

# Empowered

A monthly online publication published by Thompson Management Consulting, LLC for small business change makers – April 2014

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## Upcoming May Contributions

Articles focused on Thompson Management Consulting, LLC's 1<sup>st</sup> Annual Entrepreneurship and Small Business Summit, set for May 12 – 16, 2014. Visit [www.nsbw2014.com](http://www.nsbw2014.com) for more information.

## BBB and Trust

Fred T. Elsberry, Jr.



Being your own boss, owning your own company, is the dream of many. Most accept the ups and downs of first year jitters, an unsteady economy, dealing with the various needs of employees, with steady nerves, and the willingness to keep their dream alive. A small business owner is America's past, present, and future.

The Better Business Bureau has been supporting this dream for over 100 years. In fact, small business owners are the backbone of BBB! BBB is not a government agency. We are supported by companies who have met our Standards of Trust and who adhere to our Code of Advertising Standards.

BBB Accreditation is an honor – and not every business is eligible. Businesses that meet our high standards are invited to seek BBB accreditation. Businesses deemed to meet Accreditation Standards are presented to the BBB's Board for review and acceptance as a BBB Accredited Business.

Trust, you'll hear this word a lot when speaking of BBB and ethical small businesses. In fact, BBB's Vision is "an ethical marketplace where buyers and sellers can trust each other." What more could a small business want than to have their customers trust them? And wouldn't it be great if you felt you could trust each of your customers? Impossible? Not to us!

In fact, BBB's Mission is to be the leader in advancing marketplace trust. As new challenges to marketplace trust surface, BBB and its national initiatives and ongoing programs are more relevant than ever.

If a business has been accredited by the BBB, it means BBB has determined that the business meets accreditation standards which include a commitment to make a good faith effort to resolve any consumer complaints. BBB accredited businesses pay a fee for accreditation review/monitoring and for support of BBB services to the public.

All accreditation fees allow BBB to provide programs/services at no cost. No one has to pay BBB to check out a company, file a complaint, receive information on the latest scam or fraud hitting the marketplace or request a speaker. And we do speak.

In fact, we love it. We go where needed: senior and civic organizations, high schools and colleges, even elementary schools with our "In Pursuit of Ethics" program teaching our next generation the meaning of ethics and trust.

Should your small business obtain BBB accreditation, you will be able to advertise such and display the BBB Torch logo on your website. This dynamic seal, once clicked, will take your potential customers to your BBB Business Review where it will show that your company is indeed accredited by BBB!

With our 100+ year history in the marketplace, consumers know that companies that have achieved accreditation must respond to any matter presented by BBB. This gives your company that extra level of trust as consumers know that the majority of our accredited businesses resolve consumer matters promptly.

Trust, your company's most valuable asset; not something that can be bought or sold. It must be earned. Our BBB decided to partner with the Center for Character Ethics to provide practical character ethics and ethical enterprise research and resources to help small business owners achieve success by embracing the power of trust.

This is important as we strive to keep markets free, profit-making noble, and the competitive spirit robust. We believe it is critical to maintain the highest level of character in our business leaders.

Want to determine the ethical culture in your workplace? You don't need to be a corporation to do so. Whether a single proprietorship or many employees, you may be interested in The Ethical Enterprising Survey Assessment.

This employee survey is designed and field-tested for participants to measure their organization's ethical culture. The Ethical Enterprising Survey Assessment is available for leaders to benchmark and assess their progress leveraging the BBB Center for Character Ethics' tools. This is just one of many programs BBB offers.

BBB ensures that high standards for trust are set and maintained. We exist so consumers and businesses alike have an unbiased source to guide them on matters of trust. We provide educational information and expert advice that is free of charge and easily accessible.

BBB does not compare businesses against each other but rather evaluates businesses against our standards – and our standards clearly speak to the character and competence of your organization.

Through the support of our accredited businesses, BBBs work for a trustworthy marketplace by maintaining standards for truthful advertising, investigating and exposing fraud against consumers and businesses and providing information to consumers before they purchase products and services. So we thank you!

