Georgia’s 2013 Small Business Person of the Year
Beth Cayce
Founder and CEO, CaraVita Home Care
– Page 16
The Georgia SBDC helps create investment in our economy. With SBDC assistance, clients obtained nearly $299 million in start-up and expansion capital from 2008 to 2012 and started approximately 1,427 new businesses.

Impact studies conducted over the past five years show that in total, Georgia SBDC clients generated an estimated $54 million in state and federal tax revenues beyond what they would have generated if their performance had been the same as that of the average Georgia business. Additionally, SBDC clients created an estimated 9,050 new jobs and generated over $6.5 billion in total sales.
Georgia SBDC client Sheer Imagination is a top-ten Amazon.com toy retailer based in Dawsonville. With the help of the SBDC, Sheer Imagination grew 100 percent their first two years and has continued to grow at a rapid pace of 30 to 50 percent during the last two years. Plans are to go into international markets in 2014.

“Our consultant helped us understand how to organize the business. He helped me understand financial analysis, accounting methods, and company structure, things that have helped us with our day-to-day operations.”

--Adam Shepherd

John Anker sees it as his mission to bring more manufacturing and skilled trade jobs back to Georgia. With SBDC assistance in obtaining a loan, along with the training he received as a FastTrac GrowthVenture and ExportGA graduate, John’s Columbus company, Ankerpak, has been able to do just that. His employees now number 80.

“I will keep going back to the SBDC. The things they can do help me dig deep roots. They’ve been really good to me.”

--John Anker

U.S. Small Business Administration

STATE BANK & Trust Company
ups
Wells Fargo

Your Small Business Resource
The SBDC is funded in part through a Cooperative Agreement with the U.S. Small Business Administration.
CONTENTS

6 Supporting Success
Governor wants Georgia to be No. 1 state for small business.

8 Georgia SBDC
Helping small business owners find success.

10 Start, Build, Grow
SBA offers information, loans and more.

12 Innovation Centers
Helping Georgia companies grow at home and beyond.

14 Moving Forward
SBA offering new tools and programs.

16 Small Business Person of the Year
Mission to help others brings business success.

p.12

p.16

p.18

p.21

p.23
Success Stories
18 Savannah entrepreneurs riding to success.
20 Columbus manufacturer bringing jobs back.
21 Persistence pays off for medical franchise owner.
22 International markets keeps company green ... and successful.
23 Detailed financials allow chef to open his own restaurant.
24 Middle Georgia veterinarian turns dream to reality.
25 Strategic planning puts business on faster growth track.
26 Yogurt company owners enjoy “dream” growth.
27 Athens start-up offers better way to learn.
28 ExportGa helps distributor find hot market in China.
29 Passion for pets pays off.
30 “Coach” keeps online reseller focused on future.
31 Market research reveals true potential.
32 Location the key for BBQ restaurant.
33-38 Small Business Partners
Supporting Small Business Success

Nathan Deal
GOVERNOR

Dear Small Business Owner,

In today's global marketplace, it is certainly a challenge for any business, particularly a small business, to prosper. Despite this economic climate, Georgia's small business community remains dynamic and competitive.

Entrepreneurs are attracted to Georgia by its robust business climate and many resources for small business support. Among these are free or low-cost technical assistance for start-ups and growing businesses; help for companies seeking international markets; connections to university research and other expertise; and hands-on guidance to steer Georgia's existing companies to the right sources for help. The Georgia Department of Economic Development's Global Commerce division, including the Entrepreneur & Small Business Office, International Trade office and Existing Industry program, provides direct assistance to small businesses around the state, as do the six Georgia Centers of Innovation.

Small companies are the backbone of our country's business community; in fact, they make up 99 percent of companies in Georgia. During my time in office I have fought to hold down the costs of doing business, and I have worked to develop education and training to grow our state's talented workforce for small businesses. I am proud that Georgia's comprehensive pro-jobs, pro-family tax reform, passed in 2012, is enabling companies of all sizes to expand and flourish. That and the new e-fairness legislation offer a long-needed boost to our smaller brick and mortar stores.

Our solid record of small business support in Georgia is reflected in numerous national rankings: No. 2 for states experiencing the largest increases in entrepreneurial activity rates over the past decade; No. 1 for states with the fastest growth in women-owned firms over the last 16 years; and No. 2 for the nation's highest number of black-owned businesses.

I am committed to making Georgia the No. 1 state for business in the United States and look forward to our continued partnership to keep Georgia's businesses growing. Working together, we will ensure our infrastructure - workforce, logistics and other resources - is robust and growing. Thank you for helping to make Georgia the best state in the country for small business to thrive.

Sincerely,

Gov. Nathan Deal
ARE YOU OUR NEXT SUCCESS STORY?

The Georgia Centers of Innovation can increase your company's competitiveness in the marketplace. Watch real-world examples of successes generated by the right mix of research and funding.

How Layer Works

1. Download the free Layar app for iPhone or Android.
2. Open the Layar app, hold the phone above the page and tap to scan.
3. Hold your phone above the page to view the interactive content.

Visit GeorgiaInnovation.org to learn more.
Dear Georgia Entrepreneur:

The University of Georgia (UGA) has a long history of reaching across the state to help its citizens improve the quality of their lives. As part of the Public Service and Outreach mission of UGA, the Small Business Development Center (SBDC), in partnership with other University System units, provides educational resources to help business owners and prospective owners increase their chances for success. Successful small businesses provide our economy with job creation, innovation and opportunity that benefits every segment of our society.

The SBDC not only provides business owners with the knowledge of business concepts and practices, but we help them understand how these concepts apply to each individual owner’s unique circumstances. Courses like GrowSmart™, StartSmart™ and our Maximum Series provide broad exposure to current thinking in core subject areas such as management, marketing, accounting and finance. One-on-one work with our consultants helps individuals see how these concepts apply to their businesses’ needs and opportunities.

Economic impact studies continue to indicate that firms utilizing SBDC resources tend to perform substantially better than the average business. Our latest study (2012) found that established businesses working with SBDC consultants for at least five hours experienced:

- Sales growth of 13.6 percent on average, while all Georgia businesses experienced sales growth of 4.4 percent on average, and
- Job growth of 14.1 percent on average, while all Georgia businesses experienced job growth of 1.0 percent on average.

As an extension program of UGA Public Service and Outreach, the SBDC delivers its educational and economic development mission through a network of 17 easily accessible offices located around the state. Please visit our website to locate the most convenient office for you. And take advantage of this issue of Georgia Trend’s Small Business Guide to find out how Georgia business owners are finding success in today’s economy!

Sincerely,

Allan Adams
State Director

www.georgiasbdc.org
SBA.
A loan your business can build on!

You have unconventional business needs, so why apply for a conventional business loan? We’re proud to be a preferred Small Business Administration (SBA) lender. Our team of SBA loan experts can help you through the process – from the first line of your application to your final signature at closing, and beyond. When you partner with a division of Synovus Bank, you work with local people who are dedicated to your success. Call us today. You’ll find SBA lending solutions you can build on at any of our locations throughout Georgia and across the Southeast.

SBA Preferred Lender | Flexible loan options | Competitive rates and quick response

www.synovus.com

Synovus Bank divisions in Georgia:

Athens First Bank & Trust | Augusta First Bank & Trust | Bank of North Georgia | CB&T Bank of Middle Georgia | Citizens First
Coastal Bank of Georgia | Cohutta Banking Company | Columbus Bank and Trust | Commercial Bank | Commercial Bank & Trust
First Community Bank of Tifton | First State Bank and Trust Co. | Georgia Bank & Trust | SB&T | Sea Island Bank

SBA loans are subject to credit and eligibility approval.

Divisions of Synovus Bank, Member FDIC, are chartered in the state of Georgia and operate under multiple trade names across the Southeast. Divisions of Synovus Bank are not separately FDIC-insured banks. The FDIC coverage extended to depositors is that of one insured bank.
Small Business Administration offers information, loans & more

The U.S. Small Business Administration (SBA) was created in 1953 as an independent federal agency to help Americans start, build and grow small businesses. SBA delivers its services through an extensive network of field offices and partnerships with public and private organizations.

In Georgia, SBA’s District Office in Atlanta is responsible for the delivery of agency programs and services throughout Georgia’s 159 counties. It also maintains an extensive website at www.sba.gov/ga with online training courses, a calendar of upcoming workshops, and lists of SBA lenders, etc.

Financial Assistance

The Georgia District is ranked as one of the nation’s top volume producers of SBA backed loans to small businesses. In FY 2012, 1,293 SBA backed loans were approved for Georgia small businesses, totaling more than $897 million. These loans were made by banks and other lenders through the agency’s 7(a) and 504 loan programs.

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

The 504 Program provides long-term (10 or 20 years) fixed rate financing for fixed asset projects to increase productivity and create new jobs. Proceeds may be used to purchase real estate, machinery or equipment for a small business. Terms and interest rates vary depending upon the size and use of loan proceeds.

The maximum 504 loan package can total as much as $5 million and up to $5.5 million for a small manufacturer. These loans cannot be used for working capital.

A 504 loan includes funds from an SBA approved Certified Development Company along with financing from a bank or other private lender. Borrower equity injection can be as low as 10 percent of the project cost.

SBA Surety Bond Program

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

For further information, go to www.sba.gov/osg, or contact: Thomas C. Ewbank, Supervisory Surety Bond Specialist, Seattle Area Office 2, 2401 Fourth Avenue, Suite 450, Seattle, WA 98121-3419; phone 206-553-0961; email Thomas.ewbank@sba.gov. (This office handles SBA bonds in Georgia and 21 other states.)

Counseling Services

SBA resource partners — including SCORE, the Georgia SBDC and two women’s business centers (WEDA and The Edge Connection) — offer a variety of other services to small business.

SCORE Counseling Services

Free counseling, advice and low-cost training for starting a business are available through SCORE, “Counselors to America’s Small Business.” SCORE mentors are located at the downtown Atlanta SBA Georgia District Office, other metro Atlanta branches and offices in a number of other Georgia cities, including Augusta, Columbus, Macon and Savannah.

SCORE offers counseling by email (eCounseling) and face to face. For a list of the SCORE offices, a workshop schedule or to schedule an appointment to meet with a SCORE mentor, go to www.atlanta.score.org or to www.score.org.

