

# Small Business Guide

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

## **START**

How You Can Do It

## **SUCCEED**

How Others Did It

## **GET HELP**

Many Georgia  
Organizations Ready  
To Lend A Helping Hand

A man and a woman are posed for a professional photograph. The man, on the left, is standing and leaning on the back of a blue velvet armchair. He is wearing a dark suit, a white shirt, and a striped tie. The woman, on the right, is sitting in the armchair. She is wearing a black blazer over a white polka-dot top. Both are smiling at the camera. The background is a plain, light-colored wall.

## Georgia's 2019 Small Business Persons of the Year

Becky and Jeff Lamont of Pathways  
Behavioral Consulting combined  
their skills, dreams to start and  
grow a successful business

– Page 30



Small Business Development Center  
UNIVERSITY OF GEORGIA

WE  
COMMIT  
TO...

#COMMITTO

*Learn more:*  
***[www.georgiasbdc.org](http://www.georgiasbdc.org)***

A Public Service and Outreach Unit of the University of Georgia.  
Funded in part through a Cooperative Agreement with the U.S. Small Business Administration.



**Lifelong Learning**

**Economic Prosperity**



**Entrepreneurship**

**Jobs for Georgians**





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ON THE COVER: Georgia's Small Business Persons of the Year, Becky & Jeff Lamont of Pathways Behavioral Consulting, were photographed by Jennifer Stalcup.



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[georgiatrend.com](http://georgiatrend.com)

# From Our Governor



Dear Small Business Owner,

For six years in a row, Georgia has been named the top state for business as a global leader in aerospace, agriculture, FinTech, and manufacturing. We are the Hollywood of the South, the Cybersecurity Capital of the world, and a national epicenter for job growth. It is a great time to be a Georgian.

Entrepreneurs and corporations place tremendous value on Georgia's world-class workforce. Our thriving business climate and access to transportation hubs – including the Port of Savannah and Hartsfield-Jackson International Airport – attract small business owners and industry leaders across the country to invest in Georgia and expand operations.

As a small business owner for over thirty years, I know firsthand that small businesses are the backbone of Georgia's economy. When I ran for governor, I pledged to make Georgia the top state in the nation for small business by eliminating burdensome regulations and working with business people – not bureaucrats – to streamline state government.

To achieve this goal, the Georgia Department of Economic Development's (GDEcD) Small Business Team and Small Business Development Centers work around the clock to provide invaluable resources and technical assistance to entrepreneurs and small businesses.

GDEcD is focused on traditional economic development and development of international trade, film, arts, music, and tourism industries, many of which depend on the small business community. To support job creators, GDEcD has also launched a website – [www.georgia.org/small-business](http://www.georgia.org/small-business) – with tools for entrepreneurs and business owners.

The success of small business is critical to Georgia's future. Our state is dedicated to offering a top-notch business environment, investing in education, keeping our neighborhoods safe, and improving access to affordable, quality healthcare so that Georgia remains the best place to live, work, and raise a family.

Thank you for your contributions to the Peach State, and I look forward to our partnership as we put hardworking Georgians first – no matter their zip code. Together, we can ensure that Georgia's best days are always ahead.

Sincerely,

A handwritten signature in blue ink that reads "B. Kemp".

**Brian P. Kemp**



# CONGRATULATIONS TO Georgia's 2019 Small Business ROCK STARS



ASW Distillery - Atlanta



InPrime Legal - Marietta



Oyster Fine Bamboo Fly Rods - Blue Ridge



Southern Fiber Worx - Cordele

Think you have what it takes to be a  
2020 Small Business ROCK STAR?

Nominations will open on August 1, 2019

[Georgia.org/ROCKSTARS](https://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.



Georgia Small Business  
**ROCK STAR**S





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:

Georgia small businesses continue to enjoy the benefits of a strong economy. Unemployment is low, and consumers have money for purchasing the goods and services they desire. While revenues are strong and opportunities are abundant for new businesses, now is the time for firms to plan for future growth and prepare for any economic slowdowns in the future. The Georgia Trend *Small Business Guide* is a timely resource for helping entrepreneurs identify a variety of business management and expansion resources.

The University of Georgia (UGA) continues to provide a wide variety of opportunities for business owners and prospective owners to acquire the additional skills and information they need to help grow their enterprises. From numerous entrepreneurship certification programs for students enrolled at all of UGA's schools and colleges, to the Cooperative Extension Service's efforts to help farmers and agribusinesses across the state, to the 17-location network of Small Business Development Center (SBDC) offices, UGA is committed to growing locally owned and operated businesses in Georgia. Business owners who access the SBDC program have a strong track record of growth and success. In the most recently completed impact study, SBDC client firms experienced annual sales increases of 16.6 percent, while the average Georgia business experienced sales growth of 4.2 percent. Employment growth of SBDC-assisted firms averaged 14.1 percent, while the average firm grew employment by 1.8 percent. In the past five years, SBDC clients created 1,763 new businesses and created 13,126 new jobs. SBDC clients obtained \$842 million in start-up and expansion capital and generated nearly \$10 billion dollars in sales. These results illustrate how business owners who plan for growth, research their market opportunities and carefully manage their financial resources can realize substantial success.

The SBDC teaches business owners how to apply business management concepts and practices to their own unique business circumstances. SBDC faculty have years of business experience and the educational background to address most problems business owners face. Helping business owners where they live and work, the University of Georgia and its partners on six other University System campuses (Georgia State, Kennesaw State, Clayton State, Valdosta State, Georgia Southern and the University of West Georgia) provide assistance to help Georgians foster new business ideas, create innovations for our economy and grow jobs. Contact the SBDC office nearest you for more information.

Thank you to Georgia Trend for supporting Georgia's businesses and education communities and for making the *Small Business Guide* available.

Sincerely,

Allan Adams  
State Director  
University of Georgia SBDC



## Helping Georgia businesses grow and prosper through customized consulting and training programs



In the 1970s there was a growing awareness within academic circles and the economic development community of the importance of small business and entrepreneurship to the U.S. economy. At the same time, the causes of the high failure rate of small firms became a focus of research. Based on this research, one of the key concerns became that small business owners did not always have all the skills and knowledge they needed to make their business ideas economically viable.

The University of Georgia, as a land-grant institution with a mission to serve the entire state, began to consider these challenges and how they could be addressed. Dr. William C. Flewellen, dean of the College of Business Administration, used his positions with the National Association for Colleges of Business and as a member of the advisory board of the U.S. Small Business Administration to lobby Congress for a small business extension program, modeled after the Cooperative Extension Service.

The Small Business Development Center program was subsequently created and now exists in all 50 states.

The University of Georgia Small Business Development Center (SBDC) is a business education extension program funded by the University of Georgia and the U.S. Small Business Administration, with local funding support by several units of the University System of Georgia (Georgia State, Kennesaw State, Clayton State, Valdosta State and Georgia Southern Universities and the University of West Georgia).

The SBDC helps businesses grow and prosper through customized consulting and training programs provided by the professional staff, all of whom hold advanced business degrees and private sector experience.

Currently, 17 centers are located across the state to serve Georgia's entrepreneurs. The SBDC is an integral part of Georgia's economic development activities and is the state's primary source of assistance for individuals interested in growing a business.

Since 1977, the SBDC program has worked with over half a million individuals helping develop business plans, providing financial analyses, identifying sources of capital, and assessing marketing strategies.

The SBDC also provides a multitude of other forms of assistance to business owners and prospective owners helping them learn how to better understand their business opportunities and to make sound decisions affecting their investment.

In addition, participants have taken part in SBDC-sponsored training programs to help them improve their knowledge of issues ranging from taxes to personnel management to customer service. And many communities have benefited from SBDC research assistance to help them target development strategies focused on improving the local environment for entrepreneurial activity.

The most recent impact study shows that businesses that utilize SBDC resources experienced sales increases of 16.6 percent, whereas the average Georgia business experienced sales growth of 4.2 percent. SBDC clients experienced employment growth of 14.1 percent versus 1.8 percent for the average Georgia business.

Over the past five years, SBDC clients started more than 1,760 new businesses and created more than 13,000 new jobs. These firms generated nearly \$10 billion in sales.

The SBDC now provides a critical infrastructure to support local, state and federal efforts to give small businesses the knowledge and information they need to remain competitive – creating jobs and improving Georgians' quality of life.

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

*For a list of SBDC offices, see page SB10.*

# SCORE has helped millions of entrepreneurs through free mentoring and education

SCORE is the nation's largest network of volunteer, expert business mentors. With more than 10,000 volunteers in 300 chapters, SCORE serves more than 350,000 clients every year.

As a resource partner of the U.S. Small Business Administration (SBA), SCORE has helped more than 11 million entrepreneurs through mentoring, workshops and educational resources since 1964.

SCORE provides free, one-on-one counseling to potential entrepreneurs and mentoring to those who decide to start their own business. For those already in business who are having a problem, SCORE volunteers are available to help.

In addition to meeting in person, you can use easy face-to-face video technologies like Google Hangouts, Skype or FaceTime to connect directly with an experienced SCORE mentor no matter where you're located.

In addition to mentoring, many SCORE offices offer no- or low-cost workshops providing business training on such topics as marketing, finance and accounting, management and others.

## SCORE OFFICES IN GEORGIA

SCORE Atlanta has an office in downtown Atlanta at the Small Business Administration office, Harris Tower, Suite 1900, 233 Peachtree St. There are SCORE counselors located in many metro Atlanta communities, including Roswell, Alpharetta, Marietta, Cumming, Duluth, Dunwoody, College Park, Johns Creek, Norcross, Peachtree City, Smyrna, Snellville and Sugarhill.

Other SCORE offices in Georgia are located in: Columbus, Gainesville, Greater Augusta / Evans, Hinesville, Brunswick, Macon, Savannah, Warner Robins, Blue Ridge and Statesboro.

You can search for a mentor online on the SCORE website or have your local chapter pair you with a member. To find your local SCORE office and schedule an appointment, go to:

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

## UGA Small Business Development Center Offices

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

### ALBANY OFFICE

#### UGA SBDC

125 Pine Ave., Suite 142  
Albany, GA 31701  
229-420-1144  
Athens Office

### UGA SBDC

#### Chicopee Complex

1180 E. Broad St.  
Athens, GA 30602  
706-542-7436

### ATLANTA OFFICE

#### UGA SBDC at Georgia State University

75 Piedmont Ave., Suite 700 NE  
Atlanta, GA 30303  
404-413-7830

### AUGUSTA OFFICE

#### UGA SBDC

2907 Professional Parkway, Suite B  
Augusta, GA 30909  
706-721-4554

### BRUNSWICK OFFICE

#### UGA SBDC

501 Gloucester St., Suite 200  
Brunswick, GA 31520  
912-264-7343

### CARROLLTON OFFICE

#### UGA SBDC at the University of West Georgia

105 Adamson Hall  
Carrollton, GA 30118  
678-839-5082

### COLUMBUS OFFICE

#### UGA SBDC

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Columbus, GA 31907  
706-569-2651

### DEKALB OFFICE

#### UGA SBDC

2296 Henderson Mill Rd., Suite 404B  
Atlanta, GA 30345  
770-414-3110

### GAINESVILLE OFFICE

#### UGA SBDC

906 Interstate Ridge Dr., Suite E  
Gainesville, GA 30501  
770-531-5681

### GWINNETT OFFICE

#### UGA SBDC

2530 Sever Rd., Suite 202  
Lawrenceville, GA 30043  
678-985-6819

### KENNESAW OFFICE

#### UGA SBDC at Kennesaw State University

KSU Center, Suite 500  
3333 Busbee Dr.  
Kennesaw, GA 30144  
470-578-6450

### MACON OFFICE

#### UGA SBDC

4875 Riverside Dr., Suite 202  
Macon, GA 31210  
478-757-3609

### MORROW OFFICE

#### UGA SBDC at Clayton State University

College of Business, Suite T-140  
Morrow, GA 30260  
678-466-5109

### ROME/DALTON OFFICE

901 N. Broad St., Suite 320  
Rome, GA 30161  
706-622-2006

### SAVANNAH OFFICE

#### UGA SBDC

111 East Liberty St., Suite M  
Savannah, GA 30141  
912-651-3209

### STATESBORO OFFICE

#### UGA SBDC at Georgia Southern University

58 E. Main St., Suite D  
Statesboro, GA 30458  
912-478-0648

### VALDOSTA OFFICE

#### UGA SBDC at Valdosta State University

Harley Langdale Jr. College of Business Administration  
Thaxton Hall, Room 100  
Valdosta, GA 31698  
229-245-3741

# SBA's greatest strength is its range of programs and resources

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

**T**he greatest strength of the U.S. Small Business Administration (SBA) is its range of programs and resources. This array offers a true continuum of assistance for small businesses from pre-venture to long-established firms.

Individuals looking to start a business can begin by contacting one of our resource partner organizations — SCORE, a Small Business Development Center (SBDC) or a Women's Business Center. These entities provide one-on-one consultation at no cost and modestly priced training on topics such as assessing the feasibility of a business idea, developing a business plan, legal organization and preparing for business launch.

better prepare for and maximize the impact of counseling sessions and classroom training with our resource partners. The Size Up tool helps small business owners discover how their business stacks up against competitors while SBA's Lender Match facilitates prospective borrowers connecting with SBA lenders.

The SBA capital access programs span the different stages of the business life cycle. The self-employed and microenterprises might start with an SBA microloan, up to \$50,000. For business financing needs between \$50,000 and \$350,000, there are SBAExpress and Community Advantage loans. As the company's activities build or it needs to consolidate its earlier,

to smaller contractors who cannot obtain such bonds through the traditional market.

The Federal Government is the world's largest customer, spending approximately \$500 billion annually to procure goods and services. By law, there is an annual goal that at least 23 percent of federal contracting dollars are spent with small businesses. The SBA offers several programs to help small businesses win federal contracts.

Participating in these programs helps small businesses: 1) win a fair share of federal contracts; 2) qualify for exclusive set-aside and sole-source contracts; 3) partner with established contractors to win contracts; and 4) obtain business mentoring and education to learn how federal contracting works. More details on federal contracting programs and resources for

## The SBA website has a wealth of information. Visit: [www.sba.gov](http://www.sba.gov)

Once a business owner gets the venture off the ground, working with these organizations can and often continues as challenges and opportunities occur with the firm's growth and maturity. Additionally, Georgia has a Veterans Business Outreach Center (VBOC) based in Warner Robins dedicated to providing these services to our veterans around the state.

Another important SBA resource for business enterprises at various stages of development is our website, [www.sba.gov](http://www.sba.gov). Here, one can find detailed information on the agency's program and resources along with articles, blogs and tools, such as business plan templates, to assist with initial and ongoing business development activity.

The website also houses an Online Learning Center with over 65 short courses covering topics related to business startup, growth strategies, managing operations and financing. In fact, some prospective and new business owners find it beneficial to go through some of the learning modules to

more expensive debt, SBA's standard 7(a) Loan Guaranty program can help.

A company ready to build or expand its own facility can go with the 504 program, which finances long-life fixed assets and support projects that create/retain jobs or meet other business and economic development objectives. Both the 7(a) and 504 programs have a maximum loan amount of \$5 million.

Construction companies are often required to have a surety bond for bidding jobs. If they win the bid, they are then required to put up performance and payment bonds, as insurance for the customer, in case the company becomes unable to complete the construction contract. Therefore, the ability to establish and grow bonding capacity becomes a major determinant of these firms' overall ability to grow. Through its Surety Bond Guaranty Program, the SBA guarantees bid, performance and payment bonds issued by participating surety companies

small businesses can be found under "Federal Contracting" at [sba.gov](http://sba.gov).

For small businesses engaged in scientific research and development (R&D), there are the Small Business Innovation Research (SBIR) and the Small Business Technology Transfer (STTR) programs. These programs offer startup and development grants to small businesses working on projects meeting the R&D objectives of participating federal agencies and have high potential for commercialization. The SBA oversees and manages these programs by coordinating with the participating agencies and reporting the outcomes to Congress.

