Dr. Nilda Pérez teaches strategic positioning to Hispanic businesses

PLUS

The shift in global financial governance

The history of supplier diversity
Please join NMBC in celebrating its 35th Annual

Awards Luncheon & Expo

Event Chair- National Grid
Keynote Speaker- National Grid Executive

Date: Thursday, February 26, 2015
Reception/Expo: 10:30 am – 12:00 noon
Luncheon: 12:00 noon – 2:00 pm

Marriott Marquis Hotel, 1535 Broadway, New York, NY 10036 (45th Street)

For further information about tickets, sponsorship or participation in the expo call 347-289-7620

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Please feel free to contact us if you wish to contribute news items or articles to NMBC Better Business.
To NMBC Members, Friends and Supporters:

It is our pleasure to share with you our Fall 2014 NMBC Better Business magazine.

Our cover story for this issue is an in-depth profile of Dr. Nilda Perez, author of The Leadership Shift and the president and CEO of The Latino Academy of Business based in New York City. Dr. Perez started her career as a social worker but changed her career path when her father passed away and left the responsibility of running his five businesses to her. As a result of that situation, Dr. Perez pursued a master's degree and Ph.D. in business to better equip her in running the businesses that she inherited.

Other informative features in this issue include an article by Fritz McLymont on international financial governance, which can be found in our Global Business department; our Community News look at Family Kind, an organization assisting couples and their children when separation/divorce occur, and the Member Profile spotlights one of our new members whose company was started shortly after 9/11 and has become a success story. In our Technology News department, there’s a close up about the new Apple watch and iPhone.

On a special note, we would like to announce that the NMBC’s 35th Annual Awards Luncheon and Expo will take place on February 26th, 2015, in New York City at the Marriott Marquis Hotel. Our luncheon corporate chair is the National Grid Corporation, a global energy firm. Please see more information about our upcoming luncheon by visiting our website at nmbc.org, calling 347-289-7620 or e-mail me for further information about the luncheon at john.robinson@nmbc.org.

Please let us know your views on this current issue of NMBC Better Business by communicating with us via e-mail at john.robinson@nmbc.org

Happy Fall & Happy Reading!

Respectfully,

John F. Robinson
President & CEO
NMBC, Inc.
Publisher
NMBC celebrates 42nd anniversary with major announcements

The National Minority Business Council, Inc. recently celebrated its 42nd anniversary and awards program at BNY Mellon, 1 Wall St. with two major announcements and the honoring of six award recipients.

With a gathering of over 100 business leaders, NMBC President and CEO, John F. Robinson announced the unveiling of a new procurement assistance program for its members that will match them up with contract opportunities with major corporations in the private and public sector. In addition, Robinson unveiled the Entrepreneurial Boot Camp, for small, minority, women, and veteran-owned businesses who want to become knowledgeable of strategies to take their business to the next level.

Honorees included PepsiCo, for its record of diversity initiatives in the workplace; Avante Contracting Corp., a general contractor performing a multiple range of services to or private and commercial clients; Veterans Sourcing Group, which assists returning veterans in finding employment with companies sharing a commitment to diversity and the utilization of returning veteran.

Others honored were National Grid, a global energy corporation with outstanding corporate diversity programs; Avis Budget Group, supplier diversity champions; and Prism Visual Software, Inc., provides operational route accounting software systems for route sales.

Several guests commented on the value NMBC brings to the diversity marketplace. Robert Odomirok, senior manager, European Agencies, Center of Excellence, said, “The NMBC offers opportunities with companies and a chance to grow their own businesses.” Vera Moore of Vera Moore Cosmetics said, “I believe and trust in the NMBC and the principles it stands on. Their advice has not let me down and I know their core values have not changed.”
FamilyKind—Help for the separating family

By Lesley Friedland and Barry Gillman

Jasmine is a newly divorced mother of two small children trying to make ends meet on her salary as a teacher in New York’s public school system. “The hardest part wasn’t dealing with the money; it was the screaming matches with my ex and fighting over the kids. It was a terrible situation and I saw the kids really suffering.”

It’s a familiar story. After all, divorce is an epidemic in this country with over 50 percent of new marriages dissolving. This does not take into account families where parents never married and the even higher incidence of divorce among subsequent unions. Divorce is common and many times it is an important stepping stone to a healthier familial situation. However, the process of the separation is often accompanied by vitriol and high conflict, leaving the children as the unwitting and unwilling victims of parental confrontation.

But there is hope! Jasmine and her kids were fortunate; a friend advised her to contact FamilyKind, a New York based non-profit organization that helps parents and their children deal with divorce and separation. FamilyKind provides holistic support of families by offering extensive parent and child education programming, mediation and parent coordination services, all on a sliding fee scale.

Staffed by mediators and mental health professionals who specialize in family issues, FamilyKind staff meet monthly in an office space at the National Minority Business Council headquarters.

FamilyKind offers extensive programming including classes, workshops and Meetups in New York City, Westchester and Long Island; not only for parents, but for their kids too.

“The best thing” explained Jasmine, “was the amount of information I learned as well as the way it was taught. It was taught with a lot of understanding, sensitivity and empathy. There were no preconceived judgments based on religion or ethnicity.”

“We’re open to families in the broadest sense” notes Barry Gillman, FamilyKind’s chairman of the board. “FamilyKind serves the lesbian, gay and transgender communities as well. We are there for any situation when couples want to separate without destroying their former partner and the family in the process.”

The origins of FamilyKind can be traced to the New York City Family Court system. For over two and half decades, Lesley Ann Friedland, the founder and executive director of FamilyKind, worked throughout the five boroughs as a court attorney and referee serving families in custody, visitation and child protective matters. Within the city’s court system she and others, many of whom are part of the FamilyKind organization, developed a children’s education and awareness program to run concurrently with the adult classes that were already in place. This dual programming was the only one of its type available in the city. Unfortunately, in the wake of the financial crisis of 2008-2009, budget cuts eliminated these programs. Friedland believes strongly that people deserve high quality services regardless of their ability to pay. So she founded FamilyKind in 2012 as a non-profit charity with the goal of helping New York families experiencing separation. Leaving the job in the court was a big leap of faith for Friedland. However, with the support of her family and many dedicated professionals, she made the move to help fill the gaping hole in services.

Supported by a team of immensely dedicated mediators, lawyers, mental health professionals, along with her board and advisors, Friedland’s...
launch of FamilyKind has already helped hundreds of families deal more effectively with separation issues.