The Georgia SBDC Network

The Georgia Small Business Development Center (SBDC) is another excellent source for counseling, technical assistance and low cost workshops. With locations across Georgia, there is an SBDC office within reach of every small business in the state. Funded through a partnership between the SBA and the University of Georgia, the Georgia SBDC is one of the oldest and most successful small business support networks in the nation. For a list of classes and offices in your area, go to www.georgiasbdc.org.

Women’s Business Centers

Women’s Business Centers are non-profit agencies created to help people start, grow and expand their small businesses. There are two SBA-funded women’s business centers in the metro Atlanta area. One is the Women’s Economic Development Agency (WEDA) in Atlanta at 678-904-2201. Website: www.weda-atlanta.org. The other is operated by the EDGE Connection at Kennesaw State University, at 770-499-3228. Website: www.theedgeconnection.com.
These centers offer a wide range of services for women entrepreneurs including counseling, workshops and small business information through computers and audio-visual equipment.

**Women’s Business Development**

In addition to SBA backed women’s business centers, a Women’s Business Ownership Representative is located in the SBA District Office in Atlanta. She can advise business owners about programs tailored specifically to the needs of women-owned businesses. Call Charlotte Johnson at 404-331-0100, ext. 405.

**International Trade**

Special loan programs, along with counseling and workshops, are available for businesses involved in International Trade.

The SBA Export Express loan program provides a 90 percent guarantee for loans up to $350,000 and 75 percent for loans between $350,000 and $500,000.

An SBA international trade specialist is based at the U.S. Export Assistance Center in Atlanta, a partnership with the State of Georgia and the U.S. Department of Commerce. The center is located in Midtown Atlanta at 75 Fifth St., N.W., Suite 10 55. Another Export Center is located in Savannah at 111 E. Liberty St., Room 202. Both centers help small businesses export goods and services. SBA offers an Export Working Capital Program (EWCP) and other services. For information, call 404-815-1498 in Atlanta or 912-652-4204 in Savannah. On the web, go to www.export.gov/georgia/.

**Veterans**

For veteran-owned businesses, the SBA has a local Veteran’s Affairs Officer to provide business counseling and information about SBA guaranteed loans. Call Jorge Valentin-Stone at 404-331-0100, ext. 609.

**8(a) Business Development**

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

Since government agencies have different mission requirements that affect purchasing needs, firms owned by socially or economically disadvantaged individuals are encouraged to attend the monthly 8(a) orientation workshops for the 8(a) Program that are held each month at the District Office in Atlanta. To register for this free workshop, go to www.sba.gov/ga and select training calendar. Also see SBA’s website for information on government contracting, minority enterprise development and the 8(a) Program Application – go to www.sba.gov.

**SBA Microloan Program**

There are five non-profit intermediaries that provide loans up to $50,000 to small businesses under the SBA Microloan Program. They are: Albany Community Together Inc. (ACT) at 229-420-4600; ACE – Access to Capital for Entrepreneurs, Cleveland, at 706-348-6609; DeKalb Enterprise Business Corporation (DEBCO) at 404-378-1899; Small Business Assistance Corporation (SBC), Savannah, at 912-232-4700; and the Atlanta Micro Fund at 678-539-6900.

**SBA Resource Guide Online**

You can view the SBA’s Georgia Resource Guide online at www.sbaguides.com. The guide has information on the full range of SBA counseling, training, technical assistance and financing programs to help small businesses start, grow and succeed.

**SBA Georgia District Office**

The Georgia District Office is located in downtown Atlanta at 233 Peachtree St. N.E., Suite 1900-Harris Tower, Atlanta, GA 30303 adjacent to the MARTA Peachtree Center Station. Office hours are 8:30 a.m. to 5 p.m., Monday through Friday. Call 404-331-0100 or visit online at www.sba.gov/ga for classes and special events.
Small business has played a vital role in Georgia’s business community for years and, now, with the state’s recent economic growth and recovery, its role is even more important. Georgia’s small businesses comprise 99 percent of the state’s companies and are recognized for their diversity. Georgia ranks No. 1 in the U.S. for women-owned firms’ growth in number and economic clout (American Express OPEN, April 2012) and No. 2 in the U.S. for highest number of black-owned businesses (U.S. Census, July 2010). Entrepreneurs have long chosen the state as a place to work and live thanks to a strong stable of resources that helps them get started, grow and succeed. One such resource is the Georgia Centers of Innovation (GCOI).

The Centers of Innovation are a division of the Georgia Department of Economic Development (GDEcD), a State of Georgia agency. The GCOIs provide the expertise and connections to help Georgia companies and strategic industries solve problems, grow quickly and compete globally. While the centers do not operate incubators or fund start-ups, they support existing small- and medium-sized companies in six strategic areas with information, connections, access to supplier networks, and money for applied research. These strategic industries are: aerospace, agribusiness, energy, life sciences & IT, logistics and manufacturing.

The centers put a high emphasis on creating the optimal business environment for companies in these areas. Each center offers industry-specific contacts and business intelligence. They work in four areas to accomplish this goal.

• Leveraging industry expertise: The GCOIs know their industries. They help businesses understand domestic and global issues, and grasp important trends to seize opportunities and navigate the business environment more effectively.
• Making connections: The GCOIs build beneficial networks. They can connect companies to others — building a community or a collaborative system of support and expertise that may be outside an entrepreneur’s particular strength. The GCOIs are also knowledgeable of events, associations and government resources that help fuel growth.
• Providing access to researchers and resources: Georgia is rich and diverse in university expertise. The GCOIs help companies access academic resources, find matching research grant funds, and educate them in working with universities in regard to intellectual property rights.
• Fostering support and attracting talent through industry promotion: The centers focus more of Georgia’s educational resources on workforce requirements and development, so companies can attract and retain talent to be successful. The centers also provide expert advice to legislators regarding the state’s strategic industries.

Cooking up success

One small business owner who benefited from a center’s assistance is Lauri Jo Bennett of Lauri Jo’s Southern Style Canning. Bennett’s journey began with a visit to the Center of Innovation for Agribusiness, armed only with four of her grandmother’s recipes and a goal to start a business.
“...everybody from the Governor to the Lieutenant Governor to the Ag [Agriculture] Commissioner, they are all about helping small businesses grow.” — Lauri Jo Bennett of Lauri Jo’s Southern Style Canning, in photo, center, with customers

“The first thing the Center of Innovation helped me do was to create a business plan. I didn’t have a clue what a business plan was,” says Bennett. “They pointed us in the direction of people to do our food analysis for our nutrition panels; they introduced us to U.S.D.A. (United States Department of Agriculture) and they [U.S.D.A.] offered a producers valued-added grant that we applied for and we’re recipients of; they [COI-Ag] introduced us to an Atlanta PR firm that kinda hones in on ag-related businesses. I just can’t say enough about them.”

Bennett has now written four business plans, has 37 product offerings, employs 22 people in two retail outlets and has a manufacturing facility in Norman Park, in southwest Georgia. Her company manages all aspects of production, from selecting fresh local produce to final processing and shipping to 41 states and three countries.

Expanding services

The Georgia Department of Economic Development (GDEcD) integrates every aspect of business development into its work, from leveraging technology, to assisting businesses directly, to contributing to a high-level business climate in Georgia. Among its services are the following:

• Direct Services to Small Companies: GDEcD provides information on tax credits, tax exemptions and other incentives for jobs, investments and research and development; connects tech businesses and start-ups with potential investor networks, technology and commercialization resources; and leverages its global resources, including export assistance, that includes market diversification, international marketing, and trade show and trade mission opportunities. In addition, the department’s small business resource website, www.georgia.org/smallbusiness, is a comprehensive go-to resource and includes critical links for starting, growing and enhancing business operations. GDEcD also manages knowledge-sharing efforts to increase the number of Georgia products and services used on Georgia’s military bases.

• Business-to-Business Opportunities: The agency maintains a comprehensive directory of Georgia suppliers for all industries and businesses, including manufacturing, filmmaking and production, the artisan community and connections to potential marketing opportunities.

• Local Community Support: GDEcD provides tools and resources, and promotes best practices of key activities, to better equip Georgia’s communities to foster growth at the local level, creating and enabling an entrepreneurial environment.

• Small Business Incentives and Legislation: An example of the state’s support for small businesses is the Angel Investment Tax Credit. This legislation provides an income tax credit of up to $50,000 for individuals who invest in innovative start-up companies in Georgia.

Other incentives include:

• Small Business Tax Relief, which allows for faster depreciation on equipment deduction, so businesses can choose to claim the expense in the first year rather than over several years

• R & D Tax Credits, in which emerging companies can apply the credit to offset payroll withholding

• Opportunity Zones, which provide a special tax credit. Businesses should check with their local chamber of commerce or development authority to see if they qualify

• Entrepreneur & Small Business Loan Guarantees, which offer a 50 percent loan guarantee for businesses located in specified rural communities

Georgia leaders strive to maintain a strong infrastructure to support the state’s small business community and help it attract new entrepreneurs and workforce talent again and again.

Lauri Jo Bennett is one who thinks Georgia is doing just fine. “Doin’ business in Georgia is fantastic,” she says. “Georgia just really has it goin’ on. And everybody from the Governor to the Lieutenant Governor to the Ag [Agriculture] Commissioner, they are all about helping small businesses grow.”

To find out more about the Georgia Centers of Innovation and the Department of Economic Development, visit www.georgia.org.
Moving Forward

SBA has new tools and programs to help small business owners on their journey

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

Over the past year, I have observed an increasing optimism among Georgia’s small businesses. Many that survived “The Great Recession” find themselves stronger and in a better competitive position because of the lessons learned. Slowly, individuals thinking about starting businesses are beginning to emerge to pursue that endeavor.

Whether you are an existing business owner or just starting to explore the possibility of becoming one, the U.S. Small Business Administration offers a variety of information, programs and resources to assist you on your journey. I invite you to visit our website at www.sba.gov. I would also like to take this opportunity to highlight some new tools and programs changes.

Affordable Care Act Website

The SBA has launched a web page dedicated to educating small business owners about the Affordable Care Act. The website, www.sba.gov/healthcare, connects businesses with information provided by SBA’s federal partners responsible for implementing the law, including the U.S. Department of Health and Human Services. It breaks down the key provisions of the Act based on business size in the following categories: self-employed, fewer than 25 employees, fewer than 50 employees and more than 50 employees.

