

The Big Black Book of Business

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Creative
Investment
Research III

Washington, D.C, Nov 28, 2020 ([Issuewire.com](https://www.issuewire.com)) - My name is William Michael Cunningham and I am the author of The JOBS Act: Crowdfunding Guide to Small Businesses and Startups, published in 2016, and now, author of The Big Black Book of Business, How Minority and Women-owned firms Can Succeed in the Current Environment. I am writing this book because, as a result of COVID, Black firms declined by 41% from Feb. 2020 to April 2020. Latinx firms fell by 32%. Asian firms fell by 26%.

This comes after the decline in Black wealth caused by the financial crisis: the net worth of black households fell by 53 percent between 2005 and 2009. White household net worth dropped by only 17 percent. The difference was no accident: it's due to 400 years of continuing racism. Banks, so-called community development financial institutions, and venture capital firms are part of the problem. THEY (HAVE NOT AND) WILL NOT FUND YOU! We'll tell you why and how you can get around these intentional roadblocks.

Survive and thrive post-COVID

This book will help you access data, money, resources, institutions, and, most importantly, people. I will save you time by providing honest, objective, and accurate information on actual resources available for minority and women-owned firms. We are launching a crowdfunding campaign to make this book better.

Sign up to be notified about our book and our crowdfunding campaign.

https://www.indiegogo.com/projects/the-big-black-book-of-business/coming_soon/x/1013002

About the company: Creative Investment Research. We are one of the premier firms in understanding and analyzing Environmental, Social and Governance (ESG), Corporate Social Responsibility (CSR), and impact investing trends. Our work has focused on long-term changes that will affect and influence the economy, financial system, society and environment at large:

We stated, on February 5, 2015, in testimony to the Norwegian Ministry of Finance (<http://www.creativeinvest.com/NorwayTestimonyFeb52015.pdf>) and on April 22, 2015 in testimony to the Government of the United Kingdom: "As the market value of environmental, social and governance factors continues to grow, companies and investment managers will engage in fraudulent practices related to these factors. These practices will range from simple falsification of environmental, social, and governance records to more sophisticated, but no less fraudulent methods related to environmental, social, and governance ratings." On September 22, 2015 automaker Volkswagen admitted that "' defeat devices' used to cheat emissions testing were installed in 11 million vehicles worldwide.

On June 11, 2016, we stated that "Our initial 2016 Election Fully Adjusted Return Forecast indicates that Donald J. Trump will win the election for the Presidency of the United States." See: Why Trump Will Win <https://www.linkedin.com/pulse/why-trump-win-william-michael-cunningham-am-mba/>

On December 26, 2016, we determined that: "Under any conceivable scenario, the (election result) is very bad, and we mean toxic, for democratic institutions in general and for people of color specifically. Bottom line: our Fully Adjusted Return Forecast** indicates that, over time, things will get much, much worse....." See: <https://www.linkedin.com/pulse/trumpism-william-michael-cunningham-am-mba/>

We tied ESG to the competitive position of the U.S. capital markets. As we noted on Oct. 5, 2006, foreshadowing the rise of cryptocurrencies: "competitive advantage with respect to capital access is available to any country with significant economic potential and a modest telecommunications infrastructure." <https://www.sec.gov/comments/4-526/4526-1.pdf>

Media Contact

William Michael Cunningham

info@creativeinvest.com

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