### **Author: Fred T. Elsberry**

*Fred T. Elsberry is President & CEO of the Better Business Bureau Serving Metro Atlanta, Athens and Northeast Georgia. Fred has served in this position since February of 2003. The BBB's vision is an ethical marketplace where buyers and sellers can trust each other. Fred's BBB is one of five in the State of Georgia and serves 42 counties. Fred previously spent over 38 years with Delta Air Lines and has taught at Georgia State University in their Aviation Studies department since 1979. Fred lives in Fayetteville with his wife Pat and has a wonderful combined family of five boys, one daughter, a grandson and three wonderful granddaughters.*

## **What BBB Accreditation Means to Me**

**Austin E. Thompson, Jr., MBA, MPM**

Two weeks ago, it was a pleasure to be among a group of small business owners at the Headquarters of Aaron's, Inc. in Buckhead. The main objective of the meeting was to gather and discuss the value of having a Better Business Bureau (BBB) accreditation, and how can the BBB continue to provide long term sustainable value to small business, while expanding its range of services to benefit its customers, small businesses. The invitation to join this group demonstrated the BBB's confidence in Thompson Management Consulting to contribute meaningful input to the discussion, but most important, be involved in the BBB's growth as a trusted business with high standards.

Receiving an "A" rating from the BBB is a testament to the work we provide as a consulting company, but most notably, it ensures that our continued pledge to provide quality and value added services to our customers is maintained. While we are grateful for this recognition from the BBB, we also understand that we must continue to provide our customers with valuable services and maintain the standard expected as a BBB accredited business. Thompson Management Consulting is working hard to build greater value with its services. Visit our company website today at [www.tmconsultingllc.com](http://www.tmconsultingllc.com), and the Better Business Bureau at [www.bbb.org](http://www.bbb.org).

# What Is a Limited Liability Company (LLC), and Why Do I Need One?

*Bill Hampton*

## 1. What is a Limited Liability Company (LLC)?

An LLC can be best described as a hybrid between a corporation and a partnership. It provides easy "pass-through" taxation like a Sole Proprietorship/Partnership, with the liability protection of a Corporation.

## 2. What are the name requirements for an LLC?

An LLC primarily identifies itself by its name. These include the following additions to the business name: Limited Liability Company (or LLC, or L.L.C. or Ltd. Co). For example: "Acme, Limited Liability Company", "Acme LLC" and "Acme Ltd. Co." all identify the business as an LLC.

## 3. How is an LLC organized and managed?

An LLC can be managed in one of two ways: Member-Managed or Manager-Managed. In a Member-Managed LLC (which is by far the most common type), the company is managed like a partnership or sole proprietorship with each Member participating in the day-to-day activities of the LLC. Members may be designated as "President" or "Treasurer", but this is not required; many times they simply refer to themselves as "Managing Member" or simply "Member". In a Manager-Managed LLC, the company designates a Manager or Managers (who may or may not be Members) to run the day-to-day activities of the company. The other Members are passive and may or may not be involved in the daily operation of the company, they simply provide money or assets for the managers to operate the company. This is fairly rare for small businesses.

## 4. How is an LLC taxed?

A single-member LLC is taxed like a sole-proprietorship. This means that they pay a "self-employment" tax and simply add any income onto their 1040 personal tax return. An LLC with two or more members is taxed like a partnership where each partner adds their portion of income onto their 1040 personal tax returns. The LLC must also file an informational return showing all the members and their income on form 1065.

## 5. What if I decide to close my LLC, what's involved?

An LLC can be dissolved almost as easily as it is created. If you form your LLC and then decide to close it for whatever reason in the future, you simply will have to file "Articles of Dissolution" with the state and take the money out of the company and return it to the members. You will then notify the IRS and any other appropriate Government agencies that the LLC is no longer in business. This can be more complex but that's the basic process.

## 6. What are the benefits of an LLC?

The benefits of creating an LLC typically outweigh any perceived disadvantages.

- Protected assets. LLCs provide limited liability protection to their owners (members), who are typically not personally responsible for the business debts and liabilities of the LLC. Creditors cannot pursue the personal assets (house, savings accounts, etc.) of the owners to pay business debts. Conversely, in a sole proprietorship or general partnership, owners and the business are legally considered the same—leaving personal assets vulnerable.
- Pass-through taxation. LLCs typically do not pay taxes at the business level. Any business income or loss is "passed-through" to owners and reported on their personal income tax returns. Any tax due is paid at the individual level.
- Heightened credibility. Forming an LLC may help a new business establish credibility with potential customers, employees, vendors and partners because they see you have made a formal commitment to your business.
- Limited compliance requirements. LLCs face fewer state-imposed annual requirements and ongoing formalities than S corporations and C corporations.
- Flexible management structure. LLCs are free to establish any organizational structure agreed upon by the company owners. LLCs can be managed by the owners (members) or by managers, unlike corporations which have a board of directors who oversee the major business decisions of the company and officers who manage the day-to-day affairs.
- Few restrictions. There are few restrictions on who can be an LLC owner or how many owners an LLC may have (unlike S corporations).

