EMPOWERED BUSINESS JOURNAL

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

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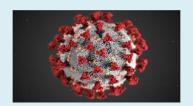
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Working hard to assist our small and micro businesses affected by the coronavirus (COVID-19)

Contact us for small business advisement



A Cares Act That Cared More About Big Business

Austin E. Thompson, Jr.

he historic Coronavirus Stimulus Package, Cares Act of 2020, which included the Paycheck Protection Program providing \$349 billion to rescue our nation's 30.7 million small businesses, left many mom and pop, micro enterprises, 1099 independent contractors, and sole proprietors bewildered when the banks and SBA exhausted money meant to provide working capital for small business operations. One main requirement was the employee cap. The loans and grants were meant for small businesses with 500 employees and less, the SBA definition of a small business, but several companies which received disaster loans exceeded that cap. How could this have happened, in a time when many small enterprises were desperately in need of this cash infusion to maintain or increase liquidity. These small businesses who create 66% of all net jobs in the U.S., and are the driving force for our economy, were left gasping for air as funds dried up within two weeks of becoming available.

PPP loans to public companies

Company	Loan Amount	Market cap	Company	Loan Amount	Market cap
DMC Global	\$6.7M	\$405M	J. Alexander's Holdings	\$15.1M	\$74M
Wave Life Sciences	\$7.2M	\$286M	Prema-Fix Environmental	\$5.7M	\$72M
MannKind	\$4.9M	\$273M	Protech Home Medical	\$6.0M	\$71M
Lindblad Expeditions	\$6.6M	\$264M	Natural Gas Services	\$4.6M	\$65M
Legacy Housing	\$6.5M	\$229M	Flotek Industries	\$4.8M	\$52M
Misonix	\$5.2M	\$198M	Conformis	\$4.7M	\$47M
Digimarc	\$5.0M	\$192M	PolarityTE	\$3.6M	\$44M
Fiesta Restaurant	\$10.0M	\$189M	Air T	\$8.2M	\$37M
OptiNose	\$4.4M	\$180M	Crawford United	\$3.7M	\$36M
Quantum Corp.	\$10.0M	\$151M	CPI Aerostructures	\$4.8M	\$35M
New Age Beverages	\$6.9M	\$137M	Adamis Pharmaceuticals	\$3.2M	\$26M
Aquestive Therapeutics	\$4.8M	\$122M	ENGlobal	\$4.9M	\$24M
Escalade	\$5.6M	\$104M	Broadwind Energy	\$9.5M	\$24M
ZAGG	\$9.4M	\$101M	Emmis Communications	\$4.8M	\$23M
Veritone	\$6.5M	\$101M	Ballantyne	\$3.2M	\$23M
Ultralife	\$3.5M	\$99M	Hallador Energy	\$10.0M	\$22M
Frequency Electronics	\$5.0M	\$86M	SIFCO Industries	\$5.0M	\$13M
Potbelly	\$10.0M	\$85M	BIOLASE	\$3.0M	\$13M
U.S. Auto Parts	\$4.1M	\$81M	Vaso	\$3.6M	\$7M
Kura Sushi	\$6.0M	\$78M	TSR	\$6.7M	\$6M

SOURCE: Morgan Stanley, company filings



The Cares Act (H.R. 748) was meant to bail out our nation's small businesses, but looking at the Morgan Stanley chart above, publicly traded companies benefited greatly from the PPP appropriations. For instance, looking at DMC Global, the Broomfield, Colorado holding company on this list with the highest total market capitalization of \$405M, received \$6.7M in PPP loans. Its companies have a strong presence in the technology, industrials, and energy markets. On its website, www.dmcglobal.com, it is clear that DMC Global is just that, a global player producing diversified solutions to key markets through their subsidiaries. The company has almost 300+ employees, and according to global news wire, has repaid the loan resulting from a revised requirement prohibiting public companies from applying for disaster loans. See DMC Repays PPP Loan here. Among those companies now returning disaster loan money after public backlash are Shake Shack, which received a loan of \$10M, Ruth's Chris, which received \$20M, and Potbelly, which received \$10M. According to a CNN article dated 4/24/2020, "Ruth's Chris will return its PPP loans after Treasury says public companies should repay", 175 publicly traded companies received in excess of \$650M in disaster loans as a result of a loop hole, which in the beginning did not exclude publicly traded companies, and left smaller local mom and pop, micro, and independent businesses without disaster aid.