These are just a sampling of the SBA's offerings for prospective and current small business owners. From the first flash of a business idea to operating a time-honored company facing the question "what's next," the SBA has programs, tools and resources to support your entrepreneurial endeavors. To keep up with the latest with SBA news and events in Georgia, please sign up for our e-mail updates at [www.sba.gov/ga](http://www.sba.gov/ga) and follow us on Twitter at @SBA\_Georgia.



# Georgia Tech offers a variety of programs to help create and grow state's tech-based economy

The Georgia Institute of Technology's economic development unit, the Enterprise Innovation Institute (EI2), serves all of Georgia through a variety of services and programs designed to create, accelerate and grow Georgia's tech-based economy.

EI2 is the nation's largest and most comprehensive university-based economic development organization, with more than 150 Georgia Tech extension professionals serving throughout the state.

In 2018, EI2's programs served more than 10,700 businesses, communities and entrepreneurs. Those clients reported startup investment capital exceeding \$495 million, more than \$2.3 billion in contracts and sales, and reported creating or saving 15,700 jobs.

EI2's dozen programs are comprehensive in scope and address various sectors and industries, all with an innovation-led focus to support and strengthen economic development in Georgia. Its offerings include the:

- **ADVANCED TECHNOLOGY DEVELOPMENT CENTER (ATDC):**

Georgia's globally recognized technology incubator. [atdc.org](http://atdc.org)

- **ATLANTA MBDA BUSINESS CENTER:**

Helps minority businesses access capital and contracts, increase profitability, create jobs and become sustainable. [mbdabusinesscenter-atlanta.org](http://mbdabusinesscenter-atlanta.org)

- **ATLANTA MBDA ADVANCED MANUFACTURING CENTER:**

Connects minority business enterprise (MBE) manufacturers to a national ecosystem of corporate supply chains, partners and manufacturing stakeholders. [nationalmbmanufacturers.org](http://nationalmbmanufacturers.org)



Photo: Peralte C. Paul / ATDC

Lt. Gov. Geoff Duncan (far right) and other state officials tour ATDC facility.

- **THE CONTRACTING EDUCATION ACADEMY AT GEORGIA TECH:**

Educates government and industry contracting officials on how to properly navigate the government acquisition process. [contractingacademy.gatech.edu](http://contractingacademy.gatech.edu)

- **ECONOMIC DEVELOPMENT LAB (EDL):**

Assists governments, communities, foundations, entrepreneurs and small businesses in fostering value creation by applying innovative ideas, technology and policy to economic growth-focused initiatives. [edl.gatech.edu](http://edl.gatech.edu)

- **ENGAGE VENTURES**

Venture fund and collaborative innovation platform founded in partnership with Georgia Tech, Invest Georgia, and 11 of the nation's largest corporations to connect leaders and entrepreneurs, and provide access to new customers and markets. [engage.vc](http://engage.vc)

- **GEORGIA MANUFACTURING EXTENSION PARTNERSHIP (GaMEP):**

Works with manufacturers through training and technical assis-

tance to improve their competitiveness, increase top-line growth and reduce bottom-line costs. [gamep.org](http://gamep.org)

- **GEORGIA TECH PROCUREMENT ASSISTANCE CENTER (GTPAC):**

Helps Georgia enterprises identify, compete for, and win government contracts in order to sustain and grow their businesses. [gtpac.org](http://gtpac.org)

- **INNOVATION CORPS (I-CORPSTM):**

Prepares scientists and engineers to extend their focus beyond the laboratory and foster entrepreneurship that will lead to the commercialization of technology. [icorpssouth.com](http://icorpssouth.com)

- **SAFETY, HEALTH, AND ENVIRONMENTAL SERVICES (SHES):**

Provides a broad range of occupational safety and health training, consulting services and academic education to organizations in Georgia and the Southeast. [oshainfo.gatech.edu](http://oshainfo.gatech.edu)

- **SOUTHEASTERN TRADE ADJUSTMENT ASSISTANCE CENTER (SETAAC):**

Provides federal funding to manufacturing firms that have experienced declines in employment and sales as a result of import competition. [setaac.org](http://setaac.org)

- **VENTURELAB:**

Transforms Georgia Tech faculty, research staff and student innovations into companies. [venturelab.org](http://venturelab.org)

For information:

Call 404-894-2222

or visit [www.innovate.gatech.edu](http://www.innovate.gatech.edu)

- **ATDC: Technology Startup Incubator**

A major component of EI2 is ATDC, the state of Georgia's technology startup incubator. Founded in 1980 by the Georgia General Assembly, which funds it each year, ATDC's mission is to work with entrepreneurs in Georgia to help them learn, launch, scale and succeed in the creation of viable technology companies.

Since its founding, ATDC has grown to become one of the longest running and most successful university-affiliated incubators in the United States, with its graduate startup companies raising nearly \$3 billion in investment financing and generating more than \$12 billion in revenue in the state of Georgia. In 2018, ATDC served more than 3,800 entrepreneurs and 185 startup portfolio companies across the state.

ATDC's rigorous, curriculum-driven startup programming is a three-tiered service offering to Georgia-based technology entrepreneurs. Though headquartered in Atlanta, ATDC serves the state and

— PEACHTREE CORNERS, GEORGIA —

## A Remarkable Opportunity

The City of Peachtree Corners offers a competitive business environment and high quality of life just 30 minutes from downtown Atlanta and Atlanta's International Airport. A business-friendly city with a zero millage rate, Peachtree Corners attracts best-in-class companies across a diverse range of industries including Comcast, Siemens Industry, Crawford & Company and Honeywell International Inc. Bring your business here and see why our city is truly innovative and remarkable.



CITY OF  
**Peachtree  
CORNERS**  
Innovative & Remarkable

[www.peachtreecornersga.gov](http://www.peachtreecornersga.gov)



offers its startup programming in Alpharetta, Athens, Augusta, Columbus, Macon, Marietta, Peachtree Corners, Savannah, Sandy Springs and Warner Robins.

ATDC supports entrepreneurs in many sectors, but has formalized programming in four verticals: Advanced Manufacturing, Financial Technology (FinTech), Health Technology (HealthTech) and Retail Technology (RetailTech).

**For information:**

**Call 404-894-3575 or visit [www.atdc.org](http://www.atdc.org)**

## **GaMEP Helping Manufacturers**

Another critical offering of EI2 is the GaMEP, which helps manufacturers grow competitively to compete in the global marketplace. Established in 1960 with support from the Georgia legislature as the Georgia Tech Industrial Extension Service (IES), the group formally became a part of the National Institute of Standards and Technology's MEP system in 1994.

With a broad range of expertise in project management, engineering, implementation, and more, the state and federally funded GaMEP is a cost-effective alternative to traditional consulting. Specializing in areas such as Lean and process improvement, quality management, energy management, sustainability and business growth (new customer development, new market expansion and product development), GaMEP's mission is to help manufacturing companies across Georgia grow and stay competitive.

In 2018, the GaMEP worked with more than 800 companies across the state that collectively reported \$440 million in sales.

EI2 serves Georgia through a network of GaMEP staff members located throughout the state and serve its 159 counties through these geographic regions:

### **Augusta Region: 706-339-3798**

Serving the following counties: Burke, Columbia, Glascock, Hancock, Jefferson, Jenkins, Lincoln, McDuffie, Richmond, Taliaferro, Warren, Wilkes

### **Central Region: 478-275-5125**

Serving: Appling, Baldwin, Bibb, Bleckley, Candler, Crawford, Dodge, Emanuel, Evans, Houston, Jeff Davis, Johnson, Jones, Laurens, Monroe, Montgomery, Peach, Pulaski, Putnam, Tattnall, Telfair, Toombs,

Treutlen, Twiggs, Washington, Wheeler, Wilcox, Wilkinson

### **Coastal Region: 912-571-1902**

Serving: Brantley, Bryan, Bulloch, Camden, Chatham, Charlton, Effingham, Glynn, Liberty, Long, McIntosh, Screven, Wayne

### **East Metro Atlanta Region: 770-605-0022**

Serving: DeKalb, Gwinnett

### **North Metro Atlanta Region:**

**678-294-1579**

Serving: Cherokee, Cobb, Fulton (north)

### **Northeast Region**

**770-718-3982**

Serving: Banks, Barrow, Clarke, Dawson, Elbert, Forsyth, Franklin, Greene, Habersham, Hall, Hart, Jackson, Jasper, Lumpkin, Madison, Morgan, Oconee, Oglethorpe, Rabun, Stephens, Towns, Union, Walton, White

### **Northwest Region: 404-435-9124**

Serving: Bartow, Catoosa, Chattooga, Dade, Fannin, Floyd, Gilmer, Gordon, Haralson, Murray, Paulding, Pickens, Polk, Walker, Whitfield

### **South Region: 912-379-2267**

Serving: Appling, Atkinson, Bacon, Baker, Ben Hill, Berrien, Brooks, Calhoun, Clinch, Coffee, Colquitt, Cook, Decatur, Dougherty, Early, Echols, Grady, Irwin, Jeff Davis, Lanier, Lee, Lowndes, Miller, Mitchell, Pierce, Seminole, Terrell, Thomas, Tift, Turner, Ware, Worth

### **South Metro Atlanta Region: 404-895-5237**

Serving: Butts, Carroll, Clayton, Coweta, Douglas, Fayette, Fulton (south), Henry, Newton, Rockdale, Spalding

### **West Region: 706-298-0069**

Serving: Chattahoochee, Clay, Crisp, Dooly, Harris, Heard, Lamar, Macon, Marion, Meriwether, Muscogee, Pike, Quitman, Randolph, Schley, Stewart, Sumter, Talbot, Taylor, Troup, Upson, Webster

## **Minority Business Development Agency (MBDA) Centers**

A third offering of EI2's successful economic development programs is the Atlanta MBDA Business Center and the Atlanta MBDA Advanced Manufacturing Center. MBDA Centers are funded by the U.S. Department of

Commerce to promote the growth of minority business enterprises (MBEs).

The Atlanta MBDA Advanced Manufacturing Center bridges the gap between large corporate supply chains and MBE manufacturers by providing these firms with advanced manufacturing expertise and access to a national network of resources, partners and stakeholders. Both Atlanta MBDA Centers provide a variety of services with the primary goal to increase business opportunities for and the profitability of clients.

In 2018, for example, the Atlanta MBDA Business and Advanced Manufacturing Centers served 345 minority entrepreneurs secure more than \$467 million in new contracts, bonding/financing, and increased sales.

The Centers help MBEs access capital, increase profitability, create jobs and become sustainable. They specialize in helping MBEs with:

- Business Assessments – analyzing the financial and operational health of a company to identify strengths, weaknesses and needs.
- Access to Capital and Finance Management – helping a company secure working capital, bonding, equity investments and debt financing including Small Business Administration (SBA) loans.
- Access to Domestic and Global Markets – increasing market share by identifying new markets, expanding customer base in existing markets, responding to requests for proposals, and packaging certification applications.
- Strategic Business Consulting – coaching a company's team on developing practices and processes for strategic and business planning, staffing, organizational structure, and policies and procedures.
- Business Process Improvement – helping develop an effective organization by providing training in process-improvement techniques.
- Connection to Resources – utilizing its network and partners, including its connection to Georgia Tech, the MBDA Centers connect businesses to resources, expertise, corporations and other MBEs for growth.

**For information:**

**Call 404-894-2096**

**[www.mbdabusinesscenter-atlanta.org](http://www.mbdabusinesscenter-atlanta.org)**



GEORGIA CHAMBER



# CREATING A BETTER STATE OF BUSINESS

For over 100 years, the Georgia Chamber of Commerce has served as the state's largest business advocacy organization working to keep, grow, and create jobs throughout the state.

**Join today at [www.gachamber.com](http://www.gachamber.com).**

## Georgia Small Business QuickFacts

Small business in Georgia is big. Just look at the numbers reported by the Georgia Department of Economic Development and the Georgia Department of Labor. Of business establishments in the state:

- **99 percent are categorized as small (fewer than 500 employees)**
- **97 percent employed fewer than 100**
- **94 percent employed fewer than 50**
- **75 percent employed fewer than 10**

# Georgia offers numerous resources to help aspiring entrepreneurs to start and small businesses to succeed

Georgia's small businesses, comprising 99 percent of the state's companies, are vital to Georgia's economy. And the state recognizes that importance with numerous resources to help these businesses get started, grow and succeed.

## GEORGIA DEPARTMENT OF ECONOMIC DEVELOPMENT

Much of the state's small business assistance comes through the Georgia Department of Economic Development (GDEcD). The department's small business resource website, [Georgia.org/SmallBusiness](http://Georgia.org/SmallBusiness), is a comprehensive resource and includes links for starting, growing and enhancing business operations.

There are many questions to answer before an aspiring entrepreneur can get started: What kind of a business license do you need? Do you need to register your business with the state? What tax structure is best for your small business?

Also, there is much to learn about federal tax IDs, labor laws and where an entrepreneur can obtain the proper permits for their type of business. GDEcD's small business website has information on these questions and many more, such as certifying your minority business, networking and exporting.

The Georgia Department of Economic Development also helps small businesses with information on tax credits, tax exemptions and other incentives for jobs, investments and R&D; connects tech businesses and startups with potential investor networks, technol-

ogy and commercialization resources; and leverages its global resources, including export assistance, that includes market diversification, international marketing, and trade show and trade mission opportunities.

For more information, visit [Georgia.org/SmallBusiness](http://Georgia.org/SmallBusiness).

## SMALL BUSINESS INCENTIVES

A variety of small business incentives — from tax relief to loan guarantees — make it easier to launch a new enterprise in Georgia and grow a small company.

These business incentives have helped Georgia earn top rankings in the number of new businesses started.

To promote the growth of smaller companies, Georgia offers:

- **Small Business Tax Relief** – allows for faster depreciation on equipment deduction.
- **Angel Investor Tax Credits** – encourage early investment in startup companies.
- **Entrepreneurial and Small Business Development Loan Guarantee Program** – provides financing to entrepreneurs and small businesses located in rural Georgia counties.
- **State Opportunity Zones** – provide a special tax credit. Businesses should check with their local chamber of commerce or development authority to see if they qualify.

## TAX CREDITS

Tax credits give Georgia businesses the opportunity to minimize or even eliminate state corporate income tax. They apply to all qualifying companies – large, small and in-between – rooted in Georgia or new to the state. Many of the credits best benefit companies making fairly substantial financial and employment investments, but many also are for small companies, especially those getting ready to grow.

Typically, tax credits apply to 50 percent of a company's annual state corporate income tax liability. In some cases, they can offset up to 100 percent, with any excess credits applied to state payroll withholding liability. These state tax credits may be combined with tax exemptions and local government incentives.

Here are some of the tax credits Georgia extends to new and existing companies:

### Job Tax Credit

Businesses in Georgia's strategic industries can earn as much as \$4,000 in annual tax savings for each new job created, for up to five years. The exact value of the job credits depends on two factors – how many jobs are created, and where.

### Quality Jobs Tax Credit

Companies that create at least 50 jobs in a 24-month period – at wages that are at least 10 percent higher than the county average – may qualify for a tax credit of \$2,500 to \$5,000 per job.

### Port Tax Credit Bonus

Georgia companies that increase imports or exports through a Georgia port by at least 10 percent may qualify for either a \$1,250 bonus added to the job tax credit or an adjustment to the investment tax credit.

### Work Opportunity Tax Credit

Georgia's Department of Labor administers a federal tax credit to Georgia companies that hire individuals who have faced barriers to employment. The tax credit ranges from \$1,200 to \$9,000 per hire.

### Investment Tax Credit

Companies in manufacturing or telecommunications support that have operated in Georgia for at least three years are eligible to earn investment tax credits of 1–8 percent of qualified capital investments of \$50,000 or more.

