

# EMPOWERED BUSINESS JOURNAL

A monthly online publication by Thompson Management Consulting, LLC for small business owners and entrepreneurs – February 2020

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## The 2020 Black History Month Feature

### THE LEGACY OF BLACK ENTREPRENEURSHIP IN AMERICA

Austin E. Thompson, Jr.



The dream of transferring entrepreneurial ambitions into starting and operating a small business in America, in itself, is a tremendous and triumphant realization. Each year, 627,000 small businesses are launched in the United States of America, fueled by the dreams of entrepreneurs to get out on their own, build sustained independence away from the mundane 9 to 5, and transfer what has been a vision into running a successful business venture. Currently, there are 30.2 million small businesses in America, out of which, 8 million (26.5%) are minority owned and operated (*SBA Small Business Profile*). Of the 8 million minority owned firms in the United States, 2.5 million (31.3%) are black owned and operated (*Investopedia: Top African American Owned Businesses in the U.S.*), or 8.3% of all U.S. small businesses. Although, African Americans have made tremendous strides in Black business ownership, as a group, the dream for many has been curtailed by a lack of access to credit/capital, discriminatory practices, lack of generational wealth creation, and inadequate credit scores. Despite the challenges, African Americans continue to keep their eyes on business ownership and launch their entrepreneurial dreams, with the hope of capturing sustained success.

To understand the legacy and survival of Black entrepreneurship in America, we must also understand the state of the financial institutions, which were established as a support system for Black wealth in this country.

#### History of The Black Banking System

African Americans, after emancipation in 1865, started on their journey to establish businesses and create prosperity for themselves, which would increase their chances of moving further away from the days of slave labor on thousands of plantations in the south. Many migrated to the north, to cities like Chicago, Detroit, Washington D.C., Indianapolis, Philadelphia, and other northern enclaves where they were in search of greater freedom and for the opportunity to begin new lives away from the oppressive south.

In 1865, at the encouragement of Minister and Abolitionist, John Alvord, Congress passed a bill to establish Freedman's Savings and Trust Company (FSTC), which would serve as a key repository into which, African American soldiers would deposit their salaries. In addition, Alvord saw an opportunity for former slaves to have an account for their savings, rather than squandering their money and having it stolen from their possession. Alvord envisioned establishing Black owned banks after emancipation to have accounts set up for African Americans in Washington D.C. and around the south, so Blacks could have more secured and safe ways of, not only saving money, but to begin growing their financial wealth. The purpose of FSTC was to be a resource for those who owned businesses, needed a place to save money, and to have the backing of a financial institution to leverage for eventually growing wealth.

Alvord didn't plan for one bank, but identified small and local banks around the south that would become FTSC branches, expanding access to banking resources in over 17 different states. At one point, there was a reported 37 banks listed as FTSC's, with deposits totaling almost \$100M in deposits.

The bank was successful and gave Blacks a sense of economic independence and security as they sought to grow businesses and their lives. However, due to rumors, reported mismanagement and abuse, what started as a base for Black economic freedom nine years prior, suffered from a complete collapse in 1874. As the branches began closing and the entire FTSC system imploded, depositors rushed to withdraw what money they had in the branches. Unfortunately, it was discovered that depositors had no insurance protection of their savings. There was no FDIC in place to ensure the protection of these deposits and prevent predatory practices from the bank. It was a cataclysmic end for Blacks with very little to no alternative for recovering their losses. Those with entrepreneurial aspirations and hopes of lifting their families out of abject poverty, lost millions of their savings, never to recover. What was established with an objective to protect African Americans from the obvious vulnerability of losing their earnings, eventually victimized them of the very same thing they were hoping to avoid. With families in 1874 losing millions of savings in FTSC deposits, there was no assured generational wealth creation for these families and their descendants (*Partly researched from: The Freedman's Savings and Trust Company and African American Genealogical Research by Reginald Washington*).

