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EDITOR

Ann Marie Harvey

annmarie@verticalsolutionsmedia.com

CONTRIBUTORS

Ann Marie Harvey

Vertical Solutions Media

Patricia Hartley

PHOTOGRAPHY

Cover Photography: Jonah Allen

Jonah Allen

Ann Marie Harvey

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DISTRIBUTION

Contact bethany@verticalsolutionsmedia.com

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HOW TO REACH US

Call: 888.513.2288

Email: marketing@myprogressbank.com

Mail: 201 Williams Ave. SW

Huntsville, Ala., 35801

Read this entire magazine online at www.progressthinkingforward.com

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During our planning meeting for this issue of *Tools for Success*, we were struck by the number of entrepreneurs under the age of 40 who are our customers. On our cover, Mary Ellen Dimauro, 24, is bringing comfortable, stylish fashions to women of all ages and has recently opened her first shop in Destin. In each of our markets, we are spotlighting the exciting businesses these entrepreneurs are building. From Greasy Hands Barber Shop in Florence to Veterinary Internet Company outside of Huntsville, these young people are doing amazing things across Alabama and Northwest Florida. Take some time with each of their stories and see what inspires them to build their passions.

Although we are highlighting Millennial entrepreneurs, the business advice in this issue is universal. There are specific issues that young company owners may face, however, and we focus on those as well. Our feature story delves into the financial angle—owning your own business will affect every facet in your life, from how your credit score may impact the ability to get a business loan or even buy a house. Learn how to get your financial house in order before you take the leap into entrepreneurship.

From hiring issues to dealing with technology infrastructure, there are a lot of moving parts in order to make your passion come to life. Learn how to find the best talent in a tight market in our Human Resources article, while understanding why your technology infrastructure plays an important role in your success.

One of our leaders here at Progress, Lee Hoeckenschneider, shares his insights about what makes a good leader and gives great tips for anyone who is at the helm of their company.

From marketing tips to business development, this issue has even more to offer. Sit back and enjoy those cooler temperatures with your copy of *Tools for Success*.



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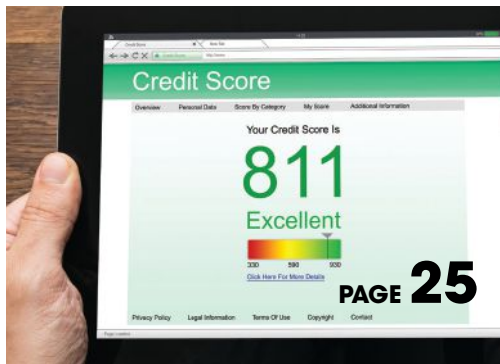
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Mary Ellen Dimauro didn't know it at the time, but the gift of a sewing machine started her on her career path when she was only 10 years old. "My grandmother gave me one for Christmas and was so excited to teach me how to sew," she says. "I instantly loved it! It was so fun to take two pieces of fabric and join them together to make something beautiful."

HANDMADE GIFTS

It wasn't long before Mary Ellen was making pillows, scrunchies and headbands and gifting them to friends and family. "Everyone was so supportive and told me I should start selling the things I created," she says. "I was able to get a booth at craft markets and that began my career."

The Athens, Ga., native was fortunate to grow up in a town that fosters and supports makers and artists, giving her the platform for her creativity to nurture and grow. "My hometown really propelled and supported my whole journey," Mary Ellen explains. "In college I was able to do an internship with a local seamstress who makes a lot of her own designs and I learned a lot from that experience."

While studying studio art at the University of Georgia, Mary Ellen added a fashion merchandising major in order to understand both the creative and business part of the fashion design industry. Although she learned how to sew from a pattern and how to make each seam perfect, the young designer prefers to keep her designs more free-spirited. "I actually learned how to make my own patterns by buying clothes at the thrift store and then deconstructing them so I could study how the sleeves were inserted or how the piece was made," she explains. "Pattern companies often overcomplicate store-bought patterns, so I prefer to design my clothes in a simple manner with character and more movement."

COASTAL CREATIONS

After a visit to Destin, Fla., before graduation, Mary Ellen completely fell in love with the coast and its sugar white sands. "I have a great love for the beach and the ocean and knew I wanted to make it my goal to move here permanently," she says.

