

Empowered

A monthly online publication published by Thompson Management Consulting, LLC for small business owners and entrepreneurs – NOVEMBER 2015

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The Life Cycle of Your Business: Where Are You?

By Austin E. Thompson, Jr.

The life of a business varies significantly among entities. Within the first five years of a business' life, failure occurs at a rate of 90% as a consequence of poor planning or lack of financing, but this is not so for those who extend beyond this critical period and steer toward success. All small businesses have a lifecycle, they are born, then expire. Hence, they are established, endure a maturation process, and after experiencing life, they liquidate and close. Small businesses which fail to climb out of the 0-5 year critical period, collapse for various reasons. Every new business should know exactly how each stage of the small business life cycle impacts its long-term development. The evolution of a business is driven by how much entrepreneurs pay attention to the critical tasks which should occur in each stage of the life cycle.

SEED STAGE

At the seed stage, which is an important stage for the birth of any business, the owners are seeking start-up capital to establish the business. Having sufficient working capital to get a business off the ground is critical for the performance of that business. For instance, sufficient capital for payroll, purchase of inventory, cover overhead costs, and purchasing of equipment to drive operations are all important in the start-up of a business. Many small businesses start as a bare bones model, and depending on the business, the owners begin without any employees. This is usually a mom and pop model. For a manufacturer, large restaurant, or retail outlet, employees are required to help in the operational success of the business. Nevertheless, this is a critical stage for understanding how much money (working capital) is required for the initial start of the business. Entrepreneurs in this stage must carefully and thoroughly identify what is required to start their business, and the associated costs of starting a business. This helps in developing financials for the business plan, especially the Profit and Loss.

START-UP STAGE

The start-up stage is an extension of the seed stage, in which the business planning process is performed and thoroughly completed. The organization still seeks start-up capital in this stage, and will develop the business plan, a much required document and tool for securing financing.

Continued On Page 2

Whether pursuing financing through a bank, the SBA, alternative funding agency, or independent investors (angels or a venture capitalist), you will need to have a business plan developed. Also, in this stage, the entrepreneur will identify the organizational structure (Limited Liability Company, C-Corp, S-Corp, Partnership, etc.), location for the business, define the business model, identify a marketing and sales strategy, perform the pro-forma financial analysis (usually a 3-year standard analysis for start-up enterprises), determine inventory, determine the required just-in-time and point-of-sales system, determine the number of staff required, set the operation hours, outline a management structure for the business, and all other tasks required to have a successful opening. Finally, I always recommend that entrepreneurs consult with a state licensed Attorney for legal matters, Certified Public Accountant (CPA) for tax and accounting matters, a licensed financial advisor to help set up retirement and investment plans, and a general business consultant for coaching, strategy, operations, and business planning. These individuals are critical in the start-up stage, and will help avert any potential challenges in the long run.

GROWTH STAGE

After funding has been provided and the business begins operation, it is on the way to growing and reverting back to the business plan to guide its progression. In this growth stage, the business owner constantly analyzes the pro-forma financial analysis with all projections identified and listed, and will compare that with actual revenues and costs incurred by the business. Adjustments are common, as you are no longer planning, but progressing in your business. You will find that you may exceed your projections, or fall under what you projected. In either case, you continue to adjust and document accordingly. Customer growth is experienced, and inventory is tracked carefully based on volume and demand. Carefully analyzing your projected monthly sales, and comparing that with your actual monthly sales will provide a snapshot of how to plan your inventory and track revenue. Utilizing your marketing plan effectively and for what you budgeted, will help attract customers to your business. If you compare this to airline flight, you have taken off and are on your way to flying at your targeted altitude. This stage is most critical, because paying close attention to your business plan will help you make the right decisions, and of course, adjust for those shifts in business activity, whether expected or unexpected.

ESTABLISHED STAGE

If the growth stage is compared to the taking off process of an airplane, then the established stage can be compared to flying at your intended altitude. Considering there is no turbulence, seat belts can be removed. However, you are still expected to return to your seats and buckle up when turbulence is experienced. The established stage is reached somewhere around 3-5 years after initial start-up. The business is still maturing, and the business owner continues to make adjustments based on continuous reviewing of the business plan. At this point, processes become routine and the long hours you experienced in the first three years may be cut back a bit, as you have the right employees in place. If you have record breaking sales, and revenue goals are exceeded, you may consider paying yourself a salary, but not before consulting with your CPA to make sure the business can handle the added cost, and not hurt your bottom line.

