

Empowered

A monthly online publication published by Thompson Management Consulting, LLC for small business owners and entrepreneurs – MARCH 2016

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FINANCIAL FOCUS: Will the Presidential Election Affect Investment Outlook

Contributed by Edward Jones Investments

We're just a few weeks away from the first caucuses and primaries, so presidential election season is in full swing. As a voter, you may be keenly interested in the election process. But as an investor, should you be concerned?

If you take a look back, you might be somewhat encouraged over the prospects of the financial markets this year. In the last 12 presidential election years, the Dow Jones Industrial Average has been up nine times and down just three. So, election years must be good for the financial markets, right?

Not necessarily. In every year, the markets are influenced by a variety of factors: interest rates, inflation, corporate profits, geopolitical events, economic growth, even the weather. And it's safe to say that 2016 will be no different. At this early stage of the year, one could say that some of these factors, such as continued low interest rates and a reasonably strong economy, might bode well for investors. But there's a lot of 2016 ahead of us – and it's notoriously difficult for anybody, even so-called experts, to accurately predict the market's performance over a relatively short time, such as a year.

Still, the market's history of pretty good results in presidential election years may not be entirely random. For one thing, the White House is never the only office being contested; elections are also held for every congressional district and many seats in the Senate. Consequently, during these election years, campaigning often takes precedence over legislating. This legislative inactivity tends to be welcomed by the financial markets, which generally dislike surprises, big changes and new directions.

However, you can't really count on past trends to provide a certain roadmap for the year ahead, in terms of the performance of the financial markets. As mentioned above, many factors influence this performance, and at this early stage in the year, we just can't predict which of these factors will take precedence.

So, instead of worrying about things you can't control, focus on those that you *can*. For starters, review your investment mix. Does it still properly reflect your goals, risk tolerance and time horizon? Over time, even if you haven't made many changes to your portfolio, it can become "unbalanced." For example, if you own some stocks that have increased greatly in value over the years, these stocks may now be taking up a larger percentage of your holdings than you had intended, bringing with them a higher degree of risk.

Continued On Page 2

Consequently, you might want to consider selling off some of these stocks and using the proceeds to fill in other gaps in your portfolio.

On the other hand, if you think your mix of investments is not providing you with the returns you need to help make progress toward your long-term objectives, you may need to add some vehicles that can provide you with more growth potential. After all, it's 2016 now, so whatever your age, you are another year closer to retirement.

Will this year look like past presidential election years, as far as good returns from the stock market? No one can say for sure. But if you "vote" for smart investment moves, you won't be sorry.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Thanks to Tondeleo Day for contributing. Listen to Tondeleo's interview on WATB 1420AM, April 9, 2016 at 4:00 p.m. on the Entrepreneurship and Business Empowerment Hour with Austin Thompson and Colin Tinto, as we discuss investment opportunities for entrepreneurs.



By Tina Greer, CEO – Greer Business Solutions, LLC

We are excited to host our 1st Annual Sisters United conference to be held March 17th, 2016. Tickets are available at www.sistersunited-conference2016.eventbrite.com

The mission of the Sisters United organization is to bring like-minded women business owners together to foster and build inter-personal relationships. We understand that people will do business with whom they know, like and trust. We help all involved be in a position to grow their profits through networking. We believe in connecting people to build business. Everybody wins!

The Goals of Sisters United are as follows:

- Create an environment of collaboration between women business owners.
- Bring referrals (warm market) and not just leads to individuals to bring in new business.
- Educate business owners on the products and services each one has to create value to the prospective clients in a non-threatening, non-competitive environment.

- In a speaker forum, allow the time to fully understand what each business owner brings to the table, i.e. what is unique to them and how they are able to bring added-value to the client with an understanding of their product or service.
- Teach business owners how to speak about their business in a captive audience setting by addressing the participants with an educational component of their business to create more value and understanding in order for the group to refer new business to them through their resources and contacts.
- Philanthropy: Give back by donating time/money to charities that involve women & children.