Since arriving in April 2017, Mary Ellen first began selling her unique clothing designs through her

Instagram. "I market a lot on my Instagram story and include a link to my Square online store, so I'm able to sell to people across the country," she says. "I'll feature an outfit that I'm wearing or I'll post a video of a friend modeling for me—all of that has helped me grow organically."

In addition to her Instagram stories, Mary Ellen has set up shop at local markets, wholesales to a few shops and sells her pieces in her brand-new location, Mary Ellen Dimauro, on 30A at The Hub. Mary Ellen keeps a small workstation at the shop along with a larger studio at home, where she sketches designs, drapes fabric and lets her imagination bring inspiration to life. "My designs come from what I am drawn to wear, but sometimes the drape of the fabric tells me what to do with it," she says. "It's also really fun for the customers to get a glimpse into the design and creative process and see me at work."

Her most recent collection has featured gauze and lightweight linen fabrics, all in light, neutral colors. "In the heat of the summer, I want my designs to be breathable and easy to wear around town," Mary Ellen explains. "I want the clothing to be really comfortable so you can feel relaxed in it, but cute and put together. I really like pieces you can layer."

Although she travels occasionally to Atlanta, most of her sustainable fabrics are sourced online, where



Mary Ellen often looks for limited quantity yardage or end-of-the-bolt pieces. "I love using those end-of-the-bolt pieces because I end up with designs that are truly one-of-a-kind," she says. "I never waste a scrap of fabric—I'll make scrunchies or headbands and use the leftover bits on my packaging."



STYLE FOR ALL SEASONS

Although Mary Ellen is only 24, she hopes her designs will appeal to women of all ages. "I have a mixture of dresses, tops, jumpsuits and long elegant dresses in my current collection," she says. "I try to make pieces that my friends will want to wear but that my mom can wear too—and a lot of that is achieved by layering a top over a dress or adding a wrap."

Now that www.maryellendimauro.com is up and running and her first brick-and-mortar store is open, Mary Ellen is looking to the future and plans to one day open a second location in Hawaii. "I've just hired a local seamstress to help create my designs and put together a whole collection," she says. "It's a very special thing when you know who made your clothes—you can feel the love that was sewn into each piece."

As for Mary Ellen's grandmother, nothing has made her happier than seeing her granddaughter succeed doing something she loves. "She had no idea what she was about to start when she taught me how to sew," she says. "There is something so special when customers put on my designs and tell me they feel empowered or unique in them." ■



Ann Marie Harvey is Vice President of Communications at Vertical Solutions Media. She specializes in creating dynamic copy that is both genuine and compelling. Editing the written word is her passion.

How To Crush a Career as a Home-Based Entrepreneur

By Patricia Hartley

What do Google, HP, Microsoft, Apple, Spanx, Under Armour and Amazon all have in common? In addition to being spectacularly successful multi-billion-dollar enterprises, they all began as home-based businesses.

Like Bezos, Jobs and Blakely, you may have a great idea, but not a lot of capital. Basing your business out of your home — at least for the short-term — just makes financial sense. But working from home isn't for everyone. It takes discipline to make sales calls or send invoices when there's a new season of *Stranger Things* on Netflix or dirty laundry piling up.



The Small Business Administration estimates that more than 60 percent of American entrepreneurs run their startups, stores and side hustles from home. If you're thinking about joining their ranks, here are some tips to make your new home-based business venture a success.

SET UP A DEDICATED HOME OFFICE.

Although it's tempting to work from the comfort of your recliner, it's not the most productive setting. A comfortable (yet upright) office chair and a desk or table with plenty of room for all the tools of your trade are ideal, even if the space is in your living room or kitchen. The Internal Revenue Service allows you to claim up to 300 square feet as a home office if the area is your principal place of business (see IRS Publication 587 or ask your accountant for details).

There are also non-tax-related benefits of setting up a designated office space in your home. Sitting down in front of your dual monitors and switching

on your desk lamp actually helps you slide into "work mode." Whether you have a room to yourself or just a corner of your basement, make your workspace a place in which you enjoy spending time. Add a few live plants, attractive desk accessories, adequate storage, favorite art, shelving, family photos, motivational prints — whatever makes your space function as an office yet feel as welcoming as your home.

