

# Tamara L. Nall

---

## Fulfilling Her Destiny

Tamara Nall wasn't like other 12-year-olds. She did well in school, enjoyed playing with the other kids in the neighborhood, and sometimes argued with her sister. But she was also running a business, and it was pretty far from a lemonade stand.

Tamara was born in Toledo, Ohio and lived the early part of her childhood in Bessemer, Alabama. Her father was an Administrative Manager at a well-known soda bottling company in Alabama and instilled a business mindset in Tamara simply through leading by example. When Tamara's father later moved the family to Atlanta, Georgia so he could attend Divinity School, he worked as Vice President of Human Resources at a meatpacking company in the city. Occasionally, Tamara accompanied her father to work. It was there that Tamara noticed the operations did not seem to be as efficient as they should, which in her young mind presented an interesting business opportunity. Strewn through the hallways were what seemed to be limitless boxes of invoices. Tamara remembers asking her father what would happen if someone had a question about what they ordered. Her father replied that clerks come out and they just keep looking until they found the invoice. Tamara, who thought the system could not possibly produce good results, asked, "Can I put together a proposal about how I would organize this? Because this is not productive," she asked. Her father, perhaps admiring her ambition, told her to put together the proposal, and looped in his boss. Tamara pitched to her father and a Senior Executive at the company, and she won a contract to do the work.

After school, when her homework was done, Tamara would crack open some of the boxes of invoices her father brought home in the evening. On the weekends, she would go into work with him and organize all day. Eventually, she brought

her younger sister, Rachel, onto the project. However, Rachel tired of it pretty quickly. "I think she quit, but to this day she says that I fired her," laughs Tamara. "I'd see her face when we went in on the weekends, and she was so upset at the lack of order. She saw chaos, but I saw profits! It was Heaven!" Tamara made \$30,000. Her father helped her declare the income and file taxes on it. Rather than spend the money, she saved it until college, when she used it to go on her first big trip to South Africa, a lifelong dream.



That enterprising kid grew up to be an even more enterprising adult. Today, Tamara is the Founder, President & CEO of The Leading Niche, a business she started in 2007 while still working full-time for Booz & Company, the commercial side of Booz Allen Hamilton.

The Leading Niche (TLN) is a contractor primarily focused on data analytics, cyber security, and other IT solutions in the fields of financial services and public health. They're a respected global business with employees and contracts in the US and abroad. "On the data analytics side, we concentrate on fraud, abuse, and forensics," Tamara explains. "Once we started working with the federal government, we started supporting agencies to build algorithms to analyze unstructured data and conduct research that combines strategy and data intelligence."

TLN has worked on international public health projects, particularly with HIV as well as less common diseases like Zika and Ebola. "We do lab work and non-lab work," says Tamara. "We feed information back to our customers so they can make informed decisions about how to allocate budgeting for new projects."

The name "The Leading Niche" was actually chosen by Tamara's late mother, whom she speaks lovingly of as kind, artistic, and

creative. "Leading" is meant to convey the business's technological capabilities; Tamara was set on ensuring as much automation as possible. "The idea was that we are going to lead the industry in what we're doing; we're going to be the best at analytics," affirms Tamara. "And then I also wanted us to have a niche. I didn't want to be all over the place. I didn't want to be one of those companies that says, 'We can do program management, and we can do janitorial work, and we can do advanced planning.' No, we focus on what we specialize in." To top it all off, TLN is also Tamara's initials, giving the name a personal touch. The logo is shaped like the globe, representing its international reach.

Tamara cannily launched TLN two years before leaving her job with Booz, allowing her time to get a feel for the marketplace and make connections. Although she worked long days, she would burn the midnight oil working on TLN after work and on the weekends and holidays. Additionally, she knew that when she began meeting with clients, she didn't want to call TLN a "start-up," preferring to have a couple of years of experience and revenue under her belt to show potential customers. She took on small contracts whenever she could get time away from her labor-intensive job, which sometimes had her working as many as 20 hours in a day. In 2009, she hired her first employee—an assistant. That same year, she won her first major client.

The client was SkyBank, a regional bank in West Africa. The opportunity was M&A work. SkyBank had lost market share, and they wanted to know how to gain it back. Tamara put together a proposal, informing them that they needed to either acquire or be acquired by another bank, and offered likely candidates for the merger. As to how she got this contract, Tamara confirms, "It's all about relationships. This was through a colleague I'd met at a summer program at the Harvard Business School years prior. I reached out to him and it turned out to be perfect timing. SkyBank had asked him to do this work, but he only had three analysts on his team. He needed someone to partner with him."