The web page also provides links to other useful information for small businesses, such as a glossary of key health care reform terms, an interactive timeline with dates for when certain reforms will be implemented, a state-by-state breakdown of health care options, and how to learn more about specific tax provisions and regulations. Additional resources will be added as they become available.

Also located at the website is a blog, “Health Care Business Pulse,” which gives small business owners continuous updates about the implementation of the Act. Additionally, the blog offers a forum in which business owners can post questions and share information on the subject.

SizeUp Online Tool

Market research and analysis is critical for the success of any entrepreneur or small business owner. However, for a variety of reasons, many of them skip or inconsistently practice this very important business discipline.

SizeUp delivers market data directly to business owners to help them make market and data-driven decisions. The tool enables data analysis in three key ways: benchmarking an existing business to see how it sizes up by comparing performance to all other competitors in the same industry, a mapping feature to see where customers and suppliers are located; and finding the best places to advertise by choosing from pre-set reports to find areas with the highest industry revenue and the most underserved markets. Custom demographic reports can also be created. You can go to www.sba.gov/sizeup and start using it today at no cost.

Surety Bond Guaranty Program

SBA guarantees bid, performance and payment bonds issued by surety companies. The guaranty encourages surety companies to bond small businesses that are having difficulty obtaining bonding through the conventional bond market. SBA provides a guaranty to the participating surety company of between 70 and 90 percent of the bond amount if a contractor defaults or fails to perform. Both public and private contracts are eligible for SBA-guaranteed surety bonds.

Recently, the maximum eligible contract amount was increased from $2 million to $6.5 million. Program changes also allow SBA to guarantee bonds for federal government contracts up to $10 million if a contracting officer of a federal agency certifies that the guarantee is necessary for the small business to obtain bonding, and it is in the best interests of the government. The higher surety bond guarantee limits are expected to help construction and service sector small businesses gain greater access to private and public contracts and secure larger contracts vital to small business growth.

Women-Owned Small Business Federal Contracting Program

When the Women-Owned Small Business Federal Contracting Program was originally enacted a few years ago, contracts awarded through it could not exceed $6.5 million for manufacturing contracts and $4 million for all other contracts. The program has been amended to eliminate these thresholds, allowing greater, more equitable access for women-owned small businesses to federal contracting opportunities.

SBA Georgia Newsletter

The SBA’s Georgia District Office will be launching a monthly e-newsletter, “Georgia Small Biz Buzz.” “The Buzz” will provide updates on SBA programs, resources and activities along with other key information and practical tips for small businesses. To subscribe, go to the SBA Georgia District Office website at www.sba.gov/ga, click on “Get Email Updates,” and select “Georgia News.”
Where higher education takes care of business.

The University of Georgia helps drive Georgia’s economic development.

The Georgia Center for Continuing Education is an educational enterprise which provides professional development resources that help grow some of the largest industries in the state. Whether in Athens, around the state or online, from programs in Healthcare and Pharmaceuticals to Turfgrass and Pest Control, the Georgia Center is dedicated to helping businesses increase their competitive edge and elevate the talent of their workforce.

The Georgia Center is engaged in increasing the competitiveness of our youth, too. Our Advanced Placement Summer Institute helps Georgia’s teachers prepare some of Georgia’s brightest and best students. The Center also offers a variety of pre-collegiate and academic camps, as well as the Georgia Science and Engineering Fair and UGA-Duke TIP programs.

Georgia’s businesses, organizations and associations never stop striving to be the best, and the University of Georgia Center for Continuing Education is pleased to serve as a partner to help them reach their goals. For more information, georgiacenter.uga.edu

A unit of the University of Georgia’s Office of Public Service and Outreach 1197 S. Lumpkin St., Athens, GA 30602 • 800.488.7827
Beth Cayce, founder and CEO of CaraVita Home Care, has been named Georgia’s 2013 Small Business Person of the Year by the U.S. Small Business Administration. She will be honored along with winners from other states during the annual National Small Business Week in June.
Georgia’s 2013 Small Business Person of the Year finds success helping others

By Bobby Nesbitt

When Beth Cayce decided to start her own business, she was well prepared. She had the educational background, she had many years of experience in the field, and especially important to her, she believed she had a mission to fulfill.

“My vision is to help our community embrace aging in place rather than dread the effects of aging,” she says. “I want to be a pioneer and help families understand how to be a better caregiver. Caring for an aging family member who is ill or dealing with Alzheimer’s and dementia is a challenging situation. We want to provide care but we also want to educate the caregiver to make the process easier. I did not have that support with my family, but now I can give it to others.”

Cayce is fulfilling her vision through her company, CaraVita Home Care, which has served more than 16,000 seniors in the metro Atlanta area since she founded the company in 1998. CaraVita provides in-home personal care services, but it also provides training and education for both professionals and family members.

The company name even reflects her vision. “A combination of Latin and Italian, it means ‘care of precious life,’” Cayce says. CaraVita offers a Caregiver Academy for families to learn the skills necessary to provide care for loved ones, and, in 2012, opened a Certified Nursing Assistant School for the training of professional nursing assistants.

The company’s Roswell headquarters features a “smart house,” showcasing how a home can be equipped with technology and equipment that help seniors remain independent longer. “I wanted to have a house to show people how they can adapt their own homes,” Cayce says. “We don’t sell anything but we have a resource center with information on the products, all of which we have tested and demonstrate in the smart house.”

CaraVita is also a community site for the Virtual Dementia Tour, a program of Second Wind Dreams, where caregivers and families can experience how it feels to have dementia and then find out the best way to provide help.

“The uniqueness of our agency is that our health care team has been hand-picked to truly help families in understanding the needs of their loved ones while they age or experience dementia, to provide both the families and in-home caregivers coaching throughout the process of caregiving and to be a one stop resource in the process,” Cayce says. “Our professional team is made up of nurses, therapists and social workers who have the knowledge to make the journey easier with good information and support as seniors need help to remain as independent as possible.”

Cayce’s professional caregiving career spans 38 years, but on a personal level she has been helping care for others since she was 16. As a teenager growing up in Savannah, she was an in-home caregiver to aging grandparents and an aunt before going off to college at Georgia State University, where she received a Bachelor of Science degree in Physical Therapy and a master’s degree in Health Leadership and Administration.

Following college, she worked in a variety of increasingly responsible positions with hospitals, nursing homes and companies in the nursing and senior living business. She originally founded a company that owned and operated more than 20 assisted living and independent living centers in the Southeast. Cayce says she sold the centers to focus on her “love and passion” of providing in-home health care and education of caregivers, although she still manages Woodland Ridge Assisted Living Center in Smyrna.

“We started CaraVita Home Care with nothing and simply by word of mouth grew to about $60,000 a month in about a year,” Cayce says. “Today, we do about $300,000 a month in home care.”

The company has some 170 employees. “All of our employees have specialized training,” Cayce says. “Training is the number one thing we do and I give credit to all the people who work here for our growth.”

“I have learned the hard way how far simple compassion and dedication to a family member can go,” Cayce says. “I have learned that you cannot do it all. My mother died when she was 52. For many years, she was the primary caregiver for three of my grandparents. I believe my mom would not have died that young if something like CaraVita had been there to help her.”

“My passion is that I can use all of the things I have learned in all of my health care jobs to guide our team to advocate for families and meet their unique family needs. My vision is to arm them with information and education at our Academy, one-on-one on the phone or in the home, and to provide the best trained staff to help with care needs in the home of those we serve.”

Cayce’s passion for helping others extends to her volunteer work. She helped found Care to Learn International, a mission in Kenya that has already helped 72,000 people.
Imagine taking a cycling tour around Savannah with 13 of your closest friends. This is a different kind of tour, however. It’s a Savannah Slow Ride. You and nine other friends are seated at a wooden bar, facing each other, sipping drinks and pedaling. Four are seated and relaxing on the quadracycle, better known as a “crawler,” enjoying the ride.

In the “Captain’s Chair,” a tour guide steers while sharing stories about Savannah’s rich history. He also kindly stops at popular local establishments for refills.

A Savannah Slow Ride has to be seen to be believed. When owner Samantha Meier saw her first quadracycle from the Netherlands, she realized it could be to Savannah what mules are to the Grand Canyon: a fun and unique, albeit slower, way for locals and tourists to enjoy the scenery.

Meier and her husband, Keith Snyder, started their entertaining tour business and sister company, Crawler Fabrications Inc., within the year. While he designed and fabricated cycles, she introduced Savannah to the new concept. From booking and leading tours to hiring guides to gaining the requisite approvals from city hall, Meier became the hub and spokes of the company.

Then she heard about the Georgia SBDC GrowSmart™ program. “I had no small business experience before,” she says. “I am a speech pathologist and my husband is a marine engineer. We took the GrowSmart™ program, then started going to the SBDC’s free business consultations, and it was awesome. It still is!”

Meier began working with SBDC Area Director Kyle Hensel on online marketing, cash flow analysis and business planning. She hired a manager to work the daily operations and recently hired her 10th employee. The website traffic has soared, and online sales have grown 30 percent. The company also added more crawlers, tripling its fleet. In fact, Crawler Fabrications has sold 25 quadracycles around the country.

“We’ve learned several important things from the SBDC,” says Meier. “Like no matter how small your business is, treat it as you would a large business. Put your policies and procedures in place. Keep track of trends and cash flow and understand its financial language.” —Samantha Meier, owner, Savannah Slow Ride

“…no matter how small your business is, treat it as you would a large business. Put your policies and procedures in place. Keep track of trends and cash flow and understand its financial language.” —Samantha Meier, owner, Savannah Slow Ride

Savannah Slow Ride tours have become popular with corporate planners, bachelorette parties, wedding parties and family reunions. Open two years in February, the company was recently named the Best Newcomer Business of the Year by The Savannah Morning News.

“Sam brought a brand new concept into Savannah,” says Hensel, “and she was not going to let anyone tell her no. Her tenacity and drive pushed her, which are great characteristics for any entrepreneur. And now the city is embracing her.”