Sharon Manewitz, the chair of the FamilyKind Advisory Council shared that “Divorce was not common in my family, but when it happened I saw how badly the children fared. In fact, the circumstances were ugly, vindictive and economically wasteful. FamilyKind showed me that it did not have to be that way. Its programs and professional resources lead the way to healthier separations for children and adults alike.”

Research shows that divorce and separation can hurt kids’ motivation and behavior, often resulting in poor academic performance, social isolation and depression. Many readers of this article will know from personal experience that these effects can be long-lasting, even throughout life as the children of separation grow into adults and have families of their own.

FamilyKind’s children’s education workshop focuses on the particular, significant needs of children at different developmental and cognitive stages. This education program aims to de-mystify the legal and psychological processes involved in divorce by teaching youth in an engaging way, including active participation in games and role-play activities.

The programs for children (ages 7-11) and teenagers (ages 12-16) are designed to tackle the six psychological tasks that children of divorce face. These were identified in 1983 by renowned psychologist Dr. Judith Wallerstein.

These tasks are:
1. Resolve self blame and understand what factors do cause family division
2. Overcome the sense of loss
3. Acknowledge the permanence of divorce
4. Alleviate anger
5. Resume developmental agendas at school and playgrounds
6. Develop hope and confidence in the future.

The FamilyKind Board includes John F. Robinson, president and CEO of the NMBC, who emphasizes that “FamilyKind provides critical services to families that are going through separation and divorce by protecting the children from the emotional trauma of what they go through at that time and in a very effective manner.”

It is still the early stages for FamilyKind though. Relying on a network of trained staff and experienced volunteers, FamilyKind has a limited budget and is actively seeking grants from companies, foundations, and city and state agencies, as well as raising money through benefits and other events. Capital One Bank has been an early sponsor, and Michael Piazza of Capital One explains “We support many chari-

table causes, but this one has special meaning for me”.

Friedland notes that one of the big challenges is getting the word out. “In our first two years of operation, we helped a few hundred families, but that’s just the tip of the iceberg. It’s great that Jasmine … found us, but many others just don’t know there are options available at this time of their lives.” FamilyKind is trying to raise awareness by building a robust mailing list, maintaining a vibrant website, a full FamilyKind profile on Facebook, LinkedIn and Twitter, all of which are monitored and updated regularly. FamilyKind also enjoys partnerships with many local organizations including the YMCA, The Ackerman Institute, Homes for the Homeless, Prep for Prep, Legal Information for Families Today, Goddard Riverside Community Center, the JCC of Manhattan and the Albert Ellis Institute.

“Separation doesn’t have to mean confrontation” states Friedland, “we have to change peoples’ perception that it’s a battle, because in a battle it’s the kids who are certain to lose. When it really comes down to it, parents most want their children to thrive. They want this even more than they want to punish the other parent. This is where we come in – providing education, tools and strategies for families to emerge in a more healthy way.”

For now, FamilyKind relies primarily on networking in the legal and mediation communities as well as word-of-mouth to bring clients to the organization and its website www.familykind.org. “Whether we can help get the laws changed or not, we know there’s an immense need for our services,” Friedland states, “and we aim to help as many people as possible.”

*Names have been changed to protect the privacy of our clients.
PHA distributes over 3,000 book bags in annual back to school initiative

Several local groups join effort to help students

The Philadelphia Housing Authority recently provided over 3,000 book bags stuffed with school supplies to PHA residents.

“PHA is doing its part to help kids go back to school prepared to learn. The book bags and school supplies will help families in a city that has one of the highest poverty rates in the country,” said PHA President and CEO Kelvin Jeremiah. “It’s important for the next generation to get a good education so they’re ready to take on the challenges presented in a complex world. This is just one of the ways that PHA demonstrates our commitment and emphasis on academic achievement.”

The PHA Back to School Jam was held at the John F. Street Community Center in North Philadelphia and the Wilson Park Community Center in South Philadelphia. Two rap artists, Kur and Lee Mazin, performed at the events, emphasizing the importance of going back to school. The agency received donations for the back to school initiative from Citizens Bank, which donated 400 book bags with supplies. PHA also received financial contributions from the Philadelphia Federal Credit Union, Duvernay and Brooks, and Edgemere Consulting.

PHA also awarded gift cards to students who placed first, second and third in a poster contest titled “What My Home Means to Me.” Contestants used art to depict the value they place on their home and family. All contestants were asked to provide a short narrative on the inspiration, vision, and importance of their poster design. Khodijah Johnson, age 10, who lives at Blumberg Apartments, won first prize with his poster that depicted a split level home with a two-car garage, surrounded by trees and grass with happy people in front of it. He won a Visa gift card worth $50. “My home is about loving each other, caring about each other and having fun, being there for one another, and always respecting each other,” Khodijah wrote. “My home is very pretty, very comfortable, an enjoyable, pleasant place to grow with my family.” Second place in the contest went to Julius Hall, age 9, of the John F. Street Center. His poster shows a small A-frame house with stairs and grass. His prize was an iTunes gift card worth $25. “To me, my home means loyalty, shelter, peace, comfort, and a stable place to live for me and my family,” he said in his narrative. Jarmal Arthur, age 11, a 6th grader from Paschall Village, took third place in the contest. He drew a two-story home with a big tree, bushes, and grass and won a gift card to the movies worth $15. “What my house means to me is warm and blessed bricks,” his narrative said. “I feel like I have a blessed house to look at and sleep in every day.”

The Philadelphia Housing Authority is the nation’s 4th largest housing authority, serving nearly 80,000 residents. PHA is also a major real estate developer. Learn more at www.pha.phila.gov.

PHA President and CEO Kelvin Jeremiah (third from right) and Atif Bostic of Citizens Bank, one of several private donors to the initiative distribute book bags.
A shared dream is at the core of the success story that describes Consultants 2 Go. Having both worked in the corporate world for a number of years, Sandi Webster and Peggy McHale both wanted to own their own business. The genesis of this venture could not have had a more tragic start; the results have been nothing short of remarkable.

September 11, 2001 will live in everyone’s memory. On that day our nation’s safety was compromised and many noble Americans lost their lives. In addition, it was a day that left many New York-based workers jobless, including Webster and McHale. Making the best of a challenging situation, they decided that their newfound employment status presented a great opportunity to take the first steps into launching their own business and ultimately making their dream a reality.

