

Interview with Carrie Bray, Merrill Lynch



WiBN: Tell us about your business (what product or service you provide and who your target audience is)

Answer: I help women and their families save for retirement. I help them take control of their “orphaned 401k” from a previous employer and put together a savings plan moving forward. Clients are amazed at how saving a small percent and managing expenses can add up to a comfortable retirement.

WiBN: Please tell us what being a business owner means to you and why you became an entrepreneur?

Answer: It is all about helping people! I do believe that what we give, we get back tenfold. I have a passion for helping women and I have had SO many women help me. I did not start my own business to get rich. I just want make a difference, take care of my family and save enough for MY retirement.

WiBN: -What or who has been your greatest influence in business and why?

Answer: Friends and family that believe in me unconditionally. They genuinely believe that I can accomplish anything I put my mind to. And I give them the same support. We all need cheerleaders!

WiBN: What would you say is your greatest professional accomplishment to date?

Answer: Having the guts to start my own business! Right in the middle of my MBA and on a comfortable career track, I was approached with this opportunity four years ago. I have been scared and shed tears but I refuse to give up and that makes me proud.

WiBN: What’s the best advice you have received in business that you wish to pass on to our readers?

Answer: Don’t be afraid to ask for referrals from your current clients. They are your client because they like and trust you. Clients are the best walking and talking billboard you could have. But you have to tell them that you want their help. Make sure they understand who you help and that you want to grow.

WiBN: What has been the most effective marketing initiatives or programs you have used to promote your business?

Answer: My monthly *Women Wine & Wealth* series. First, I get to “touch” my contacts once a month with an email invitation. Second, watching women network is amazing. We all want to help each other and everyone benefits.

WiBN: What one thing have you learned as a small business owner that has served you well over the years?

Answer: That the buck stops here! As an employee, you can blame management, corporate politics or even your computer for why you didn’t accomplish a goal. As a business owner, you have the freedom and responsibility to make it happen!

WiBN: Are there any resources or tools you’d like to share with other small business owners that have helped you run your business? If yes, please describe (and include links if available)

Answer: Email and social media are the future. Many of these resources are free, which is wonderful for a small business owner. Forget expensive advertising, a regular email or blog does wonders. I also believe in keeping track of who you are “touching.” Keep a log and make sure you keep moving the relationship forward.

WiBN: What do you do for fun/relaxation?

Answer: Two years ago I began exercising regularly and now I’m hooked. I used to dread working out, now I look forward to it. I mix it up by playing tennis, golf, racquetball or going to a kickboxing class. Recently, my husband and I signed up to train for the Flying Pig half-marathon in May, 2011!

WiBN: What is Number One Business Goal you plan to accomplish over the next year?

Answer: To double my number of clients by asking every client for a referral.

WiBN: Is there anything else you’d like to share with our readers?

Answer: Copy the WiBN model and you will be successful. It’s all about building relationships, helping others, and not being afraid to ask for help.

WiBN: In addition to your website, how else can our readers connect with you online? (list your blog and social networking links here)

Answer: You can find me on Linked In and email: carrie_bray@ml.com.

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