“Kyle is awesome,” says Meier. “He’s taken the time to come on our tour, and is constantly talking to people about our business. He’s like our other marketing guy – a walking billboard for us.”
CHOOSE COBB.

“CCA&B has chosen to stay in Cobb County because it’s home. Here you have an opportunity to grow and flourish, and so do the people who work for you. And, you can really call this a home.”

Christa Pitts, Co-CEO of CCA&B, “Elf on the Shelf”

Paid for by the Development Authority of Cobb County.
selectcobb.com
Bringing Jobs Back

Columbus manufacturer shows ‘Made in America’ benefits bottom line

By Jennifer Giarratano

“More CEOs are telling their staff to go buy American. I tell them, ‘we have your solution right here,’” says John Anker, owner of Columbus-based manufacturer and distributor Ankerpak.

Anker first asked the SBDC for help in 2009. His consultant helped him obtain a $1.8 million loan to refinance his building and equipment purchase. He is a FastTrac GrowthVenture™ graduate and GrowSmart™ speaker, has taken the ExportGA course and participates in the CEO Roundtable.

Lupo recently facilitated a collaborative effort with students from Columbus State University’s Turner College of Business to identify potential Fortune 100 customers for Ankerpak. They developed a short list by physically examining products and packaging and researching where they were made.

“I will keep going back to Mark and the SBDC,” says Anker. “The things he and the SBDC do help me dig deep roots. They’ve been really good to me.”
Completing The Plan

Research and persistence pay off for Morrow medical franchise owner

By Jennifer Giarratano

Leela Barney had been a physician assistant at Caduceus Occupational Medicine LLC just a few years when she realized that it might be possible that she, too, could open a clinic.

“I started with Dr. Stephen Dawkins, my supervising physician and boss, in 2009,” says Barney. “We worked very closely together; eventually he was day shift and I was night. He came to me and told me he’d decided to franchise, and that I should own my own clinic.”

Barney’s professors, family and friends also encouraged her. “I had never felt I had the passion before,” she says, “but every time I was told to consider the idea, it became more real and tangible. You see more of the business and policy part of medicine when you begin working in it and developing your skills. You start thinking ‘maybe I could’ or ‘I want more for me and my family.’”

She spent 18 months researching the practice with Dr. Dawkins, who gave her his business plan to review, explained credit and business loans and answered her questions. Barney, a south metro Atlanta resident, knew her market was underserved by occupational medical facilities and decided to open her franchise in Morrow. She put together a business plan and took it to a local bank to apply for a small business loan.

After several phone calls back and forth with the bank, the loan officer suggested Barney contact the Georgia Small Business Development Center. So she made an appointment to see consultant Erica Bracey at the Georgia State University office.

“Leela’s entrepreneurial vision was clear, but her business plan was incomplete. Medical schools do not generally provide business basics, like what it takes to build financial projections,” says Bracey. “Leela just needed basic information, clarification and explanations. Once she knew the requirements, she had no problem finishing the research needed to complete her plan.”

Barney then went back to the bank that referred her to the SBDC, but it did not approve the loan. Bracey knew Barney was a strong applicant and helped her find a lender who was interested in financing her business.

In January 2012, the Brand Banking Company approved Barney’s SBA-guaranteed loan. She opened the Morrow Clinic for Caduceus Occupational Medicine LLC with four on staff that June. The first six months of operations, profits far exceeded projections, so Barney is already looking into opening a second clinic.

“You start thinking ‘maybe I could’ or ‘I want more for me and my family.’”

– Leela Barney, owner of a franchise of Caduceus Occupational Medicine.

Research and persistence pay off

Leela Barney

Caduceus Occupational Medicine LLC
Going ‘Green’

International markets keep the tide rising for Atlanta manufacturer

By Jennifer Giarratano

CPA Jeff Lebedin is very comfortable around numbers. As president and owner of Aqua Recycle in Atlanta, he spends much of his time showing potential customers how comfortable they will be with the numbers they will save every year – in water, energy and dollars – by going “green” with his systems.

His Aqua Recycle® Laundry Water Recycle System reclaims and reuses every drop of wastewater created in commercial laundries. Hospitality and healthcare concerns were first to gain the system’s benefits. It is also installed in correctional and military installations and facilities for other major industries.

Lebedin developed Aqua Recycle® and opened his company in 2001. He had attempted to distribute a wastewater recycling system that had been redesigned for laundries after it was used to keep MARTA’s fleet clean during the 1996 Olympics. “It was a good business idea,” he says, “but the units were full of flaws.” He saw the potential and created a system that works.

Six months after he had opened, and less than a month after his exciting new system was profiled on CNN, the economy took a hit from the 9/11 attacks. Lebedin knew he would need a line of credit to keep his business afloat, so he contacted the SBDC for help approaching the banks.

“I started on my own and invested every dime I had,” he says. “Even then, I knew that 90 percent of small businesses that fail do so because of cash flow issues. I needed to have a relationship with a bank. After 9/11 hit, I knew I’d need financial assistance to survive those lean times.”

SBDC Consultant Darrel Hulsey from the Gwinnett County office worked with Lebedin to secure an SBA loan.

“I was not originally approved on the financial data I had. The industry was unheard of and lenders said it wouldn’t work,” says Lebedin. “Darrel developed the financial models and spreadsheets that banks were used to looking at. I fed him the information he needed, he entered it into his model, and we eventually found a bank that could provide us financial assistance.”

Hulsey and consultants Rick Martin and Charles Boyanton from the SBDC’s International Trade Division continue to work with Lebedin, providing assistance in market research, export insurance and foreign market exploration.

Aqua Recycle® now has a 25,000-square-foot manufacturing facility and 30 employees and “over 200 customers all over the world,” says Lebedin.

Lebedin’s engineers have also designed new energy-saving ThermalRecycle units that capture and reuse the exhaust from large commercial dryers, which they are testing with a manufacturer in the Honduras. “We’re finding new horizons every day,” he says.

“Jeff is a very determined person,” says SBDC Consultant Darrel Hulsey. “This determination – coupled with a good product and good business model – is his key to success.”

Aqua Recycle®

Jeff Lebedin
Finding the Right Ingredients

Detailed financials allow chef to open ‘best new restaurant’ in East Cobb

By Jennifer Giarratano

Chef Doug Turbush has garnered more than 15 years of experience and rave reviews in the restaurant industry. But the kitchen wasn’t his end goal when he began earning a degree in hotel management.

“I’d been working in restaurants since I was 15, and there was no order or discipline. It was complete chaos,” he says. “I wanted to get into the hospitality industry, but I thought I’d be working in hotels the rest of my life.” Then he took the required cooking courses. “I was infatuated with the order, organization and discipline in that kitchen.”

Turbush cooked in kitchens in Minneapolis, Thailand and Atlanta, where he ended up executive chef at a popular Buckhead restaurant. From the beginning, though, he knew he wanted to run his own kind of restaurant.

So he put together a business plan and financial projections and went to find a lender.

“I found out about the SBDC after I went to a couple of different banks,” he says. “They said ‘your numbers look good, but they could look a lot better, so go talk to these guys.’ I did and came back with the complete package.”

“Doug came to the Kennesaw State University SBDC with good financial projections, but he needed more detail in his monthly projections” says consultant Antonio Barrios. “Banks want to make sure your cash flow is always positive and your working capital is enough to support your business operations.”

Barrios helped Turbush prepare detailed three-year financial projections and reviewed the narrative part of his business plan and made recommendations.

Turbush returned to the bank with his detailed projections and was able to secure an SBA-guaranteed loan. That, together with build-out allowance and equity injection, allowed Turbush to bring a new upscale restaurant to the East Cobb market in 2011: Seed Kitchen and Bar.

Seed employs 45 staff in the 5,000-square-foot restaurant and will be adding another five to ten employees in a new 1,500-square-foot wine bar.

“Doug was already top chef in a very good restaurant in Atlanta. When the bank read his business plan, that was a very strong point,” says Barrios. “He’s also the type of business owner who asks for advice and was an active participant in our GrowSmart™ program. He knows it takes a team to build a successful business. We are glad he’s doing well and think he’s going to do even better.”

“Antonio was a blessing,” says Turbush. “A former loan officer, he knew exactly what the lenders were looking for. He took the numbers off my excel spreadsheets and put them into a document that looked like it had come from a very expensive consulting firm. It looked like it was worth a million bucks.”

Turbush describes Seed as a modern American, chef-driven restaurant. “It gives me a lot of freedom; no boundaries or borders on the cuisine, and I try to cook local,” he says. “I didn’t want there to be a theme. I wanted it to be my sandbox where I can play and cook what I want to cook.”

—Doug Turbush, owner-chef, Seed Kitchen and Bar

“I didn’t want there to be a theme. I wanted it to be my sandbox where I can play and cook what I want to cook.”

—Doug Turbush, owner-chef, Seed Kitchen and Bar

Recently named one of Atlanta’s best new restaurants by Atlanta Magazine, it appears that Seed’s customers like it Turbush’s way.
Dr. Dan Carter DVM admits he had one goal in mind when he entered the University of Georgia’s College of Veterinary Medicine: practice management. But he had not taken any business courses for his undergraduate degree in animal science.

“I had no idea how to make this dream a reality,” he says. “I knew I would learn how to practice medicine. It was managing the practice that concerned me.” By his third year, he still felt that none of his reading had given him deep insight into veterinary practice management. Then he found Jeff Sanford’s course.

Sanford directs entrepreneurship studies at UGA’s Small Business Development Center and holds a joint faculty position in the University’s vet school and College of Pharmacy. His practice management course, required for both degree programs, introduces students to business. After the course they may choose to participate in his practice management elective, a three-week rotation where they assist him in evaluating existing Georgia clinics in the areas of financial performance, fees, workflow and compliance.

“Dan took the second rotation I ever did,” says Sanford, “he and two other vet students. We evaluated two practices for how well they managed their people and money, the two top areas required to run a good practice.”

Dr. Carter, whose primary area of interest is equine sports medicine, worked as an American Farrier’s Association Certified Journeyman Farrier as he studied. Upon graduating, he landed a one-year rotating internship at Rood and Riddle Equine Hospital in Lexington, Kentucky, working among clinicians who are world-renowned in equine surgery and medicine. When he returned to central Georgia, he sought Sanford’s advice on his ambulatory equine practice.