Without an exclusivity clause, providing access only to non-publicly traded businesses with a total staff under 500 employees, it was almost a free-for-all, with big publicly traded businesses utilizing the resources of attorneys to assist in the application process. A resource beyond the reach of most traditional smaller business models. The Los Angeles Lakers also returned \$4.6 million in disaster funds.

The Paycheck Protection Program was replenished with \$484 billion passed by congress last week (388-5-1) which included \$310 billion in new disaster funds for these smaller businesses, \$60 billion for community banks to help local businesses in their community, and \$60 billion to the SBA to replenish the EIDL program. Initially, over 1.6 million loans were processed by 5,000 lenders in under two weeks before exhausting their cash. The SBA stated more loans were processed in 14 days than in the past 14 years, which demonstrated the magnitude of this effort to resuscitate life back into our nation's chief economic driver, our 30.7 small businesses.

It was imperative that the U.S. Department of Treasury, Congress, and other government agencies like the SBA close those loop-holes which gave away money to larger and publicly traded small businesses, and businesses exceeding 500 employees. Many of these companies had the financial capacity to pay attorneys to help get them through the process, where smaller businesses had to rely on their own ability to navigate through the application process. Some business owners never applied at all. One small Caribbean restaurant in the Lawrenceville, GA area received \$5,000 from the EIDL program, which demonstrates how disproportionate the outlays were between Wall St. and Main St.

The economy continues to sputter along with over 26 million unemployment claims filed to date, and removes trillions of dollars in disposable income from the U.S. economy resulting from lost salaries. Unemployment claims could hit or exceed 30 million by the close of April. Also lost are tax revenues for local, state, and federal government. It is said this negates all gains made in U.S. job creation since the last great recession, which lasted from December 2007 to January 2010. Local governments are beginning to open back up, albeit gradually and under scrutiny by consumers and business owners, who choose to remain closed to continue observing safety precautions for their employees and customers. With three separate Coronavirus stimulus packages totaling almost \$2.5 trillion, which also includes funding for virus testing, aid to healthcare facilities, and unemployment relief to Americans out of work, the U.S. population can only hope we are beginning to turn the corner, not only with funding for treatment and a vaccine for COVID-19, but

also slowing the hemorrhaging of our economy. We encourage all small businesses who have not applied for the PPP or EIDL programs, please do so with urgency.

At the time this article was completed, the EIDL SBA loan program continues to be closed for <u>new applicants</u>. Only those who were already in the pipeline or queue when the program exhausted its funds are being processed. There is no indication at this present time when the SBA will open its process to new applicants. To contact the SBA Disaster Loan Customer Service Center and check on a status of the program, call (800) 659-2955 and hit option #1. Check each day to see if the portal has opened.

What You Can Learn From The Pandemic About Financials

Michel Valbrun, CPA

President Donald Trump signed into law a \$484 billion coronavirus stimulus package on April 17th that incorporates an arrangement allotting about \$370 billion towards loan programs for small businesses. About \$310 billion of the funds will go towards the Paycheck Protection Program (PPP), which offers forgivable loans, and \$60 billion to the Economic Injury Disaster Loan program (EIDL), which gives disaster assistance loans and grants.

Small businesses that have been financially impacted by the coronavirus pandemic will get another opportunity to apply for government-sponsored loans. Be that as it may, many entrepreneurs are overwhelmingly underprepared and can miss out on thousands of business funding if their financials are not in order.