SET BOUNDARIES TO STAY PRODUCTIVE.

One of the many (and oh, there are so many!) benefits of working from home is flexibility. You're not tied to a time clock, so if you want to attend your kid's math competition, start your workday at 1:00 a.m. or enjoy afternoon cocktails with friends, go for it! However, your clients — and your bank balance — depend upon your productivity, so you must make getting work done a priority. Here are some tips that work for other entrepreneurs:

- Designate specific work hours and/or workdays and stick to your schedule.
- If you have a roommate, spouse, kids or pop-in guests (hi Mom!), let them know when you don't want to be interrupted.
- To reduce potential digital diversions, set your phone to silent, close your email tab and consider an app like Freedom that temporarily blocks websites and apps across all of your devices.
- Take advantage of tools like Calendly or Doodle (for appointment setting), Everhour or Toggl (for time tracking) and Asana or Slack (for managing projects) to keep your to-do lists and Google calendar organized.
- Invest in a good set of headphones to reduce distractions like barking dogs or outside traffic and pipe in soothing music instead. Check out Brain.fm, an app that uses music to help you focus.

CHANGE YOUR SCENERY.

Sometimes working alone can get, well, lonely. Every so often, you might find yourself craving interaction with other humans. Working from a different location, like a library, coffee shop, park or a busy restaurant or brewery, can break up your routine and spark your creativity. Believe it or not, the chaos of the lunch crowd or the constant drone of conversation effectively acts as white noise and can help you focus on your business tasks.

If your business model is truly "have laptop, will travel," consider temporarily relocating to an outdoor getaway spot like a campground, lake or even the beach. Bring your wi-fi hotspot and enjoy working in fresh air amid inspiring scenery. Creaking crickets or lapping waves are way less distracting than a blaring TV or beeping garbage truck.

If you can't escape for a whole weekend or even a day trip, make sure you're stepping away from your desk every few hours. Take a quick walk, grab a snack, meditate or watch an episode of

Sesame Street with your toddler — any non-work, low-stress activity will do.

REMEMBER, YOU'RE A PROFESSIONAL.

No matter what type of business you're running from your home office, if you want it to thrive and perhaps graduate to having employees and a non-home location, you have to run your company like a professional.

Just because you're not wearing pants during your video conference doesn't mean you shouldn't be well groomed from the chest up and make sure your background doesn't look like a kids' playroom (even if it is). Some work-from-home entrepreneurs swear that getting up and dressing as if they're going to a real office makes a difference in their workday. Others are productive in PJs all day — whatever works for you.

Just be sure to be on time for your appointments (in-person or virtual), promptly respond to messages and emails and respect others' time zones and work hours. Remember, your colleagues stuck in a cubicle don't enjoy the perks of your work-from-home lifestyle!



A freelance writer based in Florence, Ala., Patricia Hartley graduated from the University of Alabama with a B.S. in Professional Writing/English and an M.A. in English and from Kent State University with an M.A. in Journalism and Mass Communication. She lives on Shoal Creek with her husband and four rescue dogs and has two children ages 25 and 29.

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PLANNING FOR THE FUTURE: EVOLUTIA

BIRMINGHAM, ALABAMA



By Ann Marie Harvey

Clay and Julie Klinner have been busy lately. Not only is their family expanding with a new baby on the way, but the young couple has been reorganizing their business to bring everything in-house in order to bring the best quality product that they can for their customers.

RECLAIMING SUCCESS

Five years ago, Clay took over the company that his father, Robert, had initially begun in the 1980s. He changed its direction from recycling coal, coke and scrap metal to reclaiming wood from old buildings that were set to be demolished. "Dad had the idea to embark on deconstructing old buildings," Clay



says. "He already had the equipment to save materials from unique structures across the South."

Enter a new company and a new name. Evolutia has grown and changed over the last half decade. The specialized wood dealer most recently constructed a building-sized kiln that can dry 30,000 board feet of material at a time in order to be 100 percent turnkey on all their projects. "When we outsourced our materials, we had issues with controlling our end products," Clay explains. "By bringing the whole process in-house, we are able to maintain consistency and quality."

