



Entrepreneurship eBook

Produced by Smart Cents LLC



You Are  !
It's Your Business - A New Normal

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The information contained within this eBook is strictly for small business strategies and steps for startup and growing entrepreneur purposes. If you wish to apply ideas contained in this eBook, you are taking full responsibility for your actions.



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Introduction



The Freedom to Write Dreams

E - Z & Comprehensive Market Starters

Our Mission

WRITE YOUR DREAM

Inspiring Startup & Growing Entrepreneurs

'Succeed to Plan, Plan to Succeed'



Summary One - Gainfully Employed



Little inquisitive Estella Contreras and her siblings grew up observing their parents work tirelessly, yet their family struggles never ceased, this way of survival thrusting Estella to gain a good education. Mathematics was her favorite subject. She loved solving problems with numbers, graphs, and charts.

The day she graduated from high school she was honored with a full-tuition math scholarship to several colleges and universities. Estella's sparkling grin was like a splashy colorful rainbow! She was the first of her family to achieve such an honor, not to mention this level of education. She enrolled in college and in 1985, her senior year, a major pharmaceutical corporation gave her an accounting internship. Later she became employed by the company.

Twenty-four years later, Estella was at the height of her career. She was relentlessly dedicated, earned a Master of Business Administration Degree, climbed the corporate ladder to crack the glass ceiling as the first female Chief Financial Officer of four major divisions. Her childhood dream was now a reality; she could provide for her aging parents and her family! Every beat of her heart shouted, *"YOU GO GIRL!"*

In the afternoon on bombshell Friday, February 27, 2009, one year before retirement and the last day of annual tax audit reports, Estella was affected by the company's 1,500 job layoff. She was dumbfounded to say the least. She was insulted that the company had waited until the four month annual tax audit season was over. She was devastated!!! The Human Resources Division Manager, with whom she had worked closely, politely ordered her to gather her personal belongings and leave the building within thirty minutes through security clearance. Electrifying shockwave impulses blinded her mind of all the sacrifices she and her family had contributed to expand this company. She thought, "Wow, is this the nightmare of my childhood dream? Twenty-four years ended in one day."

Estella diligently worked for every promotion from a pharmaceutical accounts rep to Chief Financial Officer of four major divisions with an ending annual salary of \$350,000, company benefits, incentives, plus bonuses. Where would she go from here, fast approaching the age of fifty? Her personal finances continued; caring for her aging parents, a child in college and two children in private school, mortgage, two vehicles and now all on one stream of income, her husband's. Thank God their financial planner increased savings and payoffs based upon her scheduled retirement.

Estella suffered a deep depression for several months that led her into counseling, only to conclude that her ego was crushed and she suffered an identity crisis. Her corporate triumph had become 'who she was' rather than 'what she did'. Once she faced that culprit of the egotistical fib, she and her husband began to move forward making the necessary

adjustments. They reassessed and restructured their finances, then moved her parents into their home.


At once, Estella's mindset was focused on job hunting for the first time in her career. She needed to reenter the workforce promptly in hopes of a positive outcome. She had a lot to offer: a twenty-four year work experience in finance, fluency in six foreign languages with emphasis on global corporate accounts management. Nevertheless, the available career opportunities offered a third of her ending salary which was extremely frustrating and literally another shock to her ego. Estella felt she had to start at zero.

Yet, she realized that she was less stressed at home enjoying family and didn't miss the corporate rat race. Possibly the layoff wasn't the worst thing that could have ever happened to her. This could be a good time for a break. Remarkably, she meditated on the part of her career she enjoyed, "the best part".

During internet browsing for contract options, Estella took a leap of faith to accept an invitation to a three day Business Women's Conference. To her amazement, this was where she intently considered all of her career skills to spring up an awesome business idea and wrote it down on a napkin, 'foreign languages interpretive services'. Entrepreneurship would allow her a flexible work schedule, worthwhile family time and lucrative income. The one thing she knew for sure was this type of service was in global demand!