“My practice grew rapidly. I was at a new crossroads, deciding whether to build or buy into a practice,” says Dr. Carter. He found a mixed animal practice for sale nearby and called Sanford to conduct a valuation. Upon his and the clinic owners’ review of Sanford’s findings, he bought into the practice and is now a partner at Countryside Hospital for Animals, with clinics in Covington and Monticello.

“Jeff provided an educational experience I will carry with me for years to come,” says Dr. Carter. “If it had not been for his efforts in the classroom and the field, I would not be where I am today. Three of us were in his second practice management rotation. Together, we three now own a total of five practices, all within two years of graduation. Rarely a week goes by that I do not consult with Jeff about my practice. He has made this dream a reality.”
A Vision To Grow

Strategic planning puts well-established Tucker business on faster growth track

By Jennifer Giarratano

Lois and Mike Givens have been fixtures in ITR of Georgia one way or another since they married in 1970. The Tucker-based company, founded a year earlier by her father, originally sold time and punch clocks. Mike started on the service bench as a technician and helped in sales. On his watch, the company diversified into parking access and security products in the early 1980s.

When Lois’s parents retired in 1992, they sold the company to Lois and her sister, from whom Lois purchased the company in 2010. Mike, as president, had a vision to grow ITR to the next level. Lois, now chairman and CEO, also recognized that to grow, the company needed some help defining their overall strategic direction.

“The Certified Women’s Business Enterprise organization told me about the SBDC’s FastTrac® course (now called GrowSmart™), and I signed on,” says Lois. “The class helped me see what we were doing very well as a company, but also some glaring areas that we needed to work on. ITR was functioning pretty much like it did 40 years ago. FastTrac® helped me realize that we had to pay much more attention to numbers, look at employee salaries and cash flow, and get our management team together and talk about goals and vision. After I finished the course, I asked them to come to the office to help with our vision planning and goal setting.”

Sharon Macaluso, area director for the DeKalb SBDC, recommended the company participate in the 10 Step Strategic Planning Retreat she had developed for growing businesses. She facilitated the retreat and brought in consultants John Ernst and Bob Thiele to work with ITR’s management team on strategic planning and other key areas of need.

“We helped them analyze their current situation; identify where the greatest growth opportunities were; and develop a vision, mission and corporate values for the company,” she says. “After our planning sessions, I drafted a strategic plan for them, which they have used to further their business plan and action programs.”

Ernst worked with the chief financial officer to develop new project tracking sheets and other tools, while Macaluso worked with Mike and his marketing and sales team in laying out the marketing action plan. Lois also participated in the CEO Roundtable program, and Mike and a key manager have attended the SBDC’s new GrowSmart™ program.

“Sharon was very instrumental in helping us work through our SWOT analysis and in developing our new marketing strategy, helping us penetrate our existing markets and grow into others,” says Lois.

As a result, ITR of Georgia’s annual revenue grew 27 percent in 2011 and another 10 percent in 2012. And more growth is coming.
Kyle and Janelle Wehner, here with Lyla, started their yogurt company in 2009. Today, Dreaming Cow yogurt is sold in more than 500 stores in 30 states and the Wehners are looking at expanding again.

**Dreaming Cow**

Expansion financing essential for rapidly growing Thomasville producer

By Jennifer Giarratano

Kyle and Janelle Wehner started Dreaming Cow in 2009 to test whether their yogurt concept could be built into a national brand. Using an all-natural recipe derived from the South Island of Janelle’s native New Zealand, they make Dreaming Cow yogurt on Kyle’s parents’ Thomasville farm. Kyle handles sales and marketing, and Janelle works in product development.

They bought their pilot dairy plant, designed for a very small production, online and moved it down from Wisconsin. Within the first year of production, the plant was quickly overwhelmed by the demand for more product. They would need to build a new larger facility, and quickly.

“It’s a hard battle to gain traction in the hyper-competitive dairy aisles of grocery stores. But customers responded to our yogurt. We use only the highest quality year-round grass-fed milk and no refined sugars, stabilizers or preservatives,” says Kyle.

They began to seek financing to expand their operations. Kyle approached the SBDC to learn how to prepare a business plan that would help them secure a loan for their expansion. “The Wehners wanted guidance on what should go into their plan,” says consultant Marty LeFiles of the Valdosta State SBDC office. “They wanted to make sure they had everything their lender would need to look at.”

LeFiles and Area Director Ruby Riesinger facilitated the Wehners’ meetings with the Brooks County Development Authority to explore funding opportunities. They also provided the tools they needed to begin developing their business plan and cash flow projections. Kyle and Janelle have also attended GrowSmart™ and Maximum Money.

The Wehners received a working capital loan and a capital equipment loan to implement the first phase of their expansion. “When we first met, Kyle and Janelle were producing upwards of 7,000 cups a week, and their yogurt was selling in 75 stores,” says LeFiles. “Today, Dreaming Cow’s sales have increased over 400 percent. Its yogurt is sold in more than 500 stores in 30 states.”

“In the beginning, we were selling to farmers markets,” says Kyle. “Our output right now is roughly 30,000 cups a week. We’re maxed out, and we’re still just in our pilot phase.”

The Wehners expect to complete their expansion in May, at which point they will begin producing half-a-million cups of Dreaming Cow yogurt a week and add several new product lines. “Our goal is to be the most respected natural dairy company in the country,” says Kyle. “With a little more investment, we could produce a million cups a week. We’ll max out, and then look at expanding again.”

“Janelle and I are both in our 20s and have had to learn a lot of lessons the hard way, which is expensive,” Kyle says. “The SBDC can help you refine your vision and work to make it happen.”

“The Wehners are very forward-thinking and innovative,” says LeFiles. “They plan for the big picture. They will continue to be successful because they are both interested in learning how to manage and grow their business and that’s important.”
A Better Way To Learn

Commercialization assistance gives Athens tech start-up the edge

By Jennifer Giarratano

Dr. Tom Robertson noticed the classroom technologies used to teach broad biological science concepts like osmosis, diffusion and filtration had not changed since he was a student. So he and seven colleagues at the University of Georgia decided to develop online educational games that would actively engage students while helping them master biology.

In 2010 they began the process of finding financing for their idea, an immersive three-dimensional online gaming environment that provides a better way to learn scientific concepts.

“The National Institutes of Health (NIH) provides a mechanism to help get intellectual property into the marketplace. They suggested we start a company and apply for small business funding,” says Robertson, who is a physiologist and UGA professor as well as an entrepreneur. He and his partners formed the company Interactive Science in 3D (IS3D) and started working on an NIH grant to develop their software.

The NIH application required a marketing and commercialization plan, so Robertson searched on the web for small business support for tech start-ups and found Cem Oruc at the University of Georgia SBDC.

“Those who come to me are scientists, not business people. They walk in with an idea and think there’s a business opportunity,” says Oruc, who had developed the Augusta BioBusiness Center before setting up the SBDC’s commercialization program in Athens. “We teach them how to evaluate their technology for its business potential.”

The SBDC’s commercialization consulting services address intellectual property, commercialization planning, capital formation assistance, business planning and development, and marketing. Oruc also facilitates the SBDC’s Kauffman Foundation FastTrac TechVenture program, an intensive six-week course that trains tech entrepreneurs in business fundamentals. Robertson attended the first program offered.

“Initially, we applied to the Georgia Research Alliance for $50,000 for our marketing research report, programming and consultants. Cem helped me draft our business plan,” says Robertson. “We submitted our application to the NIH in April 2010. Our first grant was funded in July 2011 for $330,000; the second was funded in September 2012 for $540,000.”

IS3D is now located at the UGA incubator. “We started with nothing and through the SBDC and Georgia BioBusiness Center and Georgia Research Alliance starter money, we’ve created six jobs in Georgia with a state investment of only $150,000 so far,” says Robertson. “I would like to have 10 employees by the middle of 2014 and push toward 50 by the end of 2016.”

“The SBDC’s experienced, knowledgeable team can talk the nitty-gritty of commercialization,” says Robertson. “They helped carry IS3D from idea to a product for the marketplace.”

“Tom and his company are in the right place at the right time for their product,” says Oruc, who continues to meet periodically with Robertson.

IS3D’s core strategy is to help students become problem solvers and critical thinkers, says Robertson. “They all need science and technology to be a success. We also need to be sure businesses know that we provide the workforce they need to innovate. We’re a small fish at the moment, but we’re starting to get a lot of attention.”
China A Hot Market

ExportGA helps transform Albany pecan distributor into an exporter

By Jennifer Giarratano

Francis “Putt” Wetherbee is president of Nut Tree Pecan, Inc., which does wholesale cleaning, weighing, batch separation, production and sales, both domestically and to China. His family has grown pecans for five generations.

“Nut Tree has been a vertical provider since 2006, loading bags and preparing shipping documents for other exporters, but not directly to our own customers in China,” says Wetherbee. “When I became involved with the company in 2009 the China market had really heated up, so we became an exporter.”

This new operational focus came with a challenge, he says. “We knew all we needed to know as domestic distributors, but we had no direct knowledge of the foreign customer,” says Wetherbee. “So my boss, Tom Stephensen, suggested I attend the Georgia SBDC’s ExportGA class. I did, and it was a great experience.”

“Putt’s company was a great prospect for ExportGA,” says SBDC consultant Dimitris Kloussiadis. “He was already shipping to China. He just wanted to take the business another step higher. Many who export are testing the waters. When they see there is possibility for more growth in international markets, they start proactively marketing to their new customers.”

ExportGA is designed for companies that have had some export experience, he continues. “These companies are looking to expand their markets or enter additional markets.”

During five one-day sessions, attendees are assisted by an SBDC international trade consultant, an intern from the University of Georgia’s international business program and staff from the Department of Commerce or Georgia Department of Economic Development. “They learn how to develop their markets, find international partners, meet international standards and how to price products for export,” says Kloussiadis. They study logistics, international commercial terms, export law and finance. By the end of the course, most have attended international trade shows.

“ExportGA takes a company step-by-step to proactively market their products overseas,” he continues. “After every session, attendees have three weeks to practice what they’ve learned and present it at the next session. Usually by the end of the program, most companies have communicated and negotiated with potential distributors.”

