

# EMPOWERED BUSINESS JOURNAL

A monthly online publication published by Thompson Management Consulting, LLC for small business owners and entrepreneurs – JUNE 2018

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## Why Entrepreneurs Need A Business Summit

Austin E. Thompson, Jr.

As an entrepreneur, has it ever occurred to you that immersing yourself in the company of other entrepreneurs with equal passion for business success creates a higher desire to continue growing your business, and taking responsible action to ensure long term sustained growth? Each year, organizations host business summits, conferences, symposiums, workshops, and other related events for the purpose of bringing entrepreneurs together in an environment which fosters a homogenous passion for leveraging information and engaging other professionals to learn from one another and participate in the exchange of information and knowledge transfer.



*Mr. E. Nego Pile, of The Pile Law Firm, presents Kyle Shirkness of Shirkness Capital with a distinguished honorarium for his morning keynote address at ESBS 2018. Mr. Shirkness' presentation highlighted "capitalizing on strategies to reduce fear in a growing business."*

Continued on Page 2

Thompson Management Consulting, LLC, during the 55<sup>th</sup> National Small Business Week, executed its 5<sup>th</sup> Annual Entrepreneurship and Small Business Summit (ESBS), which brought together 95 entrepreneurs, business owners, thought leaders, change makers, academicians, and business students who participated in a day long event that focused on the exchange of critical information business owners and entrepreneurs need to take back to their businesses and begin implementing for successful growth. With 22 consultants, 21 business exhibitors, and 6 participants for the health fair, ESBS 2018 was a huge success. The event continues to be a main fixture during National Small Business Week (NSBW) in metro Atlanta, attracting attendees from the Carolinas, Tennessee, Alabama, and Indiana.

Following the breakfast networking session, the opening keynote address was facilitated by Mr. Kyle Shirkness, Founder and Managing Partner of Shirkness Capital, whose keynote was titled “Capitalizing on Strategies to Reduce Fear in a Growing Business”. Mr. Shirkness addressed removing the fear we as business owners experience while growing our operations. The key message of Mr. Shirkness’ presentation centered on embracing fear, failing and learning from failure, thinking backwards to arrive at solutions, and refocusing and change. The audience listened attentively, as many of them understood the message being delivered and the importance of taking away pertinent aspects of Mr. Shirkness’ address. We were pleased to have Shirkness Capital play an integral role at ESBS 2018.

Growing any business, whether micro, small, medium, or large, fear can play a role in the decision-making process and undermine critical steps which are needed to grow successfully. Fear can prevent us from investing wisely, revising failing systems, optimizing processes, leading employees effectively, fulfilling our vision, achieving key business goals, and stunt our business growth. Removing fear and dealing with the realities of operating and growing a business can drive us forward to overcoming hurdles and challenges which can impede the progress we expect. Removing fear allows us, as business owners, to grow fearlessly, take risks, and develop confidence in delivering success. Fear can cripple us, cause a state of paralysis in the form of stagnation and forfeiture of our goals, or it can drive us into action. Fear can be used as positive reinforcement to make us take risks at all costs.

*"The ESBS was an informative and forward-moving event, in which I enjoyed 100%. This may sound cliché, however it's very real. What I learned in one workshop, influenced my epistemology as it pertains to selling, networking and connections. Putting it to immediate use afterwards resulted in creating a powerful connection from a cold market prospect. Thank you, Austin for putting together a powerful panel and event."*

*Dr. Tan Mattos, Owner  
World Ventures*

With 28 million registered small businesses in the United States, support for brave risk takers who take their entrepreneurial dream and convert these dreams into a functioning business is needed across the country. Whether it's the Small Business Administration (SBA), Small Business Development Centers (SBDC), Institute of Management Consultants (IMC), SCORE, various chambers of commerce, start-up incubators, accelerators, or independent consultants, we know that our ecosystem is viable, and the only thing which matters to all of us in this vast ecosystem is to ensure the success of our entrepreneurs and business owners. The entrepreneurship space is shared by all who are active players within, and as innovators and disruptors changing the landscape of our economy by introducing services and products, as well as creating jobs, playing an integral role is what we cherish and take seriously as a consulting company organizing this major annual event, the Entrepreneurship and Small Business Summit (ESBS). Customizing each event to be value-added, creating an environment to develop long lasting and meaningful relationships through networking, and with each entrepreneur receiving critical information to elevate their business, is what we desire. If we can't meet these core objectives, then we are not producing a product in which our attendees find long-term value. It is mission critical that we create overall value for business owners, exhibitors, speakers, and all who participate annually.