Estella was excited to download the E – Z & Comprehensive Market Starters and write a professional business plan, financial reports and executive summary, referred to her at the business conference. She wasn't intimidated a bit by the simplicity of the business resources and tools and followed step by step recommendations related to her business and finance knowledge. Once she completed the business documents, she pitched the business concept to anyone, anywhere within the three foot rule!



Estella  herself by starting a new for-profit corporation called 'GLI – Global Languages Interpretation Incorporated'.

Estella got her groove back! She was elated to discover a profitable livelihood as a home-based business. Ten years later, GLI – Global Languages Interpretation Inc.'s annual



revenue was \$3.6 million, fifteen locations around the world. She even  he entire Contreras family and ten coworkers from the jobs layoff as managers. ~ When one door closes, another opens ~



Summary Two – Underemployed



All of us have the innate ability to fulfill every gift, talent, and skill with authority to dream, create and build *something* greater than ourselves. Amongst the bountiful gifts we own, the greatest gift of all has a call to action '*DREAM*', an 'Equal Employment Opportunity' for all people. Embellish the rich opportunity to shift the mind either to wealth building for a new small business or succumb to the thought of working for the minimum wage of \$10.00 an hour building wealth for some company's CEO to squander away in some form or another.

Most hardworking Americans are average minimum wage earners working two or three jobs, never making enough to make ends meet. 'Underemployed, earning tons of money for the companies for which they work and never enough for themselves', are the phrases used to describe the circumstances of most people who have two or three jobs not getting paid enough from either. So goes the story of Mr. Jerry Everton, his wife and his brother, John.

Mr. Jerry worked two full time and his wife two part time jobs. They constantly juggled unpaid bills. They were absent from their home so much that the children were left without the proper nurturing and guidance. The family's future was unstable. They were determined to rise above this vicious cycle for their family's sake. Here's what happened:

Mr. Jerry's brother, John was challenged with a similar money problem. The difference was his wife threatened a divorce due to insufficient household income for over three years. John was already overworked, underpaid and very much aware that his weekly paychecks weren't meeting the financial demands of the household. Inevitably, he went months stressing and scrambling for new ways to adequately support and save his family.

Early Saturday morning at the barbershop, John overheard the fellows discussing starting new businesses. They mentioned SmartCents.biz business resources and tools that help startup and growing entrepreneurs write business plans. On John's downtime, he visited the site several times before purchasing the E-Z & Comprehensive Market Starters. Everything was available in one download with step by step guidance to write his dream 'commercial tree trimming and wood services' and working crew. Back in the day, his uncle worked in this industry for years on a smaller scale, so he was familiar with the streams of money-making potential to earn a substantial income. Strikingly, his first year's annual revenue was six figures and the business grew by twenty percent every year. John wasn't sleeping on the sofa anymore, he restored his lovely family. John had a happy wife and a happy life!

Mr. Jerry was not going to let his little brother out do him. His brother proved that starting a new business with a professional business plan prepared him to obtain a small business loan to rent a storage facility, purchase equipment and tools and generously pay himself and a small working crew with equity capital. Quickly, Mr. Jerry got serious and set aside \$1,500 to start a dog training and grooming business. Then he purchased the Smart Cents.biz business resources, followed the step by step business guides and templates. He wrote his dream within three months while working two full-time jobs and met all requirements for business insurance, licenses and permits. After identifying the target markets, his wife scheduled the appointments. In the first year, Mr. Jerry resigned his full-time day job

and his wife resigned her weekend part-time job to work the business full-time. The business monthly earning exceeded both of his full-time paychecks by \$1,250. In addition, their customer retention rate was over eighty percent from existing customers regularly referring new business.

These passionate business ideas transformed their families' lifestyle. Now they both had successful family owned and operated small businesses and family members and a staff of employees. Their company's motto is 'Customer Satisfaction Guarantees More Business'.

The Everton brothers themselves to build new for-profit corporations! Where there was a will there was a way.



Summary Three – Unemployed



As a foolish teen, Larry Stinson made a life-threatening choice to hang out in the hood instead of earning a good eighth grade education.