They decided to leverage their prior corporate marketing experience in financial services and telecommunications and launch Consultants 2 Go. What started as a small consulting firm operating from Webster and McHale’s home offices has grown into a multi-million dollar company with over 3000 talented marketing and analytic global professionals and an impressive roster of blue chip brands as their clients.

Twelve years into the venture, the entrepreneurs and their brainchild have defeated both stereotype and statistics. By 2006, the firm achieved growth beyond the $1 million mark — a tremendous feat for women in small business and even more so for women of color. It is also worth mentioning that women in business only achieve this level of success at less than half the rate of men.

In 2009, they authored “Black and White Strike Gold,” a timely book with 52 tips to help small business owners grow their companies. In 2013, Webster was sponsored by American Express to attend the NMBC’s Executive Management Program and found it to be a rewarding and worthwhile curriculum for an expanding company. Recently, C2G launched its analytics division, expanded into several new industries including healthcare and life sciences and was featured in INC’s “List of Fastest Growing Companies” for three consecutive years — a milestone that very few companies are able to achieve.

Consultants 2 Go

Sandi Webster (left) and Peggy McHale
PepsiCo supports minority and women-owned business enterprises (MWBEs) that add value, provide innovation and bring improvements to our supply chain. For more than 30 years, PepsiCo has sought to support the development and growth of minority suppliers by sourcing goods and services from a supplier base that reflects our employees, customers and consumers. Our commitment has always been to build long-term relationships with minority- and women-owned enterprises (MWBE), consistent with our commitment to sustainable growth—what we call Performance with Purpose. PepsiCo’s annual spend with MWBEs is approximately $1.3 billion dollars.

Over the years we have developed meaningful and long-lasting relationships with the members of the National Minority Business Council (NMBC) and other important partners in order to build a strong, diverse, resilient supply chain that serves our growing business.

We are especially proud to have partnered with the NMBC as corporate founding members of the Minority Business Hall of Fame & Museum, which just held its 10th anniversary induction ceremony at the University of Washington - Foster School of Business earlier this year. PepsiCo joins NMBC in celebrating the achievements of minority business leaders who have opened the doors for so many others.

Building on our proud heritage of diversity and inclusion, PepsiCo looks forward to continuing our work with members of the NMBC who share our passion for growing business enterprises and driving economic empowerment.

Ricardo Barrientos (second from left), senior director, supplier diversity, PepsiCo Global Procurement, accepts the Sponsor’s award from Carol Foster, MBHF&M vice president; J. Fred Canady, chairman and John F. Robinson, president, at the 10th Anniversary Induction Ceremony in Seattle in May. PepsiCo is the founding sponsor of the Minority Business Hall of Fame & Museum.
UW Foster hosts NMSDC reception at MBHF&M exhibit

The UW Foster School’s Consulting and Business Development Center recently hosted a reception for The National Minority Supplier Development Council’s National Leadership meeting at the Minority Business Hall of Fame and Museum exhibit. The NW Mountain Minority Supplier Development Council hosted the conference. Jim Jiambalvo, dean of the Foster School of Business; Joset Wright-Lacey, president, NMSDC; Fernando Martinez, president of the NW Mountain Minority Supplier Development Council and Michael Verchot, director, Consulting & Business Development Center, Foster School of Business addressed those attending the reception.

From left: Kanita D. Sandidge, vice president, programs, National Minority Supplier Development Council; Karen Box, president, Southwest Minority Supplier Development Council; Joset Wright-Lacey, president, National Minority Supplier Development Council; Pamela Isom, founder, ICE Safety Solutions (a certified MWBE); and Maggie Chaparro, senior director, Enterprise Learning Solutions, National Minority Supplier Development Council

Lawrence Wooten, president, Western Regional MSDC; Julia Presley, interim vice president of operations, NY/NJ Minority Supplier Development Council; E. Jeannie Maddox, manager, supplier diversity, Colgate-Palmolive Company; Daniel Sung Park, president and CEO, Eclaro International; and Darryl Peal, president/CEO, Ohio Minority Supplier Development Council
Nilda Pérez emphasizes strategic positioning for Hispanic business leaders

Noted speaker and author has expert advice for successful business development

“We understand your challenges, we have identified your opportunities, and we can build that bridge.”

With this quotation as her mantra, Nilda Pérez chronicles the essence of her new book The Leadership Shift: The Strategic Positioning of Latino Business Leaders. As CEO and founder of The Latino Academy for Business™ (The LAB) and Aspire for Business™, subdivisions of Aspire 4 Life Inc. — platforms that combine her background in behavioral health and business — Pérez is well-positioned to give expert advice to Latinos and all business leaders intent on being successful.

The LAB is a bilingual, simplified college-quality online training program that offers cutting edge training with instruction from Pérez and hand-selected experts. Influenced by her father, a prominent business owner with only a second grade education, she was motivated to launch Aspire 4 Life Inc. in 2005. She later founded Aspire 4 Business™ in 2009 and The LAB in 2014.

Pérez, who earned a master’s degree in social work, began her professional career as a social worker. However, when her father died suddenly leaving her at the helm of the five businesses he had started, she earned a doctorate in Global Business and Leadership, with a specialty in Strategic Foresight to assist her in shepherding her new responsibilities.

Her articles have been published in Alma Emprendedora, a preeminent publication for and about Latina entrepreneurs;ACHI Magazine, a publication for successful women; and she was recently interviewed by Aquí TV.

Pérez offers numerous workshops and training on topics such as:

**Leadership**
- Creating Exceptional Followership
- The Leader that Serves
- Ocean Leadership
- Cross Cultural Aspects of Leadership

**Communication**
- 21st Century Communication Skills
- Impactful Cross Cultural Communication
- International & Intercultural

**Innovation**
- Small Business Innovation Strategies
- Your Business in this Innovation

**Business Development**
- Positioning Your Small Business for a Global Market Space
- Forces that Assemble to Create Untapped Opportunities
- Strategizing Business Growth Through Value

**Trends & Foresight**
- Recognizing Trends That Impact Your Business
- Global Foresight: Preparing Your Business for the Future
- Growth Sustainability in an era of uncertainty

A partial list of her impressive clients includes:
- NYS Office of Mental Health, NYS Dept. of Corrections, Bronx Entrepreneurs and Business Network, Bronx Women’s Business Resource Center, Orange County Gospel Fellowship, John Jay College of Criminal Justice, Monroe College Leadership Summit, Network Plus, DePaul University, U.S. Army JROTC, Regent University, Fordham University, and The NetWorks.
Her expertise and vision have made her a much sought after keynote speaker with a wealth of experience in teaching business development and strategic foresight methodologies that position companies for the future. She has melded her personal business experience, her doctoral degree in global business and leadership and her background in behavioral health to prepare business leaders for growth and sustainability.

