

# Small Business Development Center at UCF



## FM Financial Services



FM FINANCIAL SERVICES' Fozia Andarge

FM Financial Services, Inc. is a full-service consulting business providing book keeping and accounting, financial planning, investment and mortgage broker services to individuals and small businesses throughout Central Florida. Owned by Fozia Andarge, the company has been in business since 1992.

In 1982, during a period of political upheaval in Ethiopia, Fozia left her native country and settled in the United States. Following the American dream, she attended University of Central Florida and graduated with a B.S. degree in Finance. Upon graduation, Fozia worked at an insurance company and then a stockbroker to gain valuable experience, as well as develop the foundation for her business. However, her ultimate dream was to be an independent business owner.

FM Financial Services has evolved over the years, at first financial products were the only services offered, but after careful planning and strategizing, Fozia recognized the need to diversify her offerings. From the beginning, Fozia sought the resources of the Small Business Development Center at UCF. She started meeting with CBA Pauline Davis in the early 90's – when the business was just a dream and needed guidance through the business start-up process. Since that time, Fozia has contacted Pauline whenever she needed business assistance. Pauline's business expertise and the resources of the SBDC at UCF get credit for her success. Fozia states, "The SBDC has been so helpful to my business because not only do I have a place to refer my clients for overall business assistance, the center has helped me grow my business and expand its service offerings. I really like Pauline's common sense approach to business and her confidence that there is a solution to every problem."

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Today, Fozia is very optimistic about the future of her business considering the economy. She understands the challenges as new rules and licensing requirements for accountants and mortgage brokers are developed. She considers herself a lifelong learner and understands what it takes to stay ahead of the competition. She is grateful to her clients that have stayed with her throughout the years. She also gives credit to her husband Haile, who helps her with technology and son Caleb who is a great motivator.

*Helping Businesses Start, Grow and Succeed*