Men are also welcome to attend our conference! The theme of our first conference is called "Transformational You"; transforming your mind, body, and business!

We will have a panel of subject matter experts and featured speakers sharing information on a range of topics to include, but not limited to, personal branding, business plans, social media, and health & wellness. We will also have representatives in the industries of psychology, certified life coaches, accountants, business coaches/consultants, image consultants, and authors; all who are well documented in their respective fields and are seasoned entrepreneurs.

To learn more about our organization you can contact:

Tina Greer, Founder of Sisters United
info@tinagreer.com
www.tinagreer.com

Get your tickets today!

March 2016 – Celebrating Woman's History Month

Thompson Management Consulting, LLC congratulates all of the womenpreneurs and mompreneurs blazing numerous trails as business owners. In the month of March, we salute you for all of your accomplishments, success, and magnificent achievements as you continue to build strong businesses, create jobs, and drive our U.S. economy forward.

- Alpharetta **ranked #1** in the U.S. for best city for women entrepreneurs
- Georgia **ranked #1** (3rd straight year) in the U.S. for fastest growth in number of women-owned businesses

Source: Georgia Department of Economic Development

Renting vs. Buying

By Austin E. Thompson, Jr.

As the owner of a small business, especially a new start-up, you struggle with many decisions that will affect your business either negatively or positively. With a bricks-and-mortar business (i.e. retail, restaurant, café, warehouse, etc.), or operating any business where you need office space to conduct the day-to-day activities of providing business services, deciding whether to lease equipment or purchase equipment will be at the forefront of your operational planning.

Leasing gives the business owner an opportunity to make arrangements with companies from which to rent equipment, either on a monthly or quarterly payment schedule, and help to put less constraints on your available cash. By leasing, you save a recognized amount of cash, and won't have to worry about purchasing huge amounts of assets by sacrificing scarce cash. If you choose to lease, make the best decisions and know exactly the condition and salvage value of your asset before renting (i.e. what is the asset worth at the time of your intent to lease). The asset must serve its purpose and be value-added, especially if it contributes to generating revenue for your business. You don't want to lease anything that loses functionality and compromises your ability to deliver. Nevertheless, you can use working capital from saving on new equipment toward purchasing supplies and materials for your business, adding some attractive features to your new space, hiring employees, or paying your overhead expenses.

If you purchase brand new furniture, fixtures, and equipment (FF&E), you will have to account for depreciation in your P&L as an added expense. This will be a non-cash expense shown in your income statement, as it is the amount each month calculated over the useful life of your new asset.

Purchasing new equipment can be cash intensive, which diminishes your cash on hand, especially if you have limited cash and lack access to capital from credit sources. Some people believe they are avoiding trouble by investing in new capital expenditures, but with good research and patience, you can find used items that are just as reliable as new equipment, and you save on cost. New doesn't always mean reliable, as manufacturing defects may occur in brand new equipment, although rare. You will have to be sure to purchase from a reliable and trusted brand.

So, determine what works best for you and pay close attention to your expenses when making capital purchases for your business.

Is Multi-Tasking Overrated

By Austin E. Thompson, Jr.

If you think of the Type A, self-actualized individual who believes he or she can manage multiple tasks with ease, you often wonder if the seemingly effortless juggling act is effective and makes them, even marginally productive. There is an impression that the person managing multiple simultaneous tasks must be a hard worker, and bears some level of brilliance. Of course, if the individual is displaying such tenacious diligence, he or she must know what they are doing, and must be good at what they do. I am not sure if I would go so far as to throw accolades to anyone who appears to have their hands in everything brewing, and appearing to be handling it all very well, but wonder if they are being effective at getting anything done.

Entrepreneurs suffer rapid burn out, because they are often thrown into the pit of multi-tasking by managing every facet of their operation. This is especially true of solopreneurs, who are in business for themselves, and working often in isolation. These individuals run the business, handle bookkeeping, perform customer service, sales, marketing, networking and managing lead generation, and if they are talented enough, may work on their own websites and producing their own marketing material. This is great, and it demonstrates that the organic entrepreneur is a master of many talents. However, the jack of all trades mystique doesn't always contribute to an effectively operating business.