### Research and Development Tax Credit

Companies that spend more on qualified research in Georgia may qualify for an R&D tax credit equal to a percentage of that spending increase.

### Retraining Tax Credit

Georgia businesses may offset their investment in retraining employees to use new equipment or learn new skills through a retraining tax credit. The credit equals 50 percent of direct training expenses, up to \$500 credit per full-time employee, per training program.

For more about tax credits offered in Georgia, [Georgia.org/Incentives](https://georgia.org/Incentives).

## GEORGIA CENTERS OF INNOVATION

Another major resource available to all Georgia businesses is the Georgia Centers of Innovation (COI). A division of GDEcD, COI provide the expertise and connections to help Georgia companies and strategic industries solve problems, grow quickly and compete globally. The Centers support companies with information, connections, access to supplier networks and money for applied research.

COI is divided into five Centers that work with the strategic industries of Aerospace, Energy Technology, IT, Logistics and Manufacturing. Each Center knows their industries. They help businesses understand domestic and global issues, and grasp important trends to seize opportunities and navigate the business environment more effectively.

The Centers help companies make connections so they can develop a system of support and expertise that may be outside an entrepreneur's particular strength. They also help companies access academic resources, find matching research grant funds, and educate them in working with universities in regard to intellectual property rights.

For more information, visit [Georgia.org/Innovation](https://Georgia.org/Innovation).

## GEORGIA MENTOR PROTÉGÉ CONNECTION

The Georgia Mentor Protégé Connection (MPC) is a business development program administered by the Georgia Education Foundation in partnership with the Department of Economic Development and the Georgia Institute of Technology.

MPC provides opportunities for Georgia small businesses to benefit from a partnership with a corporate mentor for a period of one year. Emerging firms can build relationships, explore new technologies, learn about best practices, and benefit from the wisdom of corporate executives who are committed to the long-term health and overall growth of small businesses in Georgia.

The mentor corporations are companies that are headquartered in Georgia or have a significant presence in the state. These mentor firms are leaders in their respective industries and are committed to small business development and supplier diversity. They represent a broad spectrum of industry categories, including transportation, education, logistics, manufacturing, telecommunications, consulting services and information technology.

Eligible small business firms must be nominated in order to be considered for the program by past mentors, established companies doing business in Georgia, business leaders, organizations, institutions and government agencies such as chambers of commerce, economic development authorities, SBDC and SBA.

For information visit [GeorgiaMPC.org](https://GeorgiaMPC.org).





# Chambers of Commerce ready to help small businesses in every Georgia community

## Georgia Chamber of Commerce Small Business Advisory Council

The Georgia Chamber of Commerce is the state's largest business advocacy organization, with membership ranging from small storefronts to large corporations.

More than 73 percent of its members are small businesses and the Georgia Chamber has a focus on providing tools and resources to help them. One of these resources is the Small Business Advisory Council, which serves to give a voice to Georgia's small business owners by working with the chamber to advocate for initiatives, including state and federal legislation, that have a positive effect on the small business community.

Started in 2011, the council has also been instrumental in expanding the chamber's offerings to its small business members, including the creation of:

- A Webinar Series focused on small business education
- Additional benefit programs offering cost savings and tools for growth
- Tools to better inform small businesses of key legislative issues

For more information on the Small Business Advisory Council, visit:

[www.gachamber.com/small-business](http://www.gachamber.com/small-business)

## Digital Education Series

The Georgia Chamber hosts a bimonthly webinar series focused on providing small businesses with the information and tools they need to thrive. These one-hour educational sessions provide members across the state the opportunity to learn from subject matter experts on timely topics and key issues affecting their businesses, everything from tax reform to hiring and marketing strategies. Presented by subject matter experts, these webinars provide you with need-to-know information on emerging trends and arm you with actionable best practices.

[www.gachamber.com/digital-education-series/](http://www.gachamber.com/digital-education-series/)

In addition to the live webinars, the chamber has archived past webinars in an online library to provide additional educational resources to small businesses.

[www.gachamber.com/webinar-library](http://www.gachamber.com/webinar-library)

## Local Chambers of Commerce

If you're thinking about starting your own business, your local Chamber of Commerce is a good place to start. There are chambers serving almost every city and county in Georgia, and each one is dedicated to seeing local businesses start and grow.

The chambers either offer educational programs of their own or can put you in touch with the resources you need to understand what is needed for a small business to start and succeed. They also offer great networking opportunities.

For contact information on your local chamber, visit the Georgia Chamber's website — [www.gachamber.com](http://www.gachamber.com) — and click on Local Chambers.

The Georgia Chamber has introduced the Georgia Chamber Federation, a partnership with local chambers focused on grassroots advocacy working to empower Georgia's small businesses by providing them with the information and resources necessary to actively engage their elected state officials and local leaders.

Through the Georgia Chamber Federation, any business with 10 or fewer full time employees that is a member of a participating local chamber will receive free membership into the Georgia Chamber of Commerce.

There are currently almost 150 local chambers with more than 47,000 businesses participating in the Georgia Chamber Federation.

For information, visit:

[www.gachamber.com/federation](http://www.gachamber.com/federation)





# A BANK BUILT ON DELIVERING AT LEAST 110%.

Cadence Bank started with a passion to create growth. That's why we are now here in Atlanta. Our mission is to give it our all and provide your business with the tools you need to succeed. So, what can we do for you today? Find out at [Cadencebank.com](https://Cadencebank.com)

INTRODUCING  **CADENCE**  
D A N K





# Georgia colleges and universities offer programs for entrepreneurs

Colleges and universities throughout Georgia are actively involved with helping entrepreneurs and small business owners.

## University System of Georgia

The University System of Georgia is a part of the community in each of Georgia's 159 counties and provides services across the state. The University System is composed of 26 higher education institutions including four research universities, four comprehensive universities, nine state universities and nine state colleges.

[www.usg.edu/institutions](http://www.usg.edu/institutions)

## Small Business Liaison

In addition to learning experiences for small businesses, Georgia's colleges and universities also offer earning opportunities. To that end, the Board of Regents encourages both small business enterprises and minority business enterprises to compete for and receive contracts for goods and services with the Board of Regents and with other contractors doing business with the Board of Regents.

Each institution of the University System of Georgia has an individual designated as the Small Business Liaison. This person is charged with providing procurement and regulatory information assistance to small and minority-owned business enterprises.

[www.usg.edu/news/community\\_relations](http://www.usg.edu/news/community_relations)

## Technical Colleges

The Technical College System of Georgia (TCSC) has 22 colleges and 88 campuses throughout Georgia. TCSG offers 600 degree, diploma and certificate programs. In addition to providing education to the state's future workforce, many of the colleges have special programs to work with entrepreneurs and small businesses. For a technical college near you, visit: <https://tcsgeu/find-a-college/>

Every university in the state works with small business in some way, including such well-known programs as the University of Georgia Small Business Development Centers (SBDC) and Georgia's Tech Innovate Georgia (both detailed elsewhere in this section).

*Following are examples of other programs offered.*

## Kennesaw State University Entrepreneurial Resources

At Kennesaw State University, the Coles College of Business has a department devoted to entrepreneurship and businesses of all sizes.

The goal of the Michael A. Leven School of Management, Entrepreneurship & Hospitality is to prepare future leaders who can successfully manage small, medium and large organizations anywhere in the world.

In addition to offering a Bachelor of Business Administration in Entrepreneurship, including both a major and minor, Coles College of Business has developed a number of programs and centers of excellence to strengthen businesses. Those most connected to the work of the Leven School of Management, Entrepreneurship & Hospitality include:

Cox Family Enterprise Center, dedicated to the needs of family enterprises; The Women's Leadership Center, works to advance women's leadership roles; the Joel A. Katz Music & Entertainment Business Program; and the Robin and Doug Shore Entrepreneurship Center, with the mission to inspire entrepreneurial culture, develop entrepreneurial skillsets, enable idea creating and collaboration opportunities, conduct relevant entrepreneurial research, and connect students with mentors and resources that enable them to successfully launch and grow new ventures.

**For information, visit:**

[www.coles.kennesaw.edu](http://www.coles.kennesaw.edu)

## Georgia Southern University Business Innovation Group (BIG)

An important program supporting entrepreneurship in South Georgia is the Business Innovation Group (BIG) at the Georgia Southern University Parker College of Business. BIG is committed to developing a vibrant entrepreneurship and innovation ecosystem by providing students with the skills and training necessary to understand business principles, to experience how businesses operate, and to successfully launch a new business enterprise.

BIG also offers a series of programs, lectures, workshops and services available to area business leaders, entrepreneurs and government officials.





BIG's Innovation Incubator, at City Campus in downtown Statesboro, offers dedicated space to 20 plus local entrepreneurs at a low cost. It also has a Digital Fabrication Laboratory (FabLab), a way for inventors, tinkerers and makers to bring ideas to life. The lab offers a variety of equipment, including 3D printers.

Georgia Southern's City Campus also headquarters the Center for Business Analytics and Economic Research and the UGA Small Business Development Center (SBDC) at Georgia Southern.

The Business Innovation Group is located at 58 East Main St., Suite D, Statesboro.

**For information: 912-478-0872**

**<http://parker.georgiasouthern.edu/big/>**

### **Tarkenton Certificate in Entrepreneurship**

The University of Georgia, in addition to being the headquarters home of the UGA Small Business Development Centers, offers a variety of projects and programs for entrepreneurs and small businesses.

One such project is the Tarkenton Certificate in Entrepreneurship, a partnership of the University of Georgia Terry College of Business and the Tarkenton Institute.

The non-degree certificate program was driven by the vision of National Football League Hall of Famer and veteran entrepreneur Fran Tarkenton (UGA Class of '61). The program is for current and aspiring entrepreneurs who are looking to gain the knowledge and tools needed to start a new business or operate an existing business more effectively.

The program consists of an online curriculum that prepares enrollees for

entrepreneurship through 100 hours of hands-on assignments and video lectures compiled from a combination of MBA courses taught at the Terry College of Business and hands-on instruction from the Tarkenton Institute.

Enrollment is open to anyone who is interested in developing the skills and expertise needed to start or accelerate a business. There are no prerequisites and enrollees have the flexibility to complete the program at their own pace.

**To learn more about the Tarkenton Certificate in Entrepreneurship, visit:**

**<http://uga.tarkenton.org>**

### **Georgia State University's Entrepreneurship and Innovation Institute (ENI)**

While entrepreneurship-themed courses have been taught in the J. Mack Robinson College of Business for many years, the Entrepreneurship and Innovation Institute was officially approved by Georgia State University in May 2016.

Georgia State's entrepreneurship program is open to all students in the university, not only business students. The university has a major for business students and a minor that can be paired along with any degree.

ENI courses are open to all Georgia State University students (graduate and undergraduate) regardless of their current major.

ENI's faculty represent a blend of highly-qualified academic researchers and experienced business professionals who are entrepreneurs and/or corporate innovators.

In conjunction with the Entrepreneurship and Innovation Institute, the Herman J. Russell, Sr. Center for Entrepreneurship offers competitions, a speaker series and other programming to help educate students, alumni and other members of the Atlanta entrepreneurial community.

ENI offers an array of events and activities such as workshops, guest speakers, visits to startup spaces, pitch and business model competitions. The Collegiate Entrepreneurs Organization is a student organization that coordinates directly with ENI to put on various programs for students.

Entrepreneurship House (called E-House) is a living-learning community that provides Georgia State University students with entrepreneurial ambitions to live, learn and connect with others who share similar interests and aspirations.

In 2018, Georgia State opened LaunchGSU, a 3000-square-foot business incubator available to any student needing resources to build their startup from the ground up.

Any student, undergraduate or graduate, across any of GSU's colleges, is eligible to become a member of LaunchGSU. Among other benefits, the incubator offers printing services, a mailing address, panels and speaker events, connections to other downtown Atlanta startup spaces and networking.

**For information: [www.eni.gsu.edu](http://www.eni.gsu.edu)**

# Resources available to help small businesses looking at exporting

Exporting can mean big business for small businesses as more and more Georgia companies are discovering. The international trade division of the Georgia Department of Economic Development (GDEcD) reports that the majority of companies it works with are small businesses. Of companies the division worked with over the past year, about 88 percent had fewer than 100 employees. Almost 60 percent had fewer than 20 employees.

GDEcD officials say the key to exporting success is Georgia's outstanding logistics assets, helping move people and products quickly and efficiently via air, road, railway and sea to global markets. Georgia is one of the largest exporting states in the nation, thanks to a transportation system that includes deepwater ports in Savannah and Brunswick and Atlanta's Hartsfield-Jackson International Airport, facilities that are among the busiest and fastest growing in the world.

The Savannah port, getting ready for future growth, is underway with a mega millions Savannah Harbor Expansion Project that will prepare Georgia for larger-than-ever super cargo ships.

Georgia ports are also expanding in another way that is of particular value to smaller businesses. The plan calls for opening "inland ports" to serve six specific geographic zones: Southwest Georgia, Northwest Georgia, Atlanta area, I-95 Corridor-North, I-95 Corridor-South and Middle Georgia. Customers will be able to truck in their containers to the nearest facility, load them on a train and have them delivered to the port at a much cheaper price than if they had delivered them the entire way by truck. There's already inland ports operating in Southwest Georgia, in Cordele, and in Northwest Georgia's Murray County. A site in Northeast Georgia's Hall County has been selected for the next inland port.

The international trade experts at the Georgia Department of Economic Development help Georgia companies grow their international sales by providing global insight and connections. GDEcD's international trade experts provide strategic export counseling, working one-on-one with qualified Georgia companies to provide analysis and expertise that's relevant to a company's international goals.

[www.georgia.org/international/trade](http://www.georgia.org/international/trade)

## U.S. COMMERCIAL SERVICE'S GEORGIA EXPORT ASSISTANCE CENTERS

With an international network comprised of trade specialists and commercial officers in more than 250 cities worldwide, the U.S. Commercial Service is in a unique position to serve the needs of Georgia exporters and help them succeed internationally. The Commercial Service is part of the U.S. Department of Commerce's International Trade Administration, a federal agency that is in place solely for the purpose of helping U.S. companies export and has two

centers serving Georgia. The Atlanta U.S. Export Assistance Center serves North and Middle Georgia communities. The South Georgia U.S. Export Assistance Center in Savannah supports the southern half of the state.

The Commercial Service has a global network of trade professionals located throughout the United States and in U.S. Embassies and Consulates in nearly 80 countries. The two Georgia centers can help a business make that first export sale or expand to additional international markets, offering the trade counseling, market intelligence, business matchmaking and commercial diplomacy needed to connect with business opportunities. In addition, the centers can help you to develop trade finance and insurance strategies that align with your particular business objectives and help you complete your export transaction.

**For more information, visit:**

**Export.gov or [www.trade.gov](http://www.trade.gov)**

**For information on the Georgia U.S. Export Assistance Centers, visit:**

**<https://build.export.gov/georgia/>**

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## ORBATL

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ORBATL is a regional collaboration of metro Atlanta public and private stakeholders that empowers businesses to grow in today's global economy through international trade and investment.

ORBATL offers focused, strategic guidance to entrepreneurs and organizations around the world that are looking to start and grow their



businesses in metro Atlanta. Through data and research, policy monitoring and valuable connections, ORBATL elevates metro Atlanta's relevance in the global economy and positions the region as a pivotal part of business creation and growth.

A special focus is on helping the metro's small- and medium-sized companies grow through exports by tapping new markets and reaching new customers.

**For information, visit:**  
<https://orbatl.com/>

## EXPORTGA – TRAINING PROGRAM

Since its inception in 1999, ExportGA has helped more than 150 companies sell their products all over the world. The program is offered by the University of Georgia's Small Business Development Center's International Trade Center, and its partners.

ExportGA is an intensive four-session, 16-hour export-training program which allows export-ready companies to develop their skills. By utilizing these skills throughout the program, new international sales opportunities are identified.

