

GeorgiaTrend

2017/2018

# Small Business Guide

A Guide To Help  
You Start, Build  
And Grow Your  
Small Business

Plus

**SUCCESS  
STORIES**

from Entrepreneurs

&

**ADVICE**

from the Experts

## Georgia's 2017 Small Business Person of the Year

Life experiences prepared Kevin Boykin for  
success as he found his 'American Dream'  
— Page 10

Resources For  
Small Business Owners



# COMMITTED TO GROWING GEORGIA'S SMALL BUSINESSES FOR 40 YEARS!

Learn more about our story and dedication  
to Georgia's small businesses by visiting our  
anniversary web page:

[www.georgiasbdc.org/anniversary](http://www.georgiasbdc.org/anniversary)

The SBDC finds a champion  
in State Representative  
Lauren ("Bubba") McDonald,  
who works to ensure future  
state funding.

University of Georgia Business  
Dean, William Flewellen, Jr., begins  
promoting the idea of the SBDC.

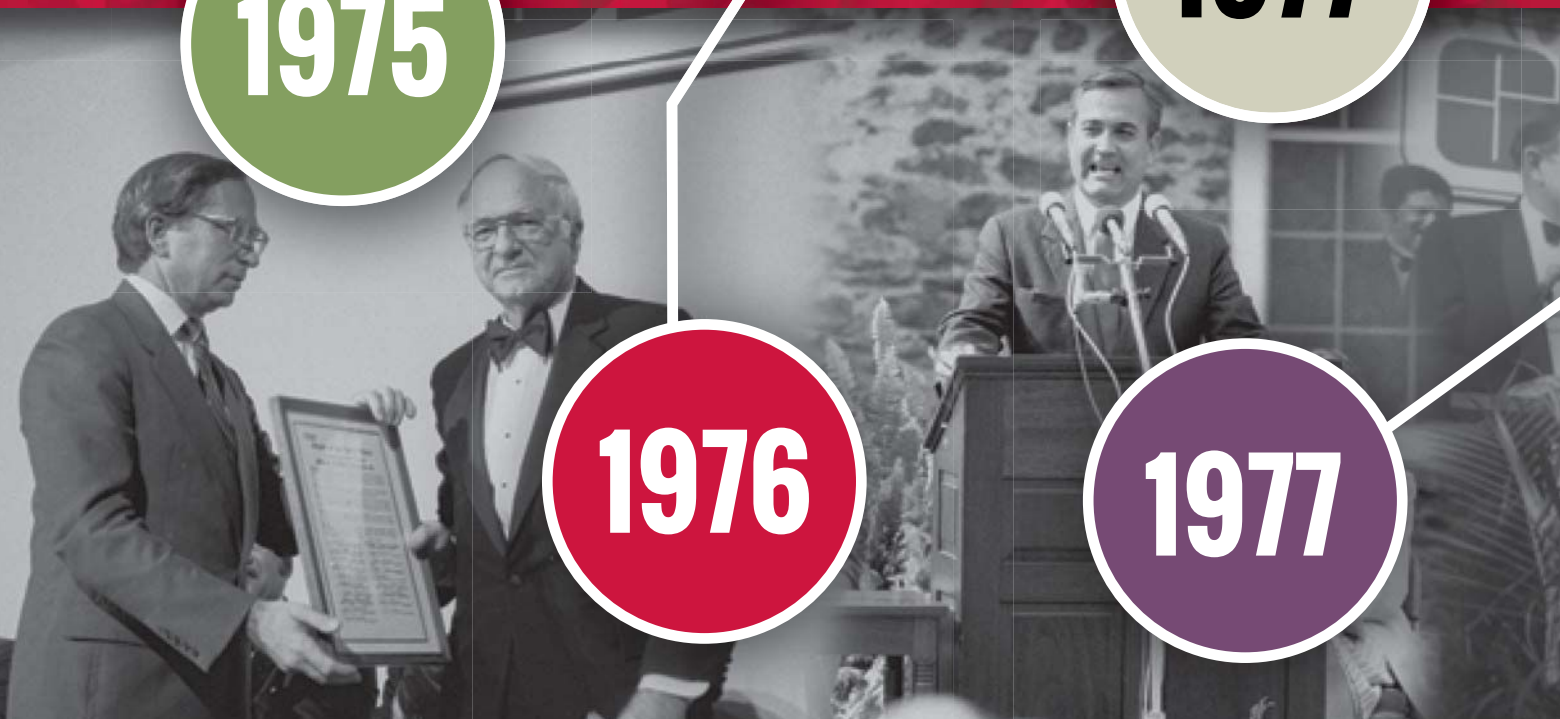
SBA names UGA as one of eight  
universities in the nation to  
pilot the SBDC program.

1975

1977

1976

1977







# Small Business Development Center UNIVERSITY OF GEORGIA

In 1980, President Jimmy Carter signs the Small Business Development Center Act (PL96-302), establishing the SBDC as a national program.

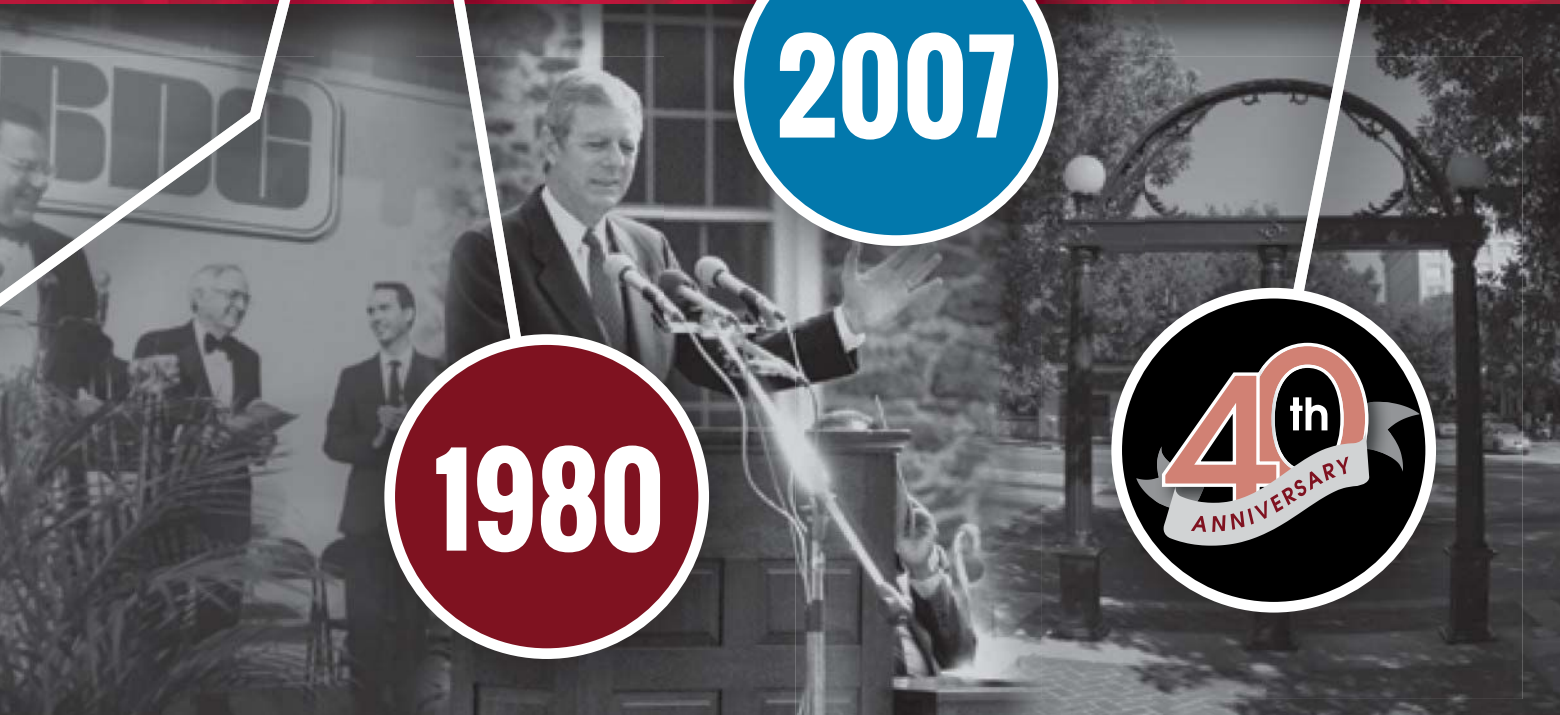
The UGA SBDC Celebrates 40 years of public service and economic impact for the state of Georgia.

The UGA SBDC works with their first client, Abe J. Fogel, Augusta businessman and owner of U-Rent-It.

In 30 years' time, over 490,000 businesses and entrepreneurs have been served through consulting and continuing education.

2007

1980







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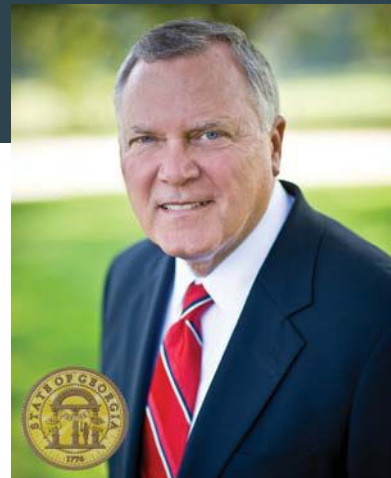


# Small Business

## The Backbone of Our Economy



STATE OF GEORGIA  
OFFICE OF THE GOVERNOR  
ATLANTA 30334-0090



Dear Small Business Owner,

For the fourth consecutive year, Georgia has been named the No. 1 state in the U.S. in which to do business by Site Selection magazine. This ranking speaks to the commitment and support from our businesses, our communities across the state and the citizens of Georgia.

There are more than 650,000 registered small businesses in the state, and we know that nearly 95 percent of Georgia companies have fewer than 50 employees, and approximately 98 percent of Georgia businesses have fewer than 100 employees. As you can see, small businesses are anything but small – they are the backbone of our economy.

The Georgia Department of Economic Development's (GDEcD) integrated approach not only supports traditional economic development, but also puts a spotlight on Georgia's workforce, international trade, film, arts, and tourism industries. GDEcD's Small Business team, as well as Small Business Development Centers across the state, provide an array of resources and technical assistance to aspiring entrepreneurs and small businesses.

As a part of Georgia's emphasis on supporting job creators, GDEcD has a website dedicated to small businesses that makes it easier to find the information you need for starting or growing your small business. I encourage you to visit [www.georgia.org/small-business](http://www.georgia.org/small-business) to learn more about the valuable state resources that are available.

Thank you for your contribution to Georgia's economy.

Sincerely,

A handwritten signature in black ink that reads "Nathan Deal".

Nathan Deal  
Governor, State of Georgia



# ARE YOU **OUR NEXT** ROCK STAR?



Ecolink Inc.



Atlanta Movie Tours



Atlas Turf International



Sweet Grass Dairy

## Georgia Small Business **ROCK ST☆RS**

**CHECK THE WEBSITE FOR OPEN NOMINATIONS  
LATER THIS SUMMER!**

[Georgia.org/RockStars](http://Georgia.org/RockStars)

From technology, manufacturing and agriculture to tourism, film and the arts, Georgia's Small Business ROCK STARS are recognized annually by the state for their outstanding and innovative business practices. Any type of Georgia-based, for profit small business employing under 100 is encouraged to apply. Nominate your own company or another great Georgia small business. Check the website for open nominations later this summer at [Georgia.org/RockStars](http://Georgia.org/RockStars).







**U.S. Small Business Administration**

*Funded in part through a cooperative agreement with the U.S. Small Business Administration.*



**Small Business  
Development Center**  
**UNIVERSITY OF GEORGIA**

Dear Georgia Entrepreneur:

The economy in Georgia has seen significant improvement over the past few years. Surveys of small business owners indicate growing confidence, unemployment is down, banks are continuing to increase lending activity and other economic indicators give cause for optimism. While this economy is not booming, times are clearly better than they were a few years ago.

As always, small business owners continue to face challenges while they strive to follow their dreams and build futures for themselves, their families and their employees. Small businesses provide a significant portion of the jobs in Georgia, as well as many of the goods and services upon which we all depend. Managing cash flow, obtaining capital for expansion, identifying new markets and customers, finding qualified labor and suppliers, and strategically positioning business for future growth or transition into retirement are the kinds of demanding, time-consuming activities business owners face. Seeing that entrepreneurs were burdened with limited resources to help tackle these challenges, the University of Georgia's (UGA) Small Business Development Center (SBDC) was created 40 years ago to provide ready access to educational assistance. Keeping with the land-grant mission of the University to reach the entire state, Business Dean William C. Flewellen championed a small business program modeled after the highly successful Cooperative Extension Service, which assists farmers. With the enthusiastic support of UGA President Fred Davison, advocacy within the Georgia General Assembly from State Representative (and small business owner) Lauren "Bubba" McDonald and the assistance of U.S. Senator Sam Nunn, the SBDC concept was born in Georgia and across the country.

Now, the SBDC teaches business owners how to apply business management concepts and practices to their own unique business circumstances from a network of 17 locations across Georgia. Helping business owners where they live and work, the University of Georgia and its partners on six other University System campuses provide assistance to help Georgians foster new business ideas, create innovations for our economy and grow jobs. Over the past five years, Georgians receiving SBDC assistance have created over 1,600 businesses and created more than 12,000 jobs. This is the type of applied education that the University is known for across the state.

