

# Happy Holidays from Access Florida Finance Corporation



It is this very special time of the year that our attention turns away from business and toward family and friends. Many of us will be enjoying downtime in the upcoming weeks and now is the perfect time to reflect back on what was, at times, a challenging 2011 that did not go exactly as planned, and look forward to what we all hope will be a better 2012. There are many signs that the economy will significantly improve next year. Take the time to think about the successes, the failures, the opportunities and the missteps. All experiences offer the opportunity to learn. Use the learning and the forthcoming economic opportunities to make 2012 the best year ever for you and your business. Do not forget to plan for quality time with your family and

friends to make the New Year a happy and balanced one for you and your family.

I want to take this opportunity to thank the entire Access Florida Finance Corporation family, its staff, Board, partners, vendors, customers and friends, for a great 2011. We value each and every relationship and say "Thank You" for your help in our success. I know with the enthusiasm and commitment put forth in 2011, 2012 will be our best year ever. We all made significant accomplishments and are striving for more.

We have a new website and have been active in social networking all year. We established a new loan program in 2011 specifically for Rural Businesses and we are all excited to watch this program grow in 2012. We continue to

assist the Black Business owner in Florida obtain financing when conventional lenders may have said "no."

At this joyous time of year, we are grateful for our work with you. We wish you abundance, happiness, and peace in a new year filled with hope.

Happy Holidays!

**Mark A. Scovera  
President**



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## Jacksonville Startup Weekend



January 20-22, 2012

## HOW TO S-T-A-R-T UP YOUR OWN BUSINESS

**Access Florida Finance is Now on Facebook and Twitter!!**





## DID YOU KNOW?

1. The most productive day of the workweek is Tuesday.
2. 90% of all restaurants fail during their first year of operation.
3. Surgeons who grew up playing video games make 37 percent fewer mistakes.
4. It takes six months to build a Rolls Royce...and 13 hours to build a Toyota.
5. According to some estimates, Americans are sitting on \$30 billion worth of unredeemed gift cards.

## FOUR C' OF BUSINESS NETWORKING

Collecting lots of business cards—or, in today's world of LinkedIn, Twitter, and Facebook, accumulating “connections,” “followers,” or “friends”—does not automatically result in a cadre of individuals who will be a resource and offer support for professional endeavors. Rather, the foundation for a cadre or career network comes from solid professional relationships that are built on trust and are mutually beneficial. The old saying still holds true that quality, not quantity, matters. Having a thousand contacts can be meaningless when information, access, or assistance is required. As you move forward in your career, you want to place emphasis on building relationships, not gathering names. When you call upon these people, the likely result will be committed actions that can achieve a desired outcome.

To build a cadre for resource and support, turn to the attributes that are essential to friendships, **the four Cs**—care, contribution, courteousness, and commitment.

**Care**  
People typically help those with whom they have an affinity, reference, or context. Therefore, you want to show a genuine interest in other people and what they do. Get to know how they became involved in a given activity or profession. Ask about their challenges and what keeps them up in the middle of the night. Inquire about their goals and aspirations. When they answer your questions, be sure to listen.

**Contribution**  
Career networking requires planning and strategy: you need to know what you want from others and to what end. Having a preliminary focus on your desired outcomes and intentions can serve as a guide to direct relationship building. Are there individuals with certain skills, talents, and experiences you would like to have in your cadre?  
Mutually beneficial relationship building is a two-way street. Not only is it important to know what you want from the relationship, but it is key to assess what you have to offer. What skills, talents, experiences, or other resources can you provide? How can you support others in nonfinancial ways, such as sharing existing relationships that could be beneficial? What contributions can you make in time or money? What are you committed to helping others with? By answering these questions, you will know your value and what you bring to the table.

**Courteousness**  
Listening to others as well as talking to them is a cornerstone of building relationships. In your interactions, remember to follow basic manners and the golden rule, “Do unto others as you would have done unto you.” This is particularly important when returning telephone calls or answering e-mails. Replying within 24 hours or on the next business day or, at a maximum, within 72 hours demonstrates interest and commitment.

Recognize, however, that not everyone follows such practices. If you are trying to reach someone who fails to get back to you in what you determine is a reasonable time frame, don't overreact. There is a fine line between being persistent and being a pest.  
People have different levels of sensitivity. Some may treat what you consider an innocuous statement as a slight and even carry a grudge. Make a conscious effort to be mindful of what you say, and if you think you may have said something hurtful, resolve it as soon as possible. A quick mea culpa can make the difference in continuing to nurture and develop mutually beneficial and trusting relationships.  
If someone has helped you, acknowledge the contribution. In this age of hurried communication, the old-fashioned, handwritten thank-you card can be greatly appreciated. Also, try to help others who have given you an assist. You can extend an invitation to an event that may be beneficial to their endeavors and follow up on their requests by forwarding information that may be useful to their pursuits. These gestures can make a difference in building a cadre.

**Commitment**  
Developing a cadre is an ongoing process that evolves as professional objectives change. By investing in yourself, you can meet others and keep expanding your circle. You can attend workshops or classes that enhance your skills; volunteer with professional or industry organizations, nonprofits, or religious or community groups; or join alumni chapters or boards of organizations. These activities provide opportunities to meet others who may share your interests, passions, or desire to build a cadre. As in forming and nurturing friendships, developing a career network does not occur overnight. Each interaction requires intentionality and commitment, as well as time and effort.

## DO YOU KNOW YOUR CREDIT SCORE?

Visit [annualcreditreport.com](http://annualcreditreport.com) OR

· Call 1-877-322-8228 OR

· Complete the [Annual Credit Report Request Form](#) and mail it to:

· *Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281*

or 800-916-8800

## 2012 Cade Museum Prize

The Cade Museum Prize is an incentive competition for early-stage inventors and entrepreneurs in Florida. The primary goal of the Prize is to provide seed capital for projects that are moving in the direction of a product or service that has a practical application. While we accept all types of entries, the most competitive are those in the early stages that are developing a truly innovative idea. We also believe in the power of a team and favor ideas with a multi-disciplinary team (or company) formed for the purpose of advancing the idea.

The Prize is open to all Florida residents or Florida-based companies. At least one of your team members must be a full-time Florida resident or your company headquarters must be in Florida. The deadline to submit an entry is January 13, 2012.

The Early Bird entry fee of \$35 is valid until December 23. ( After December 23 the fee will increase to \$50). Once you click Submit you will be redirected to the payment page. The entry will not be complete until you complete your payment.

Visit: <https://secure.blueoctane.net/forms/AREDIU9DYKLN>

Please e-mail all questions to [cadeprize@cademuseum.org](mailto:cadeprize@cademuseum.org)



"Perseverance is not a long race; it is many short races one after another."

**Walter Elliott**

## Making Sure Your Business Documents are Secure

Documents are the major part of a business on the basis of which different decisions are taken. Supplying security to those documents is really important, as they possibly can be stolen and offered towards the rivals. Virus attacks, spy ware, disasters, energy fluctuations would be the causes that may make injury to documents.

Business document security management seeks to avoid data from most of these risks to data. Unless of course an organized approach is adopted for document security your business may even close sooner. Having a careful look whatsoever the potential risks the documents face and also the impact of every document security

begins also it makes top management conscious of the actual dangers that may easily occur which can make these to take security-enhancement measures.

For More on [Making Sure Your Business Documents are Secure.](#)



### DISCLAIMER

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To ensure our future messages are delivered to your inbox and don't end up in your junk or spam filters, please add [aff.newsletter@accessfloridafinance.com](mailto:aff.newsletter@accessfloridafinance.com) to your address book and safe senders list.

## We want to know what you think.



**You can help us serve you better by sharing your thoughts with us. Please let us know about your business needs and what you would like to see featured in this newsletter so that we may better assist you.**

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