Although Pérez stresses that her focus is on the advancement of the Latino business community, she equips both Hispanic and non-Hispanic companies with tools for leading with excellence and mobilizing organizations to prepare for the global changes of the 21st century. Her delivery of foresight, cross-cultural training, innovation and knowledge offer tremendous value for those ready to expand as global leaders both domestically and internationally.

She is committed to sharing her message of preparation, growth and sustainability in this uncertain marketplace. Her presentations are interactive, pragmatic and impactful. Her talks are centered on propelling global business leaders for the future. She provides creative and innovative ideas for organizations, businesses, professionals, leaders and executive teams alike.

Dr. Nilda Pérez at a glance

• In the behavioral health field since 1990
• Key leadership roles since 1996
• Founded her first company, Aspire 4 Life Inc. in 2005
• Founded Aspire 4 Business™ in 2009
• Co-authored Entrepreneur Extraordinaire in 2011
• Earned her doctorate in Global Business & Leadership in 2013
• Published The Leadership Shift: The Strategic Positioning of Latino Business Leaders in 2013
• CEO of The Latino Academy for Business™ since 2014
• Mentored by her father, a prominent businessman with a 2nd grade education, who was instrumental in instilling his entrepreneurial values in her
• Expert business trainer, coach and consultant from her vast experiences
• Sought after keynote speaker at business and leadership conferences, corporations of all sizes, entrepreneurial organizations and universities
The financial crisis of six years ago derailed the plans of many of us, and forced all types of disruptions and alternative strategies — some creative, others hinged to the mainstream financial structure. Now is the time to reflect on the new realities in the global financial system, and how those realities affect small- and medium-sized enterprises, especially in the emerging markets and developing countries.

Earlier this year New York State and federal authorities announced a criminal case against BNP Paribas, taking aim at France’s biggest bank for transferring billions of dollars on behalf of clients in Sudan and Iran, countries blacklisted by the United States. BNP agreed to plead guilty to the criminal charges and pay an $8.9 billion penalty, a record sum for a bank accused of doing business with countries that face U.S. sanctions.

Banks have paid about $12 billion in penalties and forfeited funds since 2009, and half of that sum has gone to the city and state general funds, according to the NY State district attorney’s office. These banks include HSBC, Standard Chartered, ING Bank, Barclays Bank, Credit Suisse and Lloyds TSB Bank.

An earlier case involving emerging countries involved The Bank of Credit and Commerce International (BCCI), a major international bank founded in 1972 by Pakistani financier Agha Hasan Abedi. The Bank was registered in Luxembourg, with head offices in Karachi and London. Within a decade of its establishment, BCCI had operations in 78 countries, many of them developing nations, with more than 400 branches and assets in excess of US$20 billion, at the time making it the world’s 7th largest private bank by assets.

BCCI came under the scrutiny of numerous financial regulators and intelligence agencies in the 1980s due to concerns that it was poorly regulated. Subsequent investigations claimed that it was involved in massive money laundering and other financial crimes, and had illegally gained controlling interest in a major American bank. BCCI became the focus of a massive regulatory battle in 1991. In July of that year, customs and bank regulators in seven countries, headed by the Bank of London and a supporting cast that included international accounting firm Touche Ross, raided and locked down records of BCCI branch offices.

In July 2014, the BRIC nations (Brazil, Russia, India, China and South Africa) expressed their dissatisfaction with the World Bank, the International Monetary Fund, and the role of the dollar in the global monetary system, announcing the creation of their own development bank, to be headquartered in Shanghai and headed by an Indian citizen.

The BRICs possess just 11 percent of the votes in the IMF, although they collectively account for no more than 20 percent of global economic activity. The share of the dollar in global foreign-exchange reserves remains more than 60 percent, with 85 percent of global foreign-exchange transactions involving dollars.

It is this practice of conducting international transactions in dollars that allowed U.S. state and federal government officials to accuse foreign financial institutions of “wrongdoing.” I am reminded of the politician from a developing country who, when informed that certain serious allegations were made against him, insisted that the “allegators” come forward. That’s easier said than done in a global financial system dominated by big
boys and girls who set the rules and call the plays.

One thing that does unite these developing countries is their dissatisfaction with the current global financial order. They believe that, with their population and economic might, they deserve a bigger political role in the world. Brazil’s diplomatic efforts in the past decade or so underscore this feeling. Under former President Lula da Silva, Brazil promoted South-South co-operation, the exchange of knowledge and technology, and the building of relationships between developing countries in the global south. Africa, for example, with strong historic and cultural links and similar geological and climatic conditions to Brazil, has seen trade flows with Brazil grow from $4.3 billion in 2002 to $27.6 billion in 2011.

While politicians in the U.S. and Europe are clamoring for sanctions against Russia and countries in Africa and South America, China is salivating at the possibility of its currency — the remimbi — and gold being considered to facilitate global trade in the emerging markets that represent growth opportunities for many SMEs. One should also note that, under decades-long U.S. sanctions, tiny Cuba has gained the respect and admiration of the developing world for having one of the best health and education systems.

China’s President Xi Jinping informed the world recently that the Chinese “dedicate ourselves to perfecting the international system of governance, and proactively push for expanding the representation and right to speak for developing countries in international affairs.” He promised that “we will come up with more Chinese proposals and contribute China’s wisdom.” Compare that to the “unwise” U.S. action against Paribas for doing business with Sudan, Iran and Cuba. “The Chinese people love peace. In the blood of the Chinese people there are no genes for invading others or dominating the world. China does not acknowledge the old logic of ‘when a country is strong it must dominate’,” Xi said.

The SME community must take a more studied and realistic approach to how we engage and conduct business in this new century. Technology has leveled the playing field considerably, reducing the power that financial giants wielded in the twentieth century. Mobile banking and crowd funding techniques are but two vehicles accessible to entrepreneurs for leverage in conducting investment and trade in the emerging markets. An increasing number of entrepreneurs are looking for, and are welcoming, new players and new models of conducting business across national and cultural boundaries.