Oftentimes, we, as entrepreneurs, guard our businesses with our lives, thinking no one can do a better job than us. Hence, we become overprotective of our businesses, and fall into an abyss of work overload, which may affect our health adversely. Multi-tasking, although it may appear admirable, can actually diminish quality in performance and output. Focusing on too many things at once, thinking they are all important, and not properly prioritizing, will definitely lead to fatigue and compromising one's ability to produce quality work.

Prioritize, and place focus on those things which are most important, then work your way down the list of things to accomplish. If you have to outsource, or identify someone to assist you with some of the tasks, that will be a much better option than trying to handle everything on your own. Entrepreneurship is an adventurous voyage, and will have great rewards, but it can be daunting when everything seems important and has to get done all at once, as deadlines approach and opportunities have narrow windows.

30 Tax Exemptions You're Missing—and How to Get Them

**By William Hampton, CEO
Executive Business Consultants**

The IRS gives U.S. taxpayers a gift each April: legal tax deductions. The government created a complex tax system, but within that code there are many legal tax deductions that allow you to pay less taxes and keep more money in your pocket.

The IRS clearly explains all of the tax deductions on the IRS.gov website. It's a solid resource for taxpayers to discover ways to maximize their deductions, and to get up to date on the tax changes for 2015. To get started, you can click through here to see 30 tax deductions for 2015 that the average taxpayer can claim.

The previous 15 exemptions were published in the February 2016 Edition of Empowered.

16. ROTH IRA TAX BENEFIT

Although you can't deduct the initial contribution to a Roth IRA, all earnings and capital gains within the Roth IRA account are free of taxes. Additionally, qualified distributions from a Roth IRA account are tax-free. This works out to be a great tax benefit over the lifetime of the account. There are several eligibility constraints for your Roth IRA, to which you can contribute up to age 70½. Your combined traditional and Roth IRA contributions can't exceed \$5,500, or \$6,500 if you're age 50 or older. As long as you're married filing jointly or a qualifying widower, and your income is less than \$183,000, you can contribute the full amount. The amount is reduced with income between \$183,000 and \$193,000, and eliminated with income greater than \$193,000. Singles can contribute the full amount up to an AGI of \$116,000, and a reduced amount between \$116,000 and \$131,000. The single individual with income above \$131,000 is ineligible to contribute to a Roth IRA.

17. TAX DEDUCTIONS FOR DEPENDENTS

This tax deduction applies to children or qualified adults who live with you, and are under your financial support. You can claim an exemption for every dependent under your care — \$4,000 for each qualifying dependent. "To qualify for the exemption, the child must live with you more than half of the year and be under 19 at the end of the year, or under 24 and a full-time student for the year," according to the IRS.

18. THE CHILD AND DEPENDENT CARE CREDIT

Even better than a tax deduction is a tax credit. If you paid for the care of a qualifying child or other dependent so that you and your spouse could work, you might qualify for the child and dependent care credit.

19. HEALTH SAVINGS ACCOUNT CONTRIBUTION DEDUCTION

The Health Savings Account (HSA) contribution is designed to help Americans with high deductible health care plans pay for medical costs with pre-tax dollars. According to the Affordable Care Act (ACA) you can deduct the full amount of the contributions that you make into this account with your own personal money. For 2015, the HSA contribution limit is \$3,350 for an individual, \$6,650 for a family and an additional \$1,000 catch-up contribution for those over age 55.

20. GAMBLING LOSSES TAX DEDUCTION

If you win at bingo, blackjack, roulette or any casino game, your winnings are taxed. For the unlucky, don't forget to deduct your gambling losses from your 2015 tax return. You can deduct the amount of your losses up to the amount you won as an itemized deduction.