WEATHERING THE COSTS

As the popularity of reclaimed wood has soared, so have the prices, tripling in cost over the past few years on the wholesale market. "We are dealing with a limited resource, so the good material that is true to what you are searching for will always cost more," he says. "We are taking down more properties internally than we used to in order to secure satisfactory material to our standards."

Currently, the company is using a special subcontracting team to dismantle an old cattle auction stockyard full of antique oak in Tupelo, Miss. "It's a unique experience for the end user to see



the wood and realize that this is a piece of history that will become their floor that no one else will have," Clay says. "That desire for unique building materials will never go out of style in high-end residential housing or commercial spaces."

In addition to offering reclaimed wood products such as flooring, beams, wall treatments, wide plank floors and white oak materials, Evolutia now offers the same products out of new growth material, which carries a lower cost and a more consistent look for buyers. "With the equipment we have now, we are able to process it in whatever way the trends allow, from modern to rustic," Julie says. "Reclaimed does not always mean rustic, and in most cases, is a high-end product."

Evolutia doesn't build furniture or tables, but instead chooses to focus on a smaller product line that emphasizes what they do best. "Our focus moving forward is producing pre-finished type products for both commercial and residential applications," Clay says. "It will have a known warranty, finish and look."

THE EVOLUTIA OF WOOD

One of the ways Evolutia wants to meet this goal is by expanding into the commercial flooring market to produce engineered flooring. "One of our intentions

is to have our own line of flooring," Clay explains. "We are in the process of trying to acquire 50 percent of an existing business over the next two years in order to accomplish that goal." Progress Bank has been instrumental in restructuring the company's financials and helped them cut their loan in half. "We went to Chris Cotton at our branch last summer and asked him how we could get a fixed rate loan and he helped us do that," Julie says. "That has made buying another company more attainable."

By purchasing an existing company with a footprint in the industry, not only is the learning curve cut tremendously, but so is the need to acquire equipment. "The plan is for outside salespeople to visit distribution flooring and building supply companies to offer a unique product that can be consistently supplied by us," Clay explains.

PURCHASING THE PAST

As business has expanded throughout the state, it has expanded to a national market as well. "It's amazing that we get sales leads from people googling reclaimed wood," Julie says. "We choose not to sell our wood on our website because we wish for it to remain an educational resource for our clients. Even in today's e-commerce market, there are still certain purchases that buyers prefer to lay their eyes and hands on."

At the end of the day, the most important thing to Evolutia is to service their customers properly, from architects to builders to homeowners. "We want to build one-on-one relationships with our clients," Clay says. "If there is ever a problem, our reputation is that we will fix it for you."

Whether flooring, shiplap or an architectural beam, Evolutia is making it easier for consumers to put reclaimed wood to good use, one board at a time. "Our customers love finding out the story behind their wood," Clay says. "Every piece is unique, durable and beautiful." ■



Ann Marie Harvey is Vice President of Communications at Vertical Solutions Media. She specializes in creating dynamic copy that is both genuine and compelling. Editing the written word is her passion.

Chasing Her Dream: *The Paper Chase*



By Ann Marie Harvey

DECATUR, ALABAMA

Not everyone gets the opportunity to return to their hometown after college, let alone buy and run their dream businesses. But that's exactly what happened to Decatur, Ala., native Ashley Ashwander. After graduating from Auburn University and moving to Nashville for several years, she and her husband, Charlie, moved to Birmingham for his job. In 2007, the opportunity came for Ashley to buy an existing shop back home—something she simply couldn't pass up.

AN INVITATION TO REJOIN THE COMMUNITY

When Ashley heard the family friend who owned The Paper Chase was interested in selling it, she moved quickly. Within a few days of contacting the owner, she had purchased the store and she and her husband were ready to move home. "It was an easy decision to make, especially since we are both from Decatur,"

Ashley says. "I love living in bigger cities, but it's nice to be a part of a community."

Since The Paper Chase had been in its location for more than five years at the time Ashley bought it, the transition of ownership was a smooth one. "We had a great opening and met people who had moved here while we were gone," she says. "I made changes slowly, keeping wedding invitations while adding in gift items and lines like Scout, Caspari, Crane and Vera Bradley."