**State of Black Banks – Today**

The great recession of 2008 – 2011 had a relentless affect on black owned banks. Primarily those banks which were reported as underperforming institutions eventually closed, reducing the number of Black banking resources for a growing Black U.S. population, which relied much on placing their money in an institution they trust and represented their concerns of being underserved and underrepresented. At the onset of the 20<sup>th</sup> century during reconstruction, Blacks turned to Black owned banks, although there were existing concerns from abrupt closure of the FTSC branches. They did so, because unfair lending practices were extremely prevalent at that time, and Blacks had no alternative but to turn to a banking system set up to ensure they get a fair opportunity to save, grow wealth, and secure loans for businesses and homes. Over the years into the Jim Crow era, and through the Civil Rights era and afterward, Blacks grew more dependent on Black owned banks. Black banks performed as best as they could to help African Americans secure the financing required for starting businesses, securing

much needed working capital for business operations, and purchasing homes, despite operating in the vast shadows of the much larger banking institutions. For instance, JP Morgan Chase, has assets eclipsing \$2 trillion, while the largest Black owned bank, One United Bank, has assets totaling in the neighborhood of \$650 million.

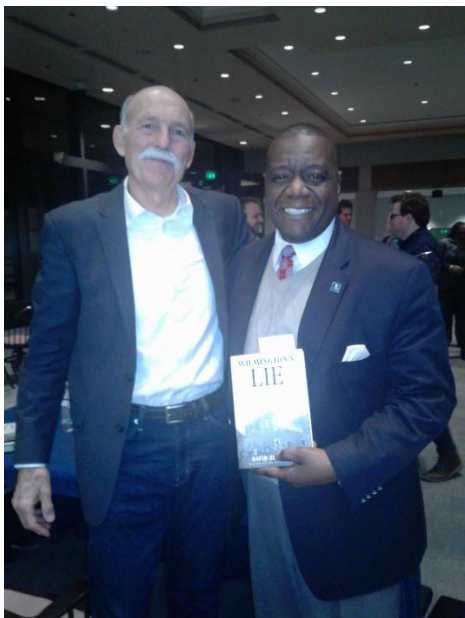
According to a USA Today 2017 article (*Why America Needs Black-Owned Banks*), Black owned banks fell from a total number of 44 in 1986 to 23 in 2017, reducing the number of institutions in which Blacks could place their savings to manage and grow personal wealth, a 48% decline. To date, according to Investopedia (*Personal finance – Top 5 Black owned banks*), there are five top banks, based on assets, which continue their contribution to building Black wealth in America.

- 1. One United Bank**  
Assets: \$656  
Deposits: \$376 million  
Branches: 6 (Headquartered in Boston)
- 2. Liberty Bank and Trust Company**  
Assets: \$594 million  
Deposits: \$549 million  
Branches: 22 (Headquartered in New Orleans)
- 3. Citizens Trust Bank**  
Assets: \$441 million  
Deposits: \$348 million  
Branches: 10 (Headquartered in Atlanta)
- 4. Industrial Bank**  
Assets: \$423 million  
Deposits: \$335 million  
Branches: 8 (Headquartered in D.C.)
- 5. The Harbor Bank of Maryland**  
Assets: \$282 million  
Deposits: \$219 million  
Branches: 7 (Headquartered in Baltimore)

Black banks continue as a valuable resource for growing Black wealth, whether providing loans for mortgages, or start-up and working capital for entrepreneurs. They are still considered a necessity for growing Black communities, as traditional banks continue to oversee tough lending practices, and seen as unfriendly to African Americans seeking access to capital and financing. African American entrepreneurs who are part of the 2.5 million Black owned businesses in America, may find a friend in Black banks, and the Black owned banks may find it necessary to do as much as possible to ensure they see increases in deposits from Black businesses for survival. They were created for the purpose of helping underserved Black

communities grow wealth, and that should remain their primary goal.

Finally, the legacy of black businesses in the United States is strong. Black entrepreneurs work tirelessly to achieve the American dream, just like any other nationality, but face discriminatory practices in many areas when seeking resources to grow successfully. No story resonates more with the Black entrepreneurial community than the massacre of business owners of Black Wall Street in Greenwood (Tulsa), Oklahoma on May 31 – June 1, 1921. Over 108 businesses were incinerated, and completely destroyed at the hands of a white enraged mob. African American business owners and residents were killed from erupted gunfire, and the entire community of thriving and successful establishments was completely destroyed. From this horrific incident, and many similar events, the legacy of Black business ownership is forever seen as one where the struggle of Black business owners to generate success in the United States can draw harsh and deadly opposition to Black success, as it did for the residents of Black Wall Street in Oklahoma or in Wilmington, North Carolina in the 1890’s, as chronicled in David Zucchino’s book, *Wilmington’s Lie, the Rise of White Supremacy*. In this book, the rich legacy of Black entrepreneurs and political figures were forced out of North Carolina from White rage and the attempt to extinguish any rise of a Black middle class.