According to a survey by the National Federation of Independent Business, about 70% of entrepreneurs attempted to apply for PPP advances, and about half petitioned for EIDL help. Of those that applied for the loans, about 20% were approved for the PPP loan. About 10% received EIDL funds according to the NFIB study. Many, unfortunately, will never get any funding due to a lack of preparation.

The best way to increase your chances of getting funding is to ensure you have your paperwork in order and up-to-date when you file. Some of this documentation includes prior year returns and payroll records if you are missing any of this documentation, your application can be put in a delayed status in the SBA system.

In my book, **Prolific Profit: How Successful Businesses Maximize Profits and Dominate the Market**, I share the importance of keeping good financial records. Not only is it a best practice to build and grow a business, but at any moment, you may be asked to provide your financials to achieve a business

goal, case in point SBA loans. Maintaining detailed records helps you more accurately monitor how well your company is doing. Records allow you to determine which expenses should be cut, which expenditures are producing results, which customers are your most profitable, etc. Recordkeeping is also vital for tax purposes.

It makes the job a lot easier for the individual preparing your taxes or applying for loans, whether you are doing it yourself or getting expert help. If you are audited and can't produce evidence of the expenses you claimed as a deduction, the deduction is likely to be disallowed. There are lots of recordkeeping software products (e.g., QuickBooks, Xero), which are both affordable and reasonably easy to use. The financial risk you incur by not maintaining documents far exceeds the price of these applications.

The first step, if you have not done so already, is to have a business checking accounts. The primary record of maintaining is a ledger. A ledger is a record of all your business transactions. You will find paper versions of them at office supply shops, but it is a fantastic idea to find software that will assist you with this. For those just starting, a simple spreadsheet program can do the job.

However, should you use a software package to assist you, make sure you backup your document regularly. Losing this information because of something as easy as a computer failure will not be a good enough excuse for the IRS. For tax purposes, you'll also have to keep supporting documents for your ledger. For your income, these can be matters such as invoices, bank deposit slips, etc. (If you operate a business with a lot of cash sales, an important document to maintain a daily log of the total amount of money received.) For expenses, you need to have the ability to prove two things: That the money was spent on something which qualifies as a deduction, and that you are the person who spent the money. Specifically, that means that neither a receipt (which demonstrates what the money was spent) or a credit card invoice (which proves that you are the person who spent the money) may be sufficient.



Michel Valbrun is a Certified Public Accountant (CPA),
President of The Valbrun Group, LLC, recurring contributor
to the Empowered Business Journal, and past ESBS
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Valbrun Group, LLC and schedule an appointment at
www.valbrungroup.com.

SBA Economic Injury Disaster Loan

Apply by **CLICKING HERE**

For information, contact the SBA Disaster Loan Customer Service Center at (800) 659-2955 Continue checking until the program reopens.

Managing Small Business Human Resources & COVID-19

Nicole Mitchell, PHR HR Biz



Throughout the past several weeks, small business owners have faced challenges out of their control and often beyond their understanding. By no fault of their own there has been a necessity to develop expertise in interpreting company financial data, scientific public health reasoning and maintaining a workforce. Business activity has continued for some or had to be reduced or eliminated (hopefully temporarily) for others. It's in these times that the back office functions have taken on a new priority to ensure that employer and employee alike end up with the best outcome possible in spite of the circumstances.

When it comes to managing the workforce in particular there are several Human Resources aspects that impact the business owner and potentially the company's future. These include current and future staffing, payroll and benefits in combination with the requirements of the SBA loan offerings. Distribution of dollars withstanding, small business owners who are in any stage of the process including no application **ALL** still have some type of responsibility to their employees. In addition to funding opportunities, there exists an ideal opportunity to evaluate current processes and staffing to ensure the company is positioned for the future.