*Continued on Page 3*

**THE 6TH ANNUAL ENTREPRENEURSHIP &  
SMALL BUSINESS SUMMIT  
ESBS 2019**

**Thursday, May 9, 2019**

**The Busbee Center (Bldg. 700)  
Gwinnett Technical College  
5150 Sugarloaf Parkway  
Lawrenceville, GA 30043**

***Hold The Date – More To Come***

*"I have had the pleasure of both knowing Austin Thompson, Jr. and to have been allowed to be an Instructor in all of his ESBS events since he started them several years ago. I have been amazed at the professionalism Austin has performed in putting on truly "first-class" Small Business Summits that have been very focused on helping new Entrepreneurs get started properly in their new ventures or has helped existing business owners take their businesses to the next level due to the excellent and timely topics he has had in the workshops at each Summit. Thank you, Austin, for allowing me to be a part of your summits each year. Your Summits are truly all about helping the small business owners succeed!"*

*Bob Lamp'l, CEO  
Business Plans & More, Inc.*

For five consecutive years, Georgia has been the #1 state in which to do business, as voted by Site Selection. The State of Georgia has devoted much effort to ensuring Georgia's environment is friendly to start-up business activity, as well as businesses which are growing, establishing, and expanding. According to the Department of Economic Development, there are approximately 719 thousand registered small businesses in Georgia, of which 39% provide employment. Women owned businesses are still ranked #1 in the number of growing establishments, so our female entrepreneurs are remaining innovative and active in growing successful business.



**Dr. Karen D. Loch, President of the World Trade Center of Atlanta, and Professor of Business at the Joe Mack Robinson School of Business at Georgia State University, delivers the lunch keynote address highlighting the benefits and success of global bi-lateral trade and World Trade Day.**

During the lunch keynote address, we were honored to have a discussion on U.S. trade and global business expansion by Dr. Karen D. Loch, President of the World Trade Center of Atlanta, and Professor of Business at the Joe Mack Robinson School of Business at Georgia State University. One the eve of World Trade Day, which was organized and hosted by the World Trade Center, Dr. Loch was gracious in her acceptance of my invitation to deliver the lunch keynote address. In her capacity as President of the World Trade Center of Atlanta, Dr. Loch oversees the expansion plans of entrepreneurs seeking business expansion from Atlanta to anywhere in the world. The World Trade Center of Atlanta is one of 300 centers in a global network promoting trade and international business expansion. We were pleased, not only to have Dr. Loch address our audience, but to have built a relationship and membership with the Atlanta trade center.

As the ESBS brand continues to grow, we shall learn from each event via surveys and feedback from attendees to know how we can optimize and increase value each year. We do this for the entrepreneurs, and desire to have an event where they walk away feeling like something magnanimous has been accomplished. We want all attendees to feel a sense of "WOW" at the end of an ESBS. Metro Atlanta is vibrant, with the world's busiest airport and active ports in Savannah and Brunswick, Georgia. GDP has been increasing, which indicates a strong economy with increased output in goods and services exported globally. As Atlanta continues its upward trend as an innovative area for technology and business innovation, we shall continue to see new businesses created and entrepreneurs who need to tap into rich resources to help them grow and scale successfully. This is our reason for operating in this space, and why entrepreneurs need business summits, conferences, and such activities from which to leverage all the resources, and broker key and strategic relationships they need to be successful. Without making the critical connection needed to grow a business, and acquiring the right information, we will see entrepreneurs struggle from a "go it alone" attitude, which will render them unsuccessful and place them among the 90% of businesses that fail within the first year of start-up.

Thank you all for your continued support and see you at ESBS 2019, Thursday, May 9, 2019 at Gwinnett Technical College, The George Busbee International Center (Building 700). Continue growing and let us know how we can help you scale successfully. Kindly reach out to us at [info@tmconsultingllc.com](mailto:info@tmconsultingllc.com), and [CLICK HERE](#) for pictures from ESBS 2018.