The BRICS want their new development bank to mobilize resources for infrastructure and sustainable development projects. From the outset the bank is expected to adopt open and transparent processes, and environmental and social rules that are the best in class. It should help communities become involved in the development of projects, invest in schemes that communities actually want, and ensure that its investments benefit the most marginalized people.

In the private sector, we who represent the SMEs must embrace new values that the big and powerful institutions and multinational corporations have historically avoided — collaboration instead of domination, trust, and respect. Let’s try some innovation as we engage our counterparts in business, because we have much to gain and little to lose in an environment that now is beginning to pay attention to the needs and aspirations of SMEs, especially those with cultural ties to the emerging markets of Asia, Africa and South America, where real growth is taking place. Accepting this reality, and the dynamics of a changing international business environment, I remain optimistic that new organizations, such as our NMBC Global Entrepreneurship Center, can make a difference.

I close with a quote from Jacqueline “Fearless” Wales, who is no stranger to the NMBC: “We need new rules. And we must continue to break them as we reinvent new ones. It’s the natural cycle of growth and change”.

The U.S.-Africa Leaders Summit In Retrospect

Several months after it took place in Washington, D.C., President Obama’s unprecedented U.S.-Africa Leaders Summit remains the subject of vigorous debate — on both sides of the Atlantic — particularly in terms of its ability to increase business and investment activity between the two sides. In case you missed the discussions in Washington, here is a list of stories from AfricaStrictlyBusiness.com’s coverage, along with their Internet links.

The Summit: Through The Lens Of A Cherished Value
www.africastrictlybusiness.com/news-analysis/summit-through-lens-cherished-value

YALI: Obama’s Africa Youth Investment Vehicle
www.africastrictlybusiness.com/news-analysis/yali-obama%E2%80%99s-africa-youth-investment-vehicle

Dollars Behind Words At The U.S.-Africa Leaders Summit
www.africastrictlybusiness.com/news-analysis/behind-words-us-africa-leaders-summit

Black Lawmakers Host Dialogue With African CEOs

US Makes A Transportation Pitch To African Leaders

Ex-Im Bank Fray May Dilute Obama’s Africa Message

A Case for SMEs At The U.S.-Africa Leaders Summit
www.africastrictlybusiness.com/news-analysis/case-smes-us-africa-leaders-summit

Missed Opportunity At The U.S.-Africa Leaders Summit
www.africastrictlybusiness.com/news-analysis/missed-opportunity-us-africa-leaders-summit

President Barack Obama presides over the U.S.-Africa Leaders Summit.
A history of supplier diversity

By J. Fred Canady

It is easy to take the existence of current supplier diversity programs for granted. In fact, if you are 40 years old or less, it is unlikely that you know how these programs began. In this article we will attempt to explain the key factors that helped to create the programs which we now call supplier diversity.

There were at least four major factors in the creation of what we now call supplier diversity:
1.) The Civil Rights Movement
2.) Federal Government Mandates
3.) Minority Population Growth
4.) Corporate Programs

The Civil Rights Movement
The on-going struggle of Blacks in America from slavery had a watershed moment in 1954 with the Brown vs. Board of Education Supreme Court decision that ended legal separation by race of children in public schools. This decision opened the door for improved educational opportunities for Black children. More importantly, it began a 20-year period in which a revolution occurred in racial and gender terms in this country. A year after the 1954 public school desegregation decision, came the Montgomery, Alabama, bus boycott to fight segregation in transportation facilities. Of course the name of Rosa Parks be-

Exhibit 1

MINORITY BUSINESS DEVELOPMENT HAS BEEN ESTABLISHED THROUGH MAJOR FEDERAL GOVERNMENT LEGISLATION AND PROGRAMS 1960-1979

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
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</thead>
<tbody>
<tr>
<td>1965</td>
<td>President Johnson issues Executive Order 11246, which enforces affirmative action for the first time by requiring that government contractors &quot;take affirmative action&quot; toward all prospective minority employees. An amendment made in October extends affirmative action to include gender as well.</td>
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<tr>
<td>1966</td>
<td>The Economic Opportunity Act of 1964, Title IV was amended and the government pledged to assist in the establishment, preservation, and strengthening of small business concerns &quot;located in urban areas of high concentration of unemployed or low-income individuals&quot; or &quot;owned by low-income individuals.&quot;</td>
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<tr>
<td>1967</td>
<td>With the passage of Executive Order 11458, the U.S. Office of Minority Business Enterprise was expanded to include minority business enterprises with more federal resources. Also, President Richard Nixon initiates the &quot;Philadelphia Order,&quot; the strongest plan of its time, which is designed to guarantee fair hiring practices on construction jobs.</td>
</tr>
<tr>
<td>1968</td>
<td>President Nixon signs Executive Order 11618, which instructs the SSA to represent the small business community, with an emphasis on minority-owned and controlled business, before all federal agencies.</td>
</tr>
<tr>
<td>1969</td>
<td>Executive Order 11458 and Executive Order 11525 are expanded to give the Secretary of Commerce the authority to: (1) implement federal policy supporting minority business enterprises; (2) provide technical and management assistance to disadvantaged businesses; and (3) coordinate activities between all federal departments to minority business development.</td>
</tr>
<tr>
<td>1970</td>
<td>Congressman Mitchell introduces legislation leading to Public Law 99-377 which mandates that bidders for federal contracts in excess of $500,000 for goods and services and $1,000,000 for construction submit prior to contract award, a plan which includes percentage goals for the utilization of minority businesses. This law also contained several amendments to the Small Business and Small Business Investment Act of 1958.</td>
</tr>
<tr>
<td>1971</td>
<td>Executive Order 12138, signed by President Carter, requires federal agencies to take affirmative action to support businesses owned by women.</td>
</tr>
<tr>
<td>1972</td>
<td>The passage of Public Law 95-89 increases loan authorizations and assure bond guarantee authority to minority businesses; and Congress enacts the Community Reinvestment Act (12 U.S.C. 2904), which is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods, consistent with safe and sound banking operations.</td>
</tr>
</tbody>
</table>
came symbolic during the era because of her refusal to sit in the back of the bus. In 1966 protests occurred in restaurants that refused to serve African Americans. Most famous was the Greensboro, North Carolina, sit-in. In 1963 Dr. Martin Luther King Jr. led hundreds of thousands of protesters in the famous “March on Washington” against national discrimination in all facets of American society. These activities and many, many more led to the passage of several key laws.