Staffing:

Small business owners face challenges and regulations to manage their remaining staff and/or employees they have had to part with. Strategies to effectively execute this process include:

- ✓ Evaluating each staff position to determine the greatest value to continue business operations with limited numbers, number of hours to complete workload
- ✓ Utilizing SBA loan funds as required to maintain the forgiveness of the loan, know your payroll numbers and employee count. The payroll amount provided must be used at 75% to comply with the requirements. Employers can leverage this opportunity to adjust staff duties or cross-train when staff may remain unavailable.
- ✓ Rehiring staff should correlate with needs of the business and realistic planning
- ✓ Establishing ways to utilize remote workers (technology and communication companies offering free access) AND monitor their productivity if feasible

Payroll/Employee Benefits:

- ✓ Georgia Dept of Labor has required employers who have reduced or eliminated staff to file for Unemployment benefits on their behalf dol.ga.gov. Non-compliance will result in the employer being charged for benefits paid when employee files individually
- ✓ The CARES Act created additional options and requirements for employers to provide paid sick leave (even if it's not normally in your company policy), expanded FMLA+ categories and related employer tax credits.
- ✓ Eligibility for benefits may still apply confirm which employees stay on the plan based on health insurance carrier guidelines. (Georgia is a "mini-COBRA" state)
- ✓ Assign someone to monitor and provide communication/documentation to employees in a timely manner
- ✓ Investigate how requirements apply or provide exemptions based on company size

SBA Loan Assistance:

- ✓ Payroll Protection Program (PPP) and Economic Disaster Injury Loan (EIDL) provide unprecedented opportunities for small business assistance. Small business owners can/should capitalize on using funds to support current stabilization AND future growth. 25% of the PPP loan can be used towards items including mortgage interests and other company costs.
- ✓ Enlist the assistance of trusted resources for accounting, payroll or other human resources functions and legal guidance to ensure compliance and accurate recordkeeping
- ✓ Investigate other avenues for funding traditional SBA loan options if you qualify, small biz grants by private companies, state or locally funded programs and investor funding if feasible.

A comprehensive list of activities and the nuances associated with each of them would be impossible to compile. Each business owner's goals, industry and company structure may vary widely and therefore impact what would be the best course of action. In all scenarios, however, it is imperative to review processes and actions to ensure that they are compliant, efficient and effective. Business as usual is a thing of the past and planning for the future is the universal need.



Nicole Mitchell is a recurring contributor to the Empowered Business Journal, a past ESBS speaker, and our resident H.R. authority for small businesses. She is President and Principal Consultant of HR Biz. View all services offered by HR Biz at www.hrbizgroup.com. Contact HR Biz directly at (770) 330-4359 or info@hrbizgroup.com.

Don't Be A Dumb Ass

Austin E. Thompson, Jr.



In your social networking or preparation for meetings, how many times have you come across a name you may think is pronounced one way, but the pronunciation is quite different than what you originally thought. With advance time, you can prepare properly. However, upon an impromptu introduction at a social event or meeting where you look at a name tag, name plate or business card, and you have to think how a name is pronounced, it is probably best to ask the person with whom you are meeting how to pronounce his or her name. *Do you remember this commercial?*CLICK HERE. Have you ever placed yourself in a similar embarrassing and unfortunate situation?

The slightest bungling of someone's name, albeit innocently, could be offensive to the person with whom you intend to forge an acquaintance and build a relationship. Not reading the name correctly or attempting to pronounce it without carefully thinking it through could be embarrassing. In this case study, one gentleman seems to be the interviewer and the other gentleman the interviewee. The interviewee is really working hard to make an impression and to convince the interviewer he is more than a qualified candidate for the job. However, submerged deeply in his performance to impress, the interviewee overlooks one obvious thing, which seemingly frustrates the interviewer and prompts him to lean into the interviewee to offer the correct pronunciation of his name. In the end, we see the interviewee leave the interview, and the interviewer utters a retaliatory insult.

