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## Entrepreneurial Success Comes from Planning, Management and Seeking Advice

Research suggests that African Americans are more likely than the general population to have small business aspirations. But I'm sure this is no surprise to you! Many of us grew up with dreams of "being our own boss" and becoming the next neighborhood success story. Owning a successful business can be a realistic goal for many, but it requires dedication, preparation, discipline and knowledge.

At several points during my career, I pursued entrepreneurial endeavors. When I first graduated from college, the job market was challenging – similar to what we are experiencing today. I decided then that if I couldn't find a job I would create one.

First, I took the time to consider the skills I acquired in college to determine how best to capitalize on them. Given my studies in finance, I decided that I would start a tax service business. I knew that the field was competitive, so I created a niche for my new business by offering pick-up and delivery services.

I was very excited to become a small business owner, but not so eager that I didn't take the time to deliberately plan and prepare for success. Before pursuing my first

### WELLS FARGO BANK

Michelle Thornhill

client, I made certain to develop a long-term business plan. Having a solid plan allowed me to define my business, outline my products and services, create my marketing strategy (including target audience and geography) and develop a financial plan. It also helped me look serious to potential clients, investors and lenders.

I learned that it is equally important to seek guidance from subject matter experts who specialize in small business. Most states have small business development centers or branches of the federal Small Business Administration (SBA) office that offer free business counseling and services for both startups and established businesses.

Having a relationship with a banker is also essential. You'd be amazed at what your bank has to offer. Whether your business is large or small, a banker can help provide general consultation on ways to help grow your business.

While some new businesses don't initially qualify for lending because of lack of collateral or poor credit history, most banks do offer other business products (like checking accounts), services (like overdraft protection) and tools (like online banking) to help new business owners better run their business.

My local bank became a great

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resource and provided me free tools and information to help me manage my business. For instance, my bank connected me with community agencies specializing in small business development. In fact, this led to a full-time employment opportunity with the NAACP Community Development Resource Center in Richmond, Va., where I was able to pursue my passion for helping individuals and families achieve financial success.

Some of the best advice I ever

received was to make sure I never commingle my personal and business finances. When you're just getting started, it's typical to use your personal accounts for business expenses. However, establishing accounts in the name of your business creates a clearer financial picture, allowing you to more easily track and manage business expenses. It also helps

lenders and investors when making decisions regarding financing and investments.

Last but certainly not least, make it official.

African Ameri-

cans are infamous for "side hustles," and finding ways to earn extra income beyond your regular nine-to-five is generally encouraged. If you find yourself with a profitable business venture that is marketable and has the potential for long-term success, go ahead and file the appropriate paperwork to legally establish your business. This could create opportunities to grow your business and increase revenue by providing access to bank and government financing options, as well as other resources.

Long story short, over several years my business grew to serve over 100 clients and I was able to sell it and move on to other career aspirations. I know that this success came from careful planning and management and a willingness to seek advice. I also gained quite a few gems of wisdom as a small business owner that continue to benefit me today:

Good service breaks down barriers.

Follow through on what you promise.

Deliver your best.

Network and seek guidance – no matter how much you think you know, there is always something new to learn.

Regardless of whether you work for a company or are self-employed, leverage the skills you have to capitalize on opportunities.

For free tips, tools and resources to help you reach your entrepreneurial dreams, visit the Wells Fargo Business Insights Resource Center at [wellsfargobusinessinsights.com](http://wellsfargobusinessinsights.com). This site offers an extensive library of expert advice, videos, podcasts, articles and more to help manage and grow your business – regardless of the stage.