Companies accepted into the program will become skilled at finding profitable export markets, developing distribution channels, understanding foreign and U.S. regulatory issues, pricing and costing company products, submitting international quotations, processing accounts receivable and recognizing legal and cultural considerations.

Each participating company will have access to its own international business student from the University of Georgia to help it with research.

**For information:**  
[www.georgiasbdc.org/exportga/](http://www.georgiasbdc.org/exportga/)

## EXPORT RESOURCES

### University of Georgia SBDC – International Trade Center

2530 Sever Road, Suite 202, Lawrenceville  
 678-985-6820

[www.georgiasbdc.org/international-trade/](http://www.georgiasbdc.org/international-trade/)

Low cost training and free consulting services for individuals who want to start their own business or expand an existing one, especially through international sales. SBDC works closely with other government agencies, including the Georgia Department of Economic Development, the U.S. Department of Commerce and the U.S. Small Business Administration.

### Metro Atlanta Chamber

191 Peachtree Street NE, Suite 3400, Atlanta  
 404-880-9000

[www.metroatlantachamber.com](http://www.metroatlantachamber.com)

The chamber offers general export guidance and assistance for companies thinking about exporting.

### Georgia Department of Economic Development

75 Fifth Street NW, Suite 1200, Atlanta

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

or [www.georgia.org/smallbusiness](http://www.georgia.org/smallbusiness)

Export assistance for all industries.

### Export.gov

The U.S. Department of Commerce's International Trade Administration collaborates with 19 U.S. government agencies to provide a website to help exporters and potential exporters navigate the maze of government offices and get answers to questions and provide a source for tools, assistance and expert knowledge. For information, visit:

[www.export.gov](http://www.export.gov)



# Microlenders and Women Business Centers Serving Georgia's Underserved

There are numerous services and programs available to help anyone interested in starting a small business, including minority groups.

## Microloan Program

The Small Business Administration (SBA) Microloan Program provides loans to help small businesses and certain not-for-profit childcare centers.

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

Georgia has four SBA-approved microlenders.

- Access to Capital for Entrepreneurs (ACE) at 678-335-5600, [www.ace loans.org](http://www.ace loans.org)
- ACCION at 866-245-0783, [us.accion.org](http://us.accion.org)
- LiftFund at 470-344-8396, [www.liftfund.com](http://www.liftfund.com)
- Small Business Assistance Corporation (SBAC) at 912-232-4700, [www.sbacsav.com](http://www.sbacsav.com)

## Access to Capital for Entrepreneurs (ACE)

Access to Capital for Entrepreneurs Inc. (ACE) grows small businesses. It is a Georgia non-profit organization that provides capital, coaching and connections to help their borrowers create and grow sustainable businesses. As a Community Development Financial Institution (CDFI), SBA microlender and SBA Community Advantage lender, ACE understands the needs of small businesses for startup and expansion capital. ACE counselors also know what it takes to successfully obtain small business funding.

Grace Fricks, ACE president and CEO, founded ACE's lending program in 1999 in response to the lack of available startup capital for North Georgia Technical College graduates wanting to start businesses. Since then ACE has expanded and now serves 68 counties, including all of Metropolitan Atlanta and North Georgia. Since

2000, ACE has made more than \$60 million in loans and created or retained more than 7,700 jobs.

ACE serves small businesses with a focus on women, people of color, low-to-moderate income business owners, larger businesses and community facilities that create jobs.

ACE works with businesses on capital, coaching and connections. It provides one-on-one business mentoring, post-loan financial coaching, trainings and webinars. It also offers networking events.

Of ACE's clients in 2018, 79 percent have businesses in Metro Atlanta. Eighty-nine percent are from underserved populations, with 43 percent of loan funds provided to women business owners, 48 percent of loan funds provided to African American small business owners and 16 percent of loan funds provided to Hispanic small business owners.



Grace Fricks,  
ACE president and CEO

### ACE Locations:

84 Peachtree Street NW  
Suite 8D  
Atlanta, GA 30303

3173 Hwy 129 North  
Cleveland, GA 30528

10 College Street NW  
Norcross, GA 30071

### To apply for an ACE loan:

- Go to [www.ace loans.org](http://www.ace loans.org) and click "Apply Online"
- Call ACE at 678-335-5600
- Email ACE at [loans@ace loans.org](mailto:loans@ace loans.org)



## Women Business Centers

The Small Business Administration's Women Business Center (WBC) program is a national network of community-based centers that provide business training, counseling, coaching, mentoring and other assistance geared toward women, particularly those who are socially and economically disadvantaged. WBCs are partially funded through a cooperative agreement with the SBA.

There are two Women's Business Centers in the state of Georgia: Access to Capital for Entrepreneurs (ACE) and The Edge.

To meet the needs of women entrepreneurs, WBCs offer services at convenient times and locations, including evenings and weekends. WBCs also offer training and counseling and provide materials in different languages in order to meet the diverse needs of the commu-

nities they serve. WBC training courses are often free or are offered for a small fee.

In addition, the WBC program has taken a lead in preparing women business owners to apply for the Women-Owned Small Business (WOSB) Federal Contract program that authorizes contracting officers to set aside certain federal contracts for eligible women-owned small businesses or economically disadvantaged women-owned small businesses.

The Edge, founded in 1998, is a non-profit entrepreneurial training center housed on the campus of Kennesaw State University. The Edge has been supporting Georgia's entrepreneurs for more than 20 years and is looking ahead at the future with a program called TheEdge250, an initiative to identify 250

funders for 250 women every year, and The Edge COLLECTIVE, a community designed to start and sustain small businesses.

Serving the entire Metropolitan Atlanta area and beyond, The Edge specializes in serving individuals seeking to launch, grow or sustain a micro-business or a small-scale business with up to 10 employees.

The Edge provides training, consultation, coaching, financial education and community. Through partnerships, the center offers human resources, employee benefits and the use of a business incubator.

**For more information, visit:**  
**ACE at [www.aceloans.org/wbc/](http://www.aceloans.org/wbc/)**

**The Edge at:**  
**[www.theedgegeorgia.org](http://www.theedgegeorgia.org)**



# Make Sure You Get Started LEGALLY



It is vitally important to start – and keep – a business on solid legal footing, so make finding qualified legal and accounting professional help a top priority. Since legal requirements are subject to change, you should contact the appropriate local, state and federal departments for the latest information.



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## WHERE TO START

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### First Stop Business Information Center

The First Stop Business Information Center in the Georgia Secretary of State's office provides the small business owner and the prospective entrepreneur with a central point of information and contacts for state regulatory requirements for operating a small business. Individuals and businesses can use the center to determine what licenses and permits must be obtained and maintained to operate in Georgia.

For information, visit the Secretary of State's website at [www.sos.ga.gov](http://www.sos.ga.gov) and the First Stop Business Information Center website: [www.sos.ga.gov/index.php/corporations/first\\_stop\\_business\\_guide](http://www.sos.ga.gov/index.php/corporations/first_stop_business_guide), or call 404-656-2817.

### Georgia Department of Economic Development

Through the Georgia Department of Economic Development (GDECD), the state offers a number of services specifically to help small business and the aspiring entrepreneur. The department's small business resource website is a comprehensive resource and includes links for starting, growing and enhancing business operations.

[www.georgia.org/smallbusiness](http://www.georgia.org/smallbusiness)

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## WHAT TYPE OF BUSINESS IS BEST FOR YOU

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As you begin planning, first determine the legal form of business that is best for your situation. The forms are:

- Sole Proprietorship
- Partnership
- Corporation ("C" or "S")
- Limited Liability Company (LLC)

Your decision is based on issues of liability exposure, taxes, the number of owners involved and future expansion plans. It is advisable to consult an attorney, CPA or financial consultant for help in deciding which legal form of business best suits your situation.

### Sole Proprietorship:

The sole proprietorship is the most popular type of business organization in the United States and is the easiest to form and operate. An individual starts the business in his or her own name and it does not require any specific legal organization beyond the normal requirements such as licenses or permits. Personal and business activities are not distinguished. For tax purposes, the profits or losses of the sole proprietorship are combined with the personal income of the business owner.

Advantages of a sole proprietorship include: less formality and fewer legal restrictions, all profits go directly to the owner, flexibility and easier decision-making with one owner. One of the main disadvantages is the owner is personally responsible for business debts, extending to the owner's personal assets.

### Partnership:

A partnership is a relationship between two or more people who join to carry on a trade or business. Each person contributes money, property, labor or skill and expects to share in the profits and losses of the business. A formal, written partnership agreement is strongly recommended, but not required.

### Corporations:

A corporation is the most expensive and complex form of legal structure for a business, but also provides more legal protection for the owners. A corporation is a separate entity that exists under the authority of the state and approval by the Secretary of State. You must contact the Georgia Secretary of State, Corporations Division, to register your business as a corporation.

You can find information and filing forms on the Secretary of State's website at [www.sos.ga.gov](http://www.sos.ga.gov), or call at 404-656-2817.

A corporation is generally more expensive to operate than a sole proprietorship or partnership and is more regulated by government, but it also limits stockholders' liability and provides more stability.

Corporations are also subject to annual registration with the Secretary of State, which costs a small fee and is required by April 1 each year.

There are many "do-it-yourself" incorporation guides, and it is possible to incorporate without an attorney; however, it is recommended you seek legal counsel when incorporating.

### "S" Corporation

An eligible domestic corporation can avoid double taxation (once to the corporation and again to the shareholders) by electing to be treated as an S corporation. Generally, an S corporation is exempt from federal income tax other than tax on certain capital gains and passive income. On their tax returns, the S corporation's shareholders include their share of the corporation's separately stated items of income, deduction, loss and credit, and their share of non-separately stated income or loss.

### Limited Liability Company (LLC):

An LLC is a type of business which combines the beneficial tax status and flexibility of a partnership with the limited liability protection of a corporation. This is the most complicated form of business to establish and the assistance of a lawyer is recommended.

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## TAXES

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The form of business you operate determines what taxes you must pay and how you pay them.

### Employer Identification Number / Federal Tax ID Number

If your business is a corporation, partnership, limited liability company, or if you have employees, you need an Employer Identification Number, (EIN, sometimes called Federal Tax ID

Number). The number is used to identify and deposit federal income taxes and Social Security taxes on behalf of your employees.

A sole proprietorship with no employees, pension plans or excise taxes does not need an EIN. A sole proprietor can use the social security number for income tax, self-employment and other tax purposes.

It is a good idea to apply for an EIN before you open for business so that it will be available when the first taxes must be remitted. Most banks will require an EIN to open a corporate or partnership bank account.

For more information on obtaining an EIN and to obtain an EIN online, visit the IRS website ([www.irs.gov](http://www.irs.gov)), and click on “Employer ID Numbers (EINs).”

[www.irs.gov/businesses/small-businesses-self-employed/employer-id-numbers](http://www.irs.gov/businesses/small-businesses-self-employed/employer-id-numbers)

## Income Taxes

All businesses are required to pay federal and state income taxes. Each business must file income tax returns with both the Internal Revenue Service and the Georgia Department of Revenue. In addition, businesses may be required to make estimated payments on a quarterly basis. The specific requirements will vary depending on the legal form of the business.

## Employment Taxes

Businesses with employees are required to withhold state and federal income taxes from each employee’s paycheck. In addition, all employers must withhold and match each employee’s Social Security and Medicare payments. For the latest information on federal tax requirements, visit [www.irs.gov/businesses/small-businesses-self-employed](http://www.irs.gov/businesses/small-businesses-self-employed).

For information on withholding and depositing state income taxes, visit the website of the Georgia Department of Revenue, Income Tax Division, at: [www.dor.georgia.gov](http://www.dor.georgia.gov)

## Unemployment Taxes

Employers are also responsible for paying federal and state unemployment taxes. These taxes are the responsibility of the employer and are not withheld from employees. For information on the Federal Unemployment Tax (FUTA), visit:

[www.irs.gov/businesses/small-businesses-self-employed](http://www.irs.gov/businesses/small-businesses-self-employed)

The Georgia Department of Labor handles the State Unemployment Tax (SUTA). For information on State Unemployment Tax requirements, check the Georgia Department of Labor website at:

[www.dol.georgia.gov/employers](http://www.dol.georgia.gov/employers)

## Self-Employment Tax

Sole proprietorships are not subject to withholding, but they may be required to make deposits of estimated federal and state taxes based on the profits of the business. A sole proprietorship must pay a self-employment tax.

## Sales Tax

Businesses that sell or rent tangible items to the final consumer must comply with Georgia sales and use tax regulations. In addition, most counties have local option taxes for specific purposes. A sales tax number is required for each business before opening.

For information on applying for a State of Georgia sales tax identification number, contact the Georgia Department of Revenue, Sales and Use Tax Division, at 1-877-423-6711, or online at:

[www.dor.georgia.gov](http://www.dor.georgia.gov)

## Property Taxes

All businesses operating in Georgia are required to pay property (ad valorem) taxes on the real property and personal property of the business. Local county or city officials determine the value of property and the millage rate used to determine the tax due. Real property is land and anything growing, erected or affixed to the land. Personal property is everything that can be owned that is not real estate, such as equipment and vehicles. For information, contact your county and/or city tax office.

The Georgia Department of Revenue, State Property Tax Division, has links to local tax offices on its website at:

[www.dor.georgia.gov](http://www.dor.georgia.gov)

## Licenses

Businesses are governed by a variety of requirements regarding licensing, zoning, permits, taxes and insurance.

Every business must have the proper business license, also called a “business tax certificate.” You must obtain a tax certificate in the county where the business is located. (Note: If your business is within the city limits, check with the city government. Some cities issue business licenses.) You should check with every county in which you plan to conduct business for business license requirements. To find out who regulates business licenses in your county, contact your local chamber of commerce office. To obtain the number for your local chamber office you can find a listing of chambers at the Georgia Chamber of Commerce website:

[www.gachamber.com](http://www.gachamber.com)

If you are purchasing or leasing a facility, check with the local planning department for zoning requirements. It may be necessary to get a Certificate of Occupancy and a Certificate of Building Inspection.

Home-based businesses usually require business licenses. Check for restrictions on home-based businesses relating to signage, noise, visits by customers, etc.

Additional state licenses are required for certain businesses like grocery stores, restaurants, schools, establishments serving alcoholic beverages, hotels, nursing homes, motor transport companies, child care centers, and more.

Check with your local business license office or the Licensing Boards Division, Georgia Secretary of State:

[www.sos.ga.gov/index.php/licensing](http://www.sos.ga.gov/index.php/licensing)



(Left to Right) Ruby Lalani, Cadence Bank, N.A.; Will Harris, White Oak Pastures; and Jennifer Frum, Ph.D., University of Georgia.

## SBDC honors 'radically traditional' farmer Will Harris as its 2019 Entrepreneur of the Year



Will Harris, fourth-generation cattleman and owner of White Oak Pastures in the Southwest Georgia community of Bluffton, is the UGA Small Business Development Center's 2019 Entrepreneur of the Year.

The award is sponsored by Cadence Bank, N.A. Cadence Senior Vice President Ruby Lalani, along with UGA President Jere Morehead, presented the award to Harris at the University of Georgia's Public Service and Outreach Awards luncheon April 1 in Athens.

Harris became a client of the SBDC in the mid-2000s. Working the same land that his great-grandfather settled in 1866, Harris now operates the farm in nearly the same way as well, after transforming his industrial farm into one of the largest grass-fed, pasture-raised livestock operations in the country. Harris says White Oak Pastures now does "radically traditional farming."

Since beginning the radical transformation in 1995, Harris has expanded his animal footprint beyond cattle to a variety of species, with chickens, goats, turkeys, hogs, ducks, sheep and more cohabitating and freely roaming the 3,200-acre farm. About 80 bald eagles also roost on the property, the largest collection of the federally-protected animal in the state of Georgia.