Imagine working in your consulting capacity and you have been called to a meeting for an introduction to a very important potential client, who is interested in giving you his or her business. Do you have the name of that person in advance, which gives you time to familiarize yourself with the prospect? Maybe not. It could be an instance where you are introduced to someone without advance notice. A common practice for me is to ask. "Excuse me sir or ma'am, how do you pronounce your name." What this does is put you at an advantage, where you are offered the correct pronunciation, before clumsily botching the name. Some individuals may not mind, and understand they have a name that is difficult or tricky to pronounce. Others may not be that forgiving, even after you apologize. Some individuals are very sensitive about how you address them, and pronouncing their name correctly is part of the proper introduction. Another recommendation to offer, do not assume Richard will appreciate you addressing him as Dick. Proper etiquette should always be applied upon initial introduction and taking time to address someone appropriately is part of the impression you make.

Remain Fluid While Sheltering in Place

Tamay Shannon

A lot is happening now, and as a business owner, you must continue moving forward. You have two options, adjust or pivot. That's it. So, how do you use social media to accomplish your business goals while challenged with the pandemic? How you engage and interact with social media should not be different from your normal approach. Continue to create and post content. Be authentic and adventurous to remain relevant

How do you achieve that? How do you know where to experiment? In times like this, knowing your ideal client will help make choices easier for you. When you know your ideal client, you can immediately recognize emerging pain points they are experiencing, and you can adjust or create new services or products to help them. Create and try new products. Try new platforms such as Tik Tok.

Once you know your audience and what is important to them you can start planning your next steps.

Below are questions you should work through until you have an answer that is specific, and from which, you can develop your path forward.

1. Brainstorm

What do your clients need right now? Is it something that pertains to homeschooling or keeping the kids entertained and educated? What about health? Maybe they need cooking classes or fitness options. Maybe they are dealing with many small house projects they have not had the time to focus on. This is a time to write any and everything down that your ideal client might need. How can you help them solve a problem, overcome their challenges, and meet their expectations? This is what increases the value you offer to your clients.

2. Get your mind right

What does that mean? Well, first, you must center yourself. There will be many plans which will evolve from your efforts. Plans will change, and some will move further along in the pipeline than others. What they will do is help you navigate through this particular time with confidence and clarity. So, what is the purpose of your creation? Now that your mind is clear. Every creation should have a definitive purpose.

3. Plot your goals

What do you want to accomplish the next year? Think about not only your business goals, but include your life goals, your personal development. How many days a week do you want to work? How many vacations do you want to take? Really, what is the quality of life that you want to have?

4. Plot your actions

What actions can you take that would directly produce results for the goals? For example, if your goal next year is to write a book. Execute action items, such as creating an outline, a book writing program, find an editor, create a launch plan, set up your marketing presale plan, etc. This includes how you will market your product or offer. Do not set goals, without taking action on executing them.

5. Check the plan

Finally, look at the plan from your big picture and vision. Does it fit? Sometimes when we focus on the small things, the big picture gets wonky.

This was a quick walkthrough of some ideas to ponder, because I want you to take action *now*. Answer each question and in the end, you will have clarity and direction for the next steps in your business. All the best.



Tamay Shannon is a Social Media Consultant with W2S Marketing specializing in small business marketing, copy editing, content curation, and social media strategy planning. Tamay is also a past ESBS workshop facilitator. To find out more about W2S marketing and its services, please visit www.w2smarketing.com or call (678) 837-6126.