21. MEDICAL EXPENSE TAX DEDUCTION

There are several expected and surprising circumstances when medical expenses might be deductible. Certain qualified medical expenses are deductible if they exceed 10 percent of your AGI for the year. The deductible expenses include preventative care, treatment surgery, dental and vision care. Even psychologist and psychiatrist visits can be included. For those over age 65, the deductible threshold drops to 7.5 percent of AGI.

22. BREAST ENLARGEMENT TAX DEDUCTION

Although cosmetic plastic surgery typically isn't a tax deductible item, some cases of breast enlargement can be eligible. If you've had a medically necessary mastectomy, then breast reconstructive surgery could qualify for a tax deduction.

23. PREGNANCY TEST TAX DEDUCTION

As long as your medical expenses exceed the 10 percent threshold, you can include pregnancy tests, legal abortion costs, breast pumps and supplies, sterilization and medically prescribed birth control pills. You can also deduct expenses for fertility-enhancing surgeries and procedures.

24. WIG TAX DEDUCTION

A wig can also be tax deductible as a medical expense. If the physician recommends the wig after losing your hair from a medical condition, the wig could also be categorized as a medical tax deduction.

25. MEDICAL TAX DEDUCTION FOR CLARINET LESSONS

If you have an overbite, then you might be eligible to deduct the cost of clarinet lessons as a medically approved dental expense. The IRS has previously allowed individuals with overbite a medical deduction for clarinet lessons.

26. STOP SMOKING MEDICAL EXPENSES

If you're trying to kick your nicotine habit, any prescription smoking cessation program can be considered a medical tax deduction. This includes the prescription drugs, as well as a medically supervised plan. If transportation is required for you to participate in a program, those costs might also be considered.

27. CHARITABLE VACATION TAX DEDUCTION

If you're considering a volunteering vacation, find out whether the sponsoring organization is a 501(c)(3) tax-exempt organization. If so, and you meet the IRS guidelines, part of your volunteer vacation expenses can be fully or partially eligible for a charitable tax deduction. Make sure to keep a journal of your activities to substantiate your claim.

28. WORK UNIFORM TAX DEDUCTION

If your job requires you to wear a uniform for work, you might be able to deduct the cost and maintenance expenses of the clothing. Eligible individuals include delivery workers, healthcare workers, fire fighters, police, professional athletes and possibly musicians and entertainers. If the clothes are worn outside of work, they don't count.

29. MORTGAGE INTEREST TAX DEDUCTION

Any interest you pay for the purchase of a home generally can be deducted. This tax deduction also includes points, mortgage insurance premiums, and home equity loan payments for your primary or second residence.

30. DEDUCTIBLE TAXES

There are four types of deductible non-business taxes. They include state, local, and foreign income taxes; state, local, and foreign real estate taxes; state and local personal property taxes; and state and local general sales taxes. These taxes can be claimed as an itemized deduction on Schedule A.

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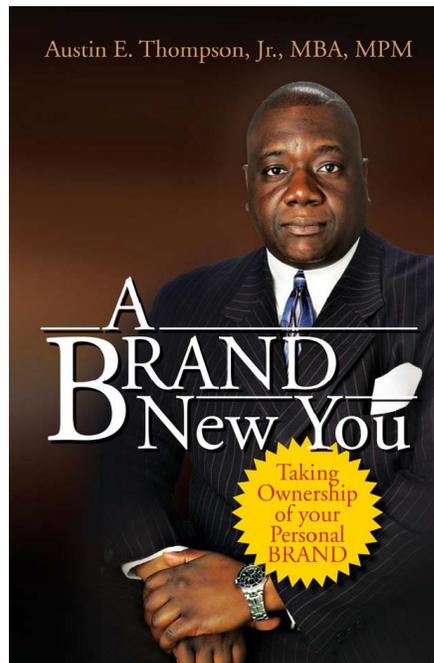
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Listen Online at www.watb1420.com

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4:00 p.m. – 5:00 p.m.