Thanks to Georgia Trend's Small Business Guide for serving as another important resource for information and assistance for those interested in growing or starting a business.

Sincerely,

Allan Adams  
State Director

[www.georgiasbdc.org](http://www.georgiasbdc.org)





By Terri Denison,  
Georgia District Director  
U.S. Small Business Administration

# Georgia

## A Big State for Small Business

**A**s we celebrate National Small Business Week each spring, it is important to remember that the presence and economic impact of small business is also state and local. One place where this is definitely true is Georgia.

As I have often said, Georgia is the most entrepreneurial and small business-focused place I have experienced during my tenure with the SBA. A high percentage of the people I encounter, even “off the clock”, have a business idea, are in the process of starting a business or have an established business. Others have “side businesses” in addition to their regular 9-to-5 jobs.

Statistics confirm these casual observations. Almost 95 percent of the state’s businesses have fewer than 50 employees with 78 percent employing five or fewer individuals. So what makes Georgia such fertile ground for entrepreneurs and small business owners? It comes down to the dynamic demographics and larger economic environment.

Between 1990 and 2016, Georgia’s population grew from roughly 6.5 million to 10.3 million, a 58.5 percent increase. While much of that growth is concentrated in the metro Atlanta area, other cities such as Savannah, Columbus and Augusta have seen notable growth as well. A growing economy spurs growing demand for consumer goods and services. Growing consumer demand means opportunities for small businesses to provide or contribute towards providing those goods and services.

Georgia also has a strong corporate and government presence that creates market niches for small businesses. There are 18

Fortune 500 companies headquartered in Georgia and a total of 30 Fortune 1000 companies. These companies have substantial supply chains generating considerable demand for goods and services to support their enterprises and business-to-business opportunities. Similarly, there are federal military installations and civilian agencies in the state contracting for goods and services to support their missions providing yet another source of business prospects.

The state has key economic generators which spur opportunities for business ownership and entrepreneurship. There are the obvious ones — Hartsfield-Jackson Atlanta International Air-

port, the world’s busiest airport, and the Port of Savannah, the fourth busiest port in the country. These facilities are important bricks in the foundation of the state’s economic infrastructure that draw companies of various sizes to the state and encourage the creation of new ventures. There is the burgeoning presence of the TV and film industry requiring industry-related and ancillary services along with a growing technology and medical sector. The evolution of the agritourism industry is contributing

to the creation and support of business establishments in rural Georgia. There is the strong presence of institutions of higher learning, approximately 185 colleges, universities and technical schools throughout the state. These institutions attract and foster a population with the education, skills, creativity and drive to start and operate their own business venture, ranging from “lifestyle” to traditional businesses, creative arts to high growth, tech companies.

Finally, Georgia consistently receives high marks for a pro-business environment having relatively lower taxes and regulatory requirements, lower cost of living and higher quality of life. There is a more balanced approach to economic development policy at the state and

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local levels by including business development and entrepreneurship along with business recruitment and retention as part of their strategy.

All of these forces come together to make Georgia a big state for small business. Whether you are thinking about starting a business or have an existing business, the programs and resources of U.S. Small Business Administration are available to support your endeavor. The celebration of National Small Business Week is the celebration of you and your entrepreneurial dream here in one of the most entrepreneurial states in the country.



The logo features three blue stars at the top. Below them, the word "GEORGIA'S" is written in a black, serif, all-caps font. Underneath is a red ribbon banner with the words "SMALL BUSINESS" in white, bold, serif, all-caps font. Below the banner, the words "PERSON OF THE YEAR" are written in a large, bold, black, sans-serif font.

# GEORGIA'S SMALL BUSINESS PERSON OF THE YEAR

By Bobby Nesbitt

**A**t the time, 10-year-old Kevin Boykin didn't realize washing dishes was preparing him to be a future owner of a thriving business. But, in addition to dishpan hands, young Kevin was actually getting a piece of the puzzle that would eventually come together to make his "American dream" possible.

Boykin put his entrepreneur puzzle together and reached his dream ... and did it so successfully, he has been named Georgia's 2017 Small Business Person of the Year by the U.S. Small Business Administration (SBA).

Boykin's story is one of success, but, like most small business success stories, it is one that entailed a lot of hard work, good planning and a little help along the way.

Boykin is founder and CEO of Path-Tec, a medical logistics company that specializes in the packaging, transport and tracking of laboratory specimens. He started Path-Tec in 2005 and has grown the business from a small rental space and a part-time employee to owning a 130,000-square-foot facility that employs more than 150 people.

always been a daddy's boy, always hanging around wanting to help with whatever he was doing."

After high school, Boykin says he and his best friend joined the Air Force "to see fabulous places and ended up seeing more of Georgia." After being stationed for a while in Washington, D.C., Boykin was moved to Warner Robins. And, while he didn't become a world traveler, Boykin did receive training as a medical laboratory specialist that proved valuable later as he was finishing college and as a prelude to his future career.

Boykin had started college while in the Air Force and when he got out decided to finish at Columbus State College (now Columbus State University). He worked as a lab tech at several Columbus hospitals as he completed work for a health science degree.

While the lab work had been good, Boykin says, "I knew I didn't want to stay in the lab and I knew I liked to talk and meet with people, so I decided to look for a job in medical sales."

He worked in sales and sales management for a couple of companies before joining Richard-Allan Scientific, where he worked his

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**For Boykin, having his own company is "part of the American dream. It's a way to control your own destiny with hard work."**

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The company is located in Midland, near Columbus and not far from where Boykin grew up, Pine Mountain. His family had moved to the area when his father, a chef in the New Orleans French Quarter, was hired as chef at Callaway Gardens resort.

Boykin's father later left Callaway Gardens to open his own restaurant in Pine Mountain. And that's when Kevin got his first taste of the entrepreneurial experience.

"I started helping out when I was about 10," he says. "I was the dishwasher, my father was the chef, my mother was the hostess and my sister and brother also helped out. I enjoyed it ... I had

way up to vice president of sales, based at the company's Kalamazoo, Mich., headquarters.

"This was a good-sized company, but it felt more entrepreneurial and we all felt like we were contributing to its growth," he says. But, he says, that changed when Richard-Allan was bought by a much larger corporation and "all decisions were made by corporate."

By that time, the entrepreneurial bug had bit and Boykin decided he wanted to strike out on his own.

"I saw my background as a nice puzzle that had come together," he says. "The experience working with my father growing up gave





## Life experiences prepared Kevin Boykin for success as he found his 'American Dream'

me a good work ethic, my time in the Air Force instilled discipline and I had gained valuable knowledge from my work experiences.”

Boykin had an idea for the type of business he wanted to start, but decided he needed more overall business knowledge before getting too far into the process.

“I knew how labs worked, I knew about sales, marketing and distribution, but I didn’t have a business background,” he says. “My undergraduate degree was in health science and I knew it would be helpful to get an MBA if I wanted to run my own business.”

So Boykin left his management job, moved from Michigan to Columbus, and started work on his MBA at nearby Auburn University. At the same time, in 2005, he started what he calls a “low-scale version” of his business, then began ramping up as he finished his MBA in 2006.

The company name, Path-Tec, comes from pathology and technology, the focus of the business when he started.

“More than 80 percent of specimens are collected outside of a lab, in clinics and doctors offices,” Boykin says. “The specimens must be properly collected and packaged and then transported to a lab for testing. Our customers are the labs, and our job is to make sure they receive specimens properly and as quickly as possible. We design and assemble all the packaging, coordinate transporting all the samples to the labs and also manage all of the inventory.”

Path-Tec today is a thriving business with some 400 clients throughout the world and its own large headquarters/manufacturing facility, but its start was quite a bit more modest. “We started out in a small space,” Boykin says. “I hired a Columbus College student to work part time and used Goodwill to help assemble packaging.”

The company was growing slowly in its first year, expanding from the one part timer to three or four full-time employees, and then a company that had hired them to do one project was so satisfied it “gave us a contract to do all their work,” says Boykin. That helped get the company on a growth path that continues today.

“We’ve had 30 percent growth yearly for the past five years and I think that rate will continue into the future,” he says. “We have really expanded what we do and continue to expand into new markets.”

Path-Tec moved into its current building, its fifth, in 2015. It’s a long way from the small space Boykin rented in a building in Columbus specifically catering to new entrepreneurs. It was a good place to be for Boykin because that’s also where the local University of Georgia Small Business Development Center (SBDC) was located and where he met Mark Lupo, SBDC’s Columbus area director. SBDC is a partnership between the University of Georgia and the Small Business Administration.

Boykin says that meeting turned into a “longtime, great relationship. Mark helped me develop a business plan and then helped me look for financing as the company started to grow.”

“SBDC and the Columbus community have supported me throughout the years and continue to do so,” Boykin says. “When you’re an entrepreneur starting your own business there are not many in your own company to lean on for a long time. That’s why it really helps to have outside resources like SBDC.”

For Boykin, having his own company is “part of the American dream. It’s a way to control your own destiny with hard work. For anyone else wanting to do it, I’d tell them there are resources to help. There are a lot of people who want you to succeed.”



# A HELPING HAND

SBA resources can help you get started ...  
or grow to next level

**T**he U.S. Small Business Administration (SBA) was created in 1953 as an independent federal agency to help Americans establish and expand small businesses. SBA delivers its services through an extensive network of field offices and partnerships with public and private organizations nationwide.

SBA's Georgia District Office is responsible for the delivery of agency programs and services throughout Georgia's 159 counties. It also maintains a website at [www.sba.gov/ga](http://www.sba.gov/ga) with access to online training courses, a calendar of upcoming workshops and events, SBA Georgia Small Business Resource Guide, and more.

The Georgia District Office is located in downtown Atlanta at 233 Peachtree St. N.E., Suite 300-Harris Tower, Atlanta, GA 30303, adjacent to the MARTA Peachtree Center Station. Office hours are 8:30 a.m. to 5 p.m., Monday through Friday. Phone: 404-331-0100, Email: [georgia@sba.gov](mailto:georgia@sba.gov).

## FINANCIAL ASSISTANCE

The Georgia District is ranked as one of the nation's top producers of SBA backed loans to small businesses. In FY 2016, 2,023 SBA-backed loans were approved for Georgia small businesses, totaling more than \$1.4 billion. These loans were made by banks and other lenders through the agency's 7(a) and 504 loan programs.

The 7(a) program offers SBA guarantees on business loans provided by banks and other commercial lenders. Proceeds may be used to purchase real estate, machinery and equipment, inventory, working capital, debt refinancing and business purchase. The maximum 7(a) loan is \$5 million.

The 504 Program provides long-term (10 or 20 years) fixed rate financing for fixed asset projects to create and retain jobs as well as meet other public policy goals or community development objectives. Proceeds may be used to purchase commercial real estate or long-life machinery and equipment. The maximum 504 loan is \$5 million and up to \$5.5 million for small manufacturers. 504 loans are delivered through SBA-approved Certified Development Companies in conjunction with financing from commercial lenders. Borrower equity injection can be as low as 10 percent of the total project cost.

## MICROLOAN PROGRAM

The SBA Microloan Program provides loans up to \$50,000 to help small businesses and certain not-for-profit childcare centers. Nationally, the average microloan is about \$13,000.

The SBA provides funds to approved intermediary lenders, which are non-profit community-based organizations with experience in lending and technical assistance. These intermediaries deliver the program to eligible borrowers.

Georgia has five SBA-approved microlenders. Southwest: Albany Community Together (ACT) at 229-420-4600; North Georgia and Metro Atlanta: Access to Capital for Entrepreneurs (ACE) at 706-348-6609; Metro Atlanta: DeKalb Enterprise Business Corporation (DEBCO) at 404-378-1899; ACCION at 866-245-0783; and Southeast: Small Business Assistance Corporation (SBAC) at 912-232-4700.

## SURETY BOND PROGRAM

The SBA can guarantee bid, performance and payment bonds for contracts up to \$6.5 million for eligible small contractors that cannot obtain surety bonds through regular commercial channels. The federal government as well as many state and local governments and private sector companies require bonding for construction and other service contracts.

For further information, go to [www.sba.gov/osg](http://www.sba.gov/osg), or contact the Georgia Surety Bond Guaranty Program Liaison, Melanie Bryant at (404) 331-0100, ext. 603.

## COUNSELING AND TRAINING SERVICES

### SCORE

Free counseling, advice and low-cost training for future and current businesses are available through SCORE, "Counselors to America's Small Business." SCORE mentors are located at the SBA's Peachtree Center offices as well as other metro Atlanta area satellite offices. Other SCORE Chapters are located throughout the state, including in Columbus, Savannah, Middle Georgia and Albany.

SCORE offers counseling by email as well as in person. For a list of the SCORE locations, workshop schedules or an appointment to meet with a SCORE mentor, go to [www.atlanta.score.org](http://www.atlanta.score.org) or to [www.score.org](http://www.score.org).

### The University of Georgia Small Business Development Center Network

Small Business Development Centers (SBDCs) are another excellent source for counseling, technical assistance and training. With locations around Georgia, there is an SBDC office within reach of every small business in the state.

Funded through a partnership between the SBA and the University of Georgia, the Georgia SBDC is one of the oldest and most successful small business support networks in the nation. To locate the nearest SBDC and discover the full range of offerings, go to [www.georgiasbdc.org](http://www.georgiasbdc.org).