Nut Tree Pecans began exporting their product into China. “Our first year, we probably exported a million pounds of pecans,” says Wetherbee. “Our second year, we exported five million pounds. This year, our fourth, we expect to export five to eight million pounds.” The company is a seasonal employer, with a base staff of 10 that can rise to 40 at peak periods.

SBDC International Business Consultant Charles Boyanton helped walk Wetherbee through the EXIM Bank’s Export Insurance Program and the Small Business Administration’s Export Working Capital Program, through which Nut Tree Pecan obtained a loan to purchase inventory for its exports.

Wetherbee recommends that all small businesses establish a relationship with the SBDC. “They are a good resource. You may think you’ll never need them, but they’re very valuable when you do,” he says.
Primary research supports funding of new kind of business in Athens

By Jennifer Giarratano

Those who know Amanda Rodriguez Crook, owner and founder of Pawtropolis, are not surprised that her web bio contains more information about her five rescue dogs – the wonderful Tyler (since deceased), Kenzie, Bailey, Heidi and Jersey – than of her many awards and accomplishments. Crook’s passion for pets, and the proper care, training and boarding of pets, has driven her to create a thriving Athens-area business.

It also led her to Georgia SBDC consultant Carol McDonell.

Crook was bitten by the romance of animal care at age 15. By 16 she was training her Dalmatian, Lacey, to win obedience competitions. To put herself through the University of Georgia, Crook waited tables and provided pet care. By graduation, she says, “I decided to tie my work into my love of dogs and make a career of it.”

So she drafted a business plan to open a new kind of boarding kennel and took it to the SBDC. “I thought I was doing great, having written a four-page business plan. But it was a joke,” says Crook, smiling. “After Carol finished advising me, I ended up with a 45-page plan.”

“Amanda walked into my office at lunchtime, 11 years ago, with an idea for her business,” says McDonell. “She was very young and her idea – pet daycare – was pretty new. I knew that getting it funded was going to be a challenge. This kind of business didn’t exist in our area. The lenders didn’t understand it. Her plan would have to be very thorough.

“Primary research supports funding of new kind of business in Athens”}

Crook credits McDonell with helping her pull together the right numbers.

“So Amanda did something I recommend to any start-up trying to assess the need for their product or service. She developed a survey and took it to where dog owners hang out – dog parks, pet stores – and talked to them to get real data on who would use the service, what their interest would be, and what price they would pay. This primary research data made the plan strong.”

Crook credits McDonell with helping her pull together the right numbers.

“Carol said we had to pretend like we’re opening our doors tomorrow,” says Crook. “These ‘real life’ projections were really helpful. I knew what I wanted, but she helped me get to the concrete numbers that would make my dreams a reality. We put the plan down on paper and showed the bank that this was going to be a reliable business.”

Crock acquired the loan and opened her business. About five years later, she approached McDonell for help obtaining a $1 million SBA 504 loan, which she used to purchase land and build the first Pawtropolis.

Five years after that, with 25 employees and trainers, an award-winning business and a facility filled to capacity, Crook again turned to the SBDC. After attending the GrowSmart™ program, she asked McDonell to help her create projections for a $2.2 million loan she received and will use to build a second, larger facility on land she had purchased.

“Any time I need to get a loan from a bank, I will get Carol’s help projecting,” says Crook. “The SBDC also has really good contacts at the banks. And we will keep our eyes open for more classes that will help us with our success.”

“Many people think we only help businesses at start-up,” says McDonell, “but most of the businesses we work with are existing. We help when they are in the process of expanding and growing.” She adds, “I have been impressed from the beginning with Amanda, she is really smart and just gets it.”
‘A Coach In Your Corner’

Classes and consulting keep online reseller focused on future

By Jennifer Giarratano

Dawsonville-based Sheer Imagination is now one of the top 10 toy retailers on Amazon.com with more than 3,000 products online. Last year the company sold more than 500,000 items. This year, owners Adam and Karen Shepherd expect to increase that number by more than 50 percent.

After starting operations from their basement in 2005, the Shepherds have moved five times into successively larger buildings, the latest, a 15,000-square-foot warehouse in Dahlonega. Their office operations have expanded to fill two suites. And in 2012 they opened a new retail store, Giggle Monkey Toys, on Dahlonega’s historic town square.

“I tell people we’re a seven-year overnight success,” says Adam, a software architect who directs the development of their proprietary software and runs operations. Karen, a former special education teacher, researches and chooses the toys they sell and tends to the store. She has also developed a popular special needs website that incorporates therapeutic items.

Neither Adam nor Karen had any experience running a business when they started.

“So right from the beginning, we’ve worked with the Georgia SBDC,” says Adam.

Their first contact was SBDC Area Director Ron Simmons at the Gainesville office, where Adam took several start-up classes as well as FastTrac®, GrowSmart™ and Maximum Money.

“I found these courses phenomenal,” Adam says. “They allowed me to understand our core business and how to run it more efficiently. Ron helped us understand how to organize the business. He helped me understand financial analysis, accounting methods and company structure, things that have helped us with our day-to-day operations.”

They have also worked with consultant Randy Donaldson to develop and fine-tune the company’s mission and goals.

“When Adam and I first met, he was searching for ways to fund his company’s rapid growth,” says Donaldson. “Their business is seasonal and volumes fluctuate.”

He introduced Adam to Gainesville-area lenders, and they eventually received a working capital loan from their online partner, Amazon.com.

Sheer Imagination grew 100 percent the first couple of years and has continued growing at a rapid pace of 30 to 50 percent the last two years, according to Adam. In 2014 the company plans to open into international markets.

Adam recently received the “Masters of Innovation in Entrepreneurship” award from the Featherbone Foundation.

“We’ve learned that you’ve got to take your time to grow in the right direction and fashion; God put us in the right place at the right time,” says Karen. “A lot of times people think they can start a business and it will be all sunshine and butterflies, but there are going to be challenges.

“Many people start out thinking ‘I’ve got a great business idea! I know how to bake a cake or create a website.’ But it’s not just that. How will you pay people? How do you manage your financing and relationships? How do you get people to find your website?

“That’s where the SBDC comes into play. They have a lot of experience. They’re like a coach in your corner,” she says.
There are a lot of roadblocks to starting a small business, particularly in a down economy,” says independent grocery owner Suganda “Sugar” Yadav. “But if you are prepared for these challenges, you can go about running your business in a much better way.”

Yadav and her husband Chandra felt they found the right opportunity to buy and improve two grocery stores in Woodbine and Kingsland in 2010. So they approached SBDC Area Director David Lewis in Brunswick for help in researching these markets and analyzing their financials.

“One of our bankers suggested I contact the SBDC. He told me they could help with my loan packaging for the SBA,” says Yadav. “We met Mr. David, who has helped us in so many ways: creating business strategies, making the budget more efficient, helping us show cash flows and profit/loss analysis.”

“Initially, they needed money to stock shelves and upgrade,” says Lewis. “But because they were leasing before buying the stores, they had no collateral.

“They were also entering businesses with not-so-good histories. From a lending standpoint, this can be tougher than a start-up to get financing. You have to convince the lender that the new business will be different. It’s a challenge in stepping into locations that have not done well previously.”

The Yadavs invested some of their own funds to show the lender they were committed and serious. Lewis helped them gather hard numbers – demographics, population and housing data – to show market size. “We showed the lenders the total pie,” he says, “and told them, ‘if you can believe they can get x percent of this pie, it will work.’ For Kingsland, it was less than 10 percent of the market.”

Lewis remained involved with the Yadavs throughout the financing process, eventually helping them structure a combination of owner financing and an SBA 7(a) loan.

“We like the small town grocery business, where we know everyone and they know us,” says Sugar. In Woodbine they set up a small area where they serve free coffee for senior citizens. It has become a popular meeting spot.

They now own the two groceries and a hotel and employ nearly 40 people in Camden County.

While the Yadavs were renovating the Woodbine store, Lewis also enlisted a University of Georgia engineer to conduct an energy audit. He recommended ways to make the coolers and lights more efficient and pass the savings onto their utility bills.

“It’s good to have a person like David who can advise us,” says Sugar. “Whenever we get a new idea for our business, we sit down and review different scenarios. He knows what works and what doesn’t work, and our results have been very positive.

“We started the groceries when many people were shutting down their businesses. But this is the right opportunity to start a new business because the SBDC and SBA are putting so many resources out there for small business owners. You can get loans at a really good rate. The resources are available. It’s on us – the small business owners – to use this expert advice. It helps!”
Papa Buck’s

Location change brings home the bacon for South Georgia BBQ owner

By Jennifer Giarratano

While winding down his career as a high school principal, Von Johnson of Twin City began winding up his BBQ business, Papa Buck’s. Before he knew it, he had several revenue streams including a take-out-only restaurant, a catering business and a mobile unit he used to sell barbecue on campus to Georgia Southern students.

Johnson wanted Papa Buck’s to grow, but needed help focusing his efforts to increase sales. “I was all over the page, to be honest,” he says. “I was taking our BBQ mobile kitchen to fairs and contests, had rented a 10x10 takeout space and was trying to do some catering. I was trying to grow the business and knew that I needed some help. With my background in education, I knew there were some good resources out there.”

So he approached the Georgia Southern University SBDC.

“Since 2009 our consultants have provided Von with assistance in a variety of areas including financial, legal start-up issues, trademarks and franchising, QuickBooks, understanding how to manage his company’s website and online reputation, menu choices, etc.,” says Area Director Jason Anderson. “But marketing, definitely, has been the area we have worked with him the most.”

Johnson eventually moved Papa Buck’s into a small restaurant off Interstate 16, near Metter. “Very shortly, the location was not working out as planned.”

“Our sales increased and the building was ideal for a BBQ restaurant. We realized we could not do these sales in a mobile unit,” says Johnson. “And we had some success picking a few folks off the Interstate. But we also noticed that people would turn into our parking lot, then turn around and go over the bridge, where there was more activity.”

“The vast majority of businesses in Metter are on the other side of I-16,” says Anderson. Location is a critical component of a business’s marketing mix, especially a restaurant. We started talking about the pros and cons of a move: the revenue potential was higher, but the overhead would be higher, too, so his business would have a higher break-even point.”