Maintaining Your Mental Health During COVID-19

Samantha Samuels

- Keep going- Everything you need will come at the perfect time. (author: unknown)

If you are feeling stress or hopeless during this Covid-19, you are not alone. The world is experiencing a pandemic. One that no could have anticipated. Yet, as a business owner many of you are anxious. Anxious about what will happen next. You are in a state of panic. Just, know that you have what it takes to weather the storm and to come through this pandemic mentally prepared. Your mental health is extremely important to yourself, your business and the community. During crisis, we tend to panic, get frustrated and have anxiety about the

future. Nevertheless, we must not allow fear to overcome faith

Here are a few tips to help you weather the storm,

- 1. Stay in Present Moment, according to the author of Elevate, "If you are depressed, you are living in the past. If you are anxious, you are living in the future. If you are at peace you are living in the present". While you are concerned about what your future looks like in your business, its important to stay focus on the present time. Stay focus on what you can do in this moment.
- Self-Care, this is especially important for your wellbeing. Understand that you are not the only one in this and that your health is the most important thing, without that you are unable to be your best self. Do something for yourself today. Find your happy place or favorite book. Do, whatever it takes to take care of you. Because your community needs you after this pandemic.
- 3. You are not Alone- remember everyone person is going through this pandemic. "No one succeeds along, gains freedom alone, or finds joy alone." Adam Grant. Connect with other small business owners, share your stories. Create a support group and have a strategic plan.
- 4. Own Your Feelings- You feelings are real, your anxiety and concerns during this time. This is an unforeseen situation and it caused many to have some uncertainties, yet you must not stay in a feeling of defeat. But you must find your strength, the one deep within you.

If you are feeling overwhelmed and you need someone to talk to, reach out for help.

If you or someone you care about feels overwhelmed with emotions like sadness, depression or anxiety, or like you want to harm yourself or others call 911.

You can also contact the Substance Abuse and Mental Health Services Administration's (SAMHSA) Disaster Distress Helpline at 800-985-5990, the National Suicide Prevention Lifeline at 800-273-8255 or text MHFA to 741741 to talk to a Crisis Text Line counselor. In everything that you do, STOP, THINK AND BREATH. You are an overcomer.





Samantha Samuels is certified in Mental Health Life Coaching and First Aid, and is also a Certified Peer Specialist. She is currently completing her Master of Science degree in Mental Health and Wellness with a focus in Family Dynamics from Grand Canyon University. To learn more about Authentic Me Consulting, please CLICK HERE.

COVID-19 Assistance for Small Businesses

Austin E. Thompson, Jr.

Thompson Management Consulting, LLC was pleased to accept invitations from several organizations and individuals to participate on several Zoom webinars to discuss the Cares Act, Paycheck Protection Program (PPP) and SBA Economic Injury Disaster Loans (EIDL). Over the past four weeks, I presented to The Daily Huddle, along with Nicole Mitchell and Georgia House of Representatives, State House Rep., Valencia Stovall (HD-74), The Caribbean Association of Georgia, WRFG 89.3FM, The Wayne Hall Show 102.1FM, The Greater Entrepreneur Success Group, and The Greater Augusta Black Chamber of Commerce, for which you can CLICK HERE to view my presentation with the chamber.

We are pleased to be a resource for Georgia small businesses who are challenged with understanding the application requirements and may find the process daunting. To be the resource, we also participated on calls, only in a participatory role, with the Atlanta Business League, Henry County Chamber, Georgia Hispanic Chamber, The U.S. Black Chambers, on which we were briefed by our Southeast Regional SBA Administrator, Ashley Bell, who also serves as a White House Policy Advisor on Entrepreneurship, several other SBA representatives, and Jovita Carranza, United States Secretary of Small Business. These calls allowed us to be updated on the status of both the PPP and EIDL to better serve those small businesses in our community like Mowin Bowen Lawncare and Jay's Caribbean Restaurant, just to name a few, who called on us for assistance with the process.

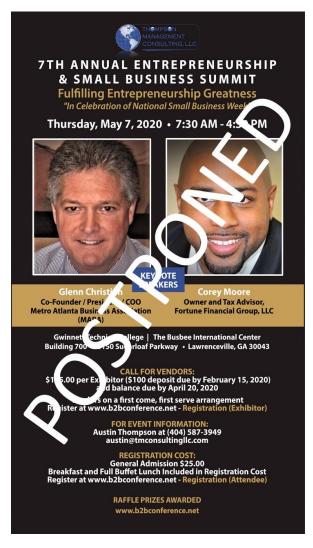
One such company was Omni Classic Autos, LLC in Lawrenceville, with whom we consulted to develop their 2020 P&L in preparation for application to the EIDL process.