## Women's Business Centers

Women's Business Centers, hosted by non-profit organizations, are designed to assist primarily prospective and current female business owners. These Centers seek to "level the playing field" for women entrepreneurs, who still face unique obstacles in the business world to help people start, grow and expand their small businesses.

There are two SBA-funded Women's Business Centers, both situated in the metro Atlanta area. The EDGE Connection is located in Kennesaw, phone 770-499-3228 and website [www.theedgeconnection.com](http://www.theedgeconnection.com). Access to Capital for Entrepreneurs (ACE) Women's Center is located at 10 College Street Northwest, Norcross. For more information call 678-335-5600 ext 114, or visit [www.aceloans.org/ace-womens-business-center/](http://www.aceloans.org/ace-womens-business-center/)

## Women's Business Development

In addition to Women's Business Centers, a Women's Business Ownership Representative is located at the SBA District Office. She can advise business owners about programs tailored specifically to the needs of women-owned businesses. Call Patrice Dozier at 404-331-0100, ext. 411.

## Export Assistance

Special loan programs, along with counseling and education, are available for businesses involved in or looking to begin exporting.

An SBA senior international trade specialist is based at the Atlanta U.S. Export Assistance Center (USEAC), a partnership with the SBA, Export-Import Bank, the U.S. Department of Commerce, and the State of Georgia. The USEAC is located in Midtown Atlanta at 75 Fifth St., N.W., Suite 1055. Another USEAC is located in Savannah at 111 E. Liberty St., Room 202.

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## VETERANS

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For veteran-owned businesses, the SBA provides entrepreneurial development services through its network of Veteran Business Outreach Center (VBOC) Program. Georgia's VBOC is located in Statesboro at 58 E. Main Street, Statesboro, Georgia 30460. You can also reach them at 912-478-0872. Additionally, there is a local Veteran's Affairs Officer in the district office to connect veterans with business development assistance and resources. Call Jorge Valentin-Stone at 404-331-0100, ext. 609.

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## 8(A) BUSINESS DEVELOPMENT PROGRAM

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Through its business development program known as the 8(a) Program, the SBA assists small businesses owned and controlled by socially and economically disadvantaged individuals. Participating businesses must be able to provide a product or service that is purchased by an agency of the federal government.

Interested firms are strongly encouraged to attend the 8(a) Program orientation workshop held the second Wednesday of each month at the SBA District Office. To register for this free workshop, go to [www.sba.gov/ga](http://www.sba.gov/ga) and select training calendar. You may also obtain additional program information and access to the online 8(a) Program application at [www.sba.gov](http://www.sba.gov).

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## HISTORICALLY UNDERUTILIZED BUSINESS ZONE (HUB ZONE) AND WOMEN-OWNED SMALL BUSINESS CERTIFICATIONS

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The Historically Underutilized Business Zones (HUBZone) certification helps small businesses in economically distressed communities gain preferential access to federal procurement opportunities. The Women-Owned Small Business (WOSB) certification program authorizes contracting officers to set aside for women-owned businesses federal contracts in industry classifications where these businesses have been underrepresented in awards.

Details can be found under "Contracting" at [www.sba.gov](http://www.sba.gov).





# How To Avoid Common Business Startup Mistakes

By Richard Montanaro

**A**ccording to *Bloomberg Business*, 8 out of 10 new businesses fail within their first two years of operation. The most common reason cited for business failure is undercapitalization. Why do so many entrepreneurs start their businesses without sufficient capital? My experience tells me that entrepreneurs are generally highly motivated, self-starters and risk takers.

Joe Robinson wrote an article for *Entrepreneur Magazine* about the personality traits of entrepreneurs which states, “entrepreneurs have vision, can tolerate ambiguity, have self-belief, are tenacious, flexible, and don’t mind breaking the rules.” This combination of personality traits allows our entrepreneurs to wade into the economic fray and start their businesses, but why so many failures?

## READY, AIM, FIRE!

Entrepreneurs are action-oriented visionaries and often the desire to get started overwhelms the need to plan carefully. Lack of sufficient research and planning can cause entrepreneurs to miss key market trends, not fully understand consumer behavior/demand for their product, and underestimate their capital needs.

One of the most commonly missed components of a new business’s capital needs is their cash “burn rate.” Burn rate as defined on *Investopedia.com* is normally used to describe the rate at which a new company is spending its venture capital to finance overhead before generating positive cash flow from operations; it is a measure

of negative cash flow. Burn rate is usually quoted in terms of cash spent per month.

In simple terms, if a company is projected to lose money for its first 12 months in business, the cumulative losses need to be added to their startup capital needs.

## THIS VEHICLE NEEDS GAS!

Entrepreneurs often underestimate the amount they will need to spend on marketing. The target consumer needs to see the marketing message enough to create awareness, and the messaging needs to be convincing enough to create a change in consumer behavior. Entrepreneurs typically have such a clear understanding of their competitive advantages that they assume their target customers will see the advantages and adopt their product right away. If we view a startup business as an automobile, the marketing budget is the gasoline.

## WHAT’S THE LEAST I CAN GET BY WITH?

When struggling with the process of raising capital, entrepreneurs have a tendency to start paring or eliminating important components out of carefully planned budgets because of their intense desire to not miss the opportunity that they have identified. It is very common for entrepreneurs to cut their marketing budgets (which are often underestimated to start with) as well as legal and accounting budgets.



## PRO TIPS

- 1 Research and plan for at least six months before starting to invest your cash.
- 2 The cash that you start with has to last until you raise capital – only spend on items that add value and that you have enough money to complete. (For example, patents and copyrights add value to your company.)
- 3 Utilize your local UGA SBDC for research, budgeting and planning – they have access to databases and experienced business consultants that have been paid for by your tax dollars.
- 4 If you have enough money in your budget and you are trying to raise more than a million dollars, you may consider hiring a boutique investment banker to lead the process. Remember, you will still need to budget for a corporate attorney who has experience preparing private placement memorandums.

While on the surface, it seems logical to assume it must be easier to raise a smaller amount of capital, savvy potential investors will identify these budget shortfalls when reviewing a business plan and discard the investment opportunity as unrealistic.

## I HAVE PUT EVERYTHING I HAVE INTO THIS BUSINESS

Many entrepreneurs spend all of their capital in the design and prototype phase of their new technology or concept and have nothing left in reserve for implementation. They are then in the position of trying to raise capital for a business which has stalled at the starting gate.

Why is this a problem? Raising significant capital often costs money. A Private Placement Memorandum is a legal document that states the objectives, risks and terms of an investment involved with a private placement. This document includes items such as a company's financial statements, management biographies, a detailed description of the business operations and more. An offering memorandum serves to provide buyers with information on the offering and to protect the sellers from the liability associated with selling unregistered securities.

In addition to not having enough cash to prepare investment documents, investors will look to invest in businesses that are stalled at a deep discount (if they are willing to invest) which means that the entrepreneur will end up giving up significant equity for the money invested.

*Richard Montanaro is area director of the Rome/Dalton office of the UGA SBDC.*

— PEACHTREE CORNERS, GEORGIA —

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# Strategy in Action:

# WHAT'S YOUR

# PLAN



By Alisa Kirk

**I**f you had your own sports team, would it be okay with you if the players only showed up on game day? Do you go on vacation by jumping in the car and setting off randomly? These questions are slightly ridiculous, but many business owners do the equivalent with their business planning. Some may have a plan that is neatly filed somewhere and dusted occasionally. Others may not have a plan at all. If the hardest part of planning is implementation, how do you create an actionable plan?

The best plans have a very simple format:

- 1) evaluate where you are;
- 2) evaluate where you want to go; and
- 3) determine the best use of your time, money and focus for the next 6 or 12 months, keeping the target in mind.

## WHERE ARE YOU?

To evaluate where you are, you'll need data. What is the core business of your company? Is this core still the biggest moneymaker? Do you still do this better than or differently from your competitors? Do customers still value what you do?

Look at your numbers. Which sales brought the most money and/or returned the most profit? Which customers provided the majority of your sales? What expenses took the highest percentage of your spending?

Look at the competition. Has anything changed there? Are there new players, different products, cheaper or more expensive competing prices? Are you still different enough or better than your competition? Get feedback from customers, employees and competitors (if possible).

Look at your customers. Have you lost any customers this year, and why? Are most of them still happy with your company? How do you know? Is there a new service, product or assistance you can provide that would enhance their experience?

You will also want to do a new analysis of internal and external factors that might affect your business going forward. Look at each area of your business and note which areas might be a strength or a weakness for you going forward. Do you have enough knowledgeable personnel? Do you have the equipment you need to compete in the industry today?

For external factors, look at the competitive environment as it stands today. Are there changes in technology, the economy or social trends that could change the way you create and sell products?

## WHERE DO YOU WANT TO GO?

Armed with the data and analysis of your present situation, it's time to look at your stated vision and goals with new eyes. In putting out the daily fires, your business may have detoured from your intended target. Do you need to change anything about this target? Does everyone in your company still understand what they're working toward? It's important to employees to have a goal and understand where they fit in the plan toward reaching that goal.

Think of your vision for the business as the definition of winning. If operating your business was a game, how would you know when you won? Imagine a coach telling players in a new type of game to go out on the field and play. The first thing they'd ask is what they'd need to do to win. Defining winning for yourself and your employees will help you plan the strategy to get there.

## HOW DO YOU GET THERE?

What will you try to achieve in the next three to six months that will move your business forward? What are your options for ways to fix the problems, address the potential external factors that could help or hurt your business, and gain the resources you'll need to move forward? Evaluate each option with your management team, narrow the options down to the most viable choices with the resources available, and break the options down into steps and actions to assign to team members.

The best plan is a rolling plan that is constantly followed up on in brief meetings, refined on a regular basis, and measured. It becomes a habit instead of something to drag out once a year for reboot.

*Alisa Kirk is area director of the UGA SBDC at Clayton State University.*



U.S. SMALL BUSINESS ADMINISTRATION

# VBOC

VETERANS BUSINESS OUTREACH CENTERS



Studies show that veterans have the exceptional character, discipline and skills needed to succeed as small business owners and entrepreneurs. The Veterans Business Outreach Center (VBOC) improves these skills through business training, counseling and mentoring for eligible veterans who own or hope to start a small business.

#### Top reasons to connect to a VBOC:

- You are thinking about small business ownership as a post service career
- You could benefit from additional management expertise, mentorship, and access to market opportunities and capital
- You are preparing to apply for a Small Business Administration (SBA) backed loan or a federal contracting certification
- You are developing or improving your business plan



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# BOOKKEEPING... IN-HOUSE OR OUTSOURCE?

BY LYNN BENNETT

## Bookkeeping is an essential part of running a small business.

Most business owners want control of their finances and want to keep this in-house, but the owner may not always be the best person to handle the finances.

Often times, a new business owner will struggle to learn how to do the bookkeeping and end up very frustrated because they know they have not put transactions in the correct accounts and ultimately they end up with a mess. Or if they do understand the bookkeeping, it always ends up last on their “to do” list and then they get behind, which again leaves them frustrated and not knowing where their business stands financially.

If the situation I have just described sounds familiar, my recommendation is to outsource your bookkeeping and enjoy the benefits that come with making this decision.

**1. More time.** Outsourcing the bookkeeping to a qualified firm or individual will free up time for the business owner to focus on things like managing the business, developing new sales and marketing strategies and training employees to provide great customer service. It is very time consuming to key in receipts, manage your bank accounts, and record all your financial data. Outsourcing will free up your time to focus on the business.

**2. Save money.** Eliminating a full or part-time bookkeeper from your payroll will also eliminate payroll taxes. By contracting this work out, you pay only for the service you need, and by hiring an expert in the field, the work will be done more efficiently. Also, you will not

have to purchase costly upgrades to accounting software each year or pay monthly fees for online cloud versions.

**3. Expertise.** Outsourcing the books to an expert in the field will also give you access to that expert when you need it. You will be adding a dependable resource to your team of professionals to help guide you through the complicated issues that can arise in business finances and allow for better financial reporting.

**4. Latest Technology.** Outsourcing your bookkeeping means that most likely your chosen expert will have the latest software and tools to help manage the finances of your business.

**5. Less mistakes.** Hiring an expert to handle your finances will most likely result in fewer mistakes. If an error does occur, their years of experience and expertise will help locate the issue quickly and resolve any mistakes.

If you are tired of struggling every month to figure out if you have made money or lost money and if you are a business owner who would love to have more hours in the day, more money in your pocket, an expert you can call for answers, want the latest technology working for you and want fewer mistakes, then seriously consider outsourcing your bookkeeping.

When seeking to outsource your bookkeeping look at local options that provide value and good customer service at a reasonable price. Ultimately this will give you more time to do what you love and return to the passion that made you want to open your business!

*Lynn Bennett is area director of the UGA SBDC at Valdosta State University.*



Leadership is  
about influence  
rather than  
authority or titles



By Suzanne Barnett

**So, you have a business that is growing by leaps and bounds.**

Employees have stepped up and taken on more responsibility and you can now focus on guiding the company towards the future. However, is that all there is to it to be a leader? Is the title of CEO and the authority that goes along with it all you need to be a real leader of your company?

Actually, leadership is about influence rather than authority or titles. When you think about it like that, anyone has the potential to be a leader if he or she wants to be. We all have relationships with other people and that is where you start when you exert influence – your relationships with employees, vendors, customers, etc.

