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Helpful Links

[Colorado SBDC Network](#) – Provides expertise and resources to assist in meeting your business goals.

[US Small Business Administration](#) – Offers support services for initial applications, and resources to help after you're open for business.

[SCORE Denver](#) – A non-profit that provides counseling and mentoring to small business owners and entrepreneurs.

[Business Week Resource Center](#) – A host of small business forms, contracts, spreadsheets and more.

[Chamberfind](#) – Lets you find a chamber of commerce to join near your business.

[Bellco Merchant Processing](#) – Begin accepting credit and debit cards at your business.

[Bellco Business Insurance Services](#) – Protect yourself, your employees, and your business.

Get to Know Our Team

Having joined Bellco in March 2011, Jim Campbell serves members as a Commercial Business Officer. Jim is a Certified Treasury Professional and graduated from Regis University with a B.S. in Finance, in addition to an MBA in Finance and Accounting.

Jim has worked in the finance/banking industry since 1997 and applies his 15+ years of experience to providing business lending solutions, such as Commercial Real Estate and Construction Lending to new and existing Bellco members.

Jim has continued to serve the community through active participation in Operation Hope's financial literacy program—Banking on our Future, serving as a Financial Advisory Board Member for Arapahoe Community College, as well as past Advisory Board Member for North Metro



Why You Should Join a Chamber of Commerce

In the era of email, social media, and texting, local chambers of commerce might not come to mind as a lead generator for your business. However, these not-for-profit business advocates remain one of the best ways to network with other entrepreneurs in your community. [Chambers of Commerce](#), by their very nature, exist to help local businesses prosper while keeping business owners on top of important, ever-changing issues and trends within their community and marketplace. Here are the top reasons you should consider joining one.



Networking Opportunities. Quite possibly the best reason to join a local Chamber of Commerce is the ability to participate in a variety of events including business expos, chamber mixers, and after-hour events. These networking opportunities can be a beneficial environment for making new business contacts.

Benefit From Their Directory. By listing your business in a chamber of commerce directory, you'll increase your odds of other chamber members reaching out to you for your goods and services before trying non-member businesses. Not only will you receive good prospects just from having your name in there, but the directory also happens to be an excellent source for leads.

Solve Business Problems. Let's say you have a client who's seeking a particular service outside your expertise. If you don't have any leads, your chamber of commerce membership could help to quickly put you in touch with a potential subcontractor.

Hone Your Business Skills. Most chambers host free educational seminars for members. Additionally, serving as a presenter can establish you as an expert to other members, so when they need products or services that fall within your skill set, they'll likely call you first.

Provide and Receive Discounts. Many chambers offer benefits and discounts to members. Members have the option to submit offers for their products or services via websites, emails, or newsletters without having to share revenue with the chamber. Developing relationships with colleagues also typically results in lower prices for goods and services.

Get Free Press. Chambers provide a website, send emails, and publish newsletters and other materials for their members and the community-at-large. This can provide a forum for getting your name out there. Members are also given the opportunity to market their business through various sponsorship and advertising opportunities.

Raise Your Profile. You can participate on committees and volunteer your

Small Business Development Center and past Corporate Board Member for the Cancer League of Colorado.

See what Jim's years of lending experience can do for your business. Call 303-689-7829 to set up an appointment with Jim today.

Bellco Community

Follow Bellco on [YouTube](#), [Facebook](#), [Twitter](#), [Pinterest](#) and [Yelp](#) to get quick tips, news on events, and other up-to-the-minute Bellco information.

Bellco Business Services

Learn more about [business services](#) from Bellco.

303-689-7900 or 1-877-9BELLCO



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services with potential clients in a non-pitching environment. This high visibility with the chamber staff keeps you top-of-mind, should they know of a business looking for your abilities.

To learn how to join a Colorado chamber, check out the list of available chambers from the U.S. [Chamber of Commerce directory](#).

Tips for Starting a Business After Age 50



Just because you aren't fresh out of college doesn't mean you can't start a business. Entrepreneurs who are in their 50s (and older) are often professionals who've held long, successful careers and started a business later in life after a layoff or retirement or simply because they wanted to do something new. So, how do you launch a company after 50? Here's some advice from the [Intuit Small Business Blog](#).

Weigh your risk tolerance. Over-50 entrepreneurs need to understand their risk tolerance. What's at risk with a startup is losing all of the retirement funds you may have. Consider a franchise opportunity or a business that is already up and running. Starting from scratch may not be the wisest choice for your financial situation.

Avoid using retirement funds. Reallocating retirement funds to start a business could prove disastrous. If things don't work out, not only will you have no income, but you'll also have no life savings. Sometimes entrepreneurs feel they must take desperate measures, but make sure you've first exhausted all other options. For instance, look for funding from a financial institution, family, friends, or investment funds that are not connected to your retirement. The latter could include a severance package from an old job or vested company stock options.

Don't build the business around yourself. As we get older, the odds of illness or diminished ability increase. The challenge of the senior entrepreneur is his or her own mortality and they should make themselves dispensable or risk losing what they've built. Consider recruiting or training your replacement, or better yet, find a partner. This could be a son or daughter or somebody else a generation after you. Not only can they help with the longevity of the business, they may attract a different customer demographic.

Get help. Even if you're starting a business in a field where you have years of experience, running a business involves a new skill set. You can find a mentor at organizations such as the [Colorado Small Business Development Center](#), which can provide you with opportunities to network with professionals who also work with seniors.

Enjoy what you do and give back. As you age, you become a different person with a different set of values. Quite often, doing business becomes less about just making the best deal for you and more about making sure it's a win-win for both parties. You are also more inspired to use your success to benefit others who can use your mentoring and often your donations.

For more detailed information on starting a business after age 50, consider [Boomerpreneurs](#), a combination book and workbook that can start you on your way.

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7600 East Orchard Road, Suite 400N Greenwood Village, CO 80111