At this point, Tamara moved quickly. Booz was in the midst of a round of layoffs, and after Tamara resigned her position, she quickly called around to former coworkers who were suddenly unemployed. Fortuitously, she now had a pool of about 50 qualified people looking for work. She

ended up bringing 18 on for the project, which TLN and its partner won, beating out even world-famous McKinsey for the contract. TLN had committed to hire one-third of the staff on the project locally, train them, and develop them as well. Suddenly, TLN had gone from a one-woman show to a legitimate contender.

Tamara doesn't take her blessings lightly. The guidance she received from her father, who is a retired pastor, and her mother, who constantly read to her from the Bible, taught her to trust in God's plan. "I believe God created me to be an innovator and to employ people," Tamara said with thoughtful affirmation. "I wake up every day and I'm grateful to be an employer. I love that I can help people to feed their families, pay their mortgage, and create something. I don't think I was made to do anything else. Being an employer is my God ordained Destiny. Both she and the business certainly do their part to give back; TLN contributes 10% of its net earnings to the community, while Tamara herself gives 10% of her gross salary to tithes, offerings, and the community.

She comes by it honestly. Her father, the aforementioned pastor, was also a practitioner of tithing, and his congregation knew him as the type to give away everything if he wasn't reigned in. Along with her time sorting invoices at her dad's office, she mostly remembers being in church. It was a small church of about 100 members, but their commitment was large. "On Sundays, my dad had to go visit everybody," she recalls. "He would go pray with everybody, so we wouldn't get home until very late; the church was my second home."

The Nall girls did not grow up wealthy, but they did not want for anything. Their parents taught them to be grateful, patient, and kind. "My mother's thing was, if it's not nice, if it's not true, if it's not necessary, don't say it! And I would say, 'Well it was true and necessary, how about two out of three?'" laughs Tamara. "My mother constantly prayed, and she was slow to speak because she considered everything so carefully. She always had to pray over things, and sometimes that frustrated me. But she was like the calming ocean. I honestly think my mom was an angel that was sent here on Earth." In fact, Tamara considers her mother's Bible to be her prize possession. "It has a tan leather cover and a picture of the family in it," she describes, tearing up. "Of course it has all of her

highlights and underlines in it. She taught us to turn to God, and that's where I get my comfort, my strength." Although Tamara's mother was very educated, with multiple Master's degrees, her main goals were to follow Christ and rear her two girls.

Tamara's parents were married for 45 years, but her father loved her mother for 52; he had to chase her for the first seven. "My mother said she'd never marry a military man or a preacher," smiles Tamara. "She'd always joke that God has a sense of humor, because she married my dad, and then he became a preacher!" Tamara remembers their relationship as loving, with her father constantly catering to her mother—something of a lifelong infatuation before she passed away several years ago.

Her parents' lack of attachment to material things is particularly on display in one anecdote. Tamara's father had been accepted into Theology School at Emory, and the family was packing up to move from Bessemer, Alabama to Atlanta, Georgia. "My mom picked me and my sister up from school, and we saw all these kids going by on bikes, roller skates, carrying things, and we thought there must be a carnival in town," Tamara laughs. "We pull into the driveway, and basically, our parents had taken all our stuff and put it in the yard. They said you can keep one toy; the rest we're giving away. God had blessed us abundantly, so we had to bless others. I took one doll, my Baby Alive (which she still has to this day) and that was it! We cried for days but to no avail. We were moving to Atlanta with few material items."

The girls tried to adjust in Atlanta leaving behind a few more little businesses, like babysitting and opening their own mini-library for the neighborhood kids from their book collection. They adjusted to the public schools; in Bessemer, they'd gone to a small, private Christian school. But with their father back in school himself, there was no income for private education. Tamara and her sister were the first African-American students at one of their private schools in Alabama. The Nall girls were part of a bussing program in Georgia called M2M, or "Minority to Majority," which meant that minority students who lived on one side of town would be bussed to schools on another side of town that had a predominantly white student population. For Tamara and her sister, this also meant that they had to get up at 5

or 6 in the morning to ride to their school. It was a long day, and while Tamara made friends enough to sit with at lunch, she wasn't invited many places.

Still, she threw herself into her own success and thrived in both academics and extracurricular activities. She was involved in everything, including being one of the school announcers. She even notes that her younger sister, Rachel, was often referred to as "Tamara's sister," much to Rachel's frustration. She kept her GPA high and notes that she did so without much external pressure. Her parents encouraged her to work hard, but they never demanded high grades. "They expected us to do our best," reminisces Tamara.

