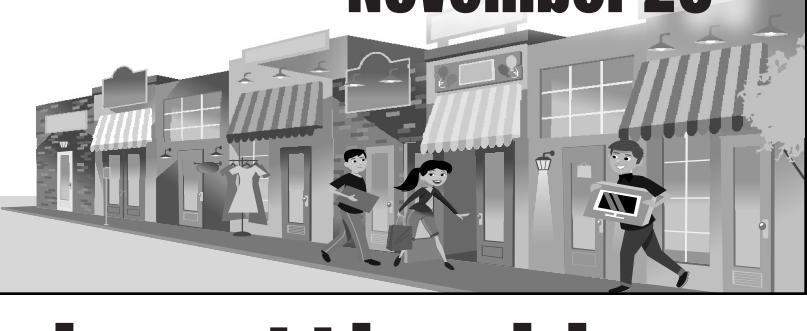


Small Business Saturday



November 26



Small Business Saturday is getting bigger

By Melissa Erickson

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In the hectic rush up to the holidays, Small Business Saturday, this year on Nov. 26, offers consumers a mindful way to shop for gifts and support local business and their communities.

The annual event is more popular than ever, with a 14 percent increase in spending in 2015 to \$16.2 billion and an 8 percent increase in participation, according to the National Federation

of Independent Business.

Small Business Saturday is less about getting the best deal and more about keeping your dollars in your community. Make a purchase at a big chain store and only 14 percent of that money is circulated back into the community, versus 48 percent that is spent at a local small business, according to the National Federation of Independent Business.

The United States is home to

more than 28 million small businesses, according to the Small Business Administration. From your local dry cleaner and dentist to the companies that provide health care and technical consulting, small businesses represent 99.7 percent of all businesses with employees and employ about 48 percent of the nation's private-sector workforce. Small businesses vary greatly in terms of size, but those with fewer than 100 employees have the largest

share of small business employment.

"Small business owners are the backbone of the American economy, working hard day-in and day-out to realize the benefits of their effort and perseverance, not just for themselves, but also to create a lasting business legacy for their families," said Michelle Di Gangi, executive vice president of small- and medium-size enterprise banking at Bank of the West. "Small business ownership

isn't always a financial decision – an even bigger draw is the flexibility and independence to chart your own path and create a business that can be passed on to the next generation. These are benefits that many other career paths simply do not offer."

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Find nearby small businesses at <https://www.americanexpress.com/us/small-business/shop-small/>

IN IT LONG-TERM

Millennial entrepreneurs are different than any other generation, with recent studies finding them better prepared to face disaster, retirement and cybersecurity issues and more willing to take financial risks and incur debt.

It's been 12 years since the founding of Facebook, the creation of one of the best known millennial entrepreneurs, Mark Zuckerberg. With a wealth of more than \$40 billion in 2015, Zuckerberg gives the impression that entrepreneurship is the norm for the millennial generation. However, the Small Business Administration's Office of Advocacy found that less than 2 percent of millennials reported self-employment in 2014, compared with 7.6 percent for Generation X (born 1963 to 1981) and 8.3 percent for baby boomers (born 1944 to 1962).

While their numbers may be small, millennial entrepreneurs are in a committed relationship with their businesses, according to a new Wells Fargo study. In an online survey of 1,000 U.S. small-business owners, majorities of both millennial and older owners said they started their businesses to control their future and be their own boss, wanting greater flexibility in where, when and how they work.

"We found that millennial small-business owners have a much longer-term horizon for their businesses than many may perceive them to have," said Lisa Stevens, Wells Fargo's head of small business. "They recognize an investment in their business is an investment in their future."

Contrary to popular perceptions that millennials are focused on the short term and more apt to be serial entrepreneurs, the study found the generation is gearing up for the long term, seeing their business endeavors as investments in the future, with many already looking ahead to the next gen-

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