POWER & PROSPERITY

THE NORTHEAST GEORGIA BLACK CHAMBER OF COMMERCE

NOVEMBER 2026



NATIONAL

ENTREPRENEURSHIP MONTH

Build the business.
Grow the legacy.

Celebrating the people, skills and connections that move Northeast Georgia forward.

NOV
14

BLACK BUSINESS EXPO

12–4 PM • GEORGIA SQUARE MALL • ATHENS

SHOP. CONNECT. DISCOVER. SUPPORT.

INSIDE | Business readiness • Attawa Childres • SBA policy watch

THE ENTREPRENEUR'S NOVEMBER

An idea becomes stronger when a community helps it grow.



THE EXPO EDITION

03 A letter from Shane Blackwell

04 Membership: a network for growth

05–06 Women's Business Network

07–09 Readiness, training & cash flow

10–11 Capital readiness & digital growth

12–13 Literacy & civic participation

14 Support Black business

15–16 Healthcare & Core Scholars

17 Attawa Childres: Business of the Month

18–20 SBA proposal & comment guide

21 November 14 Black Business Expo

22 Quote of the month & closing

NOVEMBER'S INVITATION: LEARN SOMETHING. BUILD SOMETHING. CONNECT WITH SOMEONE.



Shane Blackwell
EXECUTIVE DIRECTOR

Entrepreneurship is an act of belief in what a business—and a community—can become.

BUILDING BUSINESSES. BUILDING POSSIBILITY.

Dear Members and Community Partners,

November is National Entrepreneurship Month, a time to celebrate the courage to begin, the discipline to keep building and the relationships that help a business thrive. Across Northeast Georgia, our entrepreneurs turn ideas into services, jobs and opportunities for the next generation.

Our Black Business Expo on November 14 brings that spirit into one room. Join us from 12–4 PM at Georgia Square Mall. Come ready to share what you do, discover a local business and begin a relationship you can continue after the event.

Use this issue to take one practical step forward: strengthen your cash-flow plan, choose a training, make a referral or connect with the Women's Business Network. We also celebrate Attawa Childres and the creativity behind Classic Designs Gifts.

Entrepreneurship grows in strong communities. Support literacy in our counties, use trusted election information and review SBA's pending size-standard proposals. The public-comment deadline is November 20; a specific business experience can help inform that discussion.

Thank you for investing your talent, time and resources in our shared future. This November, let's turn ambition into action and connection into lasting opportunity.

With appreciation,

Shane Blackwell

November challenge: strengthen one skill, support one entrepreneur and make one meaningful introduction.



YOUR NEXT CHAPTER STARTS WITH CONNECTION.

Membership is a practical investment in your entrepreneurial journey.

01 BE SEEN

Share your services, milestones and community work through Chamber opportunities.

02 BUILD RELATIONSHIPS

Connect with entrepreneurs, customers, local leaders and potential partners.

03 KEEP LEARNING

Ask about business development, technology, funding readiness and contracting resources.

04 GIVE & GET REFERRALS

Explain who you serve and make introductions that answer a real customer need.

05 ADD YOUR VOICE

Join committees and programs that strengthen Black business representation.

06 TAKE THE NEXT STEP

Invite one owner to connect, make one referral and schedule one follow-up.

JOIN THE NETWORK. BUILD THE RELATIONSHIPS. GROW THE BUSINESS. • NEGABCC.ORG

WOMEN BUILDING

BUSINESS. CONFIDENCE. LEGACY.

National Entrepreneurship Month celebrates women who create, lead and open doors for others.



100 HELP BUILD THE FIRST 100 WBN CHARTER MEMBERS

VISIBILITY • VOICE • VALUE

VISIBILITY

Keep your message, contact details and examples of your work consistent.

VOICE

Explain who you help, what you offer and the problem you solve.

VALUE

Offer a useful referral, collaboration or specific next step.



Linda Elder Davis

CHAIR

WOMEN'S BUSINESS NETWORK

Building for the future: review ownership certifications that fit your business, protect your work and plan for continuity.

CONNECTIONS THAT CREATE OPPORTUNITY.

Bring your experience. Build your next relationship.

1

SHARE YOUR BUSINESS STORY

Describe the customers you serve, the problem you solve and the kind of referral that would help you grow.

2

BRING ONE LEARNING GOAL

Use the readiness questions on page 7. Ask which training or resource matches your next business step.