Federal Government Mandates

The first of these laws was the Civil Rights Act of 1964. This law prohibited discrimination in voting, public accommodation, public education and employment. The next year the Voting Rights Act of 1965 provided more detailed limits on the denial of unlawful restrictions on the right to vote. Finally, in 1971, the Equal Rights Amendment to the U.S. Constitution was passed to include gender as well as racial equality. In addition to these legal changes, the 1960s was a time of great social unrest with major upheaval in the form of protests and riots in major cities. Cities burned in Los Angeles, Detroit and Newark. The federal government was under great pressure to provide more fairness to the American economic landscape.

Federal government initiative took the form of the creation of several federal programs to support the success and growth of minority businesses. Exhibit 1 explains in great detail the many executive orders and programs established from the 1960s through the late 1970s to support the growth of minority businesses. (This chart is taken from the “New Agenda for Minority Business Development,” a report created by James Lowry and Richard Holland of the Boston Consulting Group).

In 1963 Dr. Martin Luther King Jr. led hundreds of thousands of protesters in the famous “March on Washington” against national discrimination in all facets of American society. These activities and many, many more led to the passage of several key laws.

The two major agencies were the Small Business Administration (SBA) and the Minority Business Development Agency (MBDA). The SBA was originally created in 1953 to address the concerns of all small businesses. It was not until 1968 during the period of social turmoil indicated previously, that the Section 8(a) program was established (as a part of the SBA) to more specifically enhance federal purchases from socially or economically disadvantaged small businesses. (These businesses had to be owned by a member of a disadvantage class – 51 percent being the minimum ownership level.) This was significant because the U.S. Government is the largest purchasing entity in the world, awarding $500 billion dollars in contracts each year. The goal of the SBA was to award 20 percent of prime contracts to several classes of disadvantaged businesses including: minority, women-owned, disabled veterans and other small businesses.

In 1969, former President Richard Nixon created the Office on Minority Business Enterprise, the name later changed to the Minority Business Development Agency. This agency was dedicated exclusively to minority business enterprises or MBEs. The agency’s mandate was to co-ordinate with other government agencies like the SBA. These activities were required to stimulate minority business growth. The agency funded over 40 regional minority development and resource centers across the country that helped with business planning, marketing and technical support. During the next two decades, the agency was very successful and aided in the growth of the number of minority businesses to hundreds of thousands. More importantly, it required corporate companies who were awarded government contracts as prime contractors to meet targets for sub-contracting parts of the contract with minority suppliers. This was the beginning of some of the early supplier diversity programs at major government contractors such as the auto companies.

Minority Population Growth

The third factor was the exponential growth of the minority population in the United States. From the 1960’s through the early 2000’s the minority population grew at a much faster rate than the white population. The white population dropped (continued on page 18)
from 85% to 67% of the total U.S. Between 1960 and 2005 (see Exhibit 2). Blacks and later, Hispanics, led the growth in the minority population. This growth created two important significant concerns for the American economy. First, American economic growth overall required more focus on minorities and women. During the early 1980s, then President Ronald Reagan signed executive orders requiring all federal agencies to develop goal-oriented plans to grow business opportunities with minority businesses. Second, due to the growing minority consumer markets, even corporations that were not government prime contractors began to create supplier diversity programs.

Corporate Programs

An example of one of the first American corporations to respond to the changing demographics was the Pepsi-Cola Company. This story is documented in the book, *The Real Pepsi Challenge: Breaking the Color Barrier in American Business.* Beginning in the early 1940s through the 1950s, PepsiCo noticed that the African-American consumer market was large and untapped by their major competitor, Coca-Cola. To reach this market they created an all-Black team to target these consumers. This team was called the “Special Markets” sales team and their efforts resulted in double-digit sales growth in these communities. This was the beginning of “niche/target marketing” in which corporations tailored their sales efforts to specific consumers. In 1965, Pepsi-Cola named an African-American, Harvey Russell, vice president of ‘ethnic marketing.” This was the first example of a large corporation naming an African-American to the vice president position, which highlighted the importance of this new era. Naylor Fitzhugh, who also became a vice president in special markets, later followed Russell and was one of the first Black graduates of the Harvard Business School.

Having witnessed the results of this target marketing approach, the now PepsiCo (Pepsi-Cola joined with Frito-Lay in 1965) started its supplier diversity program during the late seventies at both companies. The goal of both these programs was to continue to build its brand loyalty in minority communities while continuing to increase sales. Other large corporations followed, and the supplier diversity initiative spread widely across the U.S. throughout the early 2000s.

In summary, supplier diversity programs resulted from several factors. The most important of these being significant social struggles and government programs enacted as remedies. Today the programs we know best were the last to be developed by American corporations. These programs were economically driven to increase sales and competitive advantage. But the recession of 2008 has severely damaged this strategy; layoffs and budget cuts have hurt deeply. What is the future of supplier diversity? Can we expect the same growth in these programs as we saw over the last two decades? I will discuss this in the next issue. ☐

<table>
<thead>
<tr>
<th></th>
<th>1960</th>
<th>2005</th>
<th>2050</th>
</tr>
</thead>
<tbody>
<tr>
<td>White*</td>
<td>85%</td>
<td>67%</td>
<td>47%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>3.5%</td>
<td>14%</td>
<td>29%</td>
</tr>
<tr>
<td>Black*</td>
<td>11%</td>
<td>13%</td>
<td>13%</td>
</tr>
<tr>
<td>Asain*</td>
<td>0.6%</td>
<td>5%</td>
<td>9%</td>
</tr>
</tbody>
</table>

Note: All races modified and not Hispanic (*); American Indian/Alaska Native not shown.
See “Methodology.” Projections for 2050 indicated by light grey bars.
Source: Pew Research Center, 2008
Bankruptcy relief...a small business lifesaver

By J. Edward Waller, Esq.

According to research, about 50 percent of small businesses are still operating after four years in business. For the remaining 50 percent still operating, bankruptcy relief is a viable option when cash flow problems arise as a result of the business cycle and/or because of a rapidly changing technologic environment. The Federal Bankruptcy Act establishes procedures designed to protect individuals and businesses that cannot meet their financial obligations and to protect creditors.