I'm a happy and satisfied client of Thompson
Management Consulting LLC. I commend its Business
Mentoring and Advisement. Austin worked on my
projected business Profit & Loss Statement. I appreciate
his display of professionalism in the way he explained
every details of the statement to me via zoom video
conference. I will definitely recommend their services.
Enuma Ojide, Owner, Omni Classic Autos, LLC

We are pleased to continue assisting any small business that requires our assistance. *Kindly see our advertised services on Page 14*. Please give us a call at 404-587-3949 or email us at info@tmconsultingllc.com. For all government disaster loan information, kindly go to www.disasterloan.sba.gov or to www.tmconsultingllc.com, then click on COVID-19 Loans at the top. We look forward to hearing from you.

THOMPSON MANAGEMENT CONSULTING, LLC – UPCOMING EVENTS

PREVIOUSLY PLANNED EVENTS ARE CANCELLED FOR MAY 2020



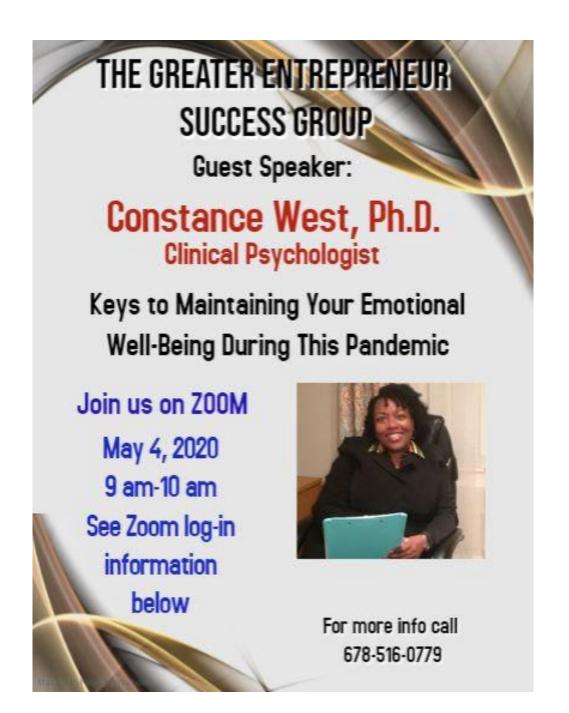


UPCOMING VIRTUAL BUSINESS EVENTS

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Cordially Invite You to Join Them On

Friday, May 8, 2020 for their 2020 Senate Candidates Forum 11:00AM – 1:00PM

Special Guest Moderators

Dr. Rashad Richey, CBS 46 News / WAOK 1380 / V-103 Shelley Wynter, WSB 95.5FM

CLICK HERE for registration and all virtual event information





As the United States Congress is tasked with passing key legislative bills critical for the survival of our nation's 30.7 million small businesses, it is important to learn how either of these candidates will help, in their capacity as U.S. Senator, secure additional leverage to fund our nation's small businesses. Furthermore, how will they work to place emphasis on support for non-publicly traded small businesses with 500 employees and less, and especially the mom and pop, micro enterprise, 1099 independent, and sole proprietor business models who seem to be consistently underserved and overlooked. This is an opportunity for small business owners to join the discussion and ask these critical questions.