The cornerstone of leadership is trust. For your employees to follow you, they must trust that you are open, honest and truthful. Do what you say you are going to do. Own up and apologize when you make a mistake. It takes time to demonstrate your trustworthiness. Every action you take or word you utter is a test. Your employees make judgments about your trustworthiness both consciously and subconsciously, so you must be mindful of this.

Credibility is another element of good leadership. Do your actions match your words? Do you live the management philosophy and core values to which you expect your company

to adhere? It is important that you clarify your personal core values and make sure that they are in alignment with your firm's values. The management philosophy that a leader speaks of must align with his or her actions as well.

An exemplary leader is one who can tap into the shared vision of all his or her employees. People came to work for you for a reason; it is not always just a job. If employees cannot see or remember what the purpose of the work is and how that purpose matches their own hopes and dreams, then it is your job as the leader to communicate that frequently. In times of crisis, the shared vision is the rallying cry for working together. In good times, the shared vision gives employees a sense of purpose and fulfillment as they see how their individual efforts contribute to the greater work that is accomplished by everyone.

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**“Example is not the main thing in influencing others; it’s the only thing.” – Dr. Albert Schweitzer**

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Great leaders are never satisfied with the status quo, especially when things are going well. They are always looking at ways to make things better, improve processes or products. Getting too comfortable is the enemy of success for your firm and the people you lead.

Empowering others extends your leadership. It goes hand in hand with personnel development. Enable your people to be the very best they can be. Teach them. Mentor them. Support them. Then help them to achieve success. A great leader's legacy is seen in the success exhibited by his or her employees whether on the job or not.

Good leadership can take a business from mediocrity to superb performance. However, it is not as easy as it looks. Successful leaders consciously work on gaining and keeping trust. They do not let their credibility slip. They communicate the reason why the work is important and most importantly frame it in a way that resonates with the personal desires of employees. Challenging the process is a key component of a great leader as well since decline can result from complacency.

Finally, an excellent leader develops his or her people. All of these attributes comprise true leadership and are demonstrated by the actions and words of the leader. One of my favorite leadership quotes is from Dr. Albert Schweitzer, “Example is not the main thing in influencing others; it’s the only thing.”

*Suzanne Barnett is regional director with the UGA SBDC.*



# The Safest Way to Get Paid on Your International Sale

By Darrel Hulsey

So your business gets an inquiry from a potential buyer outside the U.S. The business would welcome the chance to have international sales but you are anxious about getting paid for your product before it is shipped.

In international trade the safest way of selling is getting the money up front before the product leaves your company. Most businesses new to selling outside the U.S. prefer to start the process by selling on a cash up front basis. Even though this method presents obvious advantages, there are several issues your business should be aware of even with this type sale.

First, get to know your customer. Understand who they are, what they will be doing with your product, and who will be the end user of the product. It is imperative that the U.S. seller know all they can about the foreign buyer. When the inquiry comes in, the U.S. business should complete basic due diligence on the potential buyer.

Even though it is a cash upfront sale, it is still an export and that sale is subject to U.S. regulations. The sale may require an export license. Also you have to make sure you are not selling to a party or country that is denied

exports from the U.S. Depending on size of the sale, it may have to be reported.

Next, you can receive payment in different forms: check, wire transfer or credit card. Although rare, you can receive a check from a foreign customer. Clearing

the foreign bank can be a lengthy process. You most likely would also deal with foreign currency conversion issues too.

Receiving a credit card payment is becoming more common but is not without certain concerns. Fraud is a possibility. Many businesses prefer to use a credit card processing company to facilitate these transactions. You should be aware of possible fees associated with a foreign sale and discuss with your credit card processor in advance.

The most common way to receive your cash is through a wire transfer. In order to facilitate this, you must provide your buyer with banking information, including a bank account number. Out of an abun-

dance of caution, it is suggested a business set up a separate bank account for foreign wires and not use your business's primary operating account. Fees should also be considered. Beyond the fee, your foreign buyer will have to pay their bank and you may be assessed a fee

## First, get to know your customer.

to receive a foreign wire transfer. If you are not being paid in U.S. dollars, currency conversion fees may also be charged. Discuss these possible fees with your bank.

Because this type sale puts virtually all the risk on the buyer, there are some market considerations also. Selling by payment in advance may limit your ability to increase your appeal to international buyers, especially those who are very active in international trade. The more unique your product, the greater your chances of getting paid in advance. The more common, the less your chances are because your competitors may be offering different payment terms.

*Darrel Hulsey is a consultant with the UGA SBDC's International Trade Center.*



# Strategic Plan Pays Off

New management practices promise a bright future for established Georgia business

By Jennifer Giarratano

**Ronnie Kent (L) and  
Gerald Hinesley**

Associated Paper

**S**mall, startup businesses are not the only type of company that can learn from experts at the University of Georgia's Small Business Development Center (SBDC).

Associated Paper is a case in point. A successful family-owned distributor of industrial packaging, shipping, janitorial and sanitary maintenance supplies, Associated Paper serves more than 3,000 clients in Georgia, South Carolina and Alabama. It employs 48 staff at its headquarters in Conyers, branch warehouses in Augusta and Lanett, Ala., and a showroom/warehouse in Marietta.

In 2012 its top executives began looking for training in the new tools and technologies that would allow them to run the business more effectively and efficiently, ensuring its long-term sustainability.

"We needed help getting better organized and doing some long-range planning," says CFO Gerald Hinesley. "We thought the UGA SBDC would be the best place to start."

Hinesley and President Ronnie Kent reached out to Sharon Macaluso, area director of the Decatur office, for help on warehouse issues. She and consultant Bob Thiele helped them conduct reviews and provided recommendations for improving inventory management and warehouse layouts. This work led to a strategic planning retreat in 2013.

"Associated Paper had reached a good level of success," says Macaluso. "But like many businesses, they hadn't focused on their long-term goals. Looking further down the road would tell them what opportunities lie externally and what internal changes they needed to make."

"We felt we had some areas we could improve upon. The strategic plan helped us there, and it confirmed some of the things we were doing well," says Kent.

The strategic planning helped them identify Associated Paper's core values: integrity, commitment, excellence and accountability.

"We came to the realization we'd been hiring folks whose core values didn't match ours, which helped us deal more quickly with people who weren't a good fit," says Hinesley. "It's now a major part of our hiring practices."

Two years later, the company had experienced a great deal of turnover in its customer service and purchasing departments. Inexperience and shortages between hires had generated frustration across all departments, so Kent and Hinesley turned again to Macaluso.

They decided a team building exercise would get everyone rowing in the same direction, so Macaluso phoned Steve Dempsey, associate vice president of UGA Public Service and Outreach. He recommended Brandon Leahy, a public service associate and leadership development trainer with the UGA Fanning Institute.

Their discussions led to a Saturday team building retreat with 30 of the company's employees from customer service, purchasing and sales, along with officers and managers, and led by Leahy.

"We were a little concerned because we scheduled this on a Saturday. It was a bit



Photo: Matt Fortson

challenging bringing our employees in for the day," says Hinesley. "But Brandon was wonderful. We had a lengthy conversation before the training, and he came in and did an outstanding job getting all the employees engaged in the process. At the end of the day, our employees said it was a great exercise for them."

The exercise allowed Associated Paper an easier transition while making personnel and operational changes. Inter-department and cross-department communications improved, leading to overall higher efficiencies and productivity.

Associated Paper has realized five percent annual sales growth and hired a new vice president of sales since its management began working with the UGA SBDC.

"We kicked off our big 50th anniversary promotion in January 2017. Led by our goals and objectives, we have a lot of plans for growth that we're doing with our employees," says Kent. "We are excited about the potential."

"Associated Paper is an established business with a higher level of sales. But they, too, came to the UGA SBDC to learn how to develop solutions to the variety of management issues they've encountered," says Macaluso. "We provide the resources any small Georgia business needs to address any management issue."



# Good Planning Pays

Detailed business plan presents Calhoun printing company in new light for SBA lender

By Jennifer Giarratano

**M**ike Aldridge went into commercial printing in the Atlanta area just a year out of high school. After a career in the industry, he began to think about running his own business his way with a focus on printing for the rug trade.

“I had a desire to go into it further,” he says. However, he would need a capital investment of nearly \$400,000 for equipment, space and personnel.

In the spring of 2014, he partnered with his brother-in-law and began looking for financing for his new business. A Calhoun resident, Aldridge approached Century Bank in Calhoun to help process an SBA loan and get funding. Century suggested he contact Richard Montanaro at the University of Georgia’s Small Business Development Center.

“Angela Hammond at Century advised us on the direction she thought would be successful in granting the loan,” he says. “The printing industry is 50 miles wide – with all kinds of businesses – and has been on the decline in the last 8 to 10 years. So we did stand some challenges explaining our business.”

It was a challenge pitching Aldridge’s new business to the bank, Montanaro agrees, saying, “Mike is an experienced production manager. He had been doing the work for years, and his experience was very helpful. But when he put together the financial projections, his numbers were from a high-volume, existing company. We took a great deal of time modifying and translating his information to what it would look like for a startup company.”

“Richard spent a lot of time helping us prepare a detailed business plan. It gave a good and accurate representation of what we thought our new business would do,” says Aldridge.



Photo: Matt Fortson

Montanaro coached Aldridge on market research, cost analysis and competitive analysis to help him develop his business plan and financial projections. And he attended his presentations to the bank.

“Richard has started several businesses in his career. He’s done it before,” says Aldridge. “He knew how to address the good, bad and ugly and give us solid recommendations on our business plan and projections and how to handle our receivables and payables.”

When his SBA loan was approved, Aldridge opened Eagle Color and Sublimation LLC in a 5,000-square-foot facility in Calhoun with five employees that August. They do business with eight regular customers, including three of the continent’s largest flooring and mat manufacturers, and were recently asked to complete an RFQ for a potential new overseas customer.

Eighteen months after Eagle Color had opened, sales had climbed to an estimated \$1 million annually. This rapid growth brought another challenge Montanaro had coached Aldridge on from the beginning: cash flow.

“The faster a business grows, the quicker it runs out of cash if they don’t plan for their cash cycle adequately,” Montanaro says. “I coached Mike on asking vendors for better terms and on offering his clients small incentives for earlier payment so he could manage his cash flow.”

Aldridge agrees this advice has helped him manage his growth. “Starting out, Richard warned us how hard it was going to be. He was helpful in explaining what to do. Little things like that have been a huge help in getting our money in early.”

Since the company’s opening, Montanaro has assisted Aldridge in strategic planning and provided website analysis to enhance the company’s digital footprint.

“Richard’s really good about following up,” Aldridge says. “We talk every two to three months. He asks how it’s going and what else he can do to help. That’s nice.”

“What stands out about Mike and his business is the seamless way they translate customers’ design needs into a manufactured product and how quickly they go from design to production,” says Montanaro. “I expect them to continue to grow and can’t wait to help them with their next expansion.”

**Mike Aldridge**

(holding mat)

Eagle Color and  
Sublimation



# Getting 'Business-Savvy'

GrowSmart® brings the business long view to an Atlanta production company

By Jennifer Giarratano

**W**endy Eley Jackson possesses the creative credentials eagerly sought by film and television production companies. She developed her artistry while working at TriStar, Sony and TBS. After a while in the industry, though, 60-hour weeks and a desire for a balanced lifestyle led her to form her own company, Golden Street Entertainment, in 1999.

She had a great run with a successful company, she admits, until the Great Recession hit and shook the world economy. "I didn't do things in my company's initial set-up that would have softened the blow," Jackson says.

When she and her husband, Maynard Jackson III, decided to start a second venture in 2015, Wendy sought the advice of Judiffer Pearson, a business consultant with the Clayton State University office of the University of Georgia's Small Business Development Center (UGA SBDC).

"I wanted to make sure in building this company that I was more business-savvy," she says. "I understood the mechanics of business, but I had never seen a 360-degree view of all the work behind a company and what makes it successful." They met, and Pearson suggested she attend the SBDC's 2015 GrowSmart® program.

"Many creative business owners come to us because they're stuck on a specific project. Their approach is transactional. Wendy's position was very different," says Pearson. "She knew building an overall strategy would be critical for her. She had to build a pipeline for her work."



**Wendy Eley Jackson**

Auburn Avenue Films

SBDC GrowSmart® participants are taught to analyze, plan and manage their companies like a seasoned CEO. They walk away from the training having developed a strategic business plan with a long-term vision and strategies, a mastery of key business concepts and a network of entrepreneurial peers and professional resources.

"When you are a business owner, you have considerations from legal to personnel to accounting, business affairs and procurement," says Jackson. "I learned that when you have a solid business plan, it becomes the bible for how you operate. When things come into question, you can go back to your core values and understand how to address them. Any person running a company needs to understand a profit and loss statement and best practices. These are not things that all small businesses know."

Jackson developed "collaborative storytelling" as the core value for her company, Auburn Avenue Films.

"We believe in content," she says. "Everyone has stories to tell. And that storytelling can come on multiple platforms. We create content that can go on all mediums, be it a

platform where we create episodes good for YouTube or television, or long form for movies or theatrical releases."

Following GrowSmart®, Jackson and Pearson held periodic accountability sessions to monitor her progress, review cash flow records and discuss growth strategies. They worked on public relations, marketing and partnering opportunities to position Jackson as an industry expert, making her company more attractive to investors, distributors and for collaborative deals.