By age seventeen he had committed a felony, crushed his Mother's heart, failed to set a good example for his four younger siblings, and disrespected the neighbors. He had skill, talent and intelligence, all to no avail. Realizing that Larry's chronic, defiant behavior could influence his siblings, his mother was always on pins and needles and feared what could happen to Larry. What she feared most was already happening; Larry was being convicted as an adult for all the crimes he had committed. His mother felt helpless knowing she could do nothing to stop it.

On the day he was sentenced, as the steel cell doors slammed behind him, the reality check of all the warnings his mother had given him kicked him in the gut like callous rhythmic drumbeats. He had been told too much, too often, too late. This time it was real. He had to man up to ever see hope in his mother's eyes again. He had remorseful flashbacks of all the damages he caused against innocent people and their personal properties. Landing in jail was simply a second chance to turn his life around rather than be buried in a grave. Several months later, he enrolled in a GED class given at the prison, and completed it successfully. Then he completed with honors the State's Barber Program. Making bad choices was no longer an option. Here and now, he was forced to obey and follow rules pronto!

Three years, four months and two days following, Larry was released from prison on five years parole. That same day he went seeking employment at a neighborhood barbershop. The owner was more than willing to help Larry study to take the state exam and attain his barber license. Larry made an aboutface in his life and was hired at the barbershop. He kept his promise to himself, his mother and the barbershop's owner.

As Larry carried out each step, he reclaimed his self-esteem. His outlook on life was contagious among his siblings and the young boys in the hood. They admired Larry's tenacious determination to be an upstanding male role model in the community. On the weekends, the barbershop was jam-packed with young teens to hear Larry's jolts of inspiration to stay in school, not in trouble. The parents were exhilarated to witness his total transformation. Larry paid it forward, mentoring the next generation to make life-saving choices. That strikingly glitz of hope had returned in his mother's eyes once more!

Larry desired to do more. While working one Tuesday morning a business idea crossed his mind, 'barber training school for troubled teens'. He imagined the location, age group, and training for the state exam. Although Larry wasn't sure where to start, he researched information on the necessary business license, certifications, and startup capital options; overhead charges, equipment, tools, and materials. He knew one thing: the dream was possible. Eagerly, he set an appointment to meet with a bank loan officer.

The next week, Larry met with a bank loan officer, who recognized that he was hyped about sharing his great business idea to help troubled teens get off the streets. However, the bank loan officer abruptly interrupted, "Mr. Stinson, talk is cheap. Where are your documented plans for this business idea?" Larry nervously replied, "Documented plans...?" The bank loan officer explained, "Yes, every serious business owner seeking financial assistance must have a two to five year plan with goals, ideas and objectives in order to start or grow any type of business. Do your homework, and reschedule an appointment, then we can fully service your business idea." Larry was dismayed; he knew nothing about business documents. But that didn't stop him.

He talked with every business owner that would enlighten his knowledge on starting a new business, only to discover there was a small fraction that had a business plan. Of course, they had big bucks for a professional to write their documents, resources he couldn't afford.

While browsing the internet to learn more about the different types of business documents and the professionals who write them, he checked out SmartCents.biz. The cost for all the business documents he needed was minimal and fell within his \$50.00 budget. Everything was outlined step by step; tips, articles, videos, guides and templates to write. He thought, "I can do this." He made the purchase, downloaded the E - Z & Comprehensive Market Starters and went to work writing his dream.

Apparently, his business idea was spreading rapidly around the neighborhood. Before he could finish, people started helping him. A building owner offered an 800 sq. ft. space with a free one year lease agreement. Old school barbers restored equipment and tools. Young boys and families gave small financial donations and sponsored fundraising events. It wasn't very long before Larry had everything he needed to setup the barber training school. It was an amazing experience. By the time everyone pitched in, Larry didn't need a small business loan. Speaking of the barbers in the community, they volunteered time to start training the registered students.

Although Larry really didn't need to present the business plan and financial reports to obtain capital, the documents were still necessary to track the business progress, just as the bank loan officer advised him.