3

MAKE THE FOLLOW-UP COUNT

After a conversation, send the promised resource or introduction and agree on a practical next action.

WBN INFORMATION: info@negabcc.org

READY TO BUILD WHAT'S NEXT?

National Entrepreneurship Month starts with an honest look at your business.

YOUR NOVEMBER

READINESS CHECK

Mark one answer for each statement. Then choose one gap you can work on this month.

A "not yet" is a starting point.

Circle one priority. Match it to training on page 8. Question 4 leads to the cash-flow tip on page 9.

MY BUSINESS FOUNDATION	YES	NOT YET	HELP
1. I can explain my offer and ideal customer.	☐	☐	☐
2. I know my registration and license requirements.	☐	☐	☐
3. I separate business finances and keep records.	☐	☐	☐
4. I know when cash comes in and bills are due.	☐	☐	☐
5. I can read my profit-and-loss and cash flow.	☐	☐	☐
6. I understand how credit and debt affect choices.	☐	☐	☐
7. I have a marketing and follow-up plan.	☐	☐	☐
8. I have written goals for the next 90 days.	☐	☐	☐

This self-assessment is a learning guide, not a certification or funding-eligibility test.



TURN AMBITION INTO ABILITY.

Choose the learning that moves your business forward.

BUILDING YOUR BUSINESS FOUNDATION

Questions 1–3 & 8

Four weeks, with one two-hour class each week. Formation, compliance, documentation and financial preparation. Up to $100 toward registration costs is listed; ask about eligibility and the next cohort.

PROSPERITY PATH

Questions 4–6

Financial statements, credit and debt, personal finance, tax strategy, wealth building and financial protection. Ask about the current application period and session schedule.

PROFIT TO POWER

Questions 4–5 & 7–8

A six-week certificate series covering foundations, financial literacy, capital access, marketing, operations and wealth building. Listed as coming soon; ask about the interest list.

ASK ABOUT CONFIRMED DATES & ENROLLMENT: info@negabcc.org

Source: NEGABCC Programs & Trainings, checked October 28, 2026.

WILL YOUR CASH LAST UNTIL PAYMENT?

Profit matters. The timing of cash matters, too.

A profitable sale can still create a cash gap if expenses are due before the customer pays. Before the holiday rush, build a four-week cash forecast.



A SIMPLE CASH FORECAST

Starting available cash	$2,000
Customer payments received	+ $3,500
Bills, payroll and other payments	– $4,700
Projected ending cash	$800

IF $1,500 ARRIVES LATE…

–$700

$2,000 + $2,000 received – $4,700 paid

Try it: List expected payment dates and bills by week. Follow up on receivables, discuss deposit terms and plan discretionary spending before a gap appears.

Illustrative planning example. Readiness question 4 connects to Prosperity Path and Profit to Power.

GET FUNDING READY.

Prepare the foundation before the next opportunity arrives.



ORGANIZE TODAY.
BUILD FOR TOMORROW.

PREPARE FOR CAPITAL

- Tax returns and current financial statements
- Balance sheet and bank statements
- Business overview or plan
- Specific funding request and use-of-funds budget
- Debt and repayment information

BUILD BUSINESS CREDIT

- Separate business and personal finances.
- Keep records consistent and pay on time.
- Review credit reports and keep borrowing manageable.

Protect the business: use written agreements; keep licenses, insurance and data protections current; build reserves and plan for continuity.

Organize one funding folder. Ask each lender for its requirements and review the folder with a qualified adviser.

SMARTER. MORE VISIBLE. READY TO GROW.



A practical 30-day plan for entrepreneurial momentum.

01–07
GET CLEAR
Update profiles and contact details. Choose one audience, one offer and one monthly goal.

08–14
CREATE
Draft useful posts, a short video and answers to common questions.

15–21
CONNECT
Invite a clear action and follow up with people who express interest.

22–30
MEASURE
Track messages, leads, appointments and sales. Repeat what works.

Put AI to work: draft posts and follow-up emails, plan content, create FAQs, repurpose videos, summarize feedback, organize tasks and review results.

Review every output, verify facts, protect confidential information and confirm rights before publishing.



STRONGER READERS. STRONGER FUTURES.

Literacy builds the confidence to learn, work and imagine a business of your own.

LITERACY, COUNTY BY COUNTY

Begin with schools, libraries, families and literacy partners. Support early reading and book access, connect adults with education resources and ask each county what help is needed.