Her father graduated from Emory and began pastoring a congregation of only five members. He quickly grew the attendance and moved from preaching in a banquet room at a hotel to a brick and mortar church that was paid for in full.

By the time she graduated high school, Tamara had a 4.2 GPA and was fourth in her class. Her mother had taken a job as a secretary at Emory some time before, which meant Tamara could attend the university for free. She already had her heart set on a business degree, but during her first year of school, an intriguing program caught her eye. The program was a dual degree program with Georgia Tech. Students completed their work at Emory, then went on to get a second degree at Tech in two more years. She went to her academic advisor to speak to her about the program, citing her interest in chemical engineering. "I was told to not do it because females, particularly minority females, should only major in liberal arts," remembers Tamara. "I said, 'Thank you very much, you've been so helpful.' and then I went home and applied for the program! I'm the kind of person that, if you're gonna try and close the door, I'm going to knock down the roof!"

Tamara ended up completing the dual degree program in 7 years—opting to stay an additional year so she could check out some non-degree courses like Chinese—with a business degree from Emory and a chemical engineering degree from Georgia Tech. Right away, she was a hot commodity on the job market. She was recruited by several of the top management consulting firms, but Booz was far and away the most impressive of the bunch. They flew her out,

invited her to all their parties, promised to mentor her and embraced her as their own. She was excited and knew she'd found the right fit.

Moving to New York City brought Tamara a level of freedom and breathing room she had never had back home in Atlanta, where she was often recognized around town. "I was so used to being the preacher's kid. I always had to live the perfect life," recalls Tamara. "New York gave me freedom. I could finally get away from that pressure. And New York has so much opportunity. I just love New York!"

Tamara was a hit at Booz, quickly rising in the ranks. "They liked the fact that I had the business side and the engineering side," observes Tamara. "That shaped my career. They would put me on the hard healthcare projects because a lot of people were good with analytics, but not equally so with strategy. A lot of people were good with strategy, but they couldn't communicate the numbers to clients in a digestible bite." She also had an ingenious little trick for acquiring mentors. She would often approach people she admired and thank them for inspiring her and mentoring her from afar. From then on they were happy to step into the role.

Booz paid for her to attend Harvard Business School, entering a program she chose as she observed that most of the African-American principles and partners at Booz had gone there. In her eyes, to be a partner at Booz meant only one school, so HBS was the only MBA program she applied to. It was all or nothing. Her time at Booz prepared her for the rigor of business school. She had already trained to process large amounts of information and filter out the relevant parts quickly.

As much as she loved her time with Booz, entrepreneurship called to her, and she left 3-4 years short of becoming a partner. "I think of entrepreneurship as opportunity," says Tamara. "My father got laid off when I was young, and our lifestyle changed. My friends whose parents were business owners didn't have lifestyles that changed. I saw that and wanted the same kind of

security, that kind of freedom. I truly think if you're smart, and you put in the work, and you build the relationships, it's going to happen for you." Additionally, she found that as she rose through the ranks at Booz, the pay was higher, but the workload never seemed to decrease. She knew she didn't want to work 20 hours a day for the rest of her career. "I wanted to work smarter, not harder," notes Tamara. Thus, The Leading Niche was born.

As a leader, Tamara considers herself to be, above all, collaborative. "I love innovation and continuous improvement," she explains. "So I try to be very fair. I'm a collaborative leader that wants us to get to the solution together."

To young people entering the working world today, she advises building your network—an ingredient just as crucial to success as intelligence or work ethic. "Never underestimate the power of the person sitting next to you," she instructs. "They might look like they're not anything special, but try to be a giver before you're a receiver. In my network, there are very few people who would not help if I called. Likewise, I would bend over backwards to help my network. I'm always trying to connect with people."

© May 2020 Gordon J. Bernhardt. All rights reserved. Reprinted by permission.

— By Gordon J. Bernhardt, CFP®, AIF®

*About Gordon J. Bernhardt*

*President and founder of Bernhardt Wealth Management and author of Profiles in Success: Inspiration from Executive Leaders in the Washington D.C. Area, Gordon provides financial planning and wealth management services to affluent individuals, families, and business-owners throughout the Washington, DC area. Since establishing his firm in 1994, he and his team have been focused on providing high-quality service and independent financial advice to help clients make informed decisions about their money. For more information, visit [www.BernhardtWealth.com](http://www.BernhardtWealth.com) and [Gordon's Blog](#).*