After Larry's business was successfully operating, he referred SmartCents.biz to existing and new business owners. And every six months, a new business sprung up with community involvement. This continued until they had completely restored shopping centers and vacant buildings in the neighborhood. Juvenile crime were reduced, one by one teen were given jobs.



Larry himself, a staff comprised of many residents of the community. He changed himself, his choices and inevitably his circumstances.



Summary Four – You Are Hired!



Years ago, a young man's wealthy family disowned him. For five wearisome years, he was unemployed and homeless. He had very low self-esteem because he lived beneath his highest potential.

One morning, at the break of dawn, he caught a glimpse of a rusty five gallon bucket tossed aside a downtown building. In that moment, he hurriedly got up and took ownership of that bucket. He didn't quite know what he would do with it, but he held on to it and walked around town. He thought, "What work can I do to get something to eat?" He mustered up some guts to ask downtown business owners to wash their storefront windows and several said "Yes.". They each agreed on a price and many became regular clients. Finally, he was able to rent a room, eat, dress clean, and proudly conduct business every day!



The young man crowned himself and started a for-profit corporation. His first year's total earnings exceeded \$60,000! The supply and demand test had been proven a success. Some of the greatest business ideas are born in tough times.

Imagine him being fired up enough to build his business with the Internet in the palm of his hands. While browsing sites for a 'business plan', he makes a final decision to purchase and download SmartCents.biz E – Z & Comprehensive Market Starters with step by step guides and templates. What a great accomplishment!


One high risky business idea changed his whole life. He elevated himself from homeless to CEO of a new and lucrative small business. With the SmartCents.biz E – Z & Comprehensive Market Starters in hand he has a professional business plan. Nothing will stop him now. His wealthy family accepted him again.

Pursue your passion. A truehearted entrepreneur starts right where he or she is planted whether gainfully employed, underemployed, unemployed or homeless. There's no discrimination in the creation of the mind when solving problems. Everything we use, make, eat, or sell; protects, supports, and affects our everyday lives. The rewards of creating new small businesses are tremendous, as listed below:

- Supports job industries
- Affects the GDP – Gross Domestic Product
- More money for improving our communities
- Improves world trade

Don't delay, act today! Purchase and download SmartCents.biz E – Z & Comprehensive Market Starters created to improve lives, save time, energy and is cost-effective to form for-

profit and non-profit corporations. Invested dreams are worth writing a professional business plan, financial reports and executive summary to start or grow small businesses. The value in a

product or service will successfully reproduce when the market needs are met. You are  !



Conclusion



MARKET STARTERS <http://smartcents.biz/market-starters/>

Every business owner **MUST** have an updated Executive Summary and Business Plan with Financial Reports on demand. The business resources are essential to raise capital and grow your business. When you write your dream, it's more likely to happen!

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Business Resources

AMERICAN INDIAN SCIENCE AND ENGINEERING SOCIETY

WINDS OF CHANGE MAGAZINE

<http://www.aises.org/news/woc>

Black Business Association

Black Business News

<http://www.bbala.org/>

booksiren

10 BOOKS TO AWAKEN THE BUSINESS GURU IN YOU

<https://booksiren.com/business-books/>

Heavy

Top 5 Best Magazines You Should Read This Year

<http://heavy.com/social/2015/02/top-best-business-magazines/>

issuu

Latino Leaders

<https://issuu.com/latinoleadersmagazine/docs/latinodecember-single>

Jewish Journal

JEWISH WISDOM for BUSINESS SUCCESS

***Open link problems: Copy/Paste in browser**

http://www.jewishjournal.com/thegodblog/item/christians_like_book_of_jewish_business_wisdom_20080928

The New York Times

Business Books – Best Sellers

<http://www.nytimes.com/books/best-sellers/2016/03/13/business-books/>



Smart Cents LLC

The Freedom to Write Dreams

About <http://smartcents.biz/about/>



It's Your Business

1. Business Idea?

2. Business Name?

3. Business Logo?

4. Business Plan?

- Nature of Business
- Products and/or Service
- Start Date
- Location

5. Industry Research?



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