You should be focusing on how to make improvements, while maintaining a lean process to manage costs. Any addition to the start-up model should be carefully considered, and all adjustments should be included in your business plan.

EXPANSION STAGE

After several years of business activity, with ups and downs, but realizing positive growth, your business is ready to expand. Exploiting new marketing channels to increase sales, and growing a share of your market becomes essential at this juncture. You may be looking at expanding structurally, or adding a new location. Positive cash flow has allowed you to invest back into the business, and with escalating demand, your business is poised for expansion. Regardless if you are expanding structurally or expanding into a new location, a feasibility study should be undertaken. The feasibility study or analysis will determine if the expansion is “feasible” by looking at the business’ return on investment (ROI), growth of the market, how viable is your new product or service, the strategic direction in which you are going to grow in your expansion, and other areas of consideration. The expansion stage is an exciting time for any business owner, as it is an indication of the health of the business.

Continued On Page 3

What are your business plans for 2016?

DECLINING STAGE

After you have expanded, and experienced several years of positive growth, with some periods of economic challenges, you find that sales have declined and you may have to contemplate cutbacks. Competition has caused your market share to diminish and your plan to make minor cutbacks have turned into the closing of your expanded operation. You are able to make it for another year or two, but suddenly, reality hits. Your business is declining, and although you have made cost cutting moves to keep your business solvent, the demand for your products and services have drastically diminished, and it has become increasingly difficult to pay your remaining employees. You could apply for additional business credit, but in your cost benefit analysis, you do not see a healthy ROI, and are confronted with continued challenges to remain liquid.

EXIT STAGE

After several years of operating a successful business, and experienced several consecutive periods of negative growth. You decide it is time to perform a valuation to sell the business. The economy has contracted, which affected your business, and now it is time to consider an exit and determine the value of your business in preparation of its sale. There was an option to liquidate all assets and close the business outright, but inquiries of interest in purchasing the business has driven you to prepare for its sale with your CPA and Attorneys. The valuation will determine the “value” of your business, taking into considering all of its assets and debt, and with that, present to all prospective buyers an official offer.

All businesses operate in a cycle, from start to close. Preparing each step of the way in the form of a business plan facilitates a smoother transition through each stage, as you prepare for the inevitable. The business plan is your GPS, which provides much needed guidance along the way.

**Do you wish to discuss your business plans for 2016?
Are you ready to invest in a business and need to
discuss what steps to take? Contact the offices of
Thompson Management Consulting, LLC and we will
be happy to develop an outline for you.**

\$75

**1-Hour Consulting Session
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Cobb County District 4 Commissioner, Lisa Cupid, Holds Important Meeting to Promote Small Business Development in South Cobb

By Austin E. Thompson, Jr.

On Thursday, October 29, 2015, Thompson Management Consulting, LLC attended a meeting at the invitation of District 4 Cobb County Commissioner, Lisa Cupid, for a discussion and brain storming session on identifying pathways to developing opportunities for entrepreneurial and small business development in the South Cobb area, which is part of Commissioner Cupid’s district. Representatives of the Office of Economic Development for Cobb County, Economic Development and Community Engagement for Kennesaw State University, Chattahoochee Technical Institute, and other business owners, were invited by Commissioner Cupid to help form a focus group that would assist in the consolidation of ideas for developing, increasing, and improving the small business landscape of the area.

Cobb County, with a median household income of \$63,920 and a per capita income of \$33,069, has shown the potential to be an economic hub in Georgia. This, according to the 2009-2013 U.S. Census Bureau. With a per capita income that is 31% higher than the state average, and a median household income that is 30% higher than the state median income, and with the new SunTrust Park complex now under construction in Cobb County to house the Braves professional baseball team, mixed use family units, restaurants, dining, and other entertainment, estimated indirect stadium annual revenue is projected at \$100 million, and the creation of over 4,000 new jobs. Annual earnings from Braves games is projected to be \$35.8 million, with a required projected staff force of 3,000. The economic impact of SunTrust Park will be a definite win for Cobb County, especially with the establishment of new businesses and increased job creation, which is great for the local economy.