Jackson has learned to develop business plans that help both her projects and her company qualify for various forms of financing.

"Auburn Avenue Films and every project must have financials. Wendy is doing a dance between corporate and project management every time she begins a new project," says Pearson. "She does the work for her business and stays with it, beyond getting financing or distribution for just a product or a deal."

Within a year, Jackson raised \$500,000 in corporate donations and secured distribution through Georgia Public Broadcasting and PBS for "Maynard," her company's first feature documentary, about former Atlanta Mayor Maynard Jackson Jr.

Auburn Avenue Films doubled its full-time employees and operating revenues in the first quarter of 2016 by generating more outsourced work, following Pearson's recommendation to develop other offerings under the company that will stabilize its revenues, cash flow and long-term profitability.

"I revere Judiffer as a great business mind, able to think more than on an x and y plain. She gave me pieces of advice, but instead of fishing for me, she put me in a situation where I learned to fish for myself," says Jackson. "Our hope is that with this knowledge, Auburn Avenue Films will be around a hundred years from now."



# 'A Thirst For Knowledge'

Learning business basics leads to success for new Winder medical practice

By Jennifer Giarratano

**D**r. Maria Clarissa Visitacion moved from Buffalo, N.Y., to Winder in 2011, recently graduated from residency training. She joined the local hospital and began sharing her ideas for better patient care with management, but a steady rotation of new CEOs made it difficult for any idea to gain traction.

"Dr. Claire," as her patients call her, listed suggestions for the administration to consider. "When I have reasonable plans on patient care, I want them implemented," she says. When her ideas were turned down, she began building a list of ideas to use eventually in her own practice.

Dr. Visitacion then decided to open a primary care office in Winder, a medically underserved area about 30 minutes from Athens. She went to a local banker to discuss a loan and was referred to Laura Katz, area director at the Athens office of the University of Georgia's Small Business Development Center (SBDC).

"I didn't have any business experience at all," she says. "Laura mentioned a business plan. I didn't know what it was and how to start it out. She and SBDC consultant John Maynard walked me through the whole process, helping me develop financial projections, demographics and a competitive analysis of the Bethlehem and Winder area."

"Dr. Claire has a thirst for knowledge. She's a hard worker and a tenacious physician. If she doesn't understand something, she will find resources or learn how to do it," says Katz. "She really cares, and wants to make a difference."

After completing the plan, Dr. Visitacion prepared for her meeting with the bank like she did for medical and residency training.

"I studied every bit of it, every detail," she says. "I'd prove to them that I could do it. I thought that would give me the loan. But when I got there, the bank went through my files and approved my loan without any questions. They'd been working with the SBDC a while, and if the SBDC made a recommendation, they knew it was worthwhile."

"The SBDC showed me that in building a small private practice, you must take into account the business end. They supplemented my passion to deliver health care to my patients with a desire to run this business effectively and efficiently," she says.

Dr. Visitacion opened Bethlehem Family Healthcare in a small office with a receptionist and medical assistant in July 2013. She quickly grew beyond the patients she could serve there.

"The business plan gave me direction after I got the loan. It was my guide," she says. "I followed it, and it led to the success of the practice. Two years after I started, I had paid off the business loan and expanded into more space. I had nine employees by the end of 2015."

Dr. Visitacion also attended the UGA SBDC's GrowSmart® program that year.

"GrowSmart® is guiding my business practices as we grow," she says. "My revenue is growing at more than 50 percent. My practice is twice as large now as it was in the previous space. We started out seeing five to 10 patients per day. In less than two years, we now see up to 25 patients in a full day with a record patient volume of 35 on a very busy day!"



Photo: Matt Fortson

**Dr. Maria Clarissa Visitacion**

Bethlehem Family Healthcare

"GrowSmart® has been one of the best business courses I've taken. I have enrolled in an on-line MBA degree, and I'd say GrowSmart® is better. While the MBA is broader, GrowSmart® focuses on our specific business needs."

Katz continues to instruct Dr. Visitacion on strategic planning, cash flow analyses, marketing and human resources.

"It is gratifying and satisfying to work with Dr. Claire, because she's so passionate about the people she serves. I love it when the business owner I'm helping is really involved in what they're doing," says Katz. "Dr. Claire really cares. She wants to make a difference, and so do I."

"The SBDC is just a great resource for anyone starting out or still doing business. I've always recommended it to colleagues and patients. If they're starting a new business, I give Laura's contact info out," says Dr. Visitacion. "I've maximized that resource. It's been instrumental in terms of our growth."



# Dream Comes True

Strong financials help Clarkston educational center owners realize vision

By Jennifer Giarratano

Alex and David Cesar

Giselle Learning Academy

**A**lex Cesar knew from an early age that she'd run a school. Inspired by her grandmother, a principal, Alex would sometimes join her in the classroom. She eventually taught special education in the public schools, but felt stuck in the system.

"I always had a vision of running a child-care center that would emphasize learning, but I gave up on it," she says. "Once you're in the school system, it's hard to make it back out."

Her husband, David, was a Gwinnett County police officer. He, too, had an entrepreneurial vision and would attend seminars on starting a small business. He wanted to run his own business, but felt stymied by the risk involved.

"Starting a small business is very scary. When you are employed full time, you have that assurance of a salary. To give it up to start something of your own is risky," he says. "But I also heard in the seminars that you're either 'in' or you're not. You can't be in halfway."

In 2013 Alex was inspired by Oprah to display her goals on a vision board and work hard at them. This act inspired the couple to take a leap of faith to open the center Alex envisioned, an inclusionary day care and after school educational center that would blend autistic students and those with other special needs into typical mainstream classrooms. Alex went to the Small Business Administration to start the paperwork for a loan and worked in the evenings for about a year putting together their business plan.

The Cesars needed a \$50,000 loan for startup capital. The SBA referred them to the Gwinnett office of the University of Georgia Small Business Development Center (SBDC) for help completing their financial projections.

"We had the vision and the business plan going," says David, "but we were not able to put together the numbers for the financials. We gave them all the information we had gathered, and they helped us do our financial projections. Then we sent it to the bank."

They received the SBA loan and opened Giselle Learning Academy in Stone Mountain in January 2014 with no employees and no children enrolled. David began marketing the center. Within the year they had enrolled more than 70 students and hired 5 teachers.

By summer 2016, the Cesars needed a larger building that would allow them to accommodate their rapidly growing waiting list. They met with Mark Butler, area director of the Gwinnett SBDC office, for help in acquiring a second loan to purchase and refurbish a building and land in Clarkston.

"Mark helped us update our business plan, revise our financial projections and secure the funding we needed," says David. "During

the process, I went back to the financial projections that had helped us with the first loan, and they were accurate almost to the number."

The SBA loan, five times larger than the first, was approved in July of 2015 and the center moved. "Both loans came from Celtic Bank, a long-time resource partner with the UGA SBDC," says Butler.

By July 2016, Giselle Learning Academy had grown to 14 part-time and 5 full-time employees. Enrollment stood at nearly 100 students from ages six weeks to 15-years-old in the full time and after school programs, and the school had been accredited by the Georgia Accreditation Commission.



Photo: Matt Fortson

The business was doing well, and the Cesars had begun working with Butler to secure new funds they will need for a second expansion adjacent to their existing facility.

"Gaining access to capital is always a challenge," says Butler, "but it is easier for them now because they have a business track record. David and Alex have aggressively and doggedly pursued their vision, and they keep moving forward. It's working out very well for them."

"When we did our second budget with Mark, we realized we were right on point," says David. "That made us work hard and stay faithful to what we were going to do, and all the doors were opened to us."



Photo: Shannah Montgomery



(L-R): Tim Hughes, Jeff Kressin, Beth Kressin (founders of Just Tap'd and Ocmulgee Brewpub), Doug Evans (brewer), Nate Kressin, Kaitlynn Kressin and Ashley Miller.

## New Ventures

Full knowledge of funding options helps experienced entrepreneurs

By Jennifer Giarratano

**J**ust Tap'd is a popular Macon destination, a friendly growler fill station and hangout where people unwind with a choice of more than 60 cold craft beers on tap and artisan-prepared pub food. Decorated like an Old World pub, it is owned and run by U.S. Air Force Officer Jeff Kressin and his wife Beth, both experienced entrepreneurs.

The Kressins have owned small businesses from Southern California to Cleveland, where Jeff was stationed – from franchises to a flight school and an IT consulting business. They've even raised and sold alpacas.

They began this journey in their early 20s as Amway network marketers, which Jeff says provided them the seed of small business knowledge. "Over the years, that propelled us into a number of new ventures," he says.

When the Kressins transferred to Warner Robbins, they began looking for their next venture. "We knew we'd start another business, we just didn't know what," says Jeff.

A friend introduced him to places in Atlanta that sold craft beer in growlers. "That first visit sparked my interest," he says. "The beer was fresh, the people there were very into it, and there was nothing like it in Middle Georgia."

Jeff and Beth decided to open a growler fill station in Warner Robbins. While putting together the business plan, Jeff learned about the training and resources available through the University of Georgia's Small Business Development Center (SBDC). He met with Josh Walton, area director of the Macon office.

"I found out that Josh and the SBDC were resources small businesses could use, for free. I thought, 'Wow, here's a guy who's like an extension of my staff. Why wouldn't I go to him?' We got to talking, and he told me about the financing, market analysis and other help he could provide.

"He and I began looking at my business plan. He provided a template that made it

## Jeff and Beth Kressin

Just Tap'd/Ocmulgee Brewpub

a lot easier to develop the plan," says Jeff. "Josh gave me a wealth of guidance, knowledge and information. Even with my experience, I found great value in his services."

The Kressins opened their first Just Tap'd on May 20, 2013.

"When we opened, I immediately knew we needed to do more than a growler fill station," says Jeff. "We wanted to expand because our first location was so successful." He turned again to the UGA SBDC for help in finding more funding.

"Jeff had organized a great concept," says Walton. "We helped him put his plan into a format a lender or investor could look at and make a decision."

In September 2014, they opened Macon's Just Tap'd to do growler fills and within a year they were serving food.

By early 2016, both locations were employing 16 staff members including the Kressins' son Nate and his wife Kaitlynn. Annual sales grew more than 30 percent after they opened the kitchen. They then sold the Warner Robbins location and returned to Walton with plans to expand with a new concept.

"We'd love to operate a place where we can make the beer ourselves," says Jeff, "but there's no room to do that here at Just Tap'd. So we decided to move forward with our largest investment ever, a full-fledged brewpub in downtown Macon."

Jeff told Walton he'd rather find private lenders than work with a bank.

"Josh recommended we apply for local and regional development funds. He began the education process, connected me to the right people, and that's how we funded the brewpub – along with private funds," says Jeff. "It paid off in huge dividends. These funds are at a better price point than I could have ever received from a traditional bank."

The new Ocmulgee Brewpub located in historic downtown Macon will feature a premium line of gourmet burgers, fries, salads and craft beer brewed on-site. It will open with up to 30 new employees.



# Reason To Smile

## ExportGA expands Woodstock company's global reach

By Jennifer Giarratano

**G**eorgia's 2016 SBA Exporter of the Year, Carl Hazenberg, enjoys telling potential customers that his Woodstock company, Everlast Synthetic Products, has done business on six of the seven continents. When someone asks where they haven't sold their seawall product, the joke is on.

"We haven't been able to find a client in Antarctica," he says, grinning.

Hazenberg has every reason to smile about his company's success according to Rick Martin, director of the International Trade Center for the University of Georgia's Small Business Development Center (SBDC).

"Not many businesses of his size and in his industry can say they've successfully conducted business in so many markets," Martin says. "Where many companies would shy away from areas considered high-risk, Carl is willing to investigate these opportunities."

Hazenberg and his partners, Brad Lund and Jason Nelms, started Everlast in May 2005. Everlast markets, sells and promotes an outdoor-grade PVC and fiberglass-composite vinyl sheet piling used for shoreline protection and stabilization, primarily as seawalls and bulkheads. Their customers are marine distributors, contractors, engineers, government entities and developers.

A vendor, rather than a potential client or market, brought the export services of the SBDC to Hazenberg and his partners' attention. This vendor's need had them seek help from Martin, who saw their small business's international market potential and invited them to participate in the ExportGA training program.

"We do a lot of work with a distributor in the Netherlands," says Hazenberg. "He needed a Certificate of Origin. We thought we'd go through the Chamber of Commerce. Jason used to be a Cherokee County commissioner. He knew someone at the chamber who was with the Small Business Association, who directed us to Rick."

Martin learned the business had been reactively exporting to certain markets. "They knew there was demand and that their sales would grow if they looked for opportunities," he says. "So I helped them with basic information on how to find trade data to identify markets and showed them the resources I use to find information. When I mentioned our ExportGA program, they signed up."

In ExportGA, a team of trade experts from the UGA SBDC, Small Business Administration, Georgia Department of Economic Development and U.S. Commercial Service are assigned to participants as resources to help them establish their future export strategy. Martin manages the program, working with his colleagues to create the content and bringing in interns from UGA's Terry College of Business who do work for the companies during its three months of workshops.

Hazenberg, a graduate of ExportGA, now uses the resources of the SBDC, its U.S. Export Assistance Center partners and industry contacts to evaluate trade projects and partners and to mitigate his risk.

"This program taught me several important things," says Hazenberg. "For example, the insuring of open accounts for export through Exim Bank and understanding letters of credit. We secured a huge project overseas and most of that was done through a letter of credit. Understanding that process made it flow much smoother."