# How FinTech Is Revolutionizing Financial Services

Austin E. Thompson, Jr.

Imagine you are a small retail manufacturer producing baseball caps, t-shirts, and other apparel for local high school and college sporting teams. Six years into your entrepreneurial journey, you realize a need to expand your operations. Demand is growing, there is a need to hire new employees driven by growing sales volumes, purchase new equipment, knock down existing walls to create the expansion you need, and improve your operations to capitalize on growing demand for your business. In all, you need about \$400K to help complete the work and using equity to invest in the renovations to help lower the debt you need to realize your expansion goals. You gather all the necessary documents and approach your bank, a traditional lender, to pursue financing for funding the expansion project. After a review of your documentation, it is determined that the bank won't extend a loan to you for technicalities which rendered you a risk to that lender. In the six years of operating your small outfit, there were several late payments toward your start-up loan, and this raised a red flag to the lender for satisfying your request. Devastated and thinking of an alternative, a friend and fellow business owner recommend approaching an online lending institution to source your loan. You become hesitant and dispel the recommendation, as you are not confident in this as your option due to your unfamiliarity with its process. Desperate for a solution, and with the second denial from another traditional lender, you decide to speak with your friend about the online lending institution recommended. After completing the application process and subjected to a review of your financial statements, the institution decided it can help you fund your expansion project.

What is Fintech, and why are online financial institutions encroaching on the space of traditional banks. Financial technology (fintech) has exploded on the scene and is providing viable options for consumers who are seeking home purchases, insurance, and a vast array of financial services. Various software companies have created services which rivals traditional banks, using data, innovation, and specialized service to approach a market frustrated by regulation and stringent criteria for lending. Fintech companies which use specialized software to gather consumer data, patterns, and concerns, are tapping into a market for alternative lending based on artificial intelligence and digital technology. Requirements which increases the level of difficulty of borrowing cash for working capital among traditional banks,

have been the catalyst for the emergence of many of the alternative online lenders like Lending Tree and Kabbage. Apple, Facebook, and Amazon are also penetrating this space with financial services of their own, increasing competition among traditional banks and picking up market share in the lending space. Lending Tree and Kabbage, among others like Lending Club, and SoFi specialize in lending to those with poor and fair credit, as well as to those who have above average ratings, while traditional big banks only lend to creditworthy customers with above good to excellent credit. When small businesses look to compete, and they are unable to borrow debt to finance their operations, it becomes difficult for them to achieve expansion goals and scale properly. In a case with the small business retailer above, they were unable to borrow from two traditional banks, but found solace from an online bank.

Industry reports highlight the inflexibility of big banks to adapt to this paradigm shift and are slow to make adjustments to introduce programs which win and keep customers. What the financial technology companies are doing is tapping into a demand for alternative finance service needs and supplying that market. They have found a creative way to use data and innovation to develop platforms to ease the burden of those seeking financial services from online providers.



University of Chicago – Booth School of Business Emerging Markets Summit – “Democratizing Finance: The FinTech Impact” (Panelists L-R) Adja Diakite, Derivatives Executive of Deutsche Bank, Liandra A. Franco, Head of Digital Payments at Itau, Prashanthi Ravanavarapu, Director and Product Architect at Financial Health, Shamir Karkal, Entrepreneur in Residence at Omidyar Network, and E.J. Reedy, Director of Strategic Initiatives at Polsky Center for Entrepreneurship.

I had the pleasure of attending a day long Emerging Markets Summit on April 14, 2018 at the prestigious Booth School of Business at the University of Chicago and participated in a workshop titled

**“Democratizing Finance: The FinTech Impact”**, with senior members of various global technology and financial institutions. The topics discussed in that workshop were enlightening, and I captured some of the key discussion points below, which resulted from a focus on the success of fintech in funding a plethora of entrepreneurial initiatives around the world:

1. Fintech is big in Latin America, and more prominent in developing economies.
2. Fintech is fueled by robust mobile technology (5 billion mobile users estimated by 2019).
3. Fintech gives people more access to finances. Over 1.2 billion people in Africa are receiving access to finances through fintech services.
4. Fintech has demonstrated greater success in the United Kingdom and India, in respect to implementation and roll out of services.
5. Access is not the sole benefit of leveraging fintech companies, but having options from which to choose increases the value of utilizing one of these companies.
6. People don't need a traditional bank. They need financial solutions and improved financial health, which fintech companies are better equipped and positioned to offer. Identifying the target market, those most in need of these innovative services, and addressing them with solutions, drives the competitive advantage of key players in the fintech space.
7. Entrepreneurs who are seeking to start their own fintech company need to research the various areas of this space to determine which is a best fit for them (i.e. banking/financial, mortgage, insurance, etc.)
8. For entrepreneurs who will establish a fintech company, your focus should be customer driven. Fintech companies should be customer-centric. Focus on how to solve your customer's problems and meet their immediate needs. The fintech shift is a social paradigm to solve problems and address those challenges with solutions.
9. Financially underserved customers are the best target for fintech companies.
10. Countries like Estonia and Iceland have proven to be more forward-thinking regulators in the fintech space.

In an April 5, 2018 Forbes article titled **“If You Can't Beat Them, Join Them – How Banks, Fintech, and Tech**

**Players Can Win Together”** banks can deal with this competitive reality and the threat of losing customers to fintech companies by recognizing these four realities on which to capitalize. In a SWOT analysis conducted by any large bank, this would be the “O” for Opportunities:

- Disintermediation – Banks can salvage relationships and retain customers by forging partnerships with fintech companies. Several banks have either partnered with fintech companies or purchased loans from these companies to capitalize on their technology platforms. J.P. Morgan Chase partnered with On Deck Capital, Citigroup partnered with Lending Club, ING partnered with Kabbage, and Regions Bank partnered with Avant (**source: Bloomberg.com – Online Lenders Feel the Pinch**). Partnerships open big banks to resources they can leverage, which make them more flexible in lending.
- Invisibility – Big banks have been overshadowed by fintech companies. They must implement strategies to remain relevant and not be replaced altogether by these savvy tech start-ups.
- Unbundling – Big banks, in a move to remain competitive, are unbundling services so customers can pick individual services. These large institutions can provide a suite of third-party services that will be value-added to their customers
- Commoditization – Banks have to leverage their large storage of data to better understand how to serve their clients. Stored data contains a plethora of information from which banks can leverage to determine how to customize better services for their customers (on a customer-by-customer basis), which can increase their competitiveness.

It's not that banks are about to be obsolete altogether, but market share is lost to the savvy and innovative technology software driven upstarts who are better adept at delivering services to a market which has been overlooked and felt ostracized by big players in the financial services industry. Financial technology companies have discovered a more efficient way to tap into the frustrations of the consumer market who find

existing regulations and policies of big banks to be obstructive. The micro business owner who require just as much attention as big businesses rely on the more relaxed policies of fintech companies and online financial lenders. Fintech has revolutionized the way in which businesses can do business and leverage financial services. They have created a competitive advantage to differentiate from big banks, but the big banks are now realizing the opportunity to either partner or purchase these clever tech start-ups. This major disruption has created significant changes and alternatives in the entrepreneurship funding space.

To learn more about Fintech, and how you can capitalize on the services many of these software technology companies offer, click [HERE](#).

## THOMPSON MANAGEMENT CONSULTING, LLC

Our core business includes writing business, marketing, and strategic plans. We conduct all operations planning, industry and economic research, as well as the financial (P&L) analysis for the plans. We also provide services for project management, business event planning, feasibility analysis, and global business development/U.S. market access. We are taking a holistic approach in advising our clients. If you are a start-up venture, we will work closely with you to assist in the start-up phase of your venture. If you are an existing business not growing as successfully as you would like, give us a call and we will perform a case analysis to determine what can be enhanced and optimized to properly scale and realize greater profits for your business.

With our consortium of professional consultants and pool of licensed/certified collaborators, we can advise you on website development, HR development, business taxes, legal business formation, financial planning, business funding, and general enterprise management. Kindly give us a call at (404) 587-3949 and visit our website today by [CLICKING HERE](#). We look forward to setting up a meeting to discuss working with you.  
Thank you for your continued support.