Papa Buck’s moved to the north side of I-16 in late June of 2012 and instantly saw a difference in sales volume. Within the first couple of weeks, sales had almost doubled.

Even before the move, the National Barbecue News voted Papa Buck’s as one of the “Best of the Best Barbecue Restaurants in America.” But it took a better location to gain more business.

“We’ve still got a lot to learn,” says Johnson, who brought in his son Jeremiah to run the restaurant. “We’re always looking and talking to people. One customer told us he’d be interested in gaining a franchise from us. I thought it was idle conversation, but later the guy’s banker called to tell us he’s got the money to do it. It made us feel good that he thought that much about our business.”

“Von and Jeremiah cook amazing BBQ,” says Anderson. “And their perseverance is critical. Every time they are presented with a challenge they work through it, stick to it, and refine their business model and product until they find the best combination of the two.”

Photos by Jeremy Christian

Editor’s Note: About a month after this interview, the Georgia SBDC was saddened to learn that Mr. Von Johnson had died of a heart attack. His son, Jeremiah, who had worked in the business with his father the last several years, assures readers that he will continue to run Papa Buck’s the way he and his father had planned. “What my dad and I have been doing has been working,” he says. “We pride ourselves on great customer service. My dad never met anybody he didn’t want to know.”
And then there’s the direct economic impact of our programs. According to a recent study, public service and outreach programs have an estimated economic impact throughout the state of $337 million annually. In addition, these programs support almost 3,700 jobs.

Our Small Business Development Center’s 17 offices around Georgia help small businesses start and succeed. In 2012 SBDC’s business clients’ sales increased by 3.5 percent while sales of the average Georgia business declined 1.5 percent, and SBDC client employment increased 7.4 percent while overall business employment fell 4 percent.

Developing Tomorrow’s Leaders

Assisting communities with economic development planning is just one aspect of helping Georgia prosper. Everything depends on preparing Georgia’s leaders for the global knowledge economy.

UGA works diligently to prepare today’s students to become tomorrow’s leaders. Public Service and Outreach units enhance the academic education of students by involving them in hands-on experiences locally, nationally and internationally. More than one-fifth of UGA’s students participated in service-learning courses, internships and other service programs last year. These are the students who will become strong leaders and engaged citizens.

Through numerous leadership programs, we work with government officials at all levels throughout the state and with other community leaders, nonprofits, youth and more. We work with them toward a shared goal of being more responsive and effective leaders today as issues arise and preparing them to lead their communities into a successful future.

Addressing Pressing Issues

Through partnerships around the state and collaboration with UGA’s other schools and colleges, public service and outreach extends the university’s reach throughout Georgia to address the state’s key issues. We work to protect precious water resources and ensure adequate water supply. We help make governments more efficient and responsive, anticipate workforce needs, and strengthen businesses that create and maintain jobs. Our programs help safeguard the Georgia coast as a natural resource while also improving tourism and increasing economic development.

Public service and outreach forms a vital link between UGA and communities across the state and beyond, strengthening and energizing them by providing the assistance, information and training that build resiliency and prosperity and lead to strong communities.
The Georgia Center. Economic Development in Action.

The Georgia Center for Continuing Education helps communities throughout the state prosper. This unique educational enterprise, located in the heart of Georgia’s flagship university campus, brings business professionals and public service leaders together. Here, they find common ground, exchange ideas and innovate to build a stronger Georgia.

Shaping a more prepared and productive workforce

The Georgia Center works with some of the largest industries in Georgia to help grow their businesses and address specific career development needs. Through its continuing education programs, hundreds of courses are taught online and in classrooms around the state. The Center also employs more than 160 of the brightest and best University of Georgia students. Representing 17 academic units, they receive high-level customer service training and gain on-the-job experience that can help them thrive in their careers.

Training today’s youth to meet tomorrow’s challenges

The Georgia Center is helping to fulfill the governor’s commitment to make education the state’s top priority. A wide variety of summer opportunities are offered for young people, including pre-college and academic camps, test prep and the UGA-Duke TIP (Talent Identification Program). Further, the Center supports the state’s initiative for more Science, Technology, Engineering and Mathematics (STEM) education by hosting the Georgia Science and Engineering Fair each year. The Georgia Center is also home to the Advanced Placement (AP) Summer Institute for Teachers, during which teachers of AP classes are specially trained in techniques and content to prepare students for the College Board AP examinations. According to the Georgia Department of Education, Georgia currently ranks 12th in the nation in percentage of students who pass AP courses and 7th nationally in overall quality of public education. In fact, Georgia is the only state with gains in student achievement on every major national test.

Making a meeting a great success – all under one roof

There’s no better place to get down to business than at the Georgia Center. The Center’s state-of-the-art meeting facilities and first-class accommodations combine classic southern hospitality with the most advanced technology. The Center provides a stimulating environment in which different academic, business and civic groups can share information and exchange ideas. The facility is designed to enhance learning and professional development by maximizing the effectiveness of collaborative training to improve business through education.

Investing in Georgia’s economic future pays dividends

In today’s global marketplace, a better-educated workforce is a more competitive workforce. The Georgia Center’s role in contributing to the vitality of communities across the state can be measured in many ways, including hard cash. Here’s just one example of the Center’s solid return on investment: Guests at the Georgia Center’s hotel and conference center contribute well over $4 million annually to the greater Athens area through shopping, dining and lodging at area properties. The Georgia Center for Continuing Education is a unit of the University of Georgia’s Office of Public Service and Outreach. For more information, visit georgiacenter.uga.edu.
Supporting Georgia's Small Business

Georgia’s small businesses comprise 99 percent of the state’s companies. The state supports entrepreneurs and the growth of small businesses with assistance from the Georgia Department of Economic Development (GDEcD).

These efforts integrate every aspect of economic development, from technology and tourism promotion to direct business assistance and local community support.

Direct Services to Small Companies
- Tax credits for jobs, investments and research and development.
- Resources and connections to industry, financial and technology expertise, and information on tax credits, exemptions and incentives.
- Connecting technology-oriented businesses and start-ups with direct access to applied research, commercialization, resources, technology connections, matching grant funds and potential investor networks.
- Export assistance provides knowledge and connections to get Georgia products to the world.
- Small business resource website with critical links for starting, growing and enhancing business operations.
- Knowledge sharing efforts to increase the number of Georgia products and services used on Georgia’s military bases.

Business-to-Business Opportunities
- Identifying Georgia suppliers for Georgia companies.
- Maintaining a thorough directory of all businesses in Georgia’s entertainment industry for filmmakers and production companies.
- Connecting the artisan community to potential marketing opportunities.
- Supporting a high-level mentorship program that matches small, emerging Georgia companies with some of Georgia’s largest businesses and the world’s leading corporations.

Local Community Support
- Equipping Georgia’s communities with resources and tools that foster business growth at the local level and help sustain an entrepreneurial environment.
- Promoting best practices of key activities intended to support growing businesses and encourage entrepreneurial efforts.

Small Business Incentives and Legislation
- Angel Investment Tax Credits: This provides an income tax credit of up to $50,000 for individuals who invest in innovative start-up companies in Georgia.
- Small Business Tax Relief: Allows for faster depreciation on equipment deduction where businesses can choose to claim the expense in year one as opposed to over several years.
- R&D Tax Credits: Emerging companies can apply the credit to offset payroll withholding.
- Opportunity Zones: check with your local chamber of commerce or development authority to see if your business qualifies for special tax credits.
- Entrepreneur & Small Business Loan Guarantee: 50 percent loan guarantee for businesses located in specified rural communities.
- SSBCI - State Small Business Credit Initiative is designed for small business lending through banks or CDFIs offering loan guarantees and partnership lending opportunities.

Ranking Georgia’s Business Climate
- Georgia continues to rank among the highest levels of entrepreneurial activity in the U.S.
- Georgia ranks #1 in the U.S. for fastest growth of women-owned businesses (American Express)
- Georgia ranks #4 in the U.S. for best business climate (Site Selection)
- Georgia gets an “A” for best networking programs (Thumbtack/Kauffman)

For more information please visit Georgia.org/smallbusiness
**Synovus SBA Lending – Solutions For Business**

Sometimes conventional business loans aren’t the answer. Maybe a Small Business Administration (SBA) loan is the alternative business lending solution you need. This government-guaranteed program enables lenders to provide financing to small businesses when funding is otherwise unavailable on reasonable terms.

Eligibility requirements and credit criteria of the SBA programs are very broad and can accommodate a wide range of financing needs. SBA loan proceeds can be used for commercial building construction, land and building purchase, renovation/ expansion, purchases of machinery, equipment, fixtures/furniture, refinancing existing debt, and providing working capital.

Blair Harrell, a business owner and customer of Bank of North Georgia, a division of Synovus Bank, also shared thoughts on his experience. “Display Solutions has depended on Matt Ricks at Bank of North Georgia for years to meet the banking needs of our retail display and graphics firm. When my son decided to search for another business to acquire, we automatically reached out to Bank of North Georgia. They worked diligently to help us through the SBA process so that we successfully acquired Smyrna Container Corp, a 53-year-old manufacturer of specialty food containers. There is no question that we would have had great difficulty closing this transaction without the SBA team at Bank of North Georgia.”

There are several types of SBA lending programs available. The 7(a) Loan Guaranty Program is the agency’s flagship program and the most widely used. It offers the most flexible terms and can be used for a variety of small business needs. Synovus Bank divisions offer SBA 7(a) loans from $100,000 to $5 million aggregate. Loan terms range from five years to 25 years, depending on the use of the loan proceeds.

Another option is the SBA Express Loan Program, or the Patriot Loan Program. The SBA Express Program allows for revolving lines of credit with loan amounts up to $350,000 and maturities up to seven years. The Patriot Express Loan Program is available to active duty military or veterans (or their spouses) having at least 51% ownership in the applicant business. This loan offers financing up to $500,000.

A third option is the SBA 504 Loan Program which is primarily utilized to finance owner-occupied real estate transactions. Typically the bank provides financing for 50% of the project, the SBA finances up to 40% and the borrower’s equity requirement is 10%. The SBA portion is a fixed rate for 20 years.

Simpson added, “Visit with any Synovus Bank division for the experience, knowledge, and commitment you need to build and grow your business. You’ll find SBA lending solutions you can count on, complete with competitive rates and quick response times, in our offices throughout Georgia and across the Southeast.”