## Carl Hazenberg

Everlast Synthetic Products



Photo: Matt Fortson

"We also learned how to understand tariffs on the other side, understand the harmonized tariff codes and how to classify products. All of this information has been very important."

This knowledge has helped sales grow. With a steady employment of 10 staff members, three-year sales have risen 100 percent.

Hazenberg also gives back to the SBDC, serving on its State Advisory Council to provide feedback and guidance in the SBDC's efforts to support small businesses around Georgia.

"Carl is very conscientious and produces a high-quality product representative of U.S. products. When he receives information through ExportGA or the SBDC that might help his operation, he uses it to improve and grow his business," says Martin.

"Working with Rick is great!" says Hazenberg. "If he doesn't have the answer, he knows people who do. His is practical, useful information, much that I didn't know was out there. His matchmaking with representatives of different companies that come to Georgia, and the networking this allows, is of great benefit to any company going global."



# Super Growth

Lending and marketing assistance help put Augusta meat market on the map

By Jennifer Giarratano

**M**eat markets and butcher shops nationwide are losing more and more customers to competition from traditional grocery stores, super centers and nontraditional food retailers like Target. But don't tell Wayne Lanier's customers in Augusta. They wouldn't believe it.

In fact, they know if you don't get to Lanier's Meat Market early enough, you'll have to wait to get a parking spot.

"Mr. Lanier is a low-cost leader with great service. He could easily raise his prices and increase his margins, given the quality of his product," says University of Georgia Small Business Development Center (SBDC) business consultant Eric Frickey. "But when we tell him, his response is always, 'I don't want to do that. I want to make sure families who can afford good quality food can get good quality food.' That keeps his margins razor thin, but he makes up for it in sales volume."

Lanier came to the Augusta SBDC office in October 2013. He was looking for assistance in obtaining a small business loan to open his market. Frickey began working with him six months later.

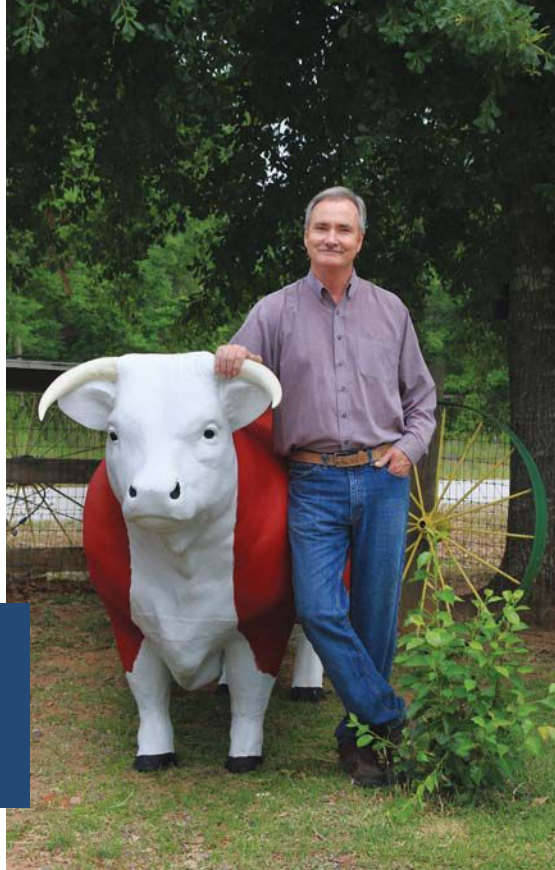
"I had successfully opened and built two very good businesses for other owners, one for my brother. I knew every aspect of it," says Lanier. "When I turned 54 with no retirement, I knew it was time to do it for myself. So, I basically went for broke."

Lanier mortgaged his property and borrowed from friends and family. He had already begun filling the space under his garage with saws and grinders. When he realized he would need more equipment, he went to the local bank.

The banker advised him to go to the UGA SBDC before he filled out his application.

### Wayne Lanier

#### Lanier's Meat Market



Lanier knew his target market and their spending habits. He knew his vendors and had developed good working relationships with them. He knew what he wanted to accomplish and how he was going to do it.

"I told everybody my original goal. I wanted my business to be in two years what it would take a regular business five to seven years to be. But most of this knowledge was in my head," says Lanier.

The first UGA SBDC consultants he met, Brian Paige and Susan Caldwell, helped Lanier research his competition, industry and target markets, and gather information on demographics and consumer spending patterns for the market area surrounding his proposed market site. They taught him how to create financial projections and draft his business plan.

Lanier acquired the loan and opened Lanier's Meat Market.

Frickey then helped Lanier develop his marketing plan. Frickey recommended he attend the SBDC's GrowSmart® program, which Lanier attended twice and sent his employees to attend. He also extended his learning with SBDC courses in QuickBooks and the Digital Marketing Bootcamp.

"Mr. Lanier is relentless when it comes to marketing," says Frickey. "He has learned how to manage his marketing strategy."

Lanier's Meat Market's sales grew 75 percent in 2014, and nearly 100 percent in 2015. He now employs a staff of 20.

The market's iconic brand, a full-size cow statue Lanier calls Mr. Moo, is growing, too. In the last two years, Ms. Moo and Baby Moo have joined the family, much to the delight of his youngest customers.

After going to the UGA SBDC for additional assistance, Lanier received funding to purchase the market building he had been leasing. "I was able to convince the landowner to lease the building to me with the option to buy," he says. "When the three-year lease was up, I purchased the property." He is now looking at purchasing some adjoining property.

"The SBDC will continue to work with Mr. Lanier through his growth process," says Frickey.

"Whenever I need something, I have access to a wealth of information and knowledge at the SBDC," says Lanier. "When I want to use their resources or even just ask questions, I go to them. And when I talk to anyone interested in opening a small business, I tell them the first thing they need to do is go to the SBDC."



# Growing Smartly

## Best practices in business help Dunwoody-based special education practice expand

By Jennifer Giarratano

**B**ecky Lamont dedicated the first 17 years of her career serving public school districts as a special education teacher and administrator, rising to program manager in the Fairfax County Public Schools in Virginia. The district – the size of Georgia’s DeKalb and Gwinnett school systems combined – had 300 autism classrooms in the program she managed using research-based practices focused on implementing applied behavior analysis (ABA) instruction with the students, their families and staff.

When Lamont and her husband Jeff moved to Atlanta in 2010 to be closer to family, she accepted an administrative job in special education. After learning the state landscape, she found there was a need to expand the educational opportunities for individuals with autism spectrum disorder and implement ABA on a greater scale.

“Those services that are available are difficult to obtain,” she says. “And Georgia has limited insurance mandates for the families trying to access ABA services.”

In July 2014, she founded Pathway Behavioral Consulting to offer ABA services to schools, students and their families. Within six months, she contacted the Gwinnett office of the University of Georgia Small Business Development Center (SBDC) for advice.

“We had brought a couple of therapists in and realized we had something pretty special. We saw that we could put my knowledge of education and behavior analysis together with Jeff’s expertise in business development and marketing and really grow our company to provide this unique set of services,” she says. “We had our vision and mission, but there were tools, strategies and networks of people we knew we needed to access to help the company grow the way we wanted.”

“Becky was interested in not only how to grow the business, but how to grow it smartly,” says SBDC business consultant Benny StaRomana.

During a series of nine consulting sessions, StaRomana provided guidance in strategic planning and market development. He helped the Lamonts create a business plan using the UGA SBDC template, which immersed them in all operating aspects of the practice. He also introduced Becky to UGA SBDC subject matter experts in clinical practice and human resource management and provided referrals for accounting and website services.

“Becky got a download, so to speak, of some very detailed information on human resources and practice management from our SBDC experts in addition to her deep dive on strategy and marketing,” he says.

“As new business owners, we learned so much about the business development piece we needed to work on and enhance,” says Becky. “Benny helped us fine tune so many aspects of who we are.”

Pathways has grown to 38 employees. From 2014 to 2015 it reported 300 percent revenue growth. In the first seven months of 2016, its revenue expectations had been exceeded.

“Benny guided us through a very strong marketing campaign,” says Becky. “Through just a few months, he helped us expand our professional network to include human resources consulting, navigating the health insurance world and improving the financial aspect of our business.”



**Becky and Jeff Lamont**

Pathway  
Behavioral Consulting

The Lamonts are now working to open an instructional center to support their clients in group settings.

“Becky represents her practice with a purity of purpose: to help behaviorally or mentally disadvantaged children to attain as normal a life as possible and achieve a level of social equality. She will improve her understanding, skills and knowledge to be able to achieve it,” says StaRomana. “She also has the broadness of perspective to employ her husband to run the business side of the practice. She is cognizant that she needs other people. That has made her successful.”

“We are incredibly thankful for our connection to the SBDC,” says Becky. “Benny always treated us as professionals, and the learning opportunities at the SBDC are very rich with seminars and networking opportunities. It has proven to be an invaluable experience.”

As Pathways continues to grow, the Lamonts also hope to grow awareness that all students in Georgia’s schools should be able to access ABA services. “We want to help make that happen,” Becky says.



# Wanted: Quick Help

Campaign approach to marketing feeds sales at Atlanta pizzeria

By Jennifer Giarratano

Brian Agee and Karen Smiley

Slice Pizzeria

**S**lice Pizzeria, tucked away on Poplar Street in downtown Atlanta, celebrated its 10th anniversary in November 2016. Its business partners Brian Agee and Karen Smiley moved from their first pizzeria in the West End to Georgia State University's western boundary in 2006, hoping to serve more students, tourists and conventioners.

"It was a very slow start," says Melissa Agee, who handles catering, events and marketing. "The atmosphere here 10 years ago was skeletal." Not for long, though. "We began running specials and adhered with the university community," she says.

They did so well, in fact, that Georgia State came to Slice to fill a new location on the east side of campus, nestled between two dorms.

The proximity of the two locations – only a mile apart – and the size of the space they had to fill made the partners apprehensive.

Patterson worked with Karen and Brian to make sure their financial projections would justify the second location.

"We took the actual sales and expense numbers from the Poplar location and laid those out against some benchmarking data, then built the financial projections on top of that," Patterson says. "The numbers were reasonable and helped them get the capital they needed for leasehold improvements and equipment, along with working capital to stay open the first few months."

Slice Piedmont opened on Thanksgiving weekend, at the end of the semester and just before winter break, with few students on campus. "We needed a little more runway to keep operating until they came back. The working capital allowed us to get the kinks worked out," says Melissa.

With no regulars to sustain them over the holidays, marketing and social media became very important.

"Slice had to get out there on social media quickly," says Bracey. "We taught Melissa how to develop a strategy for social media, what times to post and what to post. She learned what channels their primary customers follow, like Twitter and Instagram."

Melissa's innovative marketing campaigns have transformed the company, helping Slice Piedmont earn revenues well into six figures its first year while Slice Poplar's sales continue to grow. The new location employs an additional 18 servers, cooks and staff, doubling Slice's original count to almost 40 employees.

Melissa executes marketing campaigns that appeal not only to the students they serve, but reflect the generosity of Atlanta's restaurant industry, like the one-day pop-up event Slice hosted for a friend's South of Heaven BBQ catering company.

"We hosted and marketed the event for them and called it Slice of Heaven," says Melissa. "The response was fantastic. At least half of the 300 customers we targeted for the event showed up for pizza and BBQ. It helped his business, too!"

Bracey encourages Melissa's campaign approach. "There is no shortage of marketing ideas, but there is never enough time to execute all of them. I challenge Melissa to prioritize her ideas and focus on the right ones for her business," Bracey says.

Slice's success is reflected in where Melissa now focuses her marketing, like the Slice Atlanta app she developed for mobile devices.

"We're a self-made machine. Before the SBDC, we learned largely by trial and error, and we had a few of those errors along the way," she says. "Fortunately, we have Jeff and Erica to lean on. We can ask, do you think we're doing the right thing? They understand what I'm saying and make concise suggestions on how to approach it. They really, legitimately want to help."



Photographer: Dot Paul

On the advice of another pizzeria owner, they sought planning advice from Jeff Patterson and Erica Bracey at the University of Georgia's Small Business Development Center (SBDC) at Georgia State University.

"We found a completely different atmosphere on this side of town with the freshman living dorm, tons of foot traffic from the Commons dorms, and Alumni Center and a new dorm going up across the street from our new location. We just needed to know where to start," says Melissa. "We knew we would need help honing in on a couple of things quickly here."



# Becoming Self-Sufficient

New distillery adds greater value to celebrated South Georgia winery

By Jennifer Giarratano

**C**harles Cowart Jr. grew up on a 12,000-acre cattle farm his father managed in Calhoun County, in South Georgia. Farm workers there grew corn and other grains for silage but had little to do during the winter. So his father planted muscadine grapes, which they would prune and maintain during the coldest months, when the vines were dormant.

The senior Cowart purchased the vineyard in the mid-1970s and grew it into a business producing table grapes and grape juice. Now that 180-acre “make do” for the winter is a third-generation family business that produces 150,000 gallons of grape juice a year.

Most of the juice is processed and sold. However, Cowart and his son, Charlie, keep 30,000 gallons to produce some of the Southeast’s most celebrated muscadine grape-based wines. With 132 awards to date, they are labeled under the family brand: Still Pond Vineyards and Winery.

The Cowarts, looking for ways to add value to their product, decided to open a craft distillery. They turned to Debbie Finney, area director of the Albany office of the University of Georgia Small Business Development Center (SBDC), for help in securing financing and a line of credit to launch their new business.