There procedures can be found in specific chapters of the federal bankruptcy law. For example, Chapter 7 (known as straight bankruptcy) is available for businesses and individuals. Chapter 13 (known as wage earner’s bankruptcy) requires the consumer debtor/natural person to submit a plan for repayment of a portion of the debt from future earnings. Chapter 11, which is the focus of this article, is used by corporations and not by consumer debtors. This proceeding requires management to submit a 12-month initial budget for repayment of the debt.

This 12-month initial budget is a requirement for filing with the initial operating report by the U.S. Trustee’s Office. It is a document that requires much thought and attention prior to the decision to file a Chapter 11 bankruptcy petition. In more cases than not, it is the accountant who discerns obvious issues that need to be resolved in order to have successful business reorganization. For example, leased space may be much more than is required or cost much more than its comparative value in the marketplace. It is possible for small business entities to reduce their expenses substantially by rejecting a lease and moving into a smaller facility. Chapter 11 of the Bankruptcy Act provides potential benefits for electing to file a small business bankruptcy petition.

A small business debtor is defined by 11 U.S.C. 101 (51C) as: a person engaged in commercial or business activities (but does not include a person whose primary activity is the business of owning or operating real property and activities incidental thereto) whose aggregate non-contingent liquidated secured and unsecured debts as of the date of the petition does not exceed $2,000,000. If the debtor qualifies, the debtor has the ability to elect to be considered a small business under 11 U.S.C 1121(e) of the Bankruptcy Code. There is no requirement that they file a small business bankruptcy; it is merely an option.

In the event the election is made, the case is put on a “fast track” and treated differently than a regular Chapter 11 case under the code. This can be extremely beneficial in minimizing costs for a small business debtor. The cost factor is probably the primary reason for enactment of this option and it utilization. Pursuant to 11 U.S.C. 1121(e) (1) “only the debtor may file a plan until after 100 days after the date of the order for relief under this chapter.” In all other Chapter 11 cases, other parties cannot file a plan until 120 days after the date of the order for relief under the plan. The debtor is therefore compelled to file its plan earlier, if the debtor does not want to have a potential creditor plan filed first. In addition, under 11 U.S.C. 1121(e)(2), “all plans shall be filed within 160 days after the date of the order for relief.” Chapter 11 filings for larger business have no similar deadline.

The court can only reduce time frames for cause, provided that the request is made within these prescribed periods of time. There is no provision to increase the 160-day period. The 100-day period can only be increased if “caused by circumstances for which the debtor should not be held accountable.”

Another cost-saving benefit of a small business bankruptcy case is that the appointment of a creditor committee is not an automatic requirement of the U. S. Trustee. Even if there is interest in a committee, the court can order (continued on page 21)
Marc Wayshak’s Game Plan Selling is a detailed description of what a modern salesman should know and be. Wayshak stresses the evolution of salesmanship and the necessary adjustments one should make to become a better salesman. Bill Cates, the author of More Referrals Now, says that he “found a bucket of gold in Game Plan Selling.” Other prominent authors such as David Scott and Suzanne Bates believe this book to be a perfect “how-to” for a modern salesman trying to make it in today’s market.

As a sales book, Game Plan Selling does a superb job of depicting not only the issues that a salesman might encounter but also the solutions necessary to be successful with the potential prospect.

Game Plan Selling allows a reader who knows nothing about sales to gain expert knowledge by carefully describing every step of selling. Wayshak makes this possible by providing an explanation of salesmanship in straightforward and simple steps that are easy to follow.

For example, Wayshak explains in the closing chapters of the book, the art of “speaking to sell” in which he proceeds to break down the parts of knowing what you are selling, what your client knows about what you are selling, and how to convey that to your prospects easily and clearly. Wayshak also shares his valuable experiences to aid his readers through their challenges and to inform readers of the strategies needed to make closing deals easier and more effective.

Game Plan Selling, however, lacks information on networking with salesman from other businesses that could lead to potentially lucrative business deals. Also, there are points of the book that sound repetitive. For example, Wayshak divides the steps into rules for the reader to follow. Yet, the ideas of rules sometimes repeat themselves: Rule 15 in the book states “[e]very prospect expects to be qualified; no prospect wants to be disqualified,” later Rule 18 which states “[m]atch the ‘right you’ to your prospect” explains the same idea that rule 15 earlier described. Nevertheless, the repetitiveness can also be seen as a positive because it clarifies the complicated market to readers with less experience.

I would recommend this book to those wanting to learn the basics of salesmanship as well as companies or entrepreneurs wanting to fine-tune their sales approach. This 59-step rule book gives the tools needed to properly deal with a potential prospect and close deals in record time without hearing the customary: “I’ll get back to you.” This book will make selling more manageable in a buyer-friendly market.

Game Plan Selling allows a reader who knows nothing about sales to gain expert knowledge by carefully describing every step of selling. Wayshak makes this possible by providing an explanation of salesmanship in straightforward and simple steps that are easy to follow.
that the committee not be appointed. Also, a separate hearing to approve the disclosure statement is not mandatory in a small business case pursuant to 11 U.S.C. 1125(f). An analysis of bankruptcy laws relevant to small business bankruptcy Chapter 11 provisions emphasize the need for substantial pre-bankruptcy planning, if not substantial optimism that the bankruptcy can proceed quickly and smoothly. This may also require pre-bankruptcy discussions with creditors, especially creditors with a security interest in cash collateral. These streamlined provisions make the small business Chapter 11 filing extremely attractive, substantially reducing the cost of the typical Chapter 11. A debtor may not be burdened with the costs of counsel for the creditor committee or a separate hearing and notice requirement for approval of the disclosure statement and confirmation.

Moreover, small business Chapter 11 filing provides for a more efficient handling of the case. It brings a greater sense of certainty for an expeditious resolution to the small business debtor in extreme financial distress.

Lastly, and noteworthy, 11 U.S.C. 1112(b)(4) provides, in part, that a small business Chapter 11 reorganization petition can be converted to a Chapter 7 liquidation on request by a party in interest and upon a showing of “cause” which includes “substantial or continuing loss to or diminution of the estate and the absence of a reasonable likelihood of rehabilitation” or gross mismanagement of the estate.

If there is no hope that the business can be reorganized, it is in the debtor’s best interest to concede and move on. All too often, Chapter 11 bankruptcy are filed and individuals go forward without any potential of success, not having the benefit of closure until a substantial amount of time passes, lengthening the time and extent of emotional turmoil.