## Every Entrepreneur Is A Salesperson

Dr. Sinclair Grey III

Every entrepreneur is a salesperson. No matter what title a person holds, the truth of the matter is every entrepreneur MUST always be in a position of selling. Even though many people frown on the title 'salesperson,' without sales, businesses won't prosper. And if businesses don't prosper, opportunities for employment do not exist. As soon as entrepreneurs realize that sales must be in their DNA (all day, everyday), the better their bottom-line.

Entrepreneurs who fail to plan accordingly and responsibility will not produce nor receive the fruits of their labor. Let me say it this way. Entrepreneurs who refuse to meet people regularly, network effectively, and follow up efficiently will miss their mark. Because there are so many products and services people can choose from, entrepreneurs MUST sell themselves professionally as often as possible. Please don't get me wrong, I'm not suggesting you ask someone to purchase what you have to offer within every conversation, but you should engage a potential client/customer to the point they are asking for your business card.

Here are some ways in which you can keep your mind on selling, even when you're wearing so many hats.

1. **Understand sales will keep you in business.** It goes without saying that sales drives profit and without sales, your profit will decline drastically. Remember, sales is not a BAD THING.
2. **Ask yourself why you love your product or service.** By identifying the passion for what you're offering, the easier it will be to communicate it to others through your speech and body language. If you don't love what you do, how can expect others to take you seriously?
3. **Determine the value of what you have to offer.** If there's no value, you're not motivated to sell. No matter how many people you talk to, you have to BE EXCITED. You're in business because you believe what you have to offer will benefit others. Act like it. It's not about cockiness or arrogance; it's about confidence.
4. **Keep business cards with you at all times.** This should be a no-brainer, but I've witnessed too many entrepreneurs miss sales because they don't have cards with them. Business cards show professionalism. Remember, you're a SALESPERSON.

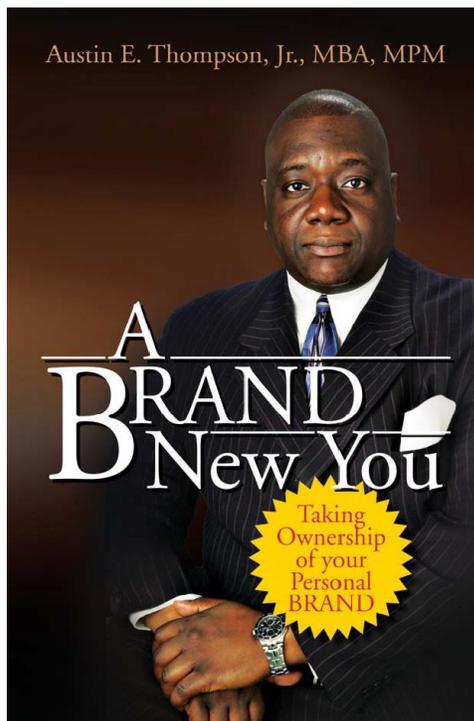
Entrepreneurs are excited when they first decide to go into business. After they've been in business for a while, they forget how important it is to sell. Yes, it's great to get referrals. It's great to have more work than you can handle. But I caution you to never forget you're a salesperson.

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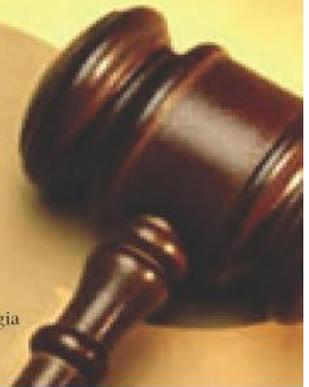


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- University Of Pennsylvania, B.A., Sociology, 1996

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details.