“We still sell juice to wineries, and most of our customers sell in high-traffic tourist areas,” says Cowart. “When the economic crunch hit, they saw fewer tourists, and we saw a steady decline in what our juice customers were able to buy from us.”

While they were looking at ways to become more self-sustaining, they noticed the trend in new craft breweries.

“We prefer taking our grapes from the field to a finished product, so it made sense to see if we could make a distillery work here rather than cut back on production,” Cowart



Photo: Shannah Montgomery

## The Cowarts

### Still Pond

says. “We started working on this idea about 2010, and by 2012 we were looking at how we were going to pay for it.”

They decided to apply for a USDA Value Added Producer Grant and went to Finney, who had assisted them with other projects. The project’s size and the lack of comparable distillery models they needed to help develop realistic financial projections were challenging.

“The Cowarts were already successfully producing a value-added product in the winery. You could see the potential for adding another business,” says Finney. “We put together all the pieces that showed how the distillery would work and how they would use more of their wine in the product.”

With Finney’s help, Cowart developed projections and a loan proposal and was awarded the highly competitive grant.

“Debbie helped us quite a bit, putting together all the forms and numbers our grant writers would need to make our distillery feasible,” says Cowart. “We looked for hours at the numbers, looking at all possibilities and what we did and did not need to do. She showed us it’s important

to know what you’re doing before you get too far into it.”

Still Pond Distillery opened in 2014 as the only farm winery and distillery in the Southeast. Nineteen new products have been added to the Still Pond brand: nine distilled spirits, six fortified wines and four meads. Full-time employment now stands at nine, and sales of the distilled spirits are boosting their wine sales.

“Last year we used about 40 percent of the grapes we grew,” says Cowart. “This year we’ll use about 50 percent. Our production out of our new facility will yield us more gross income than the vines in our fields. We want to be as self-sufficient as we can.”

Finney sees a bright future for Still Pond.

“The Cowarts built this business and know it,” Finney says. “They have a good vision. And like all successful business owners, they are always planning and working on their business.”

“As far as I’m concerned, the SBDC has done us a fabulous job,” says Cowart. “Debbie Finney is quite an asset to that office. She has been quite a blessing for us.”



# The Right Ingredients

Financial projections lead to expanded concept for Brunswick business



Matthew Raiford and Jovan Sage cut ribbon for their restaurant.

By Jennifer Giarratano

**S**hared passions sent Brunswick organic farmer and chef Matthew Raiford and food alchemist Jovan Sage to Torino, Italy, for a Slow Food International event in 2012. Sage was directing a national nonprofit that advocates food and farm work, and Raiford was a delegate for the organization, representing African American farmers in the Southeast.

Not long after they met, they were cooking together as hosts of several farm-to-dinner events.

“Matthew was executive chef at a St. Simons restaurant and running Gilliard Farms with his sister Althea. We were in a long-distance relationship and doing these events between Brunswick and Brooklyn, where I lived,” says Sage.

Sage moved to Brunswick in August 2014 and exactly one year later she and Raiford opened The Farmer and The Larder restaurant and retail space. It is a haven for those who appreciate the delicious, wholesome benefits of organic food sourcing and cooking.

David Lewis, area director of the University of Georgia Small Business Development Center’s Brunswick office, had worked with Raiford on the business of Gilliard Farms. When Sage and Raiford began planning their new venture, they went to see Lewis.

“Matthew and Jovan were going to start a very, very small, part-time business where they’d teach cooking classes and sell organic products from the farm, other locally sourced foods and cookware. They were not planning to open it as a restaurant at first,” says Lewis. He helped them develop a business plan for their original concept: a welcoming shop offering retail items, cooking classes and special dinners. Their vision rapidly outgrew the smaller location they had chosen, however, and they needed more income quickly. So they added a restaurant to the plan.

That led to a bigger challenge.

“It’s difficult finding someone who wants to finance a new restaurant,” says Sage. “There were definitely moments where we didn’t feel we had near enough funds to make this hap-

**Matthew Raiford  
and Jovan Sage**

The Farmer and The Larder

pen. But we kept going through the numbers with David, who told us, ‘You can do this, and you have the potential to do more.’”

Lewis showed them a software program they used to prepare their financial projections, offered to help them work through their book-keeping and connected them with a bank.

“Armed with our business plan and spreadsheets, we had great conversations with the bank. And they gave us what they felt was safe,” she says.

The Farmer and The Larder opened as a 1,500-square-foot cooking kitchen and retail space that serves locally sourced farm-to-table lunches, dinners and brunch. Two cooks have joined Chef Matthew in the kitchen, and a dishwasher and two servers joined as staff. After opening with 22 seats, the retail space was redesigned to allow for more tables that now seat 40 diners.

“Our restaurant is a dynamic space. You can get everything from pots, pans and jams to culinary classes. Or you can sit at a community table for dinner. All of our equipment is custom-made and affordable. There are many well-made, thoughtful pieces from local artisans,” says Sage, who calls herself the “accidental restaurateur.”

Within the first year, sales have risen 50 percent, she reports. “We’ve been able to increase our initial projections by doing more events, more outreach and more of our own internal marketing and public relations work. We’ve tapped into something special in this community,” she says.

The Farmer and The Larder has found its niche in Brunswick.

“Matthew and Jovan have a very hot product,” says Lewis. “They’re developing a national brand. Just look at their Trip Advisor and Yelp reviews. People come from all over just to eat there.” They’ve also won 2015 and 2016 Open Table awards.

Sage recognizes it takes more than a good product to be a success.

“Without David’s connection, we would have had a much tougher time. We may not have launched without his help,” she says. “It’s great to have folks like David helping.”



# A Plan For Profit

Finance and marketing assistance put tour operator on the path to rapid growth

**Christina Ernst**

VIP Southern Tours

By Jennifer Giarratano

**V**IP Tours president Christina Ernst is a seasoned travel agent who grew up in North Georgia's White County. So when the chamber of commerce leadership, county commissioners and local winery owners were looking at how to attract visitors to the region, they invited her to join their meeting.

"They wanted advice on what was possible and how to do it," says Ernst. While researching wine tours for the group, she found an opportunity to try something new with her agency. After leading her clients on extensive treks through Europe, she decided she could help her clients discover the pleasure and wonders of North Georgia's wineries.

"I wanted to offer not just transportation, but a tour product that would pull in others in our community," she says. "Her concept was an all-inclusive guided wine tour package with tastings at four wineries and a gourmet picnic lunch. Her new company, VIP Southern Tours, began operating on Labor Day 2013.

While planning her product, Ernst needed to learn more about her options in getting a new bus and a loan to put cash into the business. She approached the University of Georgia Small Business Development Center (SBDC) in Gainesville.

"We receive similar types of questions and requests for advice from all small businesses," says Gainesville Area Director Bruce Cutler. "In Christina's case, it was, 'How do I get the capital I need for my buses? How do I decide whether to purchase new versus used buses?' After she leased her first bus, we generated a list of prospective client businesses in the North Georgia area for her marketing."

Ernst decided to start "slow and small" with what she learned from the UGA SBDC.



Group on tour of North Georgia wineries.

She ran her earliest tours by special request and on weekends only, many for clientele from Atlanta and South Carolina. While she ran the tours, she kept her travel business going with one agent.

"While the tour company grew, I learned how to do everything on a budget," she says. "I created the company on a shoestring budget, putting a lot into my drivers, our tour guides. I kept it simple and got great reviews."

As her positive reviews grew, they expanded VIP Tour's reputation and the clientele. Ernst needed more buses and a place to house them, so she turned again to the SBDC.

"Christina was nervous about going down this path. When she came to me, a new bus cost \$90,000 and the land for the bus shed even more," says Cutler. "I had to teach her how to look at the investments as a business decision. How to look at her income statement and see if she can afford it. She learned to take the emotion out of it, to make a business decision based on whether she can afford it."

Three years after opening VIP Southern Tours in Sautee Nacoochee, Ernst has added three tour buses, three tour employees and a new office manager. Sales are now in the six figures, and her Georgia Wine Country tour packages have earned her a Trip Advisor 2016 Certificate of Excellence and a feature on Fox 5 Atlanta's Good Day Atlanta morning program.

"The SBDC has given me great insight on creating this business, how to prepare for a major loan and how to grow," says Christina. "They played an important role assisting me in focusing more on what I needed to do and how to figure out what would be most profitable."

Ernst figured the new business would be profitable in three-to-four years. "It was profitable after one year," she reports.

"Christina is one of those super enthusiastic, high energy, passionate entrepreneurs," says Cutler. "She has the passion and energy to do this business and obviously loves what she's doing."



# Dream To Reality

Improved financials position Savannah BBQ owner for rapid growth

By Jennifer Giarratano

**B**ryan Furman was a laser operator at the JCB manufacturing plant in Pooler when he decided to start a small BBQ business on the side.

“I have a passion for cooking and felt like there was no good BBQ nearby,” he says. “And I wanted to be able to leave something for our kids.”

He tried to open a small place in Savannah in 2012, but pivoted to catering when the location fell through. By June 2014 he found a 450-square-foot shack on Old Coffee Bluff Road and opened B’s Cracklin’ BBQ, serving his deliciously different Heritage pig-based dishes a few days a week.

Within months, Furman’s reputation for fine, flavorful BBQ caught on fire, with B’s Cracklin’ BBQ named among the “South’s Top 50 BBQ Joints” in Southern Living magazine and “5 BBQ Joints You Can’t Miss” in Garden & Gun in 2015. His wife Nikki quit her job to help run the business when they were flooded with new customers.

Then B’s caught on fire, literally, and burned to the ground.

Georgia’s BBQ community and loyal customers came to the rescue, supplying equipment and other items to keep B’s in operation. To keep the business going, they did pop-ups and fund raisers.

“We lost everything in the fire. Neither we nor our property owner had any insurance. It was a total loss,” says Nikki. “We knew we needed insurance from the beginning, but the building was so old and dilapidated that the owner could not insure it. We knew she didn’t have insurance, she knew we didn’t, but we took the risk because we wanted to be in business so bad. It was a difficult situation.”

They found a new location and needed \$30,000 for interior tenant improvements, working capital, new equipment and a huge new smoker. They were directed to the local Small Business Assistance Center (SBAC), which led them to business consultant Becky Brownlee at the University of Georgia Small Business Development Center (SBDC).

“We met with Becky and did all the paperwork, then gave them a list of what we needed and would spend money on,” says Nikki. “We sat down and did a budget for the next two years and an income statement. It was pretty simple once we got the ball rolling, and the loan got approved very quickly.”

“We put together reasonable, conservative financial projections that were accepted by the SBAC for their funding request,” says Brownlee. “Then we made sure they had systems in place like QuickBooks for record keeping, point of sale systems, employee handbooks and job descriptions. I showed them how to maintain accurate employee records.”

“The numbers we had were based on the small shack and a couple of employees. They are now nowhere near what we anticipated, because we have more employees and space, but everything is flowing smoothly and well,” says Nikki.

They also immediately found insurance, which they now evaluate annually.



**Bryan Furman**

**B’s Cracklin’ BBQ**

“Business grows, things change and they will acquire new assets, so they will check their policy every year,” says Brownlee.

B’s now has 11 employees at the Savannah location. With their sights set next on Atlanta, Nikki found a building that had been a BBQ, with smokehouse in place, on Craigslist. They opened their Atlanta B’s Cracklin’ BBQ in October and hired another 19 employees.

“Our new location seats 65 and has a full bar, outdoor patio and live music every night from Thursday through Saturday,” says Nikki. “We’ve just finished putting new policies and procedures in place for both locations.”

The Furmans are grateful to their friends, the SBDC, the SBAC and the city of Savannah for their help after the fire. “Becky and the SBDC really helped us get back on our feet,” Nikki says. “They made sure we are structurally sound so we can model our business and open another. They made our little dream — our dream shack — the reality of a thriving business.”



# Overcoming Obstacles

## Updated financials, better data land loan for Valdosta Wake Compound

By Jennifer Giarratano

**V**aldosta State University students Luke Tilt and Quinn Silvernale competed together on the university's wake boarding team. Tilt was required for his business class to develop a plan for an imaginary new company. So he wrote a plan modeled after the cable parks they had visited in Europe and Florida.

Wake boarding, for the uninitiated, is a sport that looks like skateboarding on water. Cables, rather than boats, pull the wake boarder over the water and onto ramps and other obstacles.

Their senior year, Tilt and Silvernale developed a solid plan for a wake compound.

"Then we graduated, moved to Atlanta and got real jobs," says Tilt.

It didn't take long to decide they'd be happier in the business they had developed on paper than working for someone else. So they found investors, returned to South Georgia and opened their first Valdosta Wake Compound, a two-cable park in a 10-acre rented facility, in July 2012.

"We raised enough investor cash – \$100,000 – to get set up," says Tilt. "From there, we had a master plan for where we wanted to be, on 30 acres with a full cable that would ride multiple wake boarders."

Within the year, Tilt approached the University of Georgia Small Business Development Center (SBDC) at Valdosta State University for help in securing the loan they needed to purchase land and equipment for their expansion. They had been turned down by all the Valdosta banks, even twice by one bank, and needed help getting the loan.

"We were gaining attention at our smaller park, but were in a standstill in getting the full cable started," says Tilt.