When Harris decided to add a meat processing plant to his farm in the mid-2000s, he turned to the UGA Small Business Development Center for assistance. SBDC consultants helped Harris, a 1976 graduate of the UGA College of Agricultural and

Environmental Sciences, launch a beef processing plant in 2008, followed by a chicken processing plant in 2010. White Oak Pastures is the only farm in the country with federally approved slaughterhouses for both poultry and mammals.

White Oak Pastures beef is sold from Miami, Florida, to Princeton, New Jersey, gracing the plates of fine restaurants and grocery stores. Not wanting to waste anything, Harris also has created a business out of the typically unused parts of his cattle, with the hide turned into leather goods or pet rawhides, the fat into tallow used to make soaps, salves, candles and moisturizers, and even the bones and other inedible material into compost for fertilizer.

Harris has expanded his operation to include on-property cabins for agritourism. He also recently opened his own general store, the first retail store to open in Bluffton in more than 40 years.

Additionally, Harris hosts researchers from across the country to study the multi-species grazing practices utilized at White Oak Pastures, while also making himself available to speak with visiting individuals and groups to share his farming methods and business experience.

In addition to his recent SBDC award, Harris has received a number of other honors. The U.S. Small Business Administration named him Georgia's Small Business Person of the Year in 2011. He is also the winner of the Georgia Organics Land Steward Award in 2016, the Growing Green Award in 2014, the Governor's Award for Environmental Stewardship in 2011 and UGA's Award of Excellence in 2008.



★ ★ ★  
GEORGIA'S  
**SMALL BUSINESS**  
PERSONS  
OF THE YEAR

## Couple combines skills to realize both their dreams: Helping children and growing a successful business

By Bobby Nesbitt



Becky and Jeff Lamont were two professionals with very different skills that meshed perfectly when they decided to combine her dream of helping autistic children and his dream of starting his own business.

Photo: Jennifer Stalcup

The result — Pathways Behavioral Consulting — is working so well the company has doubled in size every year since it started and the Lamonts are now thinking about national franchises.

As recognition of their success, the Lamonts are being honored by the U.S. Small Business Administration as Georgia's 2019 Small Business Persons of the Year.

Becky and Jeff met and worked for many years in the northern Virginia area. With a bachelor's degree from Auburn University and a Master of Education in early childhood special education from Vanderbilt University, Becky worked with public school districts as a special education teacher and administrator, rising in the Fairfax County (Virginia) Public Schools to become manager of a program that had 300 autism classrooms. Jeff, with a degree in marketing/management from Slippery Rock University in Pennsylvania, worked in sales and marketing.

In 2010, they moved to Atlanta to be closer to Becky's family and she began work with the Atlanta Public Schools while Jeff worked as an executive with a telecommunications company.

"I've long had the entrepreneurial bug and always wanted to start my own business but had not come up with a specific idea of what to do or how to do it," Jeff says. "Then Becky and I started talking about the need in Georgia for more supporting services for children with autism." What they had in mind was a program offering Applied Behavior Analysis (ABA) therapy similar to the program Becky had administered in Virginia.

Becky says ABA is a widely recognized and effective treatment for autism and related disorders, endorsed by the U.S. Surgeon General and American Academy of Pediatrics as the treatment of choice for autism.

When the Lamonts decided to turn talk into action, they realized they needed to know more about starting and running their own business.

"We decided to start our research with our local chamber of commerce," Jeff says. "They immediately referred us to the Small Business Development Center, which turned out to be the best thing that could have happened to us."

The University of Georgia Small Business Development Center (SBDC) is a business education extension program funded by the University of Georgia and the U.S. Small Business Administration. With 17 centers located across Georgia, the SBDC is the state's primary source of assistance for individuals interested in starting or growing a business.

The Lamonts met with Benny StaRomana, a consultant in the Gwinnett office of the SBDC. "Benny was our mentor," Jeff says. "He helped talk us through all aspects of starting a business."

StaRomana says he was impressed with the Lamonts as soon as he met them. "After they were referred to the SBDC, they had researched on the Internet and specifically selected me to consult," StaRomana says. "I have degrees in both behavioral science and business and they thought I would know more about what they wanted to do with their type of business."

"Becky and Jeff are perfect complements to each other to operate this business," StaRomana says. "Becky has the academic grounding, experience and drive to further the practice of ABA and Jeff has the background to take care of other parts of the business."

StaRomana says another factor that will help the Lamonts continue to succeed is "their excellent attitude."

"Both Becky and Jeff are open to learning," StaRomana says. "They are very smart about wanting to learn how to do things right and they are very smart about growing the business. For them, it's not just a business, it's a mission. They do not want to be the biggest or just be profitable. They want to do good ... they want to help children."

"Benny's support has been invaluable," Becky says. "He is so enlightened and inspiring and still serves as our sounding board. What we learned working with SBDC really helped us accelerate our growth."

The Lamonts launched their company, Pathways Behavioral Consulting LLC, in 2014, with Becky as founder and president and Jeff as director of operations.

Pathways provides comprehensive consultation services to individuals from birth to adult in homes, schools and community settings throughout the state of Georgia. Becky says Pathways focuses on combining behavior analysis with educational programs tailored to each individual's unique needs.

Starting with just a few employees, Pathways had grown to 40 by September 2017 and now has some 70 consultants and support staff.

"We've been able to at least double in size and revenue every year," Jeff says.

Starting primarily as an in-home service provider, Pathways soon expanded to offer its services to schools and now has contracts with a growing number of public school systems. It also opened a clinic in Marietta with on-site consultants and classrooms. A second clinic opened in February 2019 in Sandy Springs and at least two more are planned to open in the near future. The Lamonts are now looking at expanding across Georgia and even to other states.

Pathways has been honored by the Behavioral Health Center of Excellence with an Award of Distinction, recognizing Pathways as a top 10 percent behavioral service provider in the country.

"What we do is very gratifying," says Becky. "To see kids progress to the point where they can have productive lives is wonderful to see."

Also gratifying is the business side of the company.

"Jeff was always a dreamer and wanted to start a business and I must admit I've grown to really enjoy the business operations," says Becky. "On a personal level, running your own business is a lot of fun."

For other aspiring entrepreneurs, the Lamonts agree on their most important advice: "Most of us don't have all the skill sets needed to successfully start and run a business. Get good advice ... seek a mentor or several mentors."



# Grow by Letting Go

By Chase Cowart

I recently had a humbling experience attempting to repair my kitchen sink faucet that reminded me of conversations I have with business owners. After a half-dozen trips to a hardware store and four days without a way to wash dishes, my wife finally convinced me to call a plumber. During that week, I was distracted and frustrated. I should have recognized that my time was more valuable than the money I was hoping to save by doing it myself.

As a small business owner, you have countless tasks and priorities pulling you in as many different directions. As a relatively new entrepreneur, you are likely energized by the challenge; and, for a while, you may even be able to balance everything and handle the workload, but eventually you will have to let go of some of the tasks and responsibilities.

Your dedication and focus on your business will hopefully lead to success and growth. As that happens, the tasks and priorities will expand even farther and will begin pulling you away from the work that you enjoy and that makes you money. Your time will become more valuable but will begin to feel like more of it is being spent on administrative minutiae.

I routinely meet with small business owners who feel overwhelmed and unable to focus on the tasks that helped them build their businesses because they are swamped trying to keep up with bookkeeping, payroll, website updates and maintenance, social media marketing, blogging, hiring, training, or managing employees.

These same business owners often have reasons why they can't let go of any of these tasks. See if any of these sound familiar.

## **"I can't afford to pay someone to do it."**

This is one of the most common challenges to outsourcing that I hear from business owners, and it's the challenge that is the hardest to solve because it's usually true. As a business owner, you likely take on additional tasks and handle as much as possible to minimize expenses. For a while that may be necessary; however, there will be a point at which you are hindering your ability to grow your business. The success of your business depends upon further development of your core competencies. Evaluating the time you are spending on these tasks and comparing to the cost to outsource or hire a dedicated employee will help you make a decision as to which tasks you should delegate and which tasks you should keep doing yourself.

## **"I'm afraid someone else won't do it the way I expect."**

Business owners are typically highly productive, overachievers who thrive on completing tasks effectively and efficiently. This quite often leads to a hesitancy to delegate or outsource any tasks. While these characteristics can serve an entrepreneur well, the same characteristics can be harmful for a small business that needs to be agile to remain competitive and to continue growing. I often advise overwhelmed owners to start small and choose the least mission critical task as possible to outsource or delegate. Use the freed-up time to work on your business, and I think you will begin to see the benefits of letting go.

## **"I can't find anyone to help me."**

I often hear this from business owners looking to hire as opposed to outsource. The tight labor market has made it difficult for business owners to hire qualified employees to lighten the load. Unfortunately, there's no magic bullet for finding qualified employees, but there are creative approaches and alternatives that can help. Ask other business owners or an SBDC consultant for outsourcing recommendations. Online freelance platforms also provide flexible, cost-efficient options without a long-term commitment.

Ultimately, the long-term success and growth of a business depends on the owner's ability to evolve and out-perform competitors. There is a best and highest use for each person's time. Don't be like me and spend four days under a sink working on a problem that someone else could handle in an hour.

*Chase Cowart is a business consultant in the Savannah office of the UGA SBDC.*



## Best Practices

### Cash flow management helps family expand business across the U.S.

By Jennifer Giarratano

**J**eremy Robinson was 11 when he began learning how to re-key locks and make keys for his parents' business, A1 Lock and Security in Dalton. He worked the counter until he left for college. After a brief career in sales, he rejoined the business at his father's request and soon added a new business that benefitted from their shared experiences: Robinson Door.

"As locksmiths, we were occasionally asked to sell things like doors. So, about 10 years ago, we started selling doors here and there," said Jeremy. "By 2014, I decided I was going to take this business to the next level."



**Jeremy Robinson**

Robinson Door

Jeremy's family members are all stockholders in the company, with Jeremy the president and CEO. "We went from being primarily a service business to a contract hardware distributor, which sells and installs doors, frames and hardware," he says. "We also work with general contractors to provide bid packages."

About the same time Robinson's growth was tightening its cash flow, Jeremy's wife Judith, who was starting her own small business, heard about the University of Georgia Small Business Development Center. Jeremy didn't think he needed help, but Judith convinced him to join her for a meeting with Richard Montanaro at the Dalton office. Not long after their meeting began, Jeremy was sold. He decided to work with the UGA SBDC.

"I worked with Jeremy and his controller on cash flow management techniques and cash reporting," said Montanaro. "We found they were taking inventory once a year, which was skewing performance. I assisted them in developing an inventory count procedure, and they understood and improved their monthly financial performance."

He also helped Jeremy identify a gap between when his payables were due and when he was getting paid, then helped him apply for a line of credit to close that gap. From there, Montanaro became an integral part of Jeremy's strategic process. They still meet a couple of times every year to discuss issues like growth, cash management and new business acquisition. Jeremy also attended the SBDC's GrowSMART® and Max Money programs in 2015.

"These courses have been a big part of Jeremy's growth as an entrepreneur," Montanaro says. "Any time he's ready to make a big decision, he usually calls and uses me as a sounding board."

Robinson Door now serves customers from across the U.S. Employment has doubled from 12 to 22 in the last five years, and sales have grown to seven figures.

"You have to get down in the trenches regularly and do some basic accounting and business accountability. Practicing this, and making my staff accountable in these areas, has led me to the next level as a business owner," said Robinson. "Now, my ability to read financial statements is exponentially greater than before. I used to look for just a few key things. Now I look at it front to back. I think these are skills a lot of small business owners crave. That's where Richard and the SBDC have been the strongest asset to me."

## New Knowledge

### Loan opportunity leads Worth County business owner to better financial understanding

By Jennifer Giarratano

**S**ylvester entrepreneur Gwendolyn McDaniel would often call Karen Rackley frequently for information or contacts to support her new businesses in home health care and non-emergency medical transportation (NEMT) services.

Rackley, the top executive for the Sylvester-Worth County Chamber of Commerce and the Worth County Economic Development Authority, would, in turn, suggest McDaniel call Rob Martin, a consultant in the Albany office of the University of Georgia's Small Business Development Center. Every time.

McDaniel refused to make the call. "I had worked in procurement for the Army and for Proctor & Gamble, and I knew a lot about how to run a business. I refused, seriously, to sit down and take the time for the SBDC to help me be successful."

Until, that is, she sat down with Martin.

"Gwen had been referred to us several times and did not want to do it. She kept putting it off," Martin agrees. "Then the city made available a revolving loan fund (RLF) she could use to expand her businesses and buy a building. At that pivotal point, her landlord was going to sell her building. She wanted the building and needed three new vehicles. She came to us with five days left to apply for the loan."

McDaniel had been looking for creative ways to finance her companies, PremiereCare @ Home and PremiereCare Transportation LLC, when she learned about two revolving loan funds – one offered by the city of Sylvester, the other by Worth County. "They were both about to lose the funds. No one had applied for them yet," she says. She chose to pursue the Worth County RLF.

The applications were lengthy. "There were 18 items I had to submit along with my information," she says. "They were looking for a business plan, profit and loss statement, cash flow pro forma and a personal guarantee, among others. I had to put it all together, and I had no clue. When I saw that, I knew I needed help."

"So I called Karen and said, 'Tell me that name again?'"

McDaniel called Martin, and the next day they met for three hours to go over the application. "Once we had that meeting, I wanted to jump over the table and hug him," she says. "Rob set the foundation, making sure I understood everything I needed to do for the loan application."

"We went over what her business plan looked like, and she needed to do her financial projections. Then we put together a rough draft," said Martin. "We don't write the plans, but we do show our clients what they need to focus on. I helped her leave with the



**Gwendolyn McDaniel**

PremiereCare

structure of the plan, and she spent the night writing it. She had it to me the next morning to do reviews and updates."

Within two days, says Martin, McDaniel completed the application. "Of everyone

who had put in applications for the fund, she was the only one who was prepared, but that's Gwen," Martin says.

McDaniel had opened her companies in March and April of 2016 with one vehicle and about \$1,800 in monthly sales revenues. Upon receiving the revolving loan fund, she purchased five more NEMT vehicles and her building. By June 2018, she was up to 11 vehicles and 12 employees servicing three major contracts. She plans to purchase three more NEMT vehicles, and her sales earnings will double from 2017 to six figures this year. She continues to apply for major contracts and plans to expand her NEMT services to provide rides 24 hours, seven days a week.

Martin encourages – with a smile – other small business owners to come to the UGA SBDC sooner than five days out from a hard deadline. He also mentions a comment McDaniel made to him earlier in the week. "She told me, 'If I'd come to you the first time I was referred to you, I'd be six months further down the road today.'"

McDaniel agrees. "I don't think Rob ever met anyone who fought against him like I did, and now I love him to death. I have sent a few people to Rob, and now they're doing well, too. You have to go to the SBDC to get that foundation."

# Sky-high Growth

## Learning to plan and operate strategically doubles sales for Marietta contractor

By Jennifer Giarratano

**F**riendship and honor led Juan Reyes to use his last \$800 to choose roofing — with no prior skills in this area — as his entrepreneurial focus in 2008. Today his Marietta-based company, Pro Roofing and Siding, employs nearly two dozen people, enjoys more than \$4 million in annual sales, and was recognized as the Hispanic Contractor of the Year by the Georgia Hispanic Construction Association.

“I was working for a painting contractor that taught me a lot about that industry. I wanted to start my own business, but not compete with him,” says Reyes. “To honor our friendship, I told him I’d do roofing, but I didn’t know anything about it.”

He registered his new company with the state and put money down on an insurance policy. Then he printed business cards and delivered them to 100 houses a day in Woodstock, north of Marietta. Within a week, he had contracted his first roof replacement job.

Reyes hired subcontractors and during the first few jobs he paid them above their quoted costs so he could go onto the roofs with them and learn the trade. After a year, he hired an office manager.