### ON-CALL MEDICINARY SERVICE REPRESENTATIVE I

National College of Natural Medicine seeks to fill this part-time, on-call position that is for providing the highest quality customer service to doctors, students and patients and for compounding and dispensing prescribed medications and herbal formulas for patients. Full job description and application details can be found at [www.ncnm.edu](http://www.ncnm.edu). Closes 6/6/12 EOE

5-23-12



### ADMINISTRATIVE COORDINATOR

National College of Natural Medicine seeks to fill this full-time position for our School of Naturopathic Medicine to provide administrative support and coordination for faculty and assist students with basic needs. Full job description and application details can be found at [www.ncnm.edu](http://www.ncnm.edu). Closes 6/6/12 EOE

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### ON-CALL CUSTOMER SERVICE REPRESENTATIVE

National College of Natural Medicine seeks to fill this part-time, on-call position that is responsible for providing excellent customer service and support for all clinic operations in a professional manner providing support for doctors, practitioners and students regarding patient care, including: high-volume phone reception, patient check-in, appointment scheduling, cashiering, medical records and insurance verification. Full job description and application details can be found at [www.ncnm.edu](http://www.ncnm.edu). Closes 6/6/12 EOE

5-23-12

## SUB-BIDS REQUESTED

### Sabin CDC Exterior Renovation Portland, OR

**Bids Date: June 1, 2012 @ 3:00 P.M.**

Requesting proposals for the renovation of an existing three-story residential building in NE Portland. LMC is requesting proposals from the following trades: Insulation, Finish Carpentry, Drywall, Floor coverings and Window Coverings. All other trades will be excluded from consideration.

Project is subject to residential prevailing wages, MWESB utilization goals, workforce training program and Section 3 compliance.

Bid Documents are available for viewing at LMC's Plan Room, Contractor Plan Center, Precision Images, DJC Plan Center and MCIP.



**LMC CONSTRUCTION**

Ph: 503-646-0521  
Fax: 503-6466823

8324 SW Nimbus Ave.  
Beaverton, OR 97008

CCB# 161282

We are an equal opportunity employer and highly encourage sub-bids from all qualified minority owned, women owned, disadvantaged and emerging small businesses.

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### CAMPUS RECEPTION

National College of Natural Medicine seeks to fill this full-time position which provides communication and campus support by receiving and routing incoming calls to their proper destinations, processing College mail, greeting visitors by obtaining their names and nature of visit and providing information on college departments and events to students, faculty, staff and alumni. Full job description and application details can be found at [www.ncnm.edu](http://www.ncnm.edu). Closes 6/6/12 EOE

5-23-12



### STAFF ASSOCIATE

The City of Portland seeks a full-time self-starting team player to join the Office of Government Relations. Exemplary verbal and written business communication skills and demonstrated ability in advanced research techniques desired. Bachelor's degree and valid ODL required; experience working in political environments, and/or for elected officials is desired. Competitive compensation package DOE. Send a cover letter, resume, and three references to: Staff Associate Position, Office of Government Relations, 1221 SW 4th, Room 410, Portland, OR 97204. Closes 4:30 pm, June 8, 2012. No faxes or emails will be considered. Equal Opportunity Employer. See full job description at: [www.portlandonline.com/govtrelations/](http://www.portlandonline.com/govtrelations/)

5-23-12



### SECURITY

WA State Convention Center (WSCC) is accepting applications for **On-Call Security Officer**. Must have exp working directly w/ the public & strong customer svc. skills. Officers are responsible for the safety & security of the facility, property & occupants. Requires HS diploma or GED and at least 2 yr security exp. May work 0-40 hrs/wk. Must be available flexible hours including weekends, evenings & nights.

Visit [www.wsc.com](http://www.wsc.com) for further info or to download an app. Apps are also available at the WSCC Service Entrance, 9th and Pike, Mon-Fri, 8a-5p. WSCC apps must be completed for consideration. Jobline: (206) 694-5039. EOE.

5-16-12



### Mental Health

### RESIDENTIAL COUNSELOR

St. Mary's Home for Boys has a full-time position available. See our website for details: [www.stmaryshomeforboys.org](http://www.stmaryshomeforboys.org)

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