7. What are the potential disadvantages of an LLC? LLCs may have some potential disadvantages, including:

- Formation and ongoing expenses. To form an LLC, Articles of Organization must be filed with the state and the applicable state filing fees paid. Many states impose ongoing fees, such as annual renewal fees. A few states, such as New York and Arizona, also require LLC owners to publish notice of the LLC formation in local newspapers for several weeks. This can be costly.
- Transferable ownership. Ownership in an LLC is often harder to transfer than with a corporation. With corporations, shares of stock can be sold to increase ownership. Typically with LLCs, all owners must approve adding new owners or altering the ownership percentages of existing owners.

#### **Author: Bill Hampton**

*Executive Business Consultants, LLC is a business consulting, tax preparation and financial coaching firm based in the Atlanta, Georgia area. The mission of our business consulting division is to help entrepreneurs and small business owners start, manage and grow their businesses. The mission of our financial coaching division is to provide financial and credit coaching to individuals, couples, families and groups who want to improve their current financial situation. Bill Hampton is the Chief Executive Officer of Executive Business Consultants, LLC.*

- *Former Wall Street executive and licensed investment advisor*
- *Personal finance expert*
- *Over 14 years of financial industry experience*
- *Over 10 years of managerial experience in both the public and private sectors*
- *Previously owned and operated an accounting and tax preparation firm*
- *Completed graduate level studies in executive leadership*
- *Lectured at Strayer University*
- *Volunteers with Junior Achievement of Georgia, which teaches financial literacy to children*

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## **U.S. Economic Milestone**

**Austin E. Thompson, Jr., MBA, MPM**

In 2008, the nation was losing jobs at an alarming rate of over 500,000 a month. We were on the precipice of one of the worst economic disasters since the Great Depression of the 1920's, and U.S. workers found themselves standing on long unemployment lines seeking jobless benefits. Six years later, the nation recovered all jobs lost to the great recession, and now has an unemployment rate of 6.7%. In March, the nation added 192,000 private sector jobs, while still losing manufacturing jobs, indicating the nation's weakness in producing jobs in one of the industries which has been the backbone of the U.S. economy since the industrial revolution.

As the unemployment rate declines to its lowest level since the peak of the great recession, this provides stimulation to an economy which has been sputtering along for the past four years, with consumer confidence rising sharply and small businesses seeing more activity. This positive activity energizes an economic cycle where consumers are shopping more and businesses are increasing their staff levels to meet rising demand. According to an INC.com article on April 8, 2014, small business hiring is up 1% in March, which indicates the confidence of small businesses to expand their capital expenditures to ramp up operations. This can only be a positive sign that we are headed in the right direction.

The nation still deals with a high rate of the long-term unemployed, 2.7 million people, who have been out of work for six months and longer, and workers who are settling for part-time employment. Salaries are lower, and those who once commanded high paying jobs, are now settling for jobs paying just above minimum wage. The nation is still recovering, albeit slowly, and this significant milestone offers a glimmer of hope to all of us.

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# Business Owners and The Affordable Care Act

Dr. Karen Starks, Ph.D.



7.1 million. This represents the number of persons who enrolled in a health insurance program through a state operated or healthcare.gov marketplace. But for business owners, this number represents something more. This number indicates that employers will have a future workforce pool that will be healthier. It also indicates that potential employees will have portable health insurance that can go wherever they are hired. More importantly for the business owner, it represents that the health insurance industry has been transformed and this will result in more stable insurance costs, so a business can predict and cover necessary expenses.

The purpose of this article is to provide basic information so business owners can begin the process of getting health insurance for their companies. The information provided below is directly from the Small Business Frequently Asked Questions (FAQ) link at [www.healthcare.gov](http://www.healthcare.gov). Business owners are encouraged to go to the website or call numbers at the end of this article for more detailed information.  
Small Business Owners

In 2014, businesses with 50 or fewer employees will be able to provide insurance coverage in the SHOP marketplace (companies must have one common law employee, not including the business owner, sole proprietor or spouses if they are on payroll). To qualify 70% of the employees must be uninsured and willing to seek insurance from the company (exceptions: TN 50% must enroll and in AR, IA, NH, NJ, SD and TX, 75% must enroll). If your company meets the above mentioned criteria:

- Contact a local state licensed and insurance appointed broker to begin the process of setting up your company's health insurance program. The agent/broker should have a National Producer Number (NPN). Your agent/broker can get his or her NPN number at <https://pdb.nipr.com/html/PacNpnSearch.html>. He or she must sign an agreement with the SHOP Marketplace regarding the privacy and security of personal information provided during the application and enrollment process. After initial enrollment, agents/brokers can also help you and your employees with changes to your coverage during the coverage year.
- If you plan to claim the Small Business Health Care Tax Credit, you'll need to get an official eligibility determination from the SHOP Marketplace ([www.healthcare.gov](http://www.healthcare.gov)). If you're eligible, you'll claim the tax credit when you submit your federal income tax returns for 2014. You'll need to have your SHOP eligibility notice from the SHOP Marketplace in order to claim the credit.

