

EXCERPTS FROM THE BOOK
MORE THAN QUALIFIED
TRIALS, TROUBLES, & TRIUMPHS OF
African -American Business Owners



Acknowledgements

To God be the glory, great things he has done. **He has blessed us for twenty five plus years** with the marketable skills needed to provide for our family and do the things that we enjoy doing, bringing order to chaos and helping people solve problems. We thank you Lord for your mercy and your grace that has kept us safe from hurt, harm and danger. You have allowed us to complete this chapter of our story. This story that can only be told by us through our eyes and is our testimony to encourage others that it can be done. We thank God for the examples of our parents the late Harry A. Chambers Sr.; the late Alex Giles; Mrs. Bessie L. Chambers and Mrs. Sadie L. Giles. We are thankful for the hardest working parents that we could have. We also thank God for allowing them to stay together as family. Also thanks to my late grandfather Walter Chambers born December 8, 1877 and died January 25, 1965 and late grandmother Lucy Chambers born February 7, 1882 and died July 8, 1971. Their examples of sacrifice, hard work, love, and laughter will forever be appreciated by us.

To the current and soon to be entrepreneurs and clients depicted throughout these pages we ask for your prayers and we will continue to pray for you, your family and your business. Eyes have not seen, ears have not heard what God can do through them that diligently seek him.

To the other readers of this book, we believe African American entrepreneurs should be held in high esteem in our communities because they choose every day to go out on the field of battle, the market place and participate in the game of ownership. To community leaders we say never allow your community to be controlled by businesses that have no interest in improving the quality of life for its citizen.

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Foreword

Business is apart of the American legacy. Business ownership is a part of the economic life of every community. Birmingham's history of black business ownership has its evolution tied closely to the social and political climates of communities and individuals. Where there are large populations of blacks there are black businesses that develop in response to the demand for goods and services. The politics of business in Birmingham Alabama has had a significant impact on the business climate in Birmingham. The Birmingham World Newspaper established in 1930 reflected the social, political and economic climate of the times. For years it chronicled life in the U.S.A. that directly impacted African Americans in general and Birmingham residents in particular. It ceased publishing in 1998 a casualty of lost advertising revenues and loss of pride in the purpose of the paper. The Birmingham World should be held up as an example of business ownership that was an independent voice for many of Birmingham's African American communities. American history books have been silent about the other black businesses in America and in Birmingham.

We in America remember September 11, 2002 as one of the most horrific dates in our history. However, for African Americans June 1, 1921 was the date that should be etched in our minds to remember the possibilities that disappeared overnight. On June 1921 the black holocaust occurred in America. One of the most affluent all Black communities in America, was bombed from the air and burned to the ground by mobs of envious whites.

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In Birmingham the eighth and Fourth Avenue business district produced our local business legacy. A product of segregation, these areas provided goods, services and jobs to our community. This template of business ownership should never have been abandoned when we were given civil rights and access to the larger community. Our leadership of preachers, teachers, politicians and lawyers were blinded by the possibilities but failed to see business opportunities that already existed in our communities. *Yes, we have more than 750 black elected officials in Alabama today according to the Joint Center for Political and Economic Studies, but the number of black-owned businesses pails in comparison.*

We moved forward politically but we moved backwards economically. We should have been able to do both at the same time. The Black Wall Street community was wiped off the history pages of America because they did not have the political clout needed to sustain their community. For more than 75 years the Tulsa burning of Little Africa (approximately 35 blocks of the Greenwood neighborhood of Tulsa) was not even mentioned in the history books of the state. We as African Americans were ashamed that it happened to us and white Americans were scared that we would remember and retaliate.

African Americans' capacity to forgive is our source of strength and longevity. We have always been a spiritual people even when faced with blatant Klu Klux Klan hatred. A majority responds to evil with good but we remember. We must remember, embrace our history even if we are ashamed of some parts and learn from it to encourage the next generation of the possibilities that we place in their hands. They will be responsible for the next leg of the race and they must know on whose shoulders they stand. They must be bold in their courage, visions and convictions. We believe that we have developed a strategic business template that can assist business owners in our communities and be used as an example for any business group that wants to participate in the American dream. We need strong businesses to have strong communities.

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Introduction

Many times we have been to the point of giving up our dreams of business ownership but chose to stick it out through the hard times. This book is to encourage African American business owners that their labor is not in vain, we are more than qualified to start and grow a business. We are never tested beyond what we can bear and every test strengthens us to take on greater responsibilities and opportunities. If you've ever been tested, you know how much you can take. You know who you can depend on; you know your strength comes from a power bigger than yourself. Take charge of your emotions and always tell yourself, with God all things are possible.

We should have written this book ten years ago, but we did not have the wisdom or patience to complete the task. African American business owners have a unique perspective. They can see the injustices of a capitalistic system, lack of access, lack of capital and indifference from our community but choose to continue building their business. The business owner's introduced are not the rising stars of their industry but they are good honest solid people deserving of our respect, and our business. They are the least among us but they are the greatest people that we have ever met. We are reminded that in business relationships shape character. The people that we have met over the years we would go into battle with them any day of the year. We know they have a testimony about the godness of God and His grace.

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African American business owners are battling every day to stay in business. They are challenged to pay their bills on time, keep their sanity, pay outrageous healthcare cost, pay their employees and continue to provide for their families.

To future generations the challenge is to pick up the baton, study what happened before you got here and leverage the positive and negatives. Then chart your own course knowing that those that have gone on before you are in heaven watching and praying for your closer relationship with the Lord and the success of you business in our communities. Also remember, sometimes earning the money gets in the way developing lasting relationships, so the challenge is to conduct business but value every ones worth and when necessary never let the money get in the way of doing business if you can help others grow spiritually.

Allow us to briefly introduce you to some of our clients and friends. Over the past 20 plus years they have supported our business and encouraged us when we though about giving up. We have attracted business owners who work closely with their spouses. This characteristic has been one of our natural marketing techniques. We easily identify with our clients because we understand the challenges associated with working with a spouse. Our business friends are Carl and Patricia King, Tom and Maria Pams, Marvin and Malinda Alexander, Michael and Juanita Jones. We will talk in-depth later about each of their contributions to our business growth, challenges, and development

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SECTION I: Before you think about becoming self employed....

Start talking to other business owners in your family or community about the business climate of your area. Are businesses encouraged to open or are businesses leaving the area? Ask family and friends to support your business in the community. Write a business plan. Look seriously at the marketing cost of your company over the next 12 to 24 months of operations. Is there competition for the goods or services that you will provide? How will you position your goods or services in the market place? What is your unique selling position? Will the business require that you work during odd hours? **Then make a decision. What you decide will guide you to ownership or hardship. Both will be guaranteed if you choose business ownership. But then the fun begins because ownership in America is about possibilities and unseen opportunities to those who diligently seek them. See yourself becoming the type of business owner who is a symbol of pride to your family, respected by your community, and humble enough to acknowledge God as the true provider of your life.**

We as a people (African Americans) have been so afraid of being in charge of our communities that we would rather make others (who care nothing about our communities) wealthy rather than offer services that our community needs. We will not pool our resources for fear that someone will take advantage of us while others have taken advantage of us for years. We have not asked for anything in return.

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WHAT MAKES A COMMUNITY TICK !!!!

We recently encountered the politics of being a business owner in our community involved in the election process. The lessons we learned from our involvement in Bob Jones for Mayor Campaign and Steven Hoyt for city council are shared to encourage others to get involved. Bob Jones for mayor campaign revealed to us that wealthy people outside our communities play both sides of the political fence, they don't care who wins the election they know that without an independent community economic base to support the candidates the wealthy will always remain in influence and power. This sad fact runs the entire breath of political involvement in Birmingham over the last 20 years. ***Political power has not equaled economic power. Economic power comes from ownership.***

Steven Hoyt for city council of District 8 revealed that control of politics by government employees will never yield economic progress. The city council form of government in Birmingham places the power not in the hands of the neighborhoods or city councilor. The real powers in local government are the administrators who have been in place for the last 20 years. They understand how the government system operates, but they are unwilling to risk their cushiony jobs to make any significant changes. The city councilor's role is meaningless if he/she cannot even write a check to support worthwhile efforts to improve his own district. The long-term neighborhood officers who refuse to teach, share and expose others remain in office until they just have no energy or ideas remaining. They either decide to run for city council, become selfish for their community only or they decide to leave the city out of frustration.

From the spiritual realm we see the issue of stewardship missing from the wealthy wanting to stay in power, the elected not having a plan and the community leaders are not passing along good examples. We all will be responsible and accountable for our stewardship on this earth. God's intent was that we use our gifts to glorify him, encourage others and leave this world better than the way we found it.

One of my dreams is that my son and daughters would embrace the opportunity to continue our business by expanding it into other professional services such as engineering, information technology and medical consulting. This means that the company would have evolved from its original intent and adapted for the next generation to enjoy and build upon. The challenge is to train them up to respect business ownership as a valid alternative to working in corporate America.

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We need to be at the table before these monies and opportunities for supplier development are being discussed and not after the deals have been inked.

There are organizations that encourage entrepreneurship in our communities. We must evaluate their usefulness in light of the results they have brought to bear in our communities. As ex-banker and bank examiner, we have problems with the business ownership results and activities of these organizations. The Small Business Incubator/SBA Small Business Programs are supposed to encourage small business ownership. The results are that few if any business owners graduate from this system and it is run by administrators that have no practical business experience. How can someone who cannot feel your pain tell you how to own, operate and grow your business? The local banks are supposed to encourage business ownership. The Community Reinvestment Act has been in place for many years. The results are, in our opinion, that few if any community businesses have been assisted by local banks. Every bank wants to do business with business owners that look like them. In large instances that means white, male, and a resident of Homewood, Hoover or Riverchase. If we look at those institutions and organizations that are put in place to assist business owners in our community we see poor results. We see no practical approaches that have benefited our communities. Why is this allowed to continue? We believe that until we systematically support, own and encourage business owners in our communities with our purchasing dollars none of these other organizations will ever really support and nurture African American business ownership. Until we let our dollars do the talking and invest, spend and pool our collective resources we will always be looking to someone else to save us from ourselves. The results speak for themselves. We do not in large numbers own homes, businesses, and have specific control over the financial institutions that control our communities.

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SECTION VI: The Role of Technology

As we speak someone is becoming apart of some one's data base. The places we shop, visit on the internet, recreate, eat and visit all collect data about our buying habits. We are all apart of someone's data base. The information gathered tells business owners how we prioritize our spending dollars and allocate dollars for necessary items. Our ability to communicate is driven by technology. We buy cell phones, satellite disk, direct television disk, internet access and palm pilots that make communicating easier. African Americans are some of the largest consumers of these products but we do not significantly own any of the companies that provide these goods and services. **According to the *Buying Power of Black People 2005*, African Americans in 2004 spent \$14 billion on telephone services, \$2 billion on computers and \$3.7 billion on consumer electronics.** If we are to have any voice in the American economy we must embrace the *new currency* "information technology". To not participate in this strategic sector of our economy will doom us as a people to less than full participation in the economies of our communities.

Technology will affect us even if we chose not to better understand how this tool can be used to help and inspire. Through the use of technology we learn about the Black Wall Street's of America. We are encouraged by the efforts of other African Americans around the country and the world that have been successful. We connect and investigate opportunities that we had not considered before until we can identify others that look like us that have blazed the trail. Through the use of technology this book will be published on line first to keep the operating cost down and tracked for success before we purchase inventory to sell directly to the public. Through technology the music industry will be revolutionized, allowing any one to publish there own music and distribute it directly to the public without sharing in the profits with large music conglomerates.

The information about the role of the Birmingham World in Birmingham community life should be forever documented using information technology and made available to all educational institutions in Alabama. Our African American business history in Birmingham teaches challenges and inspires us to have a balanced look at the past from all perspectives. The voice of technology has the potential of opening new ideas based on historical information.

If you don't know your business history, you are doomed to be forever a victim of the capitalistic system. Imagine on historically Black Colleges and Universities (HBCU's) a study of the impact of Black business ownership in communities in the southern states that is taught via the internet to the rest of the world. The technology is available today to make this a reality.

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SECTION V: The Role of the Community is the foundation for business Growth

The African American business ownership perspective is centered on communal sale of goods and services needed to make the community healthy. As business owners we see the potential for great good in our communities and the potential to do great harm. Businesses that have no connection to our communities have no motivation for improving the community. If you have no connection with the community then you see only dollars of disposal income, not the potential of the people. You have no intent to make the community better just take the money out of the community. If the money generated from the sale of goods and services does not circulate back into the community valuable resources never materialize. Those resources include other businesses that supply goods and services as well as jobs within the community. In economic terms its call the multiplier effect and it measures the number of times money circulates through a community. Our community is of value to every fast food place, clothing outlet, liquor store, pawn shop, service station, nail shop, and hair dresser. In order for them to continue to thrive in our community we must ask the hard question. **Who do they spend their money with in our communities?** Our communities should be reflective of more than how many late model cars we drive and include how many car dealerships we own. More than how many convenience stores are on each corner and include how many family friendly stores we own in the community. We have been lured by the lights of new, big businesses but forget that a business that has no connection to the community has no allegiance to the community.

At the end of any business day notice where do the business owners and managers in our communities head home. We have seen this particularly in the Five Points West Shopping area. The stores are flooded with us buying goods but at quitting time the owners and managers head for the interstates to Hoover, Mountain Brook, Vestavia, Pelham and Riverchase. As ex-banker/bank examiner we have always been appalled that business loans are readily available in Hoover and Homewood but hard to come by in Ensley. Even the business bankers don't have offices in our communities. Bankers in the western areas stress customer CD's, pass book savings accounts and money markets not business expansion loans.

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Business and local politics

We were never interested in politics while working for others. Harry was involved in helping AmSouth Bank make contact with local politicians. Harry's role was to introduce them to bank officers and provide contributions to their re-election campaigns. The bank benefited because Harry was the Black face of familiarity to the politician and Harry was used to the bank's advantage. When we became self-employed, we became more critical of politicians because we could see they were not empowering our communities. There **are not enough** business organizations in our community to financially support our politicians. A politician with no community support or community accountability will line their pockets and abuse our community further. A politician with no community support or community accountability wants to get re-elected to further his or her own financial agenda. We became more interested when we realized that the politics of a community impacts the business climate both positively and negatively. We became involved in the campaign of Bob Jones for Mayor. We were introduced to the financial and paper trail aspects of an election campaign and all the characters that will show up in your political camp to help. We found out that everyone wants to be around powerful people and the potential that it has on the future of a community. We also found out that people with money and resources will play both sides of the political fence when they think you have a chance to win.

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SECTION III: The Role of the Servant is powerful

In our communities we value what others do for us, but we do not see the power we unleash when we allow ourselves to serve others needs. Our services of accounting and tax serve a need that individuals and business owners require. But more than the services we provide we serve to help our clients understand what their options are when they have to make decisions. We present the options, the client makes the decisions. We have a vested interest in making sure that the relationships we establish are mutually beneficial. The role of servant allows each of us to respect the perspective of others and appreciate the expertise that we all have. This respect creates a win; win for my company, my clients and my community. From a scriptural point of view, the servant is the greatest in the kingdom. Before you can be an effective leader, you must have a servant's heart and a vision to help others improve lives, families and communities. The legacy of a servant is that he or she saw a need that he or she felt passionate enough about to place that above their own personal gain. Being a servant opens you up to many opportunities to impact others lives. **A servant is not a door mat, but instead is a consistent person who perseveres, is committed and optimistic about life and people.**

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We believe that **a model for a thriving community** considers the following:

- a. Leadership at the local, county, and state level with a vision for improving the quality of life for people that do not have access to the economic system
- b. Entrepreneurs with a conscience and commitment to communities to provide goods and services that empowers the community to be independent.
- c. Infrastructure such as utilities, roads, internet access, communications, affordable health care and a vibrant homeownership, religious, cultural, and educational environment.

These basic community ingredients are necessary for any community to adapt and change without losing its focus which is to support stable families, the back bone of our capitalistic society. The absence of any of the basic ingredients is an indication that the community will face challenges that may not be overcome.

Remember this about our capitalistic system. Write this on a rock. *If you do not own it you can not control it.* If it appears easy, others have already made the money delivering it to you. Risk is rewarded only upon a success. *Failures are opportunities to test your resolve and creativity. The bigger the failure the greater the opportunity to succeed the next time. If you don't give up there is always a next time*

One of our objectives for writing this book is to use a portion of the proceeds to establish an endowed chair for entrepreneurship and the study of the impact of business ownership on the quality of life in a community. See the section titled “Endowed positions in Entrepreneurship”.

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You cannot inherit a job, but you can inherit a business. We were exposed to the work but our generations never benefited fully based on our contributions. We created our own economic system within the system based on skin color. We created churches, organizations, Masonic, fraternal and civic organizations that allowed us to cope with not being allowed to fully enter the capitalistic system. The closeness of our communities reminded us that even if we thought we were better we were all still living in the same community. Even today on many of our prestigious college and university campuses we have no curriculums that stress business ownership or community capital investments. We stress the number of graduates going on to work in the governmental and private businesses. In recent years we have focused our attention on the Hispanic, Indian, Asian and other ethnic communities that have established businesses in our communities. We should see that as positive because it says that we have monies to spend and others want our dollars. The real disconnect between the other ethnic groups coming into our communities is **they will make their money in our communities, but will live and spend our monies in other communities.**