Hosted by:

Colin Tinto & Austin Thompson

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Business &
Marketing Plans
Expert



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SPEAKER**
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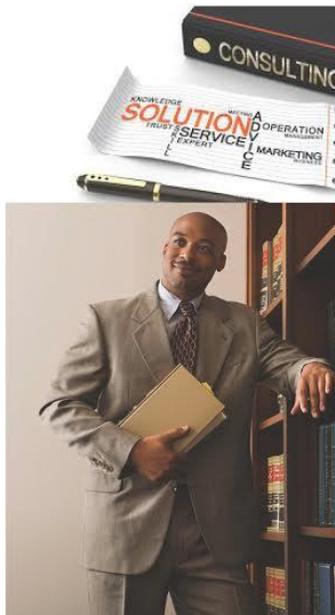
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Tina is a sought after speaker and business consultant. She inspires others to think outside the box and find creative ways to make self improvements. She gives with determination to help others succeed through motivational speaking engagements and providing business coaching sessions. She helps you identify your passion and purpose, cultivating it into a sustainable financial lifestyle

Tina Greer

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Entrepreneurship & Small Business Summit 2016



Registration is required,
and there is no cost to attend.

Please go to
www.nsbw2016.com
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view 2 day workshop agenda
& view all event information

For additional information,
please contact:
Austin Thompson
(404) 587-3949
Email: info@nsbw2016.com

Invited Organizations:

- Small Business Administration
- Small Business Development Center
- Local Area Chambers of Commerce
- Mass Mutual Financial Group
- Business Plans & More, Inc.
- Rosemont Capital Solutions
- Oyegun Law Group
- Greer Business Solutions

Please see back of flyer for Forum and Expo Information



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Entrepreneurship and Small Business Summit
In Celebration Of
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May 19 - 20, 2016

9:30 A.M. - 3:30 P.M.

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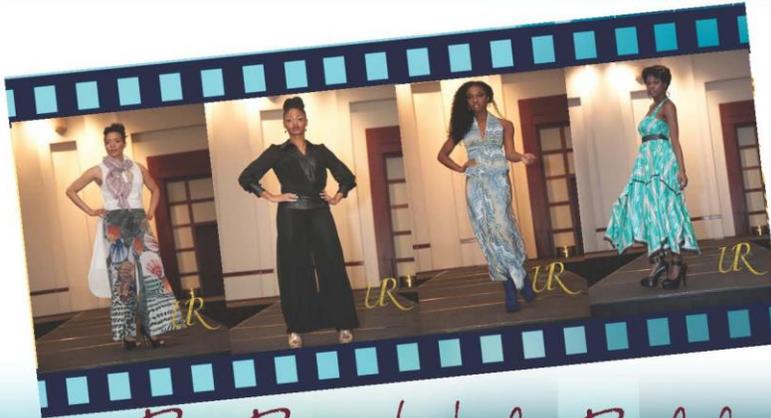
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- Hear speeches from successful thought leaders and business owners
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To register as a Business Exhibitor, go directly to www.nsbw2016.com. Complete the online application and view vendor guidelines.

For additional information, kindly contact Austin Thompson at 404-587-3949 or via email at austin@nsbw2016.com



Refreshments by Rapid Gourmet



Please note a change in location for the workshops to our new location, Discovery High School (May 19th and 20th)