“I had started advertising and marketing so my phone would ring more consistently, and I needed that support,” he says. Six months later, he hired a project manager and kept adding people every few months. His sales grew likewise, doubling every year after the first.

About five years into his business, Reyes realized he needed to better understand his finances, as well as strategic planning and forecasting, neither of which he had been doing.

“During that time, we had a lot of challenges,” Reyes says. “Everything ran okay until we got to \$1 million in sales. After that, a different structure had to be put in place to manage our growth.”

Reyes had heard about “a gentleman from Latin America,” at the University of Georgia Small Business Development Center at Kennesaw State University. He called on consultant Antonio Barrios to learn more about training and resources that would help him plan for and reach his goals.

“At the time I reached out to the SBDC, I didn’t really know what I was looking for. I wasn’t sure I needed help. But I decided to talk to Antonio,” says Reyes.

“We shared a lot of ideas in our initial meeting,” says Barrios. “Juan needed to identify which area of business he should make his priority. He needed to see that each area is related, see where he wanted his company to be, do some global and strategic planning, then work in those strategic areas to meet his final goal.”

Barrios recommended Reyes attend the SBDC’s GrowSMART® program. “Part of the goal for every participant in GrowSMART® is

to have a one-page business plan to focus on what they’d work on for the next three years,” he says.

After attending GrowSMART®, Reyes returned to his company and changed several processes.

“I learned to perform a SWOT analysis. We developed a one-page business plan, a powerful tool, because in it we state our vision, our mission, what our goals are and talk about our core values, target markets and our strategy to achieve our vision. It goes into detail about our marketing, people and financial strategies. It gives clarity around the 30,000-foot view of the entire operation.”



Photo: Jennifer Giarratano

Barrios nominated Reyes for the Georgia Mentor Protégé Program, which matches minority and small businesses with mentor protégées in large corporations who explain what they’re looking for when they contract with small businesses. Pro Roofing and Siding was matched with Turner Construction.

He suggested Reyes look at business associations, the Georgia Hispanic Construction Association in particular, for networking and leads. He was also invited to speak about his experiences with the UGA SBDC. “Juan is a good speaker and is always learning how to become a better small business owner,” Barrios says.

Since 2014, Reyes reports, his sales have doubled. Employment has grown from about seven to 22, with the company now divided into administration, operation and sales. In 2017, Pro Roofing and Siding completed 378 jobs.

“I keep in contact with Antonio through the year,” says Reyes. “He has guided me through so many areas I wasn’t thinking about. He and the SBDC have been the biggest blessing for my business.”



# Explosives Threat

Export training and targeted advice help Georgia startup make a safer world

By Jennifer Giarratano

**M**ining, construction, the oil industry and other civil uses account for about 90 percent of the explosives manufactured globally. The defense industry uses about 10 percent. All have a similar need: to eliminate the threat of explosive byproducts and those no longer in use.

University of Georgia geology professor Valentine Nzengung eliminates these threats. He developed a remediation technology that his business, MuniRem Environmental, manufactures and sells to clean the facilities of commercial explosive manufacturers and military bases. His market is also expanding to serve nongovernmental organizations.

“You contaminate the air, soil and water when you blow up explosives to dispose or destroy them,” he said. His chemical product dissolves, neutralizes and destroys explosives to nonhazardous end products without causing an explosion.

Nzengung started his business in a UGA Small Business Development Center incubator in 2001. UGA granted the license to commercialize his technology in 2007. UGA’s Innovation Gateway incubator hosted MuniRem Environmental in 2015-2016, which he then relocated to Gwinnett County. Throughout this journey, he has worked with the UGA SBDC.



Photo: Jennifer Giarratano

“I’ve built a very close relationship with the SBDC as we’ve continued working over the years in different areas of business growth and development,” he said.

For example, Nzengung, after selling his technology to domestic customers for several years, was asked to export his product to a Canadian company under contract with the Canadian government. He turned to the UGA SBDC for help.

## Valentine Nzengung

MuniRem Environmental

Consultant Rick Martin, director of the UGA SBDC’s International Trade Center, helped him review the agreement and steered him to the Export Georgia workshop, which introduced him to all aspects of the exporting process. He connected him to a free export legal advice program and brought in UGA SBDC consultant Darrel Hulsey to offer guidance on potential sources of export financing that would help his organization grow.

“The main thing MuniRem — and all small exporters — must do is their homework and engage international resources to help them with the process,” said Martin. “To their advantage, in Georgia, our trade resources communicate with each other so we can bring in the information and support needed for any company.”

MuniRem successfully expanded into Canada. It also received a 2017 GLOBE (Georgia Launching Opportunities by Exporting) Award from the Georgia Department of Economic Development’s International Trade Division for its expansion into Australia, Israel, South Africa and South Korea. It is also in Taiwan.

“We recently received a competitive Atlanta Metro Export Challenge grant for more international business development. We intend to use it to go into Southeast Asia to train humanitarian organizations to use our products in supporting their demining work,” said Nzengung, who often conducts the training himself.

Sales, now in the seven figures, have doubled every year. Employment varies with each project, depending on the number of highly skilled ordinance disposal technicians needed.

“There are still times when I need information or resources related to business development, so I call someone at the SBDC,” said Nzengung. “The SBDC is the place to go.”

# Signed, Sealed, Delivered

Success happens when business management essentials are added to deep industry knowledge

By Jennifer Giarratano

**W**hen Robin Houston decided to become an entrepreneur, she did it after gaining 20 years of experience in the flexographic printing business. Her first job in the industry as a young wife and mother was at a Stone Mountain company, Label America, where her colleagues and soon-to-be friends Jim Overstreet did outside sales and Tim Appling ran the prepress department.

“Label America was a great place. It was my professional incubator,” says Houston. “I was a receptionist for six months, and the company grew rapidly. I went to inside sales, then ran the department. I thought I’d be there forever, but when the owner retired, he sold the company to a larger company, and it wasn’t a great fit for me.”

She moved to Logmatix in Marietta as vice president of customer operations. Appling moved with her, and Overstreet became a broker and one of Houston’s biggest customers. When the owners retired and sold Logmatix, she and Appling started talking about creating a company the way they wanted to do it, with the culture they had enjoyed at Label America.

“Jim found out and said he wanted to do it, too,” she says. They were in their early 50s. “We knew a whole lot about making



Photo: Jennifer Giarratano

## Robin Houston

### New Creations Labels

labels, but not about running a business and keeping it financially healthy. We started completely from scratch.”

Houston had to sit out of the industry for a year to honor her non-compete clause. “I was doing my due diligence, doing spreadsheets, etc., and went to lunch with a former colleague who asked if I’d ever heard of the UGA SBDC. ‘It’s right at Kennesaw State University,’ he said, ‘and it’s free!’”

Houston made an appointment with Andy Fried at the University of Georgia SBDC at Kennesaw State University, and for the next year they met regularly. “Andy helped me develop a three-year financial plan, talked about how to get an SBA loan, how to structure the company and the space we needed to lease. We talked about everything!”

“Robin is a very determined, focused woman. She needed guidance on how to do financing, everything,” Fried agrees. “I helped her with financial management, and we did a lot of financial score carding.”

Houston credits her year with Fried for her successful launch. “I took the plan we had devised together to the bank, got the SBA loan, and about a year later, we opened the door. We would not be in business today if it had not been for Andy. If

I’d gone to the bank with the silly spreadsheets I was working on, they would have laughed me out of the bank.”

“Ultimately,” says Fried, “all roads lead to the financial statement, to the dollars and cents. You need to wear a lot of hats – be an excellent operator, understand the nature of the printing business and the financial side of the business. You may be a fantastic manufacturer of labels, but if you don’t know how to make a profit, it means nothing. Robin owns both parts of that business.”

New Creation Labels & Packaging shipped its first order on March 14, 2014, from a 10,000-square-foot Marietta manufacturing building. On staff were Houston, her partners and her daughter. Four years later, the company employs 14 people and is projected to do \$3 million in sales.

“Business management requires a steep learning curve, and I had to learn it fast. You don’t want to go out of business because you can’t read your financials,” says Houston. “Now I read our financials to build new tools and increase our depth of knowledge. That is the most crucial thing we’ve learned from the SBDC. It helps us to understand how to run the business, to know whether we are pricing and buying things correctly.”

A year after New Creation opened, Houston needed another SBA loan to buy a piece of digital equipment. “We could not have done it if our financial records were a wreck. It was a breeze. The banker said he had everything he needed. We had our financial house in order, only because Andy taught us that way.”

# Disaster Recovery

Knowledge, networking and persistence bring disaster relief to mid-Georgia manufacturer

By Jennifer Giarratano



MF&H Textiles is Taylor County's largest single-point private employer with nearly 50 employees. Its 19-acre campus between Columbus and Macon was dead in the

path of Hurricane Irma on September 11, 2017.

Irma's gale force winds damaged the roof surface of MF&H's main production facility. A steel roof faces the inside of the building. Atop the steel sits six inches of stiff fiberglass insulation covered with a synthetic rubber roofing membrane (EPDM).

"Irma ripped off 20 percent of that EPDM covering, exposing the insulation to torrential rain," said Bob Wade, MF&H's chief financial officer.

A roofing contractor made \$79,000 in emergency repairs to the EPDM layer two days later, but the waterlogged insulation remained in place. While insurance negotiations extended from days to weeks, heat vaporized the stormwater and moved it into the insulation throughout the roof structure, which then needed to be replaced. The hurricane had created a genuine disaster for MF&H.

"We were devastated," said Wade. "The deductible for the initial repair was swift, catastrophic and buckled our financial knees. The long recovery was going to grind our nose into the dirt. Our financial survival was imperiled — our employees' jobs threatened with extinction."

In his search for federal disaster assistance, Wade contacted FEMA and the Small Business Administration (SBA). The SBA directed him to consultant Mark Lupo at the University of Georgia's Small Business Development Center. "Mark came out to the plant right away and conferred with us and took the ball from there," Wade said.

**Bob Wade**

MF&H Textiles



Photo: MF&H Textiles

Bob Wade of MF&H, left, with Derek Woodham of Georgia Tech and Kerry Barnett, Georgia Department of Economic Development.

President Donald Trump had issued a disaster declaration for central and southern Georgia counties affected by Hurricane Irma. However, Wade discovered the disaster assistance emergency loans were not applicable to inland counties. Lupo advised Wade to register MF&H on the FEMA website, [disasterassistance.gov](http://disasterassistance.gov), despite what he'd learned.

"Any company affected by a disaster must be registered to validate its damage and promote the fact there is sufficient damage for the county to be declared a disaster area," said Lupo.

Lupo researched all disaster declarations for Taylor County, reviewing how to apply and secure a disaster loan from the SBA. He then explained his research to Wade, including the paperwork he'd need.

By November, Lupo had coordinated on-site meetings at MF&H with Rick Martin of the UGA SBDC International Trade Division, Derek Woodham of Georgia Tech's Manufacturing Extension Program and Kerry Barnett, International Trade Manager for the Georgia Department of Economic Development (GDEcD). They helped Wade explore additional international resources and opportunities for MF&H's unique commission-dyed mineral and flame-retardant treated industrial weight cotton fabrics.

"We were looking at ways to boost revenue," said Lupo. "If MF&H wasn't able to get the loan through a disaster declaration, an increase in international trade could create the cash flow they needed to take care of the roof repairs."

Wade also contacted Sen. David Perdue's office.

"Sen. Perdue said the government would help the company recover from the hurricane disaster," Wade said. "He sent his field representative, Kathy Burns, down here. She brought in Joyce White, state director of USDA Rural Development in Georgia. Burns, White and Lupo stayed after FEMA, the SBA and the USDA for us. Because of their efforts, MF&H's situation became prominent in discussions about providing additional disaster relief to inland counties."

When Lupo followed up with the SBA in late November, he learned Taylor County had been added to the U.S.D.A. Disaster Declaration. He advised Wade to re-code his application to the appropriate hurricane statement and assisted him in contacting the SBA Office of Disaster Assistance in Atlanta. He then introduced Wade to several banks and bankers and advised him on his loan applications.

By December, MF&H's application had been accepted, reviewed and approved. The loan closed in early 2018. MF&H continues to review opportunities with Georgia Tech and the GDEcD's International Trade Division.

"It was a fight every day trying to recover from that disaster," said Wade. "We found in Mark Lupo someone genuinely interested in working with us and helping us cut through the red tape. That's what the SBDC does, it serves as a point person in securing help from the government."



# Trust, Then Verify

## CPA values well-researched second opinion prior to purchasing firm

By Jennifer Giarratano

**Lisa Mayo**

Mayo & Associates

**A**ugusta accountant Lisa Mayo is familiar with the variety of resources the University of Georgia's Small Business Development Center has at its disposal, as she is one of those resources. She frequently serves as a tax panelist and QuickBooks expert for its SBDC StartSMART™ courses.

Mayo, a CPA and CVA, or certified valuation analyst, believes thorough research helps small business owners make well-informed decisions. So when, as a sole practitioner, she was approached by an accountant who proposed she purchase his firm, she turned to UGA SBDC consultant Rick McMurtrey for a second opinion.

"Lisa called one day and said, 'I know that as a Sonic franchisee in the Augusta market for 20 years, you have a pretty deep background in accounting, business and development,'" said McMurtrey. "She had done her research on me and wanted another opinion."

"I was approached by an accountant who had been in practice 38 years, and it was such a new idea, I didn't see value in what I'd be getting," said Mayo. "I called Rick and asked him to be my mentor. I needed him to look at the purchase of the practice. I needed someone I could trust."

McMurtrey gave Mayo guidance on pricing and valuing the business using a valuation reference guide available through UGA. The metrics were similar to what Mayo had found with her guides. They discussed their findings, and Mayo purchased the practice in 2016.

"Rick brought a lot of good insight and helped refresh the information I had," she said. "When I put together the projections, I had him review them. He put a lot of thought into this purchase, which helped me realize I was excited about the buyout, but not fully thinking things through. It was very comforting knowing he was there for me."

With her purchase of the practice and the addition of an accountant, the billable revenue for Mayo & Associates immediately doubled. So, she again approached the UGA SBDC for assistance in finding a building to accommodate her growing practice in September 2017.

"Lisa did her search based on a heat map of where her client base was. She found a building in west Augusta for just under \$400,000 and wanted my opinion on what the property was worth," said McMurtrey.

They did a walk-through and looked up the building's assessed value on a tax map, learning it was priced where it should be. Mayo negotiated the purchase of the building and its furniture at a lower



Photo: Jennifer Giarratano

cost, and she moved in the last week of June 2018. The purchase gave Mayo & Associates room to expand, placed the practice closer to its client base, and Mayo lowered her costs by leasing out excess space.

Since growing her practice to a full-service accounting firm, Mayo has expanded into the larger building, added five new staff members with plans to add two more before tax season, and has more than quadrupled her original six-figure revenues.

"When I first met with Rick, and we looked at my numbers, I had been on my own for about eight months," said Mayo. "His words to me were that I was going to grow and do so much revenue in a year. I told him a year later that he was absolutely right. I bought the practice, and then doubled those numbers in a year. We haven't slowed down."

Mayo has also attended SBDC GrowSMART® training to focus on her marketing.

"As soon as I started that program, I went out and hired a marketing company," she said. "That class helped me realize that to take the business to another level, I really needed to look into branding. Our marketing company has great ideas on how to get my brand out there." Augustans may now be familiar with the new Fiat she purchased and wrapped with the Mayo & Associates brand.

Mayo continues to assist in UGA SBDC training, and she also refers her clients to the SBDC. "Ninety percent of the people who come to me end up at the SBDC," she said. "When I send them there, I know Rick and the other consultants are going to take care of them."

# Menu of Options

SBDC guidance 'made me more conscious of being a businessman rather than just a guy who owns a restaurant'

By Jennifer Giarratano

**S**eafood chef Lee Clack grew up fishing, shrimping and catching blue crabs in Mobile, Alabama. When his parents were in the kitchen, he and his siblings worked alongside them. He took his first job as a fry cook in college and then began experimenting with various methods of frying and breading.