Apple watch — most personal device ever

Apple has unveiled Apple Watch — its most personal device ever — featuring revolutionary new technologies and a pioneering user interface with a beautiful design that honors the rich tradition of precision watchmaking. Apple Watch introduces a specially designed and engineered Digital Crown that provides an innovative way to scroll, zoom, and navigate. Apple Watch will enable users to communicate in new ways right from the wrist and will include comprehensive health and fitness apps.

The watch comes in three distinct collections — Apple Watch, Apple Watch Sport, and Apple Watch Edition — available in two different sizes. “Apple introduced the world to several category-defining products, the Mac, iPod, iPhone, and iPad,” said Tim Cook, Apple’s CEO. “And once again Apple is poised to captivate the world with a revolutionary product that can enrich people’s lives. It’s the most personal product we’ve ever made.”

Apple Watch will be available in early 2015. For more information visit: apple.com/watch.

Apple’s biggest advancements: iPhone, iPhone 6 Plus

Apple has recently released the iPhone 6 and iPhone 6 Plus, the biggest advancements in iPhone history, featuring two new models with a 4.7-inch and 5.5-inch Retina HD display. It is packed with innovative technologies in an all-new thin and seamless design. Both phones include the Apple-designed A8 chip with second generation 64-bit desktop-class architecture, advanced iSight and FaceTime HD cameras, ultra-fast wireless technologies, iOS 8, and Apple Pay. “The iPhone is the most loved smartphone in the world with the highest customer satisfaction in the industry and we are making it much better in every way. Only Apple can combine the best hardware, software, and services at this unprecedented level and we think customers are going to love it,” said Tim Cook, Apple’s CEO. They are now available. Read more: apple.com/iphone-6.
PURPOSE

The National Minority Business Council, Inc. (NMBC), a not-for-profit 501 (c)(3) corporation, was founded in December 1972. The primary purpose of the organization is to enhance the success and profitability of the small business community through the provision of high-quality services, programs, advocacy and networking support. The secondary purpose is to act as an information clearinghouse for the women- and minority-owned business enterprise (MWBE) community.

SERVICES

The NMBC is an umbrella organization that encompasses hundreds of small businesses located nationally and internationally. Given the various levels of managerial expertise among the membership, the NMBC strives to develop programs that are suited to the needs of the novice as well as the seasoned entrepreneur. Current services include: an Annual NMBC Vendor Directory, an Annual Corporate Purchasing Directory, Purchasing Exchanges, a Procurement Bulletin Service, the International Trade Program, the Export Management Training Program, the Electronic Data Interchange (EDI) and Electronic Commerce (EC) Training Program, the Mentorship Management Training Program, and the NMBC Business Report Newsletter and Cable Television Show. In addition, the NMBC sponsors networking gatherings to help members learn from each other and gain business leads.

GOVERNANCE

The NMBC is governed by an 11-member elected Board of Directors. To ensure that the NMBC’s governing policies are in line with the needs of the M/WBE community, only members are eligible for election to the Board of Directors. The officers of the Board are: Chairman, Vice Chairman, Secretary, Treasurer, President and CEO.

SUPPORT

The NMBC is a private sector initiative funded by membership dues and contributions from foundations and major corporations. The Annual Business Awards Luncheon is the NMBC’s principal fund-raising event. Each year NMBC supporters and friends gather to acknowledge the efforts of both large corporations and small, minority and women-owned businesses. Corporations are acknowledged for their development of effective minority business development programs, while small, minority- and women-owned businesses are recognized for their sales productivity.

ACCOMPLISHMENTS

The NMBC’s ability to be effective is strengthened by its history of strong program initiatives, the active participation of its membership and its relentless pursuit of opportunities for its members. It has gained the respect and support of the corporate community by offering its members management expertise and entrepreneurial opportunities they desperately need to develop viable businesses.

For more detailed information about NMBC initiatives, please call the NMBC at (212) 639-5050 or visit our Websites: www.nmbc.org.
NMBC MEMBERSHIP APPLICATION

□ New    □ Renewal

Annual Membership Fee: $385.00

DO NOT COMPLETE THIS APPLICATION IF YOUR COMPANY IS LESS THAN 51% MINORITY OWNED (MEANING A PERMANENT RESIDENT OF THE UNITED STATES WHO IS: AFRICAN AMERICAN, HISPANIC AMERICAN, ASIAN AMERICAN, AMERICAN INDIAN, ESKIMO OR HASIDIC JEW) OR WOMAN-OWNED BUSINESS OR VETERAN OWNED BUSINESS.

Legal Name of Company: ____________________________________________________________

Address: ________________________________________________________________________

City: ___________________ State: _______ Zip: ______________

President/CEO: Ms./ Mr. ________________________________________________________________________

Additional Contact Person: Ms./ Mr. __________________________________________________________

Phone: ___________________ Fax: ___________________ Email: ___________________

Website URL: ________________________________________________________________________


Is this a Woman-Owned Business? □ Yes □ No

Percent of Minority Ownership: __________ % Percent of Woman Ownership: __________ %

Company Type of Ownership: □ Sole Proprietorship □ Partnership □ Corporation

Year Company Established: __________ Estimation Annual Sales for Last Year: ________________________

Number of Employees: __________ Main Industry: __________________________

Business Type: □ Service □ Manufacturer □ Wholesaler □ Distributor □ Construction □ Retail

Federal Taxpayers I.D. #: __________________________

Key Products/Services: ______________________________________________________________________

____________________________________________________________________________________

Our major business comes from: □ Federal Government □ City Agencies □ State Agencies □ Private Sector

Service Area: □ Local □ Regional □ National □ International

Business Description: ______________________________________________________________________

____________________________________________________________________________________

Please Sign: ___________________ Date: ___________________

Referred By: ____________________________________________________________________________

Company: __________________________

Please return completed application along with payment to the address below. Note: this amount is fully tax-deductible.

National Minority Business Council, Inc. 1633 Broadway, 30th Floor, New York, NY 10019
Diversity paints our world.

We value diversity in the workplace and in the marketplace. In building an increasingly diverse supplier pool, we are able to work toward our goal of offering priority suppliers real procurement opportunities as they arise.

BNY Mellon is pleased to announce on-line registration
To register, visit www.bnymellon.com/suppliers
select the Supplier Profile Form and follow the directions.

2009 Regional Corporation of the Year
NY-NJ Minority Supplier Development Council