Custom work makes up a large portion of Ashley's retail business. From in-house printing to special orders, Ashley deals with a large number of stationery vendors to make sure her customers have exactly what they need. In addition, she maintains a list of calligraphers to hand address the envelopes, adding a personal touch.

A year into her venture, The Great Recession of 2008 brought a new set of challenges for this young

entrepreneur. Although she had focused on gift items, custom invitations, stationery and party essentials, Ashley knew she was going to have to get creative. "I loved planning my own wedding, so when I was asked by a friend to help her plan her sister's wedding, I jumped," she explains. "Little did I realize that I was opening myself up to a whole other business."

PLANNING THAT SPECIAL DAY

For the last eight years, Ashley has been planning weddings and other events and recently added an event venue called The Albany to her list of businesses. "Even though we still have a retail market, the majority of my businesses are now more customer service-based than product-based," she says. "As Internet sales have increased, my business model had to change as well."

Ashley offers three different packages to fit any bride's budget when it comes to wedding planning. From minimal planning and coordinating the day-of events to assisting the bride in her plans to offering a full-service package, Ashley is available to help her brides make as many of the decisions as they need. "I offer help with vendors and am available to go on appointments as needed and help the bride make her decisions," she explains. "In addition, The Paper Chase can provide the invitations and programs where we can customize anything."

The Albany, located on Grant Street, has indoor and outdoor space available for receptions, events and meetings. "It's up to the customer to style the event and they can bring in their own catering," Ashley says. "The space has tables and chairs and we also offer



additional furniture for rent."

For years, many Decatur brides opted to have their weddings elsewhere because there were not enough options in town, but that is changing. "Now there are several event venues and each one is really different from the others," Ashley says. "I am excited that there are so many options now, making Decatur more attractive to hosting events."

ADDRESSING CUSTOMERS' NEEDS

Recently Ashley and her new business partner, Lindsey Faulkner, merged their two stores into one space. The Paper Chase and Old River Interiors now happily co-exist on Second Street, sharing employees and freeing up Ashley and Lindsey to spend time on their other pursuits—wedding planning for Ashley and interior design for Lindsey. "The wheels are always turning somewhere," she says. "I have been fortunate to have great employees and wonderful family because they get roped into a lot—an extra set of hands can make a huge difference."

Ashley relies on social media, particularly Facebook and Instagram, both of which have been big selling tools. She also uses billboards for advertising and keeps a presence at bridal fairs and in bridal publications. "I recognize how important it is to be active on social media to keep your name out there," she says. "We have the reputation of valuing our customer relationships, something I think has kept us in business this long."

Although Ashley stays busy with her businesses, she adores being mom to daughters Kitty, 8, and Frances, 3. "I'm always hustling, running from one thing to the next," she laughs. "It has been so rewarding to be an entrepreneur, although it takes a lot of work, time, energy and sleepless nights."

All that hard work paid dividends when Ashley was named the 2015 Arthur Orr Young Professional of the Year by the Decatur Chamber of Commerce. "I love how my business has evolved since we started on this journey," Ashley explains. ■



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A Cut Above the Rest:

Greasy Hands Barber Shop



FLORENCE, ALABAMA

By Ann Marie Harvey

Muscle Shoals, Ala., native Austin Shirey headed to the Big Apple after graduating from the University of Alabama. After two years of being in advertising sales in the men's fashion industry, Austin realized that daily grind was not for him, so he started making plans for a new career. "I had been getting my hair cut at some neat places in Manhattan and Brooklyn and I thought barbering could be more fun," he explains. "I asked questions of the barbers and got all my ducks in a row so that I could quit my sales job and go to barber school full-time."

Upon completion of barber school in Manhattan, Austin obtained his license and apprenticed at a shop in Brooklyn to hone his training. Once that was complete,

Austin made the decision to come back home, something he knew he'd do eventually. "It takes a while to build a clientele, so I contacted an experienced barber who needed help so I could continue learning," he says. "Bob's and Bill's in Sheffield was around for about 80 years before it closed—I learned a lot in the 14 months that I worked there."

As he built his clientele, Austin developed plans for his own shop and