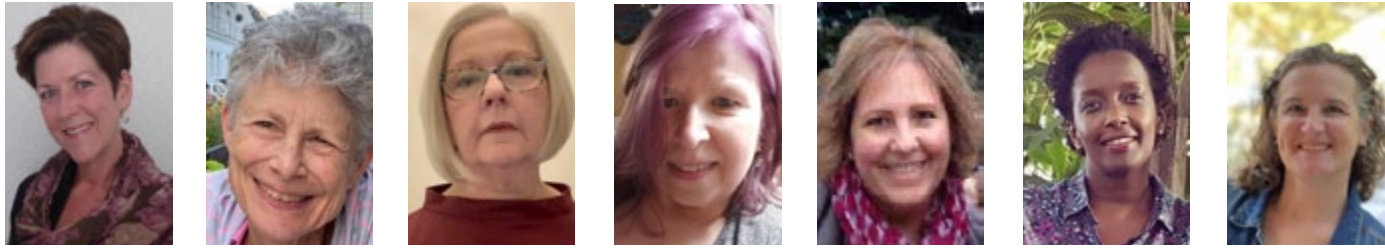
Our photo-centric feature "Through My Lens" is a compilation of photos and short captions in keeping with the issue's theme.

Please contact:

iw.features@fawco.org

more about this issue

The Inspiring Women Team



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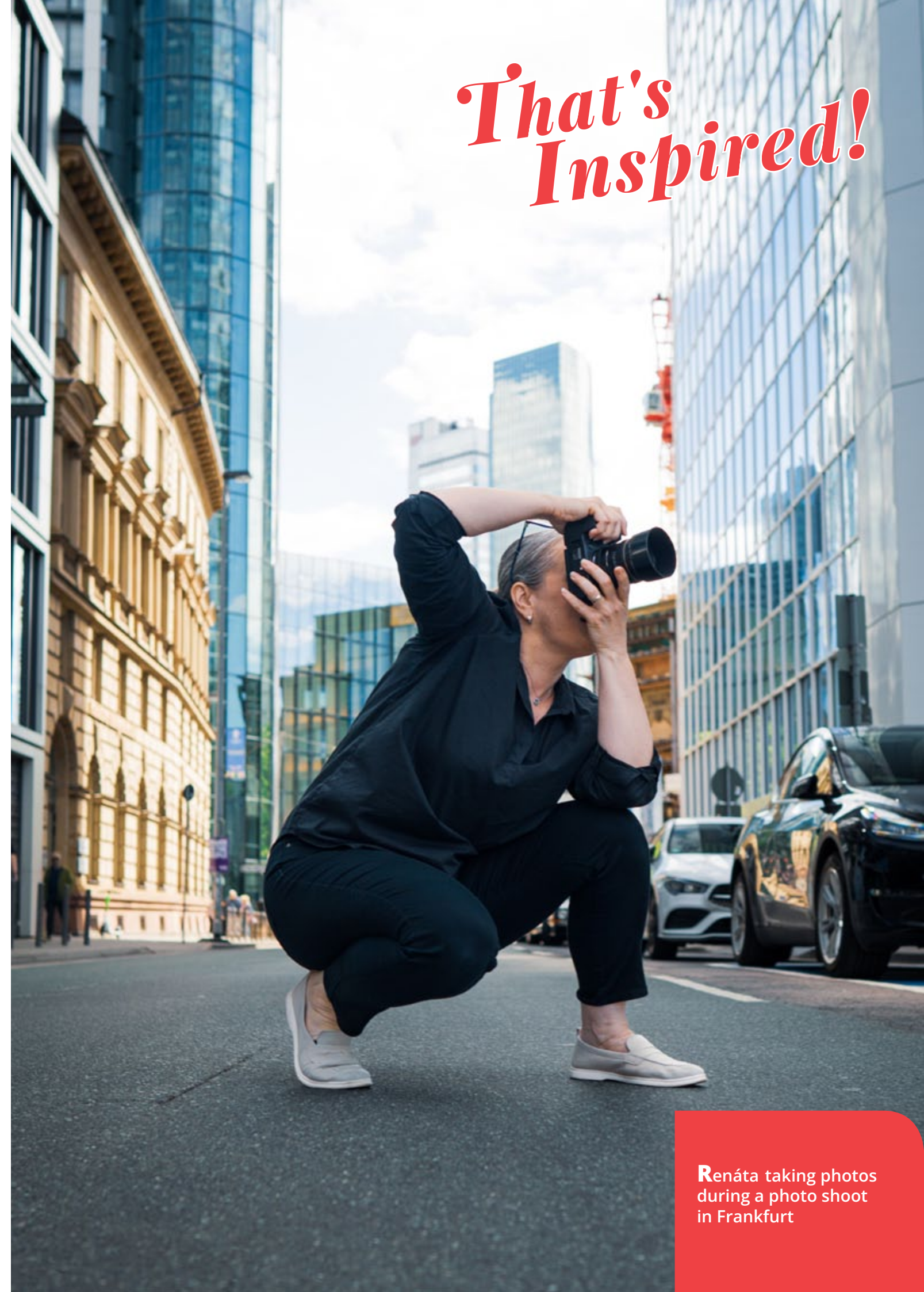
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Please note: images used in this publication are either sourced from our team, the authors themselves or through canva.com, commons.wikimedia.org or pixabay.com.

Please post a link for this issue of *Inspiring Women*,
"Entrepreneurial Women," in your club
publications until "The Family Connection"
is published on November 21, 2024.

That's Inspired!



Renáta taking photos
during a photo shoot
in Frankfurt