## Self –Employed

If you run an income-generating business with no employees, then you're considered self-employed (not an employer) and can get coverage through the Marketplace. You're not considered an employer even if you hire independent contractors to do some work. Unfortunately, open enrollment for the Marketplace ended March 31, 2014. If you did not enroll, you may face a penalty. The penalty is based on minimum essential coverage and the penalty is determined by whichever of the following is higher (source [www.healthcare.gov](http://www.healthcare.gov)):

- 1% of your yearly household income. (Only the amount of income above the tax filing threshold, \$10,150 for an individual, is used to calculate the penalty.) The maximum penalty is the national average premium for a bronze plan.
- \$95 per person for the year (\$47.50 per child under 18). The maximum penalty per family using this method is \$285.

The way the penalty is calculated, a single adult with household income below \$19,650 would pay the \$95 flat rate. A single adult with household income above \$19,650 would pay an amount based on the 1% rate. (If income is below \$10,150, no penalty is owed.)

The penalty increases every year. In 2015 it's 2% of income or \$325 per person. In 2016 and later years it's 2.5% of income or \$695 per person. After that it's adjusted for inflation.

If you're uninsured for just part of the year, 1/12 of the yearly penalty applies to each month you're uninsured. If you're uninsured for less than 3 months, you don't have to make a payment.

### If you need more information, call the following numbers:

SHOP Small Employer Call Center	General Inquiries TTY: 800-706-7915 Hours of Operation: Monday – Friday, 9 AM – 7 PM EST	Small employers and those helping small employers
Health Insurance Marketplace Call Center	General inquiries: 1-800-318-2596 TTY: 1-855-889-4325 Hours of operation: Available 24 hours a day, 7 days a week	Employees and those helping employees

### Author: Dr. Karen Starks, Ph.D.

*Karen Starks, Ph.D., is a volunteer and the Organizing for Action (OFA) Affordable Care Act Lead Person in Gwinnett County. Dr. Starks is also a Professor of Policy at the University of Alabama, Tuscaloosa.*

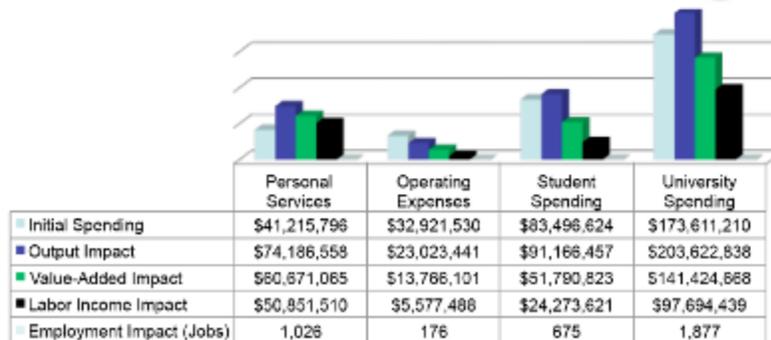
The following report was submitted by Fort Valley State University for the April 2014 edition of Empowered

## **FVSU's Total Economic Impact FY2012**

### **Peach, Houston, Bibb, Crawford, Macon and Taylor Counties**

**With a \$157 million influence, Fort Valley State University is one of the economic engines bolstering Middle Georgia communities.**

A report by the University System of Georgia entitled "The Economic Impact of University System of Georgia Institutions on their Regional Economies in FY 2012" analyzed the financial impact of its 31-member institutions on their host communities. Economists discovered that FVSU had a combined economic impact of \$157.2 million and generated more than 1,877 jobs. Areas involved in the study were Peach, Houston, Bibb, Crawford, Macon and Taylor counties.



**FVSU provides \$157.2 million economic impact to local communities**

**July 29, 2013** - Fort Valley State University is one of the economic engines bolstering the Middle Georgia communities, according to an economic impact study commissioned by the University System of Georgia.