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**Hosts:**  
**Dr. Sinclair N. Grey III and Kimberly Hudson-Grey**

**CULTIVATE NEW CONNECTIONS AND EXPAND YOUR NETWORK IN A RELAXING ENVIRONMENT**

FREE EVENT\* PLENTY OF PARKING\*

Monday, July 2, 2018. [CLICK HERE](#) to register and additional information

**Click Image Below to Pre Register**

## **Metro Atlanta Business Association**

**July 12, 11:30 am-1:30 pm, Free Parking**

**A "DESTINATION EVENT": Business Lunch, Guests and Visitors Welcome**

**Speaker: Mike Plant, President/CEO Atlanta Braves Development Co**

**Tickets Limited, Pre Register at: [MetroAtlantaBusinessAssociation.com](http://MetroAtlantaBusinessAssociation.com)**

**NEW Enhanced Networking, Meet NEW Contacts and Prospects**

**All Attendees MUST Pre-Register Online**

**Lunch Sponsor: Wellstar Vinings Health Park**

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***Mike Plant***

***President/CEO  
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**FMI: 678-725-0099**

**or 404-447-7001**

**[MetroAtlantaBusiness@gmail.com](mailto:MetroAtlantaBusiness@gmail.com)**



## CIRCLE OF FIRMS

Atlanta's Business to Business Networking

**Wednesday, July 18, 2018**

**5:30PM – 8:30PM**

**Powered by ProNetworker**

**Atlanta Tech Village**

**3423 Piedmont Road, NE**

**Atlanta, GA 30305**

*Stop by my exhibitor table for a chat*

[CLICK HERE](#) to register for Circle of Firms and more information

# THE BIG EVENT

Monday July 23

**SAGE  
WOODFIRE  
TAVERN**

5:30 PM - 8 PM

11405 Haynes Bridge Rd, Alpharetta, GA 30009  
[www.TheBigEvent1.com](http://www.TheBigEvent1.com) / 404-447-7001

[Click Here for Tickets](#)

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## THOMPSON MANAGEMENT CONSULTING, LLC



### NETWORK AFTER WORK

at Venkmans

740 Ralph McGill Boulevard

Atlanta, GA 30312

Wednesday, July 25, 2018

6:00PM – 9:00PM

*Visit me at my vendor table and let's have a chat 😊*



## THOMPSON MANAGEMENT CONSULTING, LLC



### NETWORK AFTER WORK

at Bowlmor Lanes

2175 Savoy Drive

Atlanta, GA 30341

Tuesday, August 21, 2018

6:00PM – 9:00PM

*Visit me at my vendor table and let's have a chat 😊*

[CLICK HERE](#) to register for Network After Work and more information

**Your NETWORK is your NET WORTH  
Keep building your contacts**

**Clients, Collaborators, Competitors**

**Without a NETWORK, you have no leverage!!**

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## *About Empowered Business Journal*

The Empowered Business Journal (EBJ) is published by Thompson Management Consulting, LLC as an online publication to provide business related information for small business owners, entrepreneurs, micro enterprises, solopreneurs and business professionals who support small business development. The EBJ is not produced in hard copy format. Articles in the EBJ are written by small business owners, who contribute to the success of each publication by providing insightful and informative articles for the small business community. Moreover, the EBJ promotes small businesses, spotlights entrepreneurs, reports business happenings, political and economic activity which affects small business owners, and highlights developments from Thompson Management Consulting, LLC. The EBJ has a direct distribution to over 1,500 contacts, who receive the publication via Constant Contact and share it with their contacts. Copies in PDF format can be retrieved from our website by [CLICKING HERE](#). We invite small business owners to submit subject matter “Business-related” articles for publishing, along with a head shot and brief bio. All submittals are vetted carefully to qualify for our readers. Finally, we encourage small businesses to advertise with us and support a publication looking out for the concerns of small businesses. Thank you.

## *About Thompson Management Consulting, LLC*

Thompson Management Consulting, LLC works with small business owners and entrepreneurs who are primarily in the 0 – 5 year range of the business lifecycle, those in the seed and start-up to expansion phases. We assist with business plan writing, marketing, feasibility studies, project management, financial and budget analysis, business event planning, and business training. Thompson Management Consulting, LLC produces an Annual Entrepreneurship and Small Business Summit in celebration of National Small Business Week, and formally hosted a monthly radio program, The Entrepreneurship and Business Empowerment Hour on WATB 1420AM. We are A+ accredited by the Better Business Bureau, and hold memberships in the Gwinnet Chamber of Commerce and Georgia Hispanic Chamber of Commerce. Additional information can be found at [www.tmconsultingllc.com/about.html](http://www.tmconsultingllc.com/about.html).