South Cobb, with its access to Hartsfield-Jackson International airport and sprawling landscape, has much potential to benefit from the North Cobb overlap. Much of the Cobb Galleria area economic success can trickle down to the South Cobb region, with small business development and entrepreneurial ingenuity.



Cobb County Riverside Epicenter, with conference rooms and A/V capability, a bowling alley, rock climbing wall, fitness center, restaurants, and meeting space.

Commissioner Cupid's plan, moving forward, is to increase the number of small businesses in the area, provide assistance for those existing businesses in need of leveraging sustainable business resources, identifying space for a business incubator, lobbying more for policies that positively impact small businesses, mentoring of small business owners, and effective leveraging of resources and assistance from the area's business agencies, such as the Cobb Chamber of Commerce, Department of Economic Development, colleges and universities, and all who are working to create an economically viable South Cobb region. Earlier in the year, Commissioner Cupid appeared on a television segment of Focal Point with Robert Quigley, where she outlined her goals for this year, and celebrated several achievements for her district. The opening of a new \$30 million multi-use business Riverside Epicenter, enhancements to Six Flags Amusement Park, the creation of 1,500 jobs with a new FedEx Distribution Center and Concorde Battery Manufacturing Company, the addition of a Flex Bus system in Austell, Powder Springs, and Marietta, with connections to an extended #30 bus route, new business development along the East-West Connector, and so much more.

Commissioner Cupid is positioned to build new relationships and leverage the expertise of those in her district to achieve key economic goals, which includes increasing opportunities for her area's small businesses and develop resources to enhance entrepreneurial ingenuity and long-term sustainable business success. Thompson Management Consulting, LLC is proud to be a part of Commissioner Cupid's vision and team building efforts to provide strategic, business, and economic development assistance to raise the overall quality of life in South Cobb.

Discovering an Innovative Pathway to Educating Young Business Leaders

By Austin E. Thompson, Jr.

The imagination contained in every child is powerful. Exemplified in their actions, you can almost determine what destiny lies ahead when a child is displaying various qualities while at play or interaction with other children. For instance, one popular game every child plays is that of a shop owner, where he or she is servicing food, drinks, and other items in their playful interaction. They may utilize real props, such as cookies, soda, and other items. In other instances, a child may be playing the role of a nurse, doctor, scientist, engineer, or whatever interests the mind of the child at play. One thing we may not realize is that play turns out to be reality years later. One child playing nurse may inevitably enter nursing school as an adult to pursue a career in medicine, same for a young child who assumes the character of a doctor or surgeon.



Corporate leaders and small business owners introduce themselves at the Advisory Board Meeting

Discovery High School, located in Lawrenceville, Georgia, and part of the Gwinnett County School System, is on a path to capturing the imagination of the young people who attend this Title 1 School, and help identify and leverage resources to drive their growth and development in a way that may not have been possible at in a traditional academic environment. The academic model and resources deployed by Discovery is similar to what you may find at a local college, since it is designed to be a College and Career Academy School. There are four individual academies, such as STEM (Science, Technology, Engineering, and Math), Business and Entrepreneurship, Health and Human Services, and Fine Arts and Communication.

Each academy has a Lead Teacher, Assistant Principal, and a Counselor to provide much needed and diverse assistance to the students. Ms. Marlene Taylor Crawford, the Career Academy Coach at Discovery, is tasked with identifying companies and small businesses in the Metro Atlanta area, and especially in Gwinnett County who are willing to provide mentors, internships, and resources for the students.

On October 12, 2015, Columbus Day, Discovery High School held an open house for invited potential Advisory Board members, and many were in attendance to pledge their participation and partnership with the school. Thompson Management Consulting, LLC is one of those companies working with Discovery to provide assistance to the students in the STEM and Business and Entrepreneurship Academies. Students are encouraged to establish real-world business models, develop and present business plans in the form of shark tank competitions, and several have already started a business, or working on apps for computer devices. Programs to teach financial literacy were implemented as part of the Business and Entrepreneurship Academy, which are all part of the Clyde L. Strickland Entrepreneurship Center. The school encourages its students to be innovative, entrepreneurial, think outside the box, and drive toward excellence. The environment created by the Gwinnett County School System helps to shape the minds of tomorrow, which is encouraging to the students who demonstrate a special quality to be creative and different. These students are prepared to make an immediate impact after high school. Students who may not enroll in college after high school, will have critical business skills to either continue developing their business models or make value-added contributions to an existing business.