CLICK HERE to register and for all upcoming virtual webinars



Live Webinar: Impact of COVID-19

Pandemic on Travel and Trade

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EDUCATE, FACILITATE, ADVOCATE

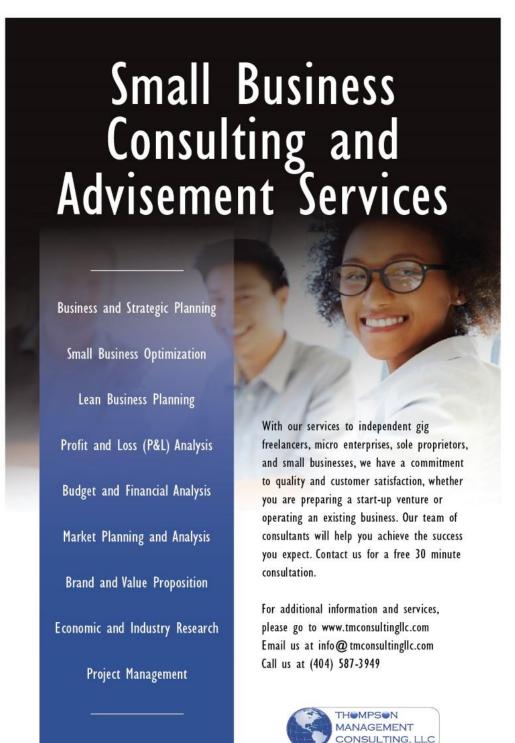
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Our primary objective is your success

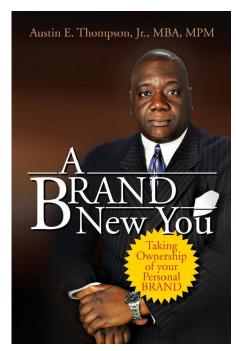


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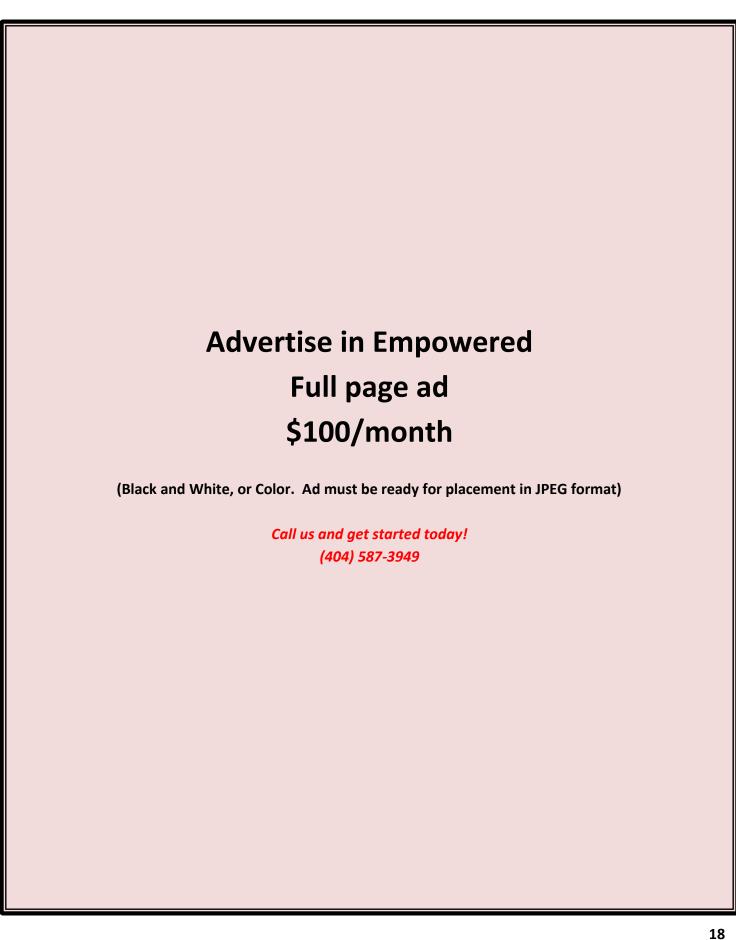
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About Empowered Business Journal

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, IIC

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.

