

The Alliance Bulletin

An Innovative Financial Resource



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March 2010 Newsletter

Dear Sam,

ACC offers this newsletter as a means of sharing thought provoking and stimulating articles to our clients and associates.

We hope you find them of interest and invite your submission of articles for future newsletters that you feel would be of interest to our readers.

We also invite your input with regards to this change of format from a newsletter mailing to an e-newsletter.

Sam Fallenbaum

Are Entrepreneurs Born and Not Made ?

You can teach everyone how to visualize ideas and create value around those ideas.

You can teach them the techniques of entrepreneuring: how to write business plans, how to evaluate opportunities, how to develop financing strategies, how to develop hiring plans and comp plans and staffing.

I would have given anything to have been able to learn that without having to run into 100 walls. But at the end of the day, an entrepreneur has to be willing to go for it.

There are people, no matter how much they know, who will never take the leap, never quit their job and say I'm going to do this because I believe in it down to my socks. You can't teach that.

Every day you're going to get something new thrown at you. In a small company most of the work gets done because you get it done. There's not a lot of support staff to hand it off to. You have to be willing to deal with constant uncertainty and get up every day and say, "I know only a third of what I need to know, but I'm going to go out there today and make all those decisions based on incomplete knowledge and by God, make it work."

A lot of people should and will go to work for large corporations. It's their mentality, their risk quotient. But if we can get them to think a little bit like an entrepreneur, represent their department, put together a business proposal better, be more innovative in their approach, that would greatly enhance their value to their company and enhance the value of the company overall.

Entrepreneurship should be a passion for you. I believe it ought to be taught in every high school. If you look at competition today in the U.S., what have we got going for us? We can't grow engineers faster than China, India or Romania. Are we creating better engineers? Well, no. Can we manufacture better? No. What about services? Aren't we outsourcing a lot of our services now? The only area we can excel at is entrepreneurship, because it's part of our cultural fabric. Entrepreneurism is the key to our long-term competitive success and what's going to get us out of this economic mess.

My advice for other entrepreneurs
Do it. Everybody I know has good ideas. What's the worst that can happen? You start over. Especially when you're young. Then find and hire the best people. Sell them the dream.

Introduction of New Programs

1-ACC can also now extend leasing for Canadian and cross border opportunities

2-ACC introduces it's " Flexible Financing Program" where the payment stream can be structured to meet your particular cash flow needs. The monthly lease payments can be deferred, stepped up or down depending on seasonal fluctuations or ramp up periods.

3- Working capital loans up to \$25,000. No collateral required...perfect for Start-ups, home based and small businesses....low affordable payments with no prepayment penalties for early payoff.

4- ACC is pleased to announce the launching of it's Micro Ticket Leasing program. We will consider transactions from \$500-\$2,500 with terms from as low as 6 months to 24 months.



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Sincerely,

Sam Fallenbaum
Alliance Commercial Capital

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About Us

Alliance is a national equipment leasing company providing innovative services to manufacturing, wholesale, and professional service industries. Headquartered in Chicago, Illinois, with six offices throughout the United States, the company was founded in 1982 and serves a broad market from small businesses to Fortune 500 companies. What makes ACC unique is it's objective on making financial solutions happen rather than turning opportunities down by focusing on the integrity of the applicant and their ability to meet their obligations, rather than on the equipment it's



being asked to finance. ACC is a relationship lender that creates flexible financial solutions to meet their client's unique cash flow needs
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