Simpson added, “Visit with any Synovus Bank division for the experience, knowledge, and commitment you need to build and grow your business. You’ll find SBA lending solutions you can count on, complete with competitive rates and quick response times, in our offices throughout Georgia and across the Southeast.”

For a Synovus Bank division near you, visit www.synovus.com.

Synovus Bank, Member FDIC.
They say you’re known for the company you keep. If so, Cobb County in metro Atlanta, Ga., has a reputation second to none as the home to the nation’s most educated young professionals and workforce, and some of its fastest-growing entrepreneurial success stories.

Here, you’ll find a business-friendly infrastructure and leadership that ranks among the nation’s elite. Cobb boasts metro Atlanta’s lowest taxes with its greatest return on investment. It is home to top-performing schools and the educational resources to suit any need. Our young, highly educated workforce attracts industries as diverse as information technology and software development, aeronautics, bioscience, professional services, and logistics. Not to mention a quality of life you and your employees will find invigorating.

The county’s mix of economic development assets is impressive. Cobb County offers quick and easy access to downtown Atlanta and the world’s busiest airport—the gateway to the world—a low cost of living, and a fiscally sound, pro-business government. Plus, you’ll find the nation’s top K-12 and higher education institutions, and quality of life accolades from some of the nation’s top publications. These assets and an aggressive new focus on economic development by the Cobb Chamber and its community-wide partners led to an impressive 19 project wins, generating over $54 million in new investment and creating 1,773 new jobs in 2012.

“Cobb’s low cost of doing business gives the county a climate for entrepreneurial success and growth,” says Brooks Mathis, vice president of Economic Development at the Cobb Chamber. “Cobb County is focused on helping local businesses expand, meeting the needs of the small business owner and recruiting new businesses.”

In addition to the advantages mentioned above, Cobb County has resources customized to the small business owner. Whether you’re launching a new business or needing assistance as your company grows, the Kennesaw State University Small Business Development Center can help. Business owners can also look to the Development Authority of Cobb County for funding assistance and CobbWorks for training programs and recruitment assistance. The Cobb Chamber is a champion for small businesses offering cost-saving programs, professional development and networking opportunities to help your business achieve more.

Cobb County is home to the third-largest university in Georgia, Kennesaw State University, and the largest technical college in the state, Chattahoochee Technical College. In addition, the county is home to several other higher education offerings including Southern Polytechnic State University, Life University, Georgia Highlands College and several continuing education institutions, such as DeVry University and the University of Phoenix.

A talented, skilled workforce lives in Cobb. As of 2009, there are only 52 counties in the United States (with at least 60,000 residents) with a higher percentage of their adult population possessing at least a bachelor’s degree than Cobb County. Cobb County Public School District and Marietta City Schools are two of the state’s top-performing school systems. Cobb’s students enjoy higher graduation rates and enviable scores on end-of-course testing and national standardized tests.

Cobb County offers a tremendous advantage to any business facing the impending shortage of workers as baby boomers approach retirement. The county’s relatively young population has produced a highly sustainable workforce for years and decades to come. As of 2010, 30.5 percent of the population was between the ages of 25 and 44, creating a pipeline of younger talent.

The Cobb Chamber has teamed up with many influential economic development partners to enhance supportive infrastructure for small businesses and entrepreneurs. To learn how you can achieve more in Cobb County, call 770-859-2358 or visit selectcobb.com.
BrandBank: Reinventing More than 100 Years of Banking Tradition

BrandBank has been offering authentic customer service to Atlanta area families and businesses since 1905. Today, the full-service $1.5 billion bank takes that experience one step further by offering the latest in technology and convenience, allowing customers to access their accounts and conduct banking transactions whenever they need and however they want.

BrandBank understands that when it comes to meeting the needs of businesses, one size does not fit all. That’s why their relationship managers start with building a relationship to get an understanding of the business, the owner and the principals, as well as how the business went from an idea to execution and future plans for growth.

From there, they will recommend a custom package of products and services: from checking to credit options to cash management tools that can help maximize time and cash flow. This allows business owners to put their focus where it needs to be – on running their business.

BrandBank has convenient full-service locations throughout Gwinnett County as well as a loan production office in the Buckhead area of Atlanta, providing quick, local decision-making. The BrandBank family also includes BrandInvestment Services, BrandAutoFinance, and BrandMortgage with offices throughout Georgia, Alabama, Tennessee, North Carolina, South Carolina, and Virginia.

Georgia Small Business Development Center Offices

www.georgiasbdc.org

<table>
<thead>
<tr>
<th>Location</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>STATE OFFICE</td>
<td></td>
</tr>
<tr>
<td>(The University of Georgia)</td>
<td>706-542-2762</td>
</tr>
<tr>
<td>Albany</td>
<td></td>
</tr>
<tr>
<td>(The University of Georgia)</td>
<td>229-420-1144</td>
</tr>
<tr>
<td>Athens</td>
<td></td>
</tr>
<tr>
<td>(The University of Georgia)</td>
<td>706-542-7436</td>
</tr>
<tr>
<td>Atlanta</td>
<td></td>
</tr>
<tr>
<td>(Georgia State University)</td>
<td>404-413-7830</td>
</tr>
<tr>
<td>Augusta</td>
<td></td>
</tr>
<tr>
<td>(The University of Georgia)</td>
<td>706-721-4545</td>
</tr>
<tr>
<td>Brunswick</td>
<td></td>
</tr>
<tr>
<td>(The University of Georgia)</td>
<td>912-264-7343</td>
</tr>
<tr>
<td>Carrollton</td>
<td></td>
</tr>
<tr>
<td>(University of West Georgia)</td>
<td>678-839-5082</td>
</tr>
<tr>
<td>Columbus</td>
<td></td>
</tr>
<tr>
<td>(The University of Georgia)</td>
<td>706-569-2651</td>
</tr>
<tr>
<td>DeKalb</td>
<td></td>
</tr>
<tr>
<td>(The University of Georgia)</td>
<td>770-414-3110</td>
</tr>
<tr>
<td>Gainesville</td>
<td></td>
</tr>
<tr>
<td>(The University of Georgia)</td>
<td>770-531-5681</td>
</tr>
<tr>
<td>Gwinnett</td>
<td></td>
</tr>
<tr>
<td>(The University of Georgia)</td>
<td>678-985-6820</td>
</tr>
<tr>
<td>Kennesaw</td>
<td></td>
</tr>
<tr>
<td>(Kennesaw State University)</td>
<td>770-423-6450</td>
</tr>
<tr>
<td>Macon</td>
<td></td>
</tr>
<tr>
<td>(The University of Georgia)</td>
<td>478-757-3609</td>
</tr>
<tr>
<td>Morrow</td>
<td></td>
</tr>
<tr>
<td>(Clayton State University)</td>
<td>678-466-5100</td>
</tr>
<tr>
<td>Rome/Dalton</td>
<td></td>
</tr>
<tr>
<td>(The University of Georgia)</td>
<td>706-622-2006</td>
</tr>
<tr>
<td>Savannah</td>
<td></td>
</tr>
<tr>
<td>(The University of Georgia)</td>
<td>912-651-3200</td>
</tr>
<tr>
<td>Statesboro</td>
<td></td>
</tr>
<tr>
<td>(Georgia Southern University)</td>
<td>912-478-7232</td>
</tr>
<tr>
<td>Valdosta</td>
<td></td>
</tr>
<tr>
<td>(Valdosta State University)</td>
<td>229-245-3738</td>
</tr>
</tbody>
</table>
FOR SEEING

your business’s cash flow in a whole new way.

Cash Flow Insight™ | for the achiever in you*

Introducing Cash Flow Insight powered by PNC CFO — a suite of user-friendly online tools that can help you understand and project your business’s cash flow, so you can turn insight into action. Try it at no cost today* Call the Cash Flow Insight Center at 855-762-2361, stop by any PNC branch or go to pnc.com/cashflowinsight

*Offer valid during your current statement cycle period and two additional statement cycles. Offer requires a PNC Business Checking account and enrollment in PNC Online Banking. Prior to any charges being made to your account, you will receive a notification stating the trial period is ending. At that time, you can continue with Cash Flow Insight for $10/month; if you do not take any action to continue the service after the trial period ends, you will revert back to your current free business online banking service. Beyond the trial period, certain account types have Cash Flow Insight for no additional monthly fee, including Business Enterprise Checking, Industry Solutions Checking and Retail Businesses Checking. Cash Flow Insight and CFO Cash Flow Options are service marks of The PNC Financial Services Group, Inc. ©2013 The PNC Financial Services Group, Inc. All rights reserved. PNC Bank, National Association. Member FDIC.
Public Service and Outreach

UGA BEYOND THE ARCH

Helping Georgia Prosper

UGA Public Service and Outreach contributes to Georgia’s well-being broadly, and has done so for 85 years. More specifically, the work of Public Service and Outreach bolsters economic prosperity by helping develop the state’s leaders, create jobs, and address public challenges throughout the state.

Nearly 500 faculty and staff in nine diverse units draw on the expertise of all 17 of UGA's schools and colleges to help communities throughout Georgia as they seek to

- Grow their job markets
- Start and expand businesses in their communities
- Strengthen regional or local economic development strategies
- Strengthen leadership skills
- Improve their local tourism industry
- Take innovations into the marketplace
- Make the most of development authorities
- Develop downtowns

- Public Service and Outreach has an estimated annual economic impact of $333 million and supports more than 3,000 jobs.
- The Vinson Institute provides training and education to thousands of government officials and staff annually, with a goal of making government more efficient and responsive to citizens.
- The Marine Extension Service’s/Georgia Sea Grant’s work to serve Georgia’s coastal counties and related industries has an estimated direct economic impact on the state economy of $24.3 million annually.
- Last year, the 17 Small Business Development Center offices around the state helped small businesses with $76 million in capital formation and helped small and medium-sized businesses create nearly 3,000 jobs.
- Through its youth programs, the J.W. Fanning Institute for Leadership Development fosters the leadership skills of Georgia’s next generation of civic and business leaders.

Contact: Steve Dempsey | 706-542-6167 | dempsey@uga.edu
The University of Georgia | Athens, GA 30602 | www.outreach.uga.edu