INFORMED VOICES MATTER

Entrepreneurs are community members, too. Share nonpartisan election information from official sources and help neighbors find their sample ballots and assigned polling locations.

LISTEN

Ask local partners about needs.

CONNECT

Find an existing county effort.

ACT

Volunteer or support book access.

REPORT BACK

Share one practical local action.

Resources: Get Georgia Reading, “My Community”; Books for Keeps (Athens); Georgia My Voter Page.

A STRONG BUSINESS COMMUNITY HAS AN INFORMED VOICE.

BE INFORMED. MAKE A PLAN. VOTE.

TUESDAY

NOVEMBER

3

2026 • 7 AM–7 PM

YOUR ELECTION DAY CHECKLIST

- Check your registration, sample ballot and assigned Election Day polling place on Georgia My Voter Page.
- Bring an accepted photo ID. Review the official identification requirements before you go.
- Plan your transportation and schedule. If you are in line by 7 PM, you may vote.
- If you already have an absentee ballot, follow official return instructions; it must reach your county registrar by 7 PM on Election Day.

GEORGIA MY VOTER PAGE

Advance voting ended October 30.
The general-election registration deadline was October 5.

Source: Georgia.gov, Election Day – General Election; Georgia Secretary of State. Checked October 28, 2026.



BUY LOCAL. REFER LOCAL. BUILD LOCAL.

Make entrepreneurs part of your holiday plans—and your everyday life.

01 PURCHASE INTENTIONALLY
Choose a local product or service.

02 MAKE A REFERRAL
Match a customer with the right provider.

03 SHARE A BUSINESS POST
Help a useful offer reach a new audience.

04 BUY A GIFT CARD
Plan a gift with a local business.

05 BOOK A CONSULTATION
Explore a service that fits your needs.

06 LEAVE AN HONEST REVIEW
Describe an experience you actually had.

07 OPEN A VENDOR DOOR
Invite qualified firms to introduce themselves.

08 RETURN AFTER THE EXPO
Build on a first purchase or conversation.

FOOD • PROFESSIONAL SERVICES • WELLNESS • BEAUTY • HOME • CREATIVE • EDUCATION • COMMUNITY

CAREER SKILLS. ENTREPRENEURIAL POSSIBILITY.



EXPLORE YOUR NEXT STEP

Training can create a foundation for professional confidence, reliable service and future leadership.

Previously featured pathways: Surgical Technician and CNA training. For ages 18–30: ask about future cohorts, provider requirements and scholarship availability. Interest does not guarantee enrollment or an open seat.

ASK BEFORE YOU APPLY

Confirm the credential, schedule, fees, prerequisites and placement process. Earlier recruitment announcements do not establish current availability.

CURRENT INTEREST FORM

Program information carried forward from the prior issue. Training image is an AI-generated editorial illustration.

SKILLS TODAY. OPPORTUNITY TOMORROW.



30

YOUNG PEOPLE

Scholarship-funded workforce training reported by NEGABCC.

NEGABCC's reported Handyman Training School pathway included eight weeks of instruction, externship learning and an Athens home-renovation project.

FROM PRACTICE TO SERVICE

Surface preparation, painting, cabinets, trim and exterior work brought teamwork into a real home. Program reports also note LLC formation and planned paid Habitat for Humanity positions. Job-start totals remain unconfirmed for this issue.

Source: Oct. 7 workforce brief and Week 7 update; program-reported milestones. Image: AI illustration, not the cohort.

BUSINESS OF THE MONTH

Celebrating Excellence. Elevating Black-Owned Businesses.

BLACK BUSINESS SPOTLIGHT



Classic Designs Gifts at a vendor event.

Classic Designs Gifts
AJC Concepts, Inc.

ATTAWA CHILDRES
Owner • Designer • Customer Service

Personalized gifts. Meaningful details.

info@classicdesignsgivts.com | 706-340-1584

MEET THE BUSINESS

Athens-based Classic Designs Gifts creates personalized accessories for individuals, groups and organizations.

THE STORY

Attawa Childres began her business journey in 1996. A retired UGA Senior Grants Officer, she brings a detail-focused approach to creative work.

MADE PERSONAL

From a single keepsake to a coordinated group order, customization gives customers a way to express identity and appreciation.

SERVICES / PRODUCTS

- Charm jewelly • Personalized gifts
- Embroidery patches • Metal emblems
- Drinkware • Bags and accessories

CONNECT & SHOP

- Etsy: ClassicDesignsGifts
- Facebook & Instagram: @classicdesignsgifts
- Ask about custom orders.