**Luke Tilt and Quinn Silvernale**

Valdosta Wake Compound



They began working with the SBDC to develop financial projections and tighten their business plan.

"The plan did not reflect their current earnings, so their cash flow needed to be updated," says Area Director Lynn Bennett, who joined the office as a consultant in 2014. "Also, the banks here were skeptical because they had not seen a business like it. Those were big obstacles."

Tilt agrees. "Getting financing was our biggest constraint. In our business, there are not a lot of statistics that show how you'll do, no benchmarks or measures that help prove you'll pay the loan back," he says. "Valdosta is a conservative financing area and we had an unproven, hard-to-explain business. There was not a set path for the banks."

Tilt and the Valdosta SBDC's former area director found a lender in Midtown Bank in Atlanta. Tilt and his partners secured the loan.

"We purchased a big mud hole within a good view from the interstate," says Tilt.

They redeveloped the lake area to create a larger compound with camp sites, purchased a full cable system and added a retail pro shop where they sell wake boards, helmets, t-shirts and other merchandise. Since their 2014 move, sales have more than doubled and three employees have been added.

Valdosta Wake Compound attracts wake boarders from all over the United States, Europe and Canada. It hosts a couple of board sponsorships and is in partnership with the National Guard.

"Nike has filmed a big feature here, and Quinn, a pro wake boarder, has done a lot of filming for sponsors at the park. It makes people all over the world want to come here," says Tilt.

Bennett has since assisted Tilt in QuickBooks and with his taxes, when needed. "I go to the SBDC regularly. Lynn will go to battle with you," says Tilt.

"Luke is very focused, a driven young man," says Bennett. "He knew he wanted to be his own boss. And he wanted to enjoy what he did every day. It's apparent when you meet him, and very impressive what he has accomplished."

Tilt also credits Valdosta State for leading him to the SBDC. "In college I felt I was getting taught to work for someone else, while the SBDC was showing me how to develop my own business," he says. "That's pretty awesome."



## 2017 Georgia Small Business ROCK STARS

Over the course of 284 years, Georgia has grown to house more than 10 million people.

What started as a rural state has flourished into an economical epicenter for both the Southeast and the nation.

Georgia offers an unmatched business-friendly environment which is reflective upon its top-notch workforce, collaborative public-private sector efforts, high-quality educational institutions and world-class infrastructure.

At the root of this success and advancement, you will find a population of small business operations that is anything but small. Representing the majority of Georgia's economic makeup, small businesses contribute greatly to the economy, and they are a leading reason why Georgia is the No. 1 state in the nation in which to do business for a fourth consecutive year (Site Selection, 2013-2016).

Currently, there are over 690,000 registered establishments in Georgia. We also know that 99.8% employ less than 500, 97.7% employ less than 100, 94.7% employ fewer than 50 and 78% employ fewer than ten. As evidenced by these statistics, you can see Georgia is home to companies in an array of stages.

### WHAT CAN GDECD DO FOR YOU?

To accommodate the needs of Georgia's small businesses and entrepreneurs, the Georgia Department of Economic Development (GDEcD) has resources and a dedicated team to not only directly assist but point companies in the right direction to get off the ground, grow, finance, learn, connect, market and innovate.

If you are looking to start a small business, there are a variety of factors to consider and GDEcD's small business team prompts small business owners to think about things such as:

1. What steps do I need to take to operate legally?
2. Do I have a team in place to carry out my idea/day-to-day logistics?
3. How will I finance my business?



4. Is my business plan as strong as it can possibly be?
5. Am I bankable?

But, it does not stop there. To see these business ideas and efforts come to fruition, the Department helps connect you to consultants who provide one-on-one business training guidance.

Finding capital in growing your company should not slow you down. If you are looking for financing, GDEcD can inform you about state lending programs, non-traditional lenders and applicable tax credits.

Perhaps your small business is closer to operating at full capacity. GDEcD also provides informative resources to help companies with basic set-up including tax requirements, labor laws, licensing and permitting.

Already pushing out product? Let GDEcD help take you to the next level by helping you find manufacturers, suppliers and international partners that are eager and willing to streamline your process and expand your product into new markets.

### GEORGIA SMALL BUSINESS ROCK STARS

To provide a platform for all Georgians to further support this thriving industry, GDEcD and the Georgia Economic Developers Association (GEDA) host an annual awards luncheon to recognize stand-out, Georgia companies as "Small Business ROCK STARS." This past year, of the 135 nominations submitted, reviewed and vetted by a panel of judges, the following companies were recognized for being outstanding, unique and impactful small businesses:

- **Atlanta Movie Tours** - Fulton County
- **Atlas Turf International** - Troup County
- **Ecolink Inc.** - DeKalb County
- **Sweet Grass Dairy** - Thomas County

Do you know a thriving small business that you consider a Small Business ROCK STAR? Nominate them or yourself later this summer at [www.Georgia.org/RockStars](http://www.Georgia.org/RockStars).

### TAKE ACTION

Wherever you are in your business development process, GDEcD wants to help you and has the means to do so. Visit [Georgia.org/SmallBusiness](http://Georgia.org/SmallBusiness) or contact the GDEcD Small Business Development Team today.



# Businesses see **Brighter Future** with Georgia Power's CEE rebates

**A grocery store owner keeping a sharp eye on profit margins ... a baker working long hours toward a sweet vision of more stores, a building manager with a lofty view** of future possibilities. ... Any savvy business owner knows that hard work and ambition get twice the traction when they're paired with a win-win way to save money and boost productivity.

Georgia Power's Commercial Energy Efficiency Program offers rebates to businesses large and small to help offset the cost of replacing older, inefficient equipment, or installing high-efficiency equipment during new construction. Improving a building's efficiency reduces energy use, for major savings year after year – savings that can accelerate a business' momentum, making all that hard work really pay off. And investments in energy efficiency can offer a quick return on investment, often paying for themselves in just a few years.

Georgia Power even offers custom rebate options for certain customer specific capital energy saving improvements. For any commercial customer, equipment such as programmable thermostats, commercial food service equipment and upgraded lighting falls within the purview of the CEE program.

For any business in the Peach State, air conditioning can be a major cost factor. Georgia Power is working directly with local HVAC distributors to make new high-efficiency units more readily available for installation. The Classic Center® in Athens took advantage of the Commercial Energy Efficiency program with an eye to staying at the top of its game as a conference center. "We're always trying to improve our energy efficiency at The Classic Center®," said Paul Cramer, executive director. "Georgia Power's rebate program just makes it easier and more rewarding."

Lighting can account for as much as 40 percent of a business's annual electricity costs. The CEE program offers rebates for replacing existing fixtures, inefficient screw in lamps, and installing lighting occupancy sensors and daylight controls.

When United Way of the Coastal Empire in Effingham County took a good look at its lighting system, they knew a CEE program upgrade could mean more funds flowing into the community

instead of being lost to inefficient energy use. They also wanted to enhance workplace productivity and employee comfort. The results were illuminating, according to Bonnie Dixon, area director. "We got a \$3,000 rebate, lowered our power bill and improved our lighting quality."

Replacing outdated electric water heating equipment with qualified high-efficiency heat pump water heaters is another great way to save money. Earn a rebate and improve efficiency with Georgia Power's CEE program.

Grocery stores and food service operations can benefit significantly from the CEE program – lowering their operating costs and improving food production rates. Rebates are available for commercial food service equipment, grocery display case LEDs, and new grocery case door gaskets. "Georgia Power worked with us from start to finish to get everything done, review the upgrades, and provide our incentive money," said Verlin Reese of Quality Foods in Commerce. "I felt like I had a partner, not somebody selling me on something and leaving me to do it myself."

The program also offers rebates for new and existing buildings that install ENERGY STAR® certified reflective roofing, lessening the time the air conditioner has to run.

Georgia Power makes it easy to participate in its Commercial Energy Efficiency program, with an experienced team ready to assist with the application process or determine rebate eligibility. For more information on the CEE program, visit [www.georgiapower.com/commercialsavings](http://www.georgiapower.com/commercialsavings).





# Living the Dream

## VBOC helps veterans become successful entrepreneurs

**To be an entrepreneur requires an exceptional character — a person with the work ethic and creative problem-solving skills to succeed in launching, sustaining and growing a business. It's no wonder, then, that studies show military veterans make excellent entrepreneurs.**

The Georgia Veterans Business Outreach Center is an investment in veterans. Covering all of Georgia and South Carolina, the organization, in cooperative agreement with the U.S. Small Business Administration, provides a wide variety of business counseling and training services to not only help veterans get their small businesses off the ground, but also to help them expand.

"VBOC counselors provide insight and experience to ensure that an entrepreneur will be prepared in their business venture," said Jeremy Horstman, VBOC director within the Business Innovation Group (BIG) at Georgia Southern University. "Our office serves as a resource connector, connecting veterans to planning, financing, licensing and training that will guide them to success."



Three years ago, Chad Montgomery, a pastry chef in New York City and a former marine, moved back to the small town of Sylvania, Georgia, to be closer to his elderly father, who was living alone. Montgomery had built a budding catering business before leaving the city, and decided to relaunch the business in a new and unfamiliar rural setting.

"I looked for support here, and just got a plethora of support and resources," he said. "For somebody being new to the area, that was really significant."

Horstman and VBOC staff helped Montgomery find the resources he needed to launch 4&20 Bakers, a mobile dessert company. Because the VBOC is tied to Georgia Southern

and BIG, Montgomery also gained access to University resources, which included students looking for hands-on learning opportunities.

"I got access to nutrition interns, environmental science interns to help me on my farm — being able to test out trends like protein-rich cricket flour," he said. "An intern helped me develop a cupcake that has almost 10 grams of protein in it."

Through these resources and help, 4&20 Bakers has grown from a simple food-truck to a full-service catering company that works with other local businesses to serve customers in Statesboro, Savannah and Augusta.

"Just having dessert and coffee, I can cater alone," he said. "But linking up with other local businesses has really expanded what I can do."

The VBOC offices are located within BIG at City Campus in downtown Statesboro, which also houses the Bureau of Business Research and Economic Development, the Small Business Development Center, SCORE small business mentors, a Fabrication Laboratory or FabLab and the Business Incubator.

"Our clients can literally walk into a one-stop shop for business development, and not only have access to business mentors and resources, but also state-of-the-art 3D printers, a CNC routing machine, laser cutters and office space," said Horstman. "If a veteran or military spouse wants to start a business, they just need to take a drive downtown."

For Montgomery, 4&20 Bakers is not only a growing business, it's a passion.

"To be able to wake up every day and do what I do, which is farming and animals and being able to bake and share my food with people — I'm living the dream. I truly am. And I'm just so grateful," he said.





# City by the River

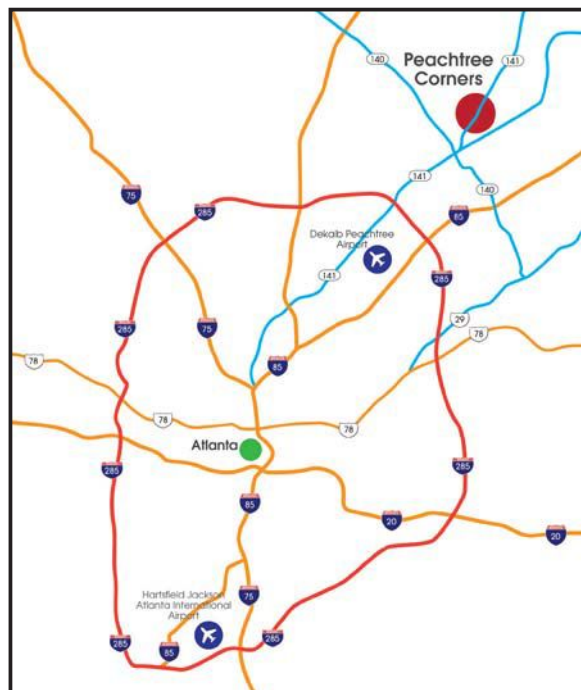
## Peachtree Corners Celebrating Fifth Anniversary

As Gwinnett County's largest city, Peachtree Corners is a regional innovation hub about 30 minutes north of Atlanta. It is vibrant and growing, with leadership focused on comprehensive, well-conceived planning and meaningful development.

One unique aspect of conducting business in Peachtree Corners is the low cost. There is a zero millage rate in Peachtree Corners which means no municipal property taxes – either for commercial or residential property. No other city in the metro Atlanta area can make this claim.

Easy access to I-85 and quick drive to the world's busiest airport, Hartsfield-Jackson Atlanta International, makes Peachtree Corners especially attractive to international companies, corporations and small businesses. Many occupy Technology Park/Atlanta, a campus of low-rise office buildings nestled in a wooded, 500-acre parcel between two major thoroughfares.

In addition to the 40,000 people who call Peachtree Corners home, the city is the headquarters of numerous technology and life sciences companies. As a relatively new city, Peachtree Corners is alive with activity and momentum. A new mixed-use town center is underway on Peachtree Parkway and new housing options are emerging. While the downtown business center is bustling, the waters of the Chattahoochee on Peachtree Corners' western boundary provide a place to unwind and rejuvenate the soul.



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Go to **georgiatrend.com** and browse the digital edition.

Sign up for our daily e-news: [GeorgiaTrend.com/GT-form-submission](http://GeorgiaTrend.com/GT-form-submission)





# UGA Small Business Development Center Offices

[www.georgiasbdc.org](http://www.georgiasbdc.org)

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