Terra Smith, Academy Lead for the Business and Entrepreneurship Academy at Discovery High School

Those who matriculate into college will have advance skills to help make a successful transition, as they will already have fundamental business knowledge in management, marketing, finance, and business planning.

To learn more about Discovery High School and its academies, please visit their website at www.discoveryhighschool.net. Let us inspire, influence, set positive example, and help to build the future business leaders of tomorrow.



Small Business Saturday: Shop Small

By Austin E. Thompson, Jr.

On Saturday, November 28, 2015, we are celebrating Small Business Saturday. This is a day we ask all consumers to patronize small businesses in your area, and help to keep our small enterprises economically vibrant. The support we provide to small business in our communities continue to grow and provide jobs for those who wish to remain in their local communities. Furthermore, as we approach the holiday season, bricks and mortar retail outlets, restaurants, shops, and other small businesses rely on our disposable income to generate much needed revenue and keep their sales increasing through the holiday season.

November 28th is officially at the beginning of the holiday shopping season, so let's spend our money with small businesses, and help to drive the local economies. Let us use this day as a launching pad for the entire holiday season and beyond. Small businesses should prepare special marketing campaigns to promote your businesses through all possible marketing channels. To learn more about what is going on in your local communities, please go to the SBA Small Business Site at

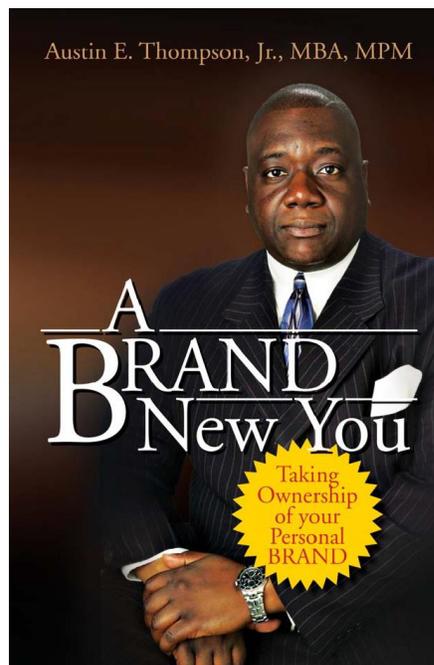
<https://www.sba.gov/about-sba/sba-initiatives/small-business-saturday>.

Business Classifieds

Have your business advertised in our publication to over 1,500 subscribers. Thompson Management Consulting, LLC promotes small businesses and entrepreneurs, and our subscriber database is growing fast. Be empowered, and invest in your continued success. Visit us at www.tmconsultingllc.com and send your comments or questions to info@tmconsultingllc.com



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Upcoming Business Events

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Small Business Saturday

NOVEMBER 28, 2015

Small businesses create 66% of all net jobs in America. When we spend money with small businesses, our economy grows.

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Free Networking & Business Meeting

Vendor Tables \$25.00 – Advertise your business

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Tuesday, November 3 and 17, 2015

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For Information: Carmelita Marcia (404) 509-0690



GEORGIA HISPANIC
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ANNUAL BUSINESS SUMMIT & EXPO

Thursday, November 12, 2015

8:30 a.m. – 4:00 p.m.

The 755 Club (Turner Field)

755 Hank Aaron Drive, S.W.

Atlanta, GA 30315

www.ghcc.org

Gwinnett Chamber
GWINNETT COUNTY • NORTHEAST METRO ATLANTA, GA, USA



SMALL BUSINESS SUMMIT & PINNACLE SMALL BUSINESS AWARDS LUNCHEON

Wednesday, November 18, 2015

9:00 a.m. – 5:00 p.m.