Clack remained in the industry, moving from server to management and perfected the delicious signature dishes his friends and family would request for their parties: fried shrimp, fried grouper and fried crab claws. When he turned 40, he decided to make his passion his business and opened Kudzu Catering in Macon, Georgia.

He ran the business with his wife Kelley Wrigley for a decade. By the fall of 2013, he decided to open a restaurant and contacted the Macon office of the University of Georgia Small Business Development Center.

"NewTown Macon, a downtown business development group, had presented Lee with a couple of potential locations," said SBDC consultant Peter Williams. "They referred him to us, and we all sat down and talked about his plans."

Williams assisted Clack in preparing his initial financial projections, business plan and loan proposals for the new restaurant. He chose an historic downtown storefront of just under 1,400 square feet with 45 seats that would employ 14 people.

"Peter helped me focus in my thoughts on how to create a legitimate business plan. We worked diligently on revenue projections as a part of it," said Clack. "That gave me good information I could present to the banks."

Kudzu Seafood opened weekdays for lunch in February 2015. By 2016, its revenues were well into six figures, and by 2017 it had opened for dinner three nights a week. Revenues had grown another 50 percent.

"His profitability, even in this small location, was way beyond anything we had projected," said Williams.

Wrigley came to work in the restaurant, and they sold Kudzu Catering to their executive chef. The sale freed them to expand, so Clack called Williams to help him explore some options he was considering: owning several locations, franchising and receiving royalties, or simply expanding.

Williams introduced Clack to UGA SBDC consultant and former franchise business owner Michael Myers. "Franchising was attractive to Lee, but he learned enough about franchising operations and



Photo: Jennifer Giarratano

**Lee Clack &  
Kelley Wrigley**

Kudzu Seafood

standards to realize it was not the way for him to go now," Williams said.

During this analysis, Clack approached his landlord about developing a

larger location just 200 feet from his restaurant. He also attended the SBDCs GrowSMART® program.

"GrowSMART® made me more conscious of being a businessman rather than just a guy who owns a restaurant," he said. "The scope of training was almost overwhelming, but I got a lot of information out of it, from human resources to marketing to how to analyze profit and loss, what causes businesses to be successful, or not. It was very valuable, especially with me moving into a bigger space."

Clack worked with Williams to develop a new business plan and create financial projections for the loan proposal, which was approved. Opening in January 2019, the restaurant will now fill 5,600 square feet with 130 seats, including a private dining room and full bar. It will also sport downtown Macon's first rooftop bar, a point of pride with Clack. Revenues are projected to grow 2.5 times larger its first year, with employment expanding to 45 people.

"Lee came back to us a second time for help with his financial modeling, budgeting and projections for his expansion," said Williams. "He sees the value in the SBDC and continues to look to us for help."

"I never could have done the business plan on my own," said Clack. "Writing it was one of the most scary and daunting things to me. I can talk about it all day, but I had to back it up on paper. The SBDC didn't tell me exactly where to go, but they told me what I needed to do. That's huge!"

Clack is now looking into commercializing and bottling his proprietary remoulade sauce. Williams introduced him to Kirk Kealey, director of the Food Product Innovation and Commercialization Center at UGA's Griffin campus, to learn more about labeling, bottling, distribution, etc.

"He will definitely come back to that," said Williams.

# Going Hog Wild

International demand for feral swine control has Columbus entrepreneur seeking business advice

By Jennifer Giarratano

**F**eral hogs are a \$2.5 billion problem in the United States, with Georgia crop losses exceeding \$100 million a year. Estimated at eight million strong, they destroy crops, landscaping and native habitat and contaminate drinking water. They devour small, nesting wildlife and transmit more than 75 diseases and parasites. Babe, Wilbur and Piglet, these beasts are not.

Rod Pinkston, a retired Army marksman and former Olympic shooting coach, honed his skills hunting European wild boar while training with German jägermeisters and forstmeisters (master hunters and foresters) in the early 1990s, prior to serving in Operation Desert Storm. The son of a commercial hog farmer, he knew firsthand the problems feral swine created at home.

“Going through my mind was the idea that the military dominates the battlefield with technology, so why not adapt these tactical methods and equipment to resolve human-wildlife conflicts as well?” he said.

In 2006 – two years before his Army retirement – Pinkston began inventing and testing the technologies and methodologies he would convert into feral hog elimination practices. Certain he could make JAGER PRO™ a successful business, Pinkston sought advice from the University of Georgia Small Business Development Center.

“Rod wanted his business plan reviewed,” says Columbus Area Director Mark Lupo. “He was ready to lay the foundation to prepare for exponential growth. He knew his business would grow this way because of the proliferation of the wild pig challenge in Georgia. He’s been like this throughout our relationship – always forward-looking and anticipating.”

When JAGER PRO™ opened in 2006, Pinkston quickly realized he needed to find a way to eliminate feral hogs that did not require his clients to purchase expensive



**Rod Pinkston**

JAGER PRO™

Photo: JAGER PRO™

technology, stay awake all night or possess advanced shooting skills. He invented the M.I.N.E.™ Trapping System, which JAGER PRO™ markets along with night vision and thermal optics throughout the U.S., Canada and, after brainstorming with UGA SBDC export consultant Dimitris Kloussiadis, Australia.

Through 2014, Pinkston and his staff of then seven marksmen, all retired soldiers, worked on Georgia Environmental Protection Division hog removal contracts. Four years later, his staff is now ten, and JAGER PRO™ services major government contracts throughout the country. Revenues have grown 15-to-25 percent annually, climbing to the seven-figure range.

Meeting the growing need for wild pig control, Pinkston now trains others to build their own successful Hog Control Operator™ businesses. In September, he will share his system and methods in a 26-segment video series that will air on RFD-TV, a rural channel set up for farmers and ranchers, and will launch a training and certification program through his Hog Control Operator™ Academy.

“We will train Hog Control Operators™ how to be successful in both the art and science of hog control,” he said.

For his next project, Pinkston is bringing together a coalition of universities, as-

sociations and agencies including the Georgia Cooperative Extension Service to test Jager Pro’s hog control model on 10,000 adjacent acres with multiple land owners. His goal is to create a working template to protect farms and watersheds from feral swine in all counties.

Pinkston attended the UGA SBDC’s FastTrac Growth Venture Program in 2009 and the GrowSMART® program at the end of 2013. He has sent senior staff to GrowSMART® and StartSmart and has trained nearly 50 Hog Control Operators™. He sees the potential to train thousands.

“Hog Control Operators™ don’t know the difference between a purchase order and an invoice when we start,” said Pinkston. “They don’t know how to do accounting properly and get in trouble with taxes. We’ve partnered with Mark and the SBDC to use the StartSmart course to add the business knowledge that will produce the entrepreneur we’re trying to create.

“We’ve changed the way the U.S. and other countries are solving their feral swine problem, and the SBDC has played an important role. What I don’t understand is why every entrepreneur in the state is not tapping into this resource. People ask all the time, ‘what do I need to do?’ or ‘how do I get started?’ I give them Mark’s card and tell them everything they need is right there with him.

“There’s no better tool for any entrepreneur to use than the UGA SBDC,” he said.



# Building Business Bone By Bone

Savannah pet care proprietors open facility after learning small business fundamentals

**Tonya & Nick Rintye**

Hipster Hound

By Jennifer Giarratano

**S**avannah's Hipster Hound Doggy Day Care and boarding facility's daily clients have grown beyond capacity in less than two years, encouraging owners Tonya and Nick Rintye to consider an expansion. Yet two years before they opened, they learned it would take more than a good idea and desire to get it off the ground.

"There is much more to starting a small business than opening the doors and inviting the customers in. I learned this lesson while working with the University of Georgia's Small Business Development Center," says Tonya.

She first brought her idea to open a doggy daycare and boarding facility to the Southern Coastal office of the UGA SBDC in 2013. After working in the corporate world, she and her husband knew they wanted a very different lifestyle.

"I went to the SBDC first because I had no clue how to start a business. I didn't have any money to put down on a business and didn't know what I'd need to get it," Tonya says. "They told me no bank would just hand us the money, that we'd have to prove we have experience and are worthy of getting the loan. We'd also need a business plan and financial projections."

Without financing for a facility, they decided to build their business bone by bone. "We called all the local farmers markets and found out no one sold locally made dog treats and grooming products. That's how we got started," Tonya says.

During the next year, Tonya read a lot of doggy treat cookbooks and researched what people wanted for their pets. She experimented on the best way to prepare the treats and started baking and bagging them out of her kitchen. The Rintyes launched their

new all-natural Hipster Hound line at local farmers markets, then sold them at Savannah-area stores. Returning customers began to ask whether they did pet sitting, so they got licensed and insured and opened Hipster Hound @ Home Pet Sitting services.

In August 2015, Tonya returned to the SBDC and talked to consultant Becky Brownlee, who is now the area director.

"I told Becky, 'Here's the money I put into this business. Here's the profit we've made. I did all this in my spare time while working a full-time job. Imagine what I could do if a bank gave me a loan to build a much-needed doggie day care facility.' Becky helped me write down all the items I needed to get an SBA 7A loan."

"We spent a considerable amount of time working on Tonya's market research, business plan, financial projections, project costs and construction estimates for her loan request. Zoning was also an important consideration," says Brownlee, who also helped Tonya review leases and develop a pre-opening marketing strategy.

"What's the most important thing I learned?" asks Tonya. "Just about everything. Like having a budget for building repairs and payroll taxes, and all the insurance products you need, like workmen's compensation. Becky and the SBDC force you to do an extremely realistic projection."

Tonya admits she thought 50 dogs would show up the first week. "The SBDC makes you see things more realistically based on their experience with all the companies they've served," she says.

The Rintyes bought a client list and shuttle from an existing doggy day care. Within two weeks of finding their ideal location, they had signed a lease. On opening day, March 2016, they had 15 dogs and two employees.

Today, Hipster Hound Doggy Day Care houses up to 75 dogs a day and has a loyal following with all the community work they support. They have 20 employees, and a national grocer and retail outlets around the country have picked up their natural treats. Six-figure sales revenues have doubled each of the last two years, Tonya reports.

"With my treats going national, I need more space," Tonya says. "We just got picked up by a catalog company ordering 150 boxes of treats a month. I need to find a kitchen and someone to help me. So, I'm working on a business plan and have a site in mind. Once I have it all together, Becky will help me figure it out."

"I don't know how people start a small business without the SBDC."



Photo: Jennifer Giarratano

# The Right Fit

## Medical staffing startup gets a boost doing business with the government

By Jennifer Giarratano

**J**oyce Mathis had been doing business development successfully for years, most recently in medical staffing. Her end goal was much greater, though: to be a prime contractor, providing this service for the federal government and its entities, particularly military hospitals and clinics. She just wasn't sure how to get there.

"Joyce wanted to enter the government space as quickly as possible, but she didn't know what it took to get government contracts, so she contacted us," said Jeff Patterson, director of the Atlanta office of the University of Georgia Small Business Development Center.

Patterson coached Mathis on the systems available to help small businesses do business with the government, particularly women-owned and disadvantaged business certifications, subcontracting with other primes and using databases that offer those opportunities.

"One way in getting those larger opportunities is to be registered in SAM.gov," he said. "SAM — short for System for Award Management — is a portal that allows you to register your business and its capabilities to the government, one of the largest purchasers of goods and services."

Mathis decided to pursue certification for her new company, Global Action Resource Services (GARS), as a women-owned or disadvantaged small business, a marketing strategy that would bring it to the attention of both the government and larger companies looking to expand their contracting with such businesses. After researching her choices with Patterson, she self-certified and obtained her Women Owned Business Certification (WOSB / EDWOSB) small business certifications.

"My company was new and I didn't have a performance record that would allow me to start an 8(a) certification. Jeff met with me several times to show me how to apply for the WOSB and review my capability statement and corporate documentations. His help and advice led to my company being certified," said Mathis.

In March 2018, GARS was awarded the WOSB and Small Disadvantaged Business certifications. Jeff then advised Mathis to seek a company who had the 8(a) certifications to do a 51/49 percent teaming agreement, which would allow her company to share 49 percent of the revenue and employees on a contract for its full term. But first, Mathis had to find capital to inject into the business.

"When Joyce gets contracts, she has to have a certain amount of capital to cover up-front costs, whatever the contract dictates," said Patterson.



Photo: Jennifer Giarratano

**Joyce Mathis**

Global Action Resource Services

Three months later, GARS had formed a partnership and teaming agreement with another company.

"This arrangement was a win-win for both companies," said Patterson. "It made it possible for Joyce to introduce the partner company to the contracting officers she knew in the marketplace, secure contracts, gain past performance and keep the ball moving forward on her goal." He calls this arrangement a form of reverse engineering.

"Joyce takes her business to a company she brings in because of her business development and puts full trust in this partnership with them until she can build her own capacity and one day be a prime contractor."

Mathis then procured more than \$15 million in contracts with Department of Defense (DOD) agencies, half of which will go to her small business. Nearly 25 new medical personnel will be placed, with most of the staff already in place retaining their positions.

"The partner company was able to get the DOD contracts because of Joyce," said Patterson.

"This was a journey of faith and prayer for me. Jeff kept me focused, encouraged me to move forward and provided the tools I needed," said Mathis. "He is a great coach, both checking on me and never too busy to take my calls when I need him. It's a wonderful feeling, having an SBDC representative who is so engaged."

"A WOSB/EDWOSB can't be awarded sole-sourced contracts. However, GARS can participate as a sub on a teaming agreement until it grows and can apply for an 8(a) certification," said Patterson. "This is how Joyce is doing it, by building her past performance and reputation until she can meet the Small Business Administration requirements needed to get those contracts as a prime."

## Government Contracts

Becoming certified as veteran-owned business just the boost Columbus company needed

**Frank Brown**

IPCE

By Jennifer Giarratano

**N**avy veteran Frank Brown leads his three-year-old Columbus company, IPCE LLC, by four core values: integrity, quality, care and service. Additionally, he encourages his team members to learn something new every day, advice that he, too, follows. These practices, along with tapping into the business knowledge offered by the University of Georgia Small Business Development Center, have led his company to rapid growth and success.

Brown launched IPCE LLC in May 2016 as an environmental infection prevention and control company. Within three months, he had contacted consultant Michelle Griffin at the UGA SBDC in Columbus with questions about government contracting.

“Frank was interested in the 8(a) certification and had started working to get certified as a Veteran Owned Business (VOB),” said Griffin. “His company was too new to provide financials and other information required for 8(a) certification, but it would qualify for the VOB. I provided him the requirements, and he gathered the packet together and submitted it.”

Griffin also connected Brown with the Georgia Tech Procurement Center. “Michelle made these connections so we could complete our certification, and it went through seamlessly,” he said.

IPCE LLC’s new VOB certification allows Brown to look for contracts with set-asides targeting veteran-owned businesses. This strategic move helped his sales grow nearly 90 percent after year one, with 138 percent growth projected for fiscal year 2019. Employment has grown to 13 team members, with more positions expected to open this year.

Brown is now working with the SBDC to ensure his company is compliant with the federal government’s new cybersecurity requirement, NIST 8000, and completing his application for 8(a) certification.

“The SBDC is a very big part of why we’re here today,” said Brown. “I look at them as my extended brain trust, my teaming partner, and an extension of my operational plan. They continue to ensure that I get the consultation that’s required.”



Photo: Jennifer Giarratano

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## Family: All In

Financial assistance from the SBDC helps family-owned assisted living business triple in size

By Jennifer Giarratano

**N**urse Sue Bailey has been a caring person all her life. So, when family suggested she open a care facility, she did. Twice.

“My cousin had started a small place that she ended up expanding. It was a wonderful place. For years, she encouraged me to do it,” she says.

When she neared retirement, Sue and her husband Charles decided to try it. They found a large home on 2.5 acres in Cobb County suitable for an assisted living facility, got licensed to serve eight people, and opened for business.