The report entitled "The Economic Impact of University System of Georgia Institutions on their Regional Economies in FY 2012" analyzed the financial impact of the USG's 31 member institutions on their host communities. Economists discovered that FVSU had a combined economic impact of \$157.2 million and generated more than 1,877 jobs. Areas involved in the study were Peach, Houston, Bibb, Crawford, Macon and Taylor counties. The total economic impact for the USG was \$14.1 billion.

Researchers from the University of Georgia's Selig Center for Economic Growth completed the study. The organization used several categories to complete their analysis: institutional spending (for salaries and benefits); operating supplies, expenses and budgeted expenditures; student spending; and institutional spending on capital projects (construction).

The study learned that FVSU has \$123,578,694 in total initial spending for personnel services, operating expenses and the institution's students.

One powerful way that student spending directly affects the economy is by boosting the bottom lines of small town businesses. Fort Valley business owner, Wade Yoder, who runs Valley Athletic Club, says that FVSU students keep his company thriving. The entrepreneur, who has been in business since 1992,

notices a drop in gym membership sales when students leave for the summer, and an increase once they return. Additionally, the trainer and fitness nutrition specialist says that he tailored his business model to meet students' needs.

"I love seeing the faces of returning students," Yoder says. "I've seen quite a few business cycles and the students definitely have a positive effect on my business. Students make up 15 to 20 percent of my business. Other companies will lock people into contracts, and they'll have cancellation fees and red tape. I allow students to cancel at any time, and have set up monthly memberships and semester-long memberships for students."

Yoder believes that FVSU students are crucial, not only for his business, but for Fort Valley's economy

"There's hardly a place in town where you don't see FVSU students," he says. "You can't go into any restaurants within this area without seeing university students."

Tavan Harvey, a 22-year-old from Cordele, Ga., agrees. "I believe that reason that McDonald's is now open 24 hours, a day is due to FVSU student business," the FVSU student says. "Fort Valley is better off because of its students."

Harvey is a part-time employee for Harvey's Supermarket. He says there is a noticeable decline in traffic and sales when FVSU students leave the area.

"The only time it slows is in June and July, when students are away," said Harvey. "But when August rolls around, sales increase when the freshmen arrive to buy new supplies with their families. During Homecoming in October, traffic also increases when students and alums shop here to buy supplies to cook during tailgating."

The commissioned study also discovered that the campus had a \$73,672,263 labor impact.

According to Dr. Dwayne Crew, associate vice president of business and finance and chief facilities officer, FVSU hired Middle Georgia contractors to complete capital projects on campus. Last year, construction workers helped renovate academic buildings through a \$1 million Major Repairs and Renovations Grant the university received last year.

"We often use local construction workers and local contractors to complete these jobs," says Crew.

The study also found that the university's total value-added or the actual economics benefit flowing to local businesses and households, was \$109,559,245.

For more information about the University System of Georgia's economic impact study, visit [http://www.usg.edu/economic\\_development/documents/usg\\_Impact\\_fy2012.pdf](http://www.usg.edu/economic_development/documents/usg_Impact_fy2012.pdf), or contact the Office of Marketing and Communications, (478) 825-6319.

**On Behalf of Empowered and Thompson Management Consulting, LLC.**



***Congratulations to***

**Dr. Ivelaw Lloyd Griffith, Ph.D.**

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**Invited Organizations:**

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3505 Koger Boulevard  
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*Town Hall Business Owners Meeting and Panel*

**Friday, May 16, 2014 11:30am to 3:00pm**

**The Conference Center at  
Georgia Piedmont Technical College**

495 North Indian Creek Drive,  
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*For additional information, please contact:*

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# Business Marketplace

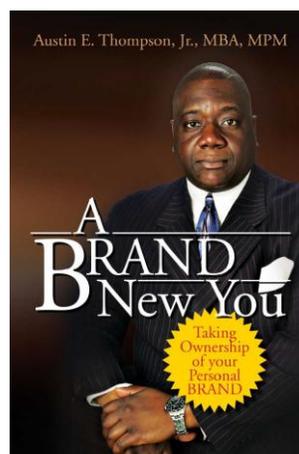
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Fort Valley State University, a unit of the University System of Georgia, has a clear vision to increase its global sphere of influence under the direction of its newly elected 9<sup>th</sup> President of the university, Dr. Ivelaw Lloyd Griffith. This university is transforming young boys and girls into men and women who are Bold, Amazing, and Prepared to compete in a competitive global environment. For further information, please log on to [www.fvsu.edu](http://www.fvsu.edu)



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