BRAND SPOTLIGHT

Classic Designs Gifts is a vendor and online retailer of AJC Concepts, Inc. Its offerings include beadable accessories, personalized products, embroidery patches and custom metal emblems.



JEWELRY
Charms and beadables

PERSONALIZED GIFTS
Pens and drinkware

CUSTOM DESIGNS
Patches and emblems

GROUP ORDERS
Organizations and events

WHY THIS SPOTLIGHT MATTERS

- Celebrates Black entrepreneurship in Athens.
- Highlights creativity and personal service.
- Connects organizations through custom gifts.
- Encourages intentional support of local business.

Business information and photos: etsy.com/shop/ClassicDesignsGifts • Contact details supplied by NEGABCC.

Support the businesses that strengthen our community.

ENTREPRENEURSHIP & OPPORTUNITY

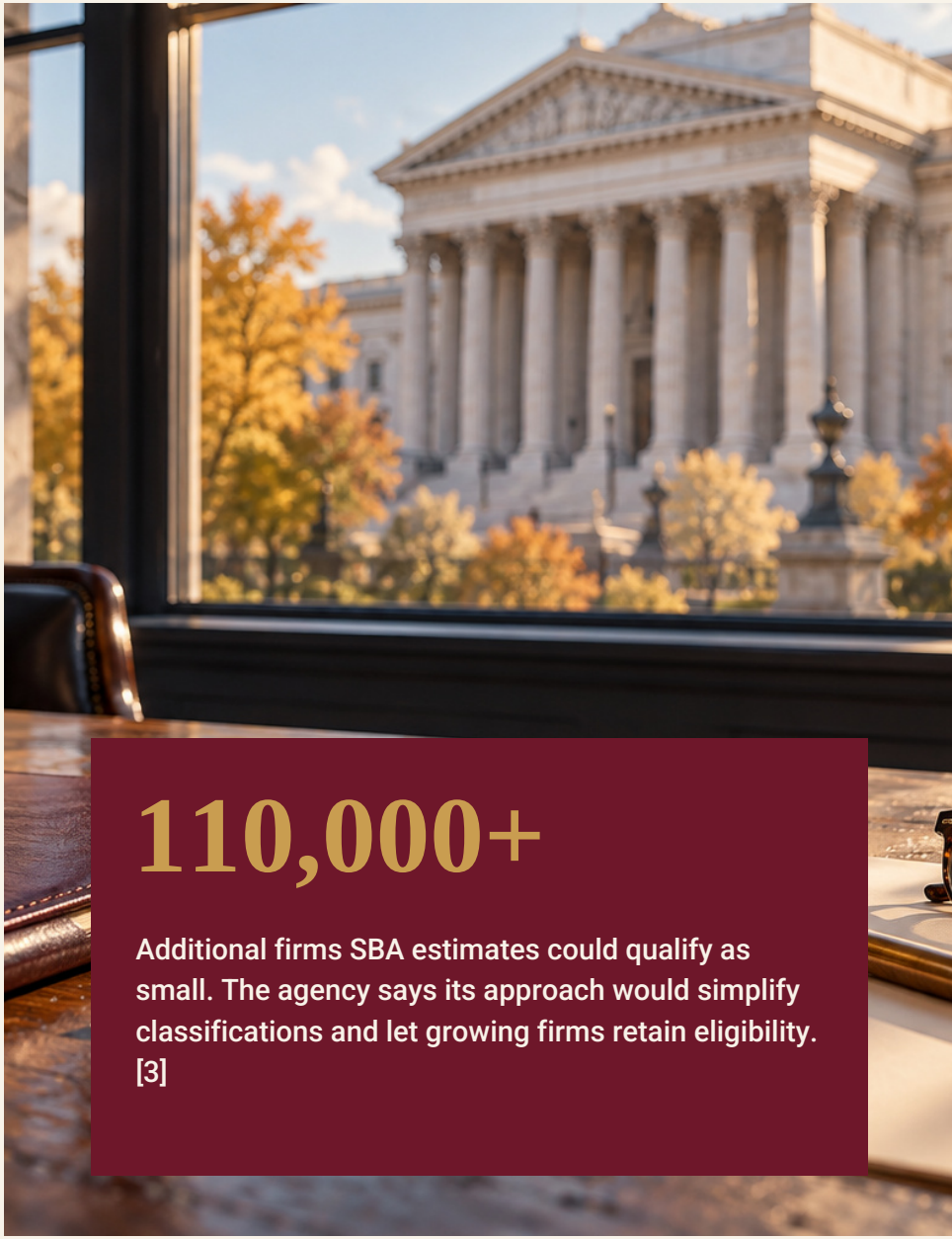
WHO COUNTS AS A SMALL BUSINESS?