“We catered to women who liked to be pampered and could afford the extra care,” says Sue. “We gave them a lot of TLC. It was very successful.”

In 2015, Sue’s daughter Janna, also a nurse, married Greg Webb. When she moved to their new home, Sue, Charles and Sue’s son Jason West and his family decided to move near them.

Jason and his wife Tonya found jobs in Rome and moved first. Almost a year later, the Baileys had sold their business, Sue retired from her part-time hospital job, and they moved to Cave Spring near Rome to enjoy their second retirement.

“We didn’t talk too much about opening another place, never,” says Sue. “One day our daughter, who was commuting to Summerville, said, ‘Why don’t you open another place and let me run it for you?’”

Sue decided to open a new assisted living facility licensed for 24 residents, one that would be large enough to employ her children. She would leave it as their legacy.

“It took two years to plan it,” says Sue. “That’s when I found out about the UGA SBDC office in Rome. I made an appointment, and Matt helped me through the whole process. He’s been completely involved since then.”

Sue met with SBDC consultant Matt Pearce. She had identified a property and sought his assistance in obtaining financing to construct the new \$1 million facility.

“Sue was able to base her financial projections on her experience with the earlier business,” says Pearce. “She had a good feel for her staffing requirements and cash flow, but she wanted some assistance in talking to the architects and builders for her business plan, as that was new to her.”

Cave Spring Manor opened the summer of 2015 with financing by the SBA 7A loan Pearce had aided Sue in obtaining. By January 2016, the facility was licensed and accepting its first residents. As its resident base grew, Janna quit her job to manage operations, and Jason became the business manager, on a part-time basis. Greg, a lieutenant with the Cave Spring Police Department, helps in his off time.

Staffing peaks at 10 full-time and 10 part-time, depending on occupancy. The business was profitable within its first four months of operations.

**Sue Bailey**

**Cave Spring Manor**



Photo: Jennifer Giarratano

Pearce continues to provide ongoing business and marketing support. He has helped the family learn how to use analytics and SEO to improve their website. The Webbs have also attended the SBDC GrowSMART® program, a dynamic five-week program where they learned to identify company goals and apply strategies to achieve them.

“Sue’s experience was very helpful,” says Pearce. “She wanted it to be a nice facility, better than average, but not the Taj Mahal. She had a realistic vision of what could be done and scaled it down to fit within her budget.”

Pearce recently helped Sue develop a financial package to obtain refinancing for her original SBA 7A loan, to reduce her debt-service requirements. “After most new businesses get 2-3 years in, and have a positive cash flow and sales trend, they may then refinance with a more traditional commercial loan,” Pearce says.

In late August, Sue closed on her refinancing. The new loan reduces her debt service by \$1,200 per month.

“With the SBDC, I learned it is important to have support and encouragement from the beginning,” Sue says. “I knew enough about assisted living to do it again. But I couldn’t afford to do it by trial and error this time, because there was too much at risk. It was a stressful ordeal, and Matt was there with us every step of the way.”

# Made To Order

Certification leads to larger orders, greater growth for Macon fabrication shop

By Jennifer Giarratano

**W**hen Stan Greene was ready to retire from his business, Greene Machine and Manufacturing in Macon, he asked Larry Collins, with whom he had worked for about 20 years, if he would be interested in purchasing the business.

Before making a decision, Larry and his wife, Gwen, attended a class for startups offered by the University of Georgia SBDC and began working with an SBDC consultant to review the purchase agreement and options for funding.

“Our consultant was helpful in reviewing the agreement and talking about cash flow,” said Larry Collins. “He presented us with information on SBA loan products. We did the paperwork for an SBA express loan for working capital, submitted it the day after we signed the purchase agreement and were able to get funding within 30 days.”

“In just two months, we owned the company,” said Gwen Collins. “If it wasn’t for the SBDC, we wouldn’t have known about the SBA loan. It was pretty phenomenal how quickly that transpired.”

They continued meeting regularly with the SBDC. A few years later, when they began looking into ways to expand their work on government contracts they enlisted the help of SBDC consultant Lisa Rackley to begin evaluating SBA certification programs.

Rackley worked with them on the WBENC (Women’s Business Enterprise National Council) and 8(a) Business Development certifications.

“The 8(a) application process is pretty intense,” said Rackley. “The U.S. Small Business Administration does a thorough review of the application to determine if the business should receive 8(a) certification. Gwen worked very hard to make it happen.”



Photo: Greene Machine

Greene Machine was awarded its certification in 2013. Sales growth remained steady until 2015, when the Department of Defense came calling.

“We got a call out of the blue from the Navy asking if we could manufacture ground support equipment for the H-1 helicopter. They found us in the government’s dynamic small business search engine, and that opened the door,” said Larry Collins.

The contract required the Collins find financing quickly to buy equipment and expand their physical plant. They turned to Rackley again for help in updating their financial analysis. She introduced them to consultant Josh Walton.

“Josh is a good sounding board,” Gwen Collins said. “He offered us alternate ideas that have since been instrumental to our growth.”

The Collins purchased a 33,000-square-foot building for their fabrication shop in late 2017. They also expanded their facility by 15,000 square feet to support a growing precision machine shop. They

will soon incorporate a new quality lab and establish new offices to support more employees. Gwen Collins also attended the SBDC’s GrowSMART® program, where she learned the importance of networking.

“In our industry, traditional marketing isn’t that effective,” she said. “The SBDC brings larger commercial prime companies into their networking events. This provides a matchmaking forum for small businesses to connect with procurement representatives from the large primes and has given us exposure we would not have had otherwise.”

Greene Machine’s sales have increase by 44 percent each year for the past three years and employment has grown from 5 to 25. Reflecting this growth, Greene Machine recently filed a DBA name change to Collins Manufacturing Company, further establishing a family legacy for their sons to carry on.

“We plan to continue to grow and support the Department of Defense as best we can while also focusing our efforts on expanding our commercial customer base,” said Larry Collins. “And we’ll keep in touch with Lisa and the SBDC.”

Larry & Gwen  
Collins

Greene Machine/  
Collins Manufacturing

# Get SMART

## A Great Health Coverage Plan for Small Businesses



**Today's small businesses are searching for cost-saving health coverage options.** The Georgia Chamber of Commerce is addressing this need by offering a new solution that can lead to more rate stability and offers potential savings for groups with two to 50 eligible employees.

The Georgia Chamber has teamed up with Anthem Blue Cross and Blue Shield to administer the Georgia Chamber SMART Plan. This plan allows smaller employers to join together to share in the overall claims risk.

By being part of a larger, self-funded pool, employers have financial protection backed by Anthem. In addition to financial protection, this innovative alternative offers:

- Competitive rates
- Predictable, fixed monthly payments
- Flexibility in choice of benefit plans
- Anthem's broad Open Access POS network and Essential Rx Formulary

To top it off, the plan also offers complimentary specialty products, including dental, vision, life, optional life and disability plans, that are offered at discounted rates to employers participating in the Georgia Chamber SMART Plan.

### WHO IS ELIGIBLE FOR THE GEORGIA CHAMBER SMART PLAN?

The Georgia Chamber SMART Plan is available to small business employers with two to 50 eligible employees, domiciled in Georgia and a Chamber member in good standing with the Georgia Chamber of Commerce or your local participating chamber.

### WHY ANTHEM BLUE CROSS AND BLUE SHIELD?



Get peace of mind knowing that Anthem has been serving millions of members in Georgia for more than 80 years and is:

- Part of the nation's largest health benefits company
- Part of the BlueCard® program through the Blue Cross Blue Shield Association, which includes more than 96% of hospitals and 97% of doctors in Georgia



### FIND OUT MORE TODAY.

To learn more about the Georgia Chamber SMART Plan and its many advantages, ask your local participating chamber of commerce for a referral to a participating broker. Be sure to ask about special discounts on dental, vision, life and disability coverage available through the Georgia Chamber SMART Plan.

For more information, visit [www.gachamber.com/Georgia-SMART](http://www.gachamber.com/Georgia-SMART).





## 2019 Georgia Small Business ROCK STARS



### Georgia offers an unmatched business-friendly environment

with its top-notch workforce, collaborative public-private sector efforts, high-quality educational institutions and world-class infrastructure. Over the course of 286 years, Georgia has flourished into an economic epicenter for the Southeast, the nation and the world.

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 has been named the No. 1 state in the nation in which to do business for six consecutive years (*Site Selection*, 2013-2018).

Currently, there are over 808,000 registered establishments in Georgia. We also know that 99.7% employ less than 500, 97.3% employ less than 100, 94.1% employ fewer than 50 and 75% 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 pointing you to 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.

Of the 350 nominations submitted this year, the following companies were recognized for being outstanding, unique and impactful small businesses:

- **ASW Distillery** - Atlanta
- **InPrime Legal** - Marietta
- **Oyster Fine Bamboo Fly Rods** - Blue Ridge
- **Southern Fiber Worx** - Cordele

Do you know a thriving small business that you consider a Small Business ROCK STAR? Nominate them or yourself at [Georgia.org/ROCKSTARS](http://Georgia.org/ROCKSTARS) beginning August 1, 2019.

### 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.

# Health Insurance Tips for Georgia's Small Business Owners



**By Marcus Robinson,**  
Vice President of Small Business Sales  
at UnitedHealthcare of Georgia

**Georgia's healthy business ecosystem has proven to be a great environment for small businesses to thrive.** However, there are still many

regulatory and financial hurdles that many owners have to jump through to ensure their business sees success. Similarly to the rest of the nation, the National Federation of Independent Business states that health care costs have been the number one concern for small business owners in Georgia since 1986.

Nick Zaffiris, Chief Executive Officer at UnitedHealthcare of Georgia, says small-business owners want to know how best to take care of their employees while building a healthy business.

"Many small-business owners view employees like family members, so that strong relationship influences business decisions because the employer wants to do right for their small-business family," said Zaffiris. "By offering health benefits to their employees, employers enjoy higher rates of employee retention and satisfaction."



Zaffiris says small-business owners can make good health insurance decisions by following these tips:

- **Choose a health plan that provides you and your employees with multiple choices.** Not all businesses and workforces are the same, so the one-size-fits all approach isn't the best solution for a small business. Instead, ask for a plan that offers various employer cost points and plan



designs with different premiums, deductibles, co-insurance and out-of-pocket maximums. You want a health care solution that helps meet your employees' diverse health and financial needs.

- Look for simple administration and a better experience. Technology is helping solve customer service pain points. For example, some health plans have improved their customer service by simplifying the onboarding experience to alleviate administrative hassle when changing group benefit plans. Employees are seeing improvements as well; some health plans offer digital tools such as video explanation of benefits and apps that locate doctors and compare costs.

- Encourage employee engagement and cost management by offering a Health Savings Account. A consumer-driven health plan such as a Health Savings Account (HSA) is designed to encourage employees to share more responsibility for how health care dollars are spent. An HSA is funded by employees with pre-tax dollars, with an option for employers to contribute.

- Research care provider networks. Choose a health plan that will enable your employees to keep their current doctors. Also, check if the health plan includes 24/7 telehealth services. Virtual visits provide convenient and cost-effective access to care for certain medical issues, including allergies, bronchitis and seasonal flu.

- Ask about wellness programs. Some health plans offer small-business benefit plans that provide financial incentives for employees who sign up for health coaching programs, meet walking goals, go to a gym or lose weight. UnitedHealthcare offers Real Appeal, an online weight-loss program that uses personal coaches and offers convenient tracking tools that motivate people to adopt healthier behaviors, which can help reduce obesity-related conditions such as Type 2 diabetes and heart disease.

Georgia small-business owners seeking more information about health insurance options can visit [UHC.com](http://UHC.com).

# Understanding the Cash Flow Cycle —

## And the Banking Products from Cadence Bank That Improve It

How cash moves in and out of your business is known as the *cash flow cycle*, and poor management of this cycle can break a small business, even one with growing revenue.

Below are the stages of the cash flow cycle along with the banking solutions provided by Cadence Bank that can help shore up deficiencies: receive payment, manage cash, make payments, finance purchases and control inventory.



### SHORTENING THE CASH FLOW CYCLE

Problems often crop up as you wait for outstanding accounts receivable to be collected and deposited, creating a lag time that's known as a "cash flow gap." When you shorten the cycle, you shrink that gap. There are two main ways to do this:

- Accelerate collection of your accounts receivable
- Stretch out disbursement of your accounts payable

### SOLUTIONS THAT BOOST CASH FLOW

The following Cadence Bank solutions can accelerate accounts receivable collections and/or stretch out disbursement of your accounts payable:

**Online banking and bill pay.** Simplify and speed up your banking with Cadence Online Banking.

**Remote Deposit Capture (RDC).** Remote Deposit Capture is a specially designed desktop scanner and software that enables you to send check images to your bank right from your office. Checks post to your account sooner than if you were to drive to the bank once or twice a week to make deposits.

**Wire transfers.** Send high-dollar amounts online instead of having to visit the bank.

**Merchant services.** Consumers expect to be able to pay with credit and debit cards. Merchant services enable you to offer your customers the latest payment processing products and services. Cadence has teamed up with TSYS®, one of the nation's leading providers of payment processing services.

**Positive Pay.** This check fraud prevention tool compares checks presented to the bank for payment to a list of checks your business has actually paid. All others are flagged and reported to you (via email or mobile) for a pay or no-pay decision.

**ACH Positive Pay.** This is Positive Pay for electronic funds transfers. ACH Positive Pay guards against fraud for all ACH debits that post to your accounts by validating payments against a list of approved vendors and filters you set on your account.

**ACH Credit Origination.** Pay your employees, vendors and taxes automatically via ACH (Automated Clearing House) Credit Origination. This ensures that invoices are paid on the due date — and not a day sooner or later — eliminating the uncertainty of mailing checks and wondering if they will arrive before or after the actual due date. Other ACH payment benefits include lower costs, higher accuracy, increased efficiency and reduced payment fraud.

Easily implement any of these solutions with Cadence Bank. Our bankers understand your small business needs and will collaborate with you to help find the best solutions to achieve your goals.

Visit us at [cadencebank.com](http://cadencebank.com) or stop by your local Cadence Bank branch to discuss cash flow management strategies and solutions for your small business.

*Cadence Bank N.A. Member FDIC. Equal Opportunity Lender.*



# Peachtree Corners

## Forging Ahead in World of AV Technology

Incorporated in July 2012, Peachtree Corners, Gwinnett County's newest and largest city, has quickly established itself as a city on the move. In its short seven years since incorporation the city of over 43,000 citizens has become a regional technology hub with a number of businesses including Comcast, CGS, CentrixIT and CentryLink establishing headquarters in the city.



world vehicular and pedestrian traffic. The lab's 5G wireless network will be used to develop and test autonomous vehicles and intelligent mobility technologies. The city's state-of-art transportation laboratory will be operational by summer 2019.

The Georgia city's latest venture into the world of technology is its ground-breaking announcement that it is building a 1.5-mile intelligent mobility and smart city laboratory. The test track features Sprint's 5G and IoT environment and offers interaction with real-

The city's new 21-acre mixed-use town center featuring restaurants, shops, office space, townhomes and a town green opened in the spring creating a community gathering place.

The city's focus on economic development has established Peachtree Corners as a regional job hub in the Atlanta metro area. Private investment and job growth continue as small and large companies relocate or establish new businesses.

The city has a zero-millage rate for both commercial and residential property. Peachtree Corners offers easy access to I-85 and I-285 and is a quick drive to the world's business airport, Hartsfield-Jackson Atlanta International. Contact City Hall at 678-691-1200 or visit [www.peachtreecornersga.gov](http://www.peachtreecornersga.gov) for more information.

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# Are you like Mary?

Mary likes finding new ways to motivate her employees. So she loves health plans with programs that reward them for doing more of what they already do: walk. Which, by the way, may help them be more productive, too.

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