With David Zucchino, Author of *Wilmington’s Lie: The Rise of White Supremacy*, at the Jimmy Carter Center

As we celebrate Black History month, let’s honor the spirit and determination of our Black entrepreneurial communities throughout the United States. Black businesses are part of the engine which creates jobs, contribute to innovation and ingenuity, and driving our national economy. African Americans should continue building on the legacy of Black Wallstreet and Wilmington, N.C. to replicate the success of those communities of the late 1890’s and early 1900’s. Driving the local Black economy is important to providing jobs, creating discretionary income for

spending, reducing displacement from gentrified communities, and growing generational wealth. The Black owned banks benefit greatly from leveraging disposable income from African Americans, and African Americans benefit greatly from lending institutions which creates programs and resources to assure their success. Let’s ponder how we move forward to capitalize on these opportunities and to enhance the legacy of Black entrepreneurship in America. HAPPY BLACK HISTORY MONTH 2020.

***Please join Thompson Management Consulting, LLC on Saturday, May 2, 2020 at the Entrepreneurship Complex (eComplex), 3400 W. Hospital Avenue, Atlanta, GA 30341 (Chamblee area) for the Black Entrepreneurship Empowerment Summit (B.E.E.S 2020). We will have a panel of distinguished professionals discussing a plethora of topics important to growing Black entrepreneurship and the Black economy, as well as representatives from the Greenwood Cultural Center in Tulsa, Oklahoma, as we discuss the upcoming 100 Anniversary of the Black Wall Street massacre. For more information, please [CLICK HERE](#). Registration is now open for attendees and business exhibitors.***

## Increase Pricing The Right Way

AASBC Contribution

An ongoing dilemma with small businesses and SMEs is figuring out how to successfully raise prices without alienating customers resulting in an eventual loss of business. A business might want to raise prices (1) to compensate for higher operating and inventory costs or (2) based on improved products or services.

### Why Raise Prices?

When inflation and vendor pricing cause costs to increase, a business has several choices to consider. It can find new vendors with lower costs (if possible), absorb the additional costs to the detriment of net profit, or increase prices to its customers. Of course, for some costs there is no replacement alternative, i.e. utilities, taxes, licenses, etc. When products or services are enhanced, a business must also consider whether to raise prices to compensate for the improved offering to customers. A competitive advantage as a result of product and/or service uniqueness or differentiation allows a business to command higher pricing.

### Pricing Decision

A difficult decision for a business is how to successfully raise prices while still retaining loyalty in a competitive environment or, perhaps, in a sluggish economy. Every business must maintain a certain profit margin to not only remain profitable but also to experience annual growth. Although some businesses might sacrifice current profits to ensure customer loyalty, ultimately prices must be increased based on operating costs and improved products and services as a safeguard to business longevity.



Assuming the business strategy is not to be the lowest cost provider, the following are five practical ideas to increase pricing while still retaining customers and their loyalty:

**(1) Develop a Pricing Strategy** - There is more than one way to effectively increase pricing. A business must decide if it wants to raise prices a little at a time (incrementally) or all at once (immediately). Obviously, incremental price increases take longer to achieve the optimum desired price but, ultimately, the target price is attained. While either approach works, it is important for a business to understand its customer base. One approach might be acceptable to one business' customers whereas another approach achieves greater acceptance with its customers. Implementation success is a factor that must be considered.

**(2) Be Transparent** - First time or infrequent customers will probably never know if prices are increased; however, they will most likely check the competition. For loyal customers, transparency can be a key ingredient to successfully raising prices and retaining customers. When customers know in advance that prices will be raised on certain products or services and, perhaps, the reason behind the increases, the increases are generally more acceptable.

**(3) Consider Variable Pricing** - Rather than raising prices on basic products or services, additional profits can be realized through "add-on" pricing such as: offering quantity discounts, extended warranties, personalized customer service, or preferred customer incentives as inducements to increase purchases. Consider any type of creative pricing to increase revenues and profits.

**(4) Stress Value** - While many businesses use product and service descriptions to market and sell, a company stressing value can set itself apart from its competition. Higher quality products and services justify higher pricing. Buyers, however, must understand the differentiation between what is offered by one business versus another business. It is critically important for customers to comprehend that quality, service, uniqueness, etc. are worth a higher cost.

**(5) Educate Employees** - Since employees are the link between a business and its customers, employees must understand any new pricing structure and the reasons for price increases. When questioned by customers, employees must be able to give accurate information and adequate explanations.

**Increase the Right Way**

Businesses should not shy away from raising prices. Pricing increases, however, must be handled the right way to achieve the business goal of increased revenue and net profit.

ESBS 2020

May 7, 2020

Log on to [www.b2bconference.net](http://www.b2bconference.net)



**Move Outside The Box of Normalcy**

*Dr. Sinclair N. Grey III*

It's never too late to think outside of the box with your business. In other words, if you want to expand your business reach then you have to be willing to do what others refuse to do.

Too many times entrepreneurs are stuck doing the same thing over and over again and seeing minimal results. Let's face it – as a business owner, being average and receiving minimal results cannot sustain you and your business in the future. That's why you have to be proactive in your approach.

**Being proactive means the following:**

- 1. Getting out of your comfort zone
- 2. Learning new ways to brand you and your business
- 3. Asking for help when you don't have all the answers
- 4. Clearly defining what you want, how you want it, and how you're going to get it
- 5. Never settle for settling

Thinking outside the box can be intimidating for many people, however, the results will be worth it. Make a plan of action and adhere to it. Don't be fearful and most importantly, don't let doubt creep in.

*Dr. Sinclair N. Grey III is a Speaker, Success Coach, and Author of [The ABC's of Making Networking Work For You](#). If you want to learn how to attract the right people to your business, contact Dr. Grey at [www.sinclairgrey.org](http://www.sinclairgrey.org) or [drgrey@sinclairgrey.org](mailto:drgrey@sinclairgrey.org)*

**Thank you, Mackenzie**



I would like to express my sincere appreciation to MacKenzie Stephenson, my star Executive Assistant, for her commitment to Thompson Management Consulting, LLC over the past year, and wish her all the best as she embarks on her new journey with State Farm. MacKenzie was a valuable asset to me and all we accomplished last year and into 2020. She was dedicated, professional, and everyone loved working with her. Congratulations and may you be blessed with immense success on wherever life takes you. Thank you.

# SMALL BUSINESS SPOTLIGHT



## The Catfe Is Now Open For Business

On a cool mid afternoon in Lawrenceville, a small group of friends and family gathered for an important ribbon cutting. The launching of The Catfe, a cat enthused café, serves up hot and cold beverages, beer, wine, delectable assorted pastries and homemade pies, sandwiches, cheese and meat boards, and several other items. Several local Georgia political figures stopped by to help celebrate the opening, State Senator Shaikh Rahman (SD-9), State Senate Candidate, Nikki Merritt-Strickland (SD-5), and State House Candidate, Jorge Granados (HD-99). Roger Marmol, a former Councilman for City of Snellville and now candidate for the Gwinnett County Board of Commissioners, District 3, and his wife are now the proud owners of this newest establishment. Congratulations to the Marmols on their risk taking and becoming Gwinnett County's newest small business owners. If you are concerned about the cats, don't worry. Unlike the cat cafés in Asia, the furry café dwellers have their own closed off play area totally separate from the café bar and seating area, complete with all the toys and play pens to make a cat's life a joy. You can visit the Catfe at 426 Bethesda School Road, Lawrenceville, GA 30044, or visit their website [HERE](#). Tell them Austin sent you.







## Just Right Auto Service

Meet local auto service shop owners, Mark and Teresa Bishop. Not only do they promise to do the job just right, they deliver on their promise to execute quality work. Located at 670 Houze Way in Roswell, Georgia, this auto body shop will restore your damaged vehicle back to its original form with a state-of-the-art mechanic process which makes them one of the best in the Metro Atlanta area. I was struck on the right driver side and rear by a 18-wheeler truck back in late October in Lawrenceville and was in search of a reputable, reliable, and trustworthy collision business to repair the vehicle. Not sure who to trust, I discovered Just Right Auto Service while reading an article in a Georgia Hispanic Chamber of Commerce (GHCC) newsletter and learned about a recent competition in which Just Right Auto Service participated. Being a fellow GHCC member, I decided to give them a call and take my vehicle to their collision business. I thought, if they are fellow members of GHCC, and the organization spoke highly of them as a company, that's the collision business to whom I will take my vehicle. The job took only one week to complete, reasonably and competitively priced, and I was thoroughly pleased with, not only the repair work, but their customer service and Mark's willingness to go the extra mile to make sure my expectations were surpassed, and they were. The repair was absolutely clean with no evidence of damage from a collision. They really know their specialization, and I am very selective about who works on my vehicles. Call them up and let them do it "Just Right" for you. Tell them Austin sent you.



# THOMPSON MANAGEMENT CONSULTING, LLC – UPCOMING EVENTS

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In Celebration of National Small Business Week

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- The U.S. \$1.3 Trillion Black Spending Power
- The Circular Economy
- The Gig Economy
- How To Be A Disruptor
- The Mindset Shift
- Gentrification
- Relationship Between The Business Owner And Consumer
- Customer Service And Care
- And Much More

**HOLD THE DATE**  
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*"In Celebration of National Small Business Week"*

**HOLD THE DATE**  
**Thursday, May 7, 2020**  
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**CALL FOR VENDORS:**  
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Mackenzie Stephenson at (404) 240-3432  
[mackenzie@tmconsultingllc.com](mailto:mackenzie@tmconsultingllc.com)

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## UPCOMING BUSINESS EVENTS – FRIENDS OF TMC

**“After Hours DESTINATION Event, 2/18”**  
**Vinings Business Association (VBA)**  
**Metro Atlanta Business Association (MABA)**  
**Feb 18, 5:30 pm-7:30 pm, Free Parking**  
**Visitors, Non-Members Welcome - \$15 Register by 2/17, \$20 Day of Event**  
**Includes Some Food & Drink Ticket; No Cost for VBA or MABA Members-Still Register**  
**ALL (Including Members) Register for Count on Either Site: [ViningsBusiness.com](http://ViningsBusiness.com)**  
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[CLICK HERE](#) for all event details and registration

**Circle of Firms**  
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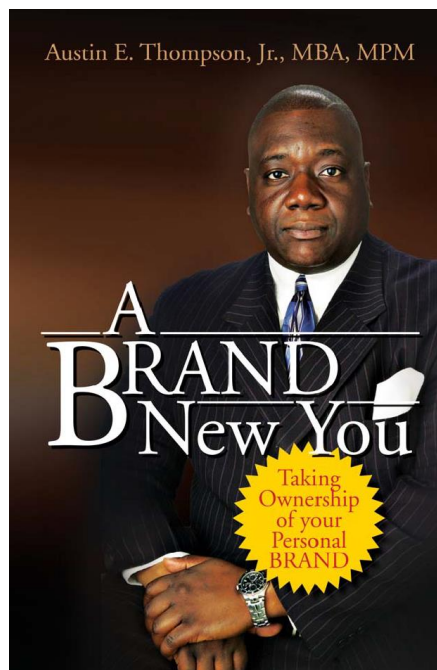
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## *About Empowered Business Journal*

Empowered Business Journal (EBJ) 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 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 journal by providing insightful and informative articles for the small business community. Moreover, the EBJ 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 EBJ has a direct distribution to over 1,500 contacts, who receive the publication via online distribution and share it with their contacts. Copies in PDF format can be retrieved from our website at <https://tmconsultingllc.com/businessjournal.php>. We invite small business owners and independent consultants 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, industry and economic research, 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 formerly 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 <https://tmconsultingllc.com/about.php>.