Gwinnett Center

600 Sugarloaf Parkway

Duluth, GA 30097

www.gwinnettchamber.org



GAHCCI

The Georgia Haitian-American Chamber of Commerce

PRESENTS

**How and What Business Owners Can Do to Acquire Loans
to Advance and Promote Their Business**

Presented by Austin E. Thompson, Jr. of Thompson Management Consulting, LLC

Thursday, November 19, 2015

OLE RESTAURANT BAR AND LOUNGE

548 I MEMORIAL DR. STONE MOUNTAIN, GA. 30083

6:00 PM – 8:00 PM.

Contact Richard Jean

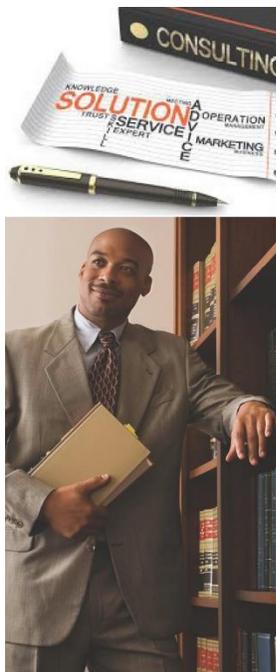
Chair, Education Committee

rjmatrix11@aol.com

Free FOR CHAMBER MEMBERS - **\$10.00** FOR NON-MEMBERS

Entrepreneurship & Small Business Summit 2016

Event website is under construction and will be ready soon. However, please keep these event dates in mind. Thank you for your support.



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

Please go to
WWW.NSBW2016.COM
to complete registration,
view 2 day workshop agenda
& view all event information

For additional information,
please contact:
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(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

**2 Day
Workshops**



3RD ANNUAL

Entrepreneurship and Small Business Summit
In Celebration Of
National Small Business Week

May 19 - 20, 2016

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

(LUNCH BREAK INCLUDED)

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Small Business Forum and B2B Expo

Saturday, May 21, 2016

The Conference Center at
Georgia Piedmont Technical College,
495 NORTH INDIAN CREEK DRIVE • CLARKSTON, GA 30021

Get insight from some of the **Top Business Leaders in Georgia**

- BUSINESS SCHOOL COLLEGE FAIR (RECRUITERS ON-SITE TO DISCUSS BUSINESS PROGRAMS)
- PROFESSIONAL BUSINESS PANEL DISCUSSION
- FASHION EXPOSE BY DESIGN FAZE BOUTIQUE
- KEYNOTE SPEAKER'S ADDRESS

• TO REGISTER **FREE** AS AN ATTENDEE
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• TO REGISTER AS AN **EXHIBITOR** AND VIEW VENDOR LEVELS
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For additional information, please contact:

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SMALL BUSINESS FORUM AND EXPO OF THE ENTREPRENEURSHIP AND SMALL BUSINESS SUMMIT NSBW

FOR MORE FASHION SHOW INFORMATION, PLEASE CALL (770) 953-2440



2016

MAY 21, 2016
1:30P.M. - 2:30P.M.

The Conference Center at
Georgia Piedmont Technical College
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Be Beautiful, Bold and Empowered!!

Thompson Management Consulting, LLC 3rd ANNUAL ENTREPRENEURSHIP AND SMALL BUSINESS SUMMIT IN CELEBRATION OF NATIONAL SMALL BUSINESS WEEK 2016

Business 2 Business Expo – Exhibitor Registration

Saturday, May 21, 2016
9:00 a.m. – 3:00 p.m.

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- Meet and speak with some of Atlanta's dynamic business leaders
- Hear speeches from successful thought leaders and business owners
 - Network and grow your customer relations contacts

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

National Small Business Week 2016 – AGENDA
3rd Annual Entrepreneurship and Small Business Summit

DeVry University – Duluth Campus
 3505 Koger Boulevard
 Duluth, GA 30096

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 (12:30p.m. – 1:00p.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 Briggette	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 (12:30p.m. – 1:00p.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	Greg Burkhalter	6	2:00pm – 2:55pm
Established Businesses	Your 30 Second Elevator Speech	Small Business Development Center (SBDC)	6	3:00pm – 4:00pm

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 this Summit. PLEASE GO TO WWW.NSBW2016.COM TO REGISTER and for continued updates.

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 and panelists are in the process of being identified and confirmed ↓	15 & 16	9:00am – 3:00pm Exhibitor setup begins PROMPTLY at 7:00 a.m. Official program begins PROMPTLY at 9:00 a.m.
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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.