National Small Business Week 2016 – AGENDA				
3rd Annual Entrepreneurship and Small Business Summit				
The Clyde L. Strickland Center for Entrepreneurship Discovery High School 1335 Old Norcross Road Lawrenceville, GA 30046				
Thursday, May 19, 2016				
Target Audience	Workshop Title	Facilitator	Classroom #	Time
Pre-Startup and Startup Businesses	Mindset Makeover: Are You Ready for Entrepreneurship	Tina Greer – Greer Business Solutions, LLC	6	9:30am – 10:25am
Pre-Startup and Startup Businesses	Developing An Effective Business Plan	Bob Lamp'1 – Business Plans & More, Inc.	6	10:30am – 11:25am
Pre-Startup and Startup Businesses	Legal Steps to Starting and Managing a Successful Business	Abi Oyegun – Oyegun Law Group	6	11:30am – 12:30pm
Lunch Break (12:30 p.m. – 1:00 p.m.)				
Pre-Startup, Startup, and Established Businesses	The 5 C's of Credit	Small Business Administration (SBA)	6	1:00pm – 1:55pm
Pre-Startup, Startup, and Established Businesses	How To Do Business With The Government	Small Business Administration (SBA)	6	2:00pm – 2:55pm
Pre-Startup, Startup, and Established Businesses	A Winning Marketing Plan and Campaign	Thompson Management Consulting, LLC – Austin E. Thompson, Jr	6	3:00pm – 4:00pm
Friday, May 20, 2016				
Target Audience	Workshop Title	Facilitator	Room #	Time
Established Businesses	Effective Financial Management with Quick Books	Business Plans & More, Inc. – Bob Lamp'1	6	9:30am – 10:25am
Established Businesses	Micro Lending: An Alternative to Bank Loans	Rosemont Capital Solutions – Tom Brigette	6	10:30am – 11:25am
Established Businesses	Retirement Planning for Small Business Owners	Joe Fernandez – Mass Mutual, The Piedmont Group	6	11:30am – 12:30pm
Lunch Break (12:30 p.m. – 1:00 p.m.)				
Established Businesses	Health and Nutrition Management for Busy Entrepreneurs	Dr. Jennifer Rooke – Morehouse School of Medicine	6	1:00pm – 1:55pm
Established Businesses	LinkedIn for Small Business Branding	Gregg Burkhalter	6	2:00pm – 2:55pm
Established Businesses	Your 30 Second Elevator Speech	Small Business Development Center (SBDC)	6	3:00pm – 4:00pm
<p><i>Business owners are strongly encouraged to maximize the opportunity of attending ALL scheduled workshops, regardless of target audience. We have identified and confirmed all speakers for the workshops above. PLEASE GO TO WWW.NSBW2016.COM TO REGISTER and for continued updates.</i></p>				
SMALL BUSINESS FORUM AND EXPO The Conference Center at Georgia Piedmont Technical College 495 North Indian Creek Drive Clarkston, GA 30021				
Saturday, May 21, 2016				
Saturday- 5/21/2016	Theme: "Empowering Entrepreneurs – Growing Entrepreneurship"	Speakers, panelists, and exhibitors/vendors are in the process of being identified and confirmed for the Forum ↓	15 & 16	9:00am – 3:00pm Exhibitor setup begins PROMPTLY at 7:00 a.m. Official program begins PROMPTLY at 9:00 a.m.



Entrepreneurship and Small Business Summit 2016

Meet the Workshop Facilitators

May 19 – 20, 2016

www.nsbw2016.com



Tina Greer
Greer Business Solutions,
LLC



Bob Lamp'l
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Joe Fernandez
Mass Mutual Financial



Dr. Jennifer Rooke, MD
Morehouse College School of
Medicine



Gregg Burkhalter



Panelists and the Keynote Speaker are in the process of being identified and confirmed for the Small Business Forum and Expo on May 21, 2016. Pictures will be available soon.

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About Empowered Business Newsletter

Empowered Business Newsletter (EBN) is published by Thompson Management Consulting, LLC as an online vehicle to provide business related information for small business owners, entrepreneurs, micro enterprises, solopreneurs and business professionals who support small business development and growth. The EBN is not produced in hard copy format. Articles in the EBN are written by small business owners, who contribute to the success of each newsletter by providing insightful and informative articles for the small business community. Moreover, the EBN promotes small businesses, spotlights entrepreneurs, reports on business, political and economic activity which affects small business owners, and highlights developments from Thompson Management Consulting, LLC. The EBN has a direct distribution to over 1,500 contacts, who receive the publication via email and share it with their contacts. Copies in PDF format can be retrieved from our website at www.tmconsultingllc.com. 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.

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 hosts 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.

