

Urban Financial Services Coalition!- News and Notes 9/08

"If I am not for myself, who will be? If I am only for myself, what kind of person am I?

If not now, when?"

We hope you are doing well. We have been busy at the Urban Financial Services Coalition San Francisco Bay Area Chapter (UFSC). We invite you to join us at our October 15, 2008 event.

1) In July, we collaborated in exciting Youth Financial Literacy Workshops in the Bay Area. Members Hilary Byrde-First Republic Bank, Danita Moore- Comerica Bank, Steven Moore-Comerica Bank, Rashid Coleman- Merrill Lynch and Walter Brown -WB Lending Solutions volunteered in these wonderful youth workshops. The children were ages 6 thru 17. Subjects covered included college preparation/scholarships, community volunteering, personal budgeting, checking accounts, real estate ownership and entrepreneurship.

-PHOTOS BELOW.

2) In August, we had a *awesome* Professional Development Briefing entitled; "Are you WIRED, TIRED or EXPIRED?- Strategies for success in a down economy" The panelists were Dr. Darryl Hewitt, CEO DWH Consulting, Ms. Marjorie Grace, President Grace Financial Services, Mr. Julius Robinson, Market President- Central and Northern California Union Bank of California, Mr. Steven Moore, First Vice President, California and Arizona, Comerica Bank. Moderator Walter Brown, Jr. DE- WB Lending Solutions. / Thanks to Mr. Henry Williams-WAMU, Ms. Carine Koutcho- WAMU, Mr. Rashid Coleman- Merrill Lynch and Ms. Anna Ollison - Union Bank of California for facilitating this meeting. -PHOTOS AND NOTES BELOW;

3) In September, the new UFSC Board of Directors had an orientation meeting hosted by Ms. Julia Brown, Esq. Charles Schwab Bank and laid out operation details. A new Strategic Planning Committee was also created and put into effect made up of Steven Moore, Sanford Livingston, Rashid Coleman and Walter Brown.

This was a timely, action packed and relevant period for UFSC.

We hope to see you at our event October 15, 2008!

Walter Brown, Jr. DE
President
San Francisco Bay Area UFSC
<http://www.ufscnet-sf.org/>

NOTES:

"Are you WIRED, TIRED or EXPIRED? Strategies for Success in a Down Economy"

(Thank you Mr. Julius Robinson and Ms. Hilary Byrde for sharing your notes)

Individual level:

- Take stock of where you are & where you are with your performance plan
- Focus on giving value to the organization you work for
- Identify your skill sets
- Keep current on your company's goals
- Look at entrepreneurship opportunities
- Be visible
- Hit your numbers (or goals)-No company wants to lay-off or lose a star
- Create an online persona
- AVOID whining
- Network with organizations such as but not limited to UFSC
- Be open to new opportunities
- Update your resume and be prepared
- Know where you are in the business cycle
- Know what critical issues your company is facing
- Ask yourself how good of a listener you are
- Do you understand your business
- Look at yourself critically inward and outward
- Blind spots people continue to miss?
 - o New hires with generational work value differences.
 - o Paying your dues.
- Own your career. Come in with 110% everyday. Exceptional performance & sweat value.
- Very important-corporate interaction. Learning soft skills i.e. etiquette
- Client base assessment: repair, retain & expand. Know where you are in the client cycle.
- Identify the glue that makes clients stick to you.
- Identify strengths and weaknesses
- How do your clients depend on you?
- Look for niche opportunities
- Look at current market conditions and strengths
- Think outside the box
- Deliver value add
- COST =#1. Streamline efficiency ideas; give value back to the company.
- Relationship building
- Always bring you're a game
- Speak out on intentions
- Evaluate your company out 5 year. Is it going to be there?
- Create a punch list for self diagnosis.

- Evaluate are you working as a team
- What do you consider a value add?
- How do you share your vision?
- Question: How many companies dropped out of the Fortune 500 FROM 1980-2000? ½
- Focus: Managing growth, Structure and where value is going next.
- Be strategic. Stay on watch
- What is your corporate culture? Is it open to new ideas? If so, get yourself prepared. Get others to buy in
- Stay whole. Build your body for the career path up or down. Respond vs. react professionally in chaos
- How do you deal?
- Know where you are and be prepared to respond. Show a pipeline. Handle the basics

Managers:

Spend time with your team

Are you working on the team?

Recommended Reading: Poweronomics

Wealth is community

Interpersonal

Create infrastructure to leverage our winning.

8 ways to recession proof your career

1. Think of ways to generate revenues or cut costs. Be financially efficient. Concentrate instead on finding places to pinch pennies, or identifying cheap new sources of revenue.
2. Be visible. If you possibly can, figure out a way to stand out and distinguish yourself. If you are in sales, get your numbers up. Nobody will be laying off star salespeople. Build an online professional persona. Share who you are and what you are about online. through a blog or other means. Raising your professional profile online is one of the best ways to attract new job and business opportunities your way.
3. Talk up your contributions. Make sure you are adding value at work by going above and beyond your basic job responsibilities. Be indispensable.
4. Keep a broad perspective and be open to new opportunities. Don't get a reputation as someone who only does what he or she is told to do.
5. Get your skills up to date. Companies get rid of people whose skills are obsolete and replace them with people who are already trained. Invest in your "personal brand"- in other words beef up your skills.

6. No whining allowed. Attitude does count - a lot. Management wants people who can Boost morale during tough times.

7. Never stop networking. Of course the day you get a pink slip is not the day you want to start calling old colleagues, asking former bosses out to lunch, and getting in touch to say hello to all the interesting people you've known over the years.

a. Stay aware of that the market wants. Even during a recession, employers go begging when they can't find people with the right skills. Even if you're not looking for a job work right now, subscribe to Craigslist job listing feeds using searches that match what kind of positions might interest you. You'll keep yourself informed as to what skills you might need to add to your arsenal, what companies are hiring in your area, and whether hires in your field are trending up or down.

8. Update your resume, return headhunters' phone calls, and start picturing where else you might like to work- just in case. If you're mentally prepared for a move, you'll make a wiser one than if you wait until you're desperate.

NEW WAYS TO GENERATE SALES TO YOUR COMPANY.

1. Look at niche opportunities.
2. Develop a product specialty.
3. Look at current market conditions and where possible exploit your companies strength versus the general market conditions.