A pending proposal could change the competitive landscape.

SBA's August 20 proposal covers 338 industry groups and industries. It would consolidate many detailed NAICS categories and move numerous industries from receipts-based measures to employee counts. The applicable standard would still depend on the industry. [1]

PENDING PROPOSAL

COMMENTS DUE NOVEMBER 20



110,000+

Additional firms SBA estimates could qualify as small. The agency says its approach would simplify classifications and let growing firms retain eligibility. [3]

Proposed changes, not a final rule. Use current eligibility standards. Official sources and comment instructions: page 20.

GROWTH SHOULD INCLUDE THE SMALLEST.

National Entrepreneurship Month is a time to ask who can access the next opportunity.

01

THE POTENTIAL BENEFIT

A growing firm could retain small-business status longer. SBA identifies continued access to federal programs as a goal of the proposal. The outcome for an owner depends on the final rules and the firm's industry. [3]

02

THE QUESTION TO TEST

Expanded eligibility may bring larger, better-resourced firms into the same competitive category. For very small contractors, access to bids, capital and capacity matters. This is a potential effect—not an observed result of a final rule.

WHAT THE EXISTING JOINT DRAFT COMMENT ASKS

The October 8 draft from GCBC, NEGABCC and A Plus Accounting & Consulting calls for revisions before adoption: assess effects on the smallest and underserved firms; preserve meaningful industry differences; track actual contract participation; and provide clear guidance and a workable transition.

Analysis carried forward from the joint draft. This article does not confirm that a public comment has been submitted.

MAKE YOUR EXPERIENCE COUNT.

A specific business example can strengthen the public record.

NOVEMBER

20

2026 COMMENT DEADLINE

01
READ

Open Regulations.gov. Search the docket and review the notice and current deadline.

02
EXPLAIN

Describe your industry, business size and relevant experience. Recommend a specific change.

03
SAVE

Review your submission and retain its confirmation or tracking information.

TWO RELATED DOCKETS

SBA-2026-0199

Proposed size standards
RIN 3245-AI67

SBA-2026-0265

Revised methodology: an average-market-size approach considering industry size, geography and international trade. [2]

Comments are public. Use the notices' separate instructions for confidential business information. [4]

[1] Proposed rule: 91 FR 53741, Aug. 20, 2026

[2] Methodology: 91 FR 54096, Aug. 20, 2026

[3] SBA proposal announcement, Aug. 20, 2026

[4] Extension: 91 FR 60524, Sept. 24, 2026

Official sources checked October 28, 2026. Click a source above to read it.



2ND ANNUAL

BLACK BUSINESS EXPO

Rooted in legacy. Rising in power.

SATURDAY

NOVEMBER 14, 2026

12:00–4:00 PM

GEORGIA SQUARE MALL

3700 Atlanta Hwy • Athens, GA 30606

SHOP. CONNECT. DISCOVER. SUPPORT.

Vendors, networking, workshops, youth innovation, food, culture and family fun. Ask about participation, sponsorships and volunteering.

Arrive prepared: bring a clear introduction and follow-up plan. For contracting conversations, organize your capability statement, relevant NAICS/NIGP codes, pricing, insurance and performance records.

NEGABCC.ORG/EVENTS/EXPO

Event details: supplied November 14 Chamber flyer. Image is illustrative, not a photo of this event.

OUR PROSPERITY IS CONNECTED.

Entrepreneurship is personal.
Prosperity is shared.

QUOTE OF THE MONTH

"The way to right wrongs is to turn the light of truth upon them."

IDA B. WELLS

Source: Ida B. Wells Just Data Lab, Princeton University, "About."

Keep learning. Support a local business. Share a trusted resource.
Take one practical step for literacy and informed civic participation.



BUILD BEYOND NOVEMBER.

Stay connected with NEGABCC.
negabcc.org
info@negabcc.org

Image note: New thematic photographs are AI-generated editorial illustrations. Shane and Linda's supplied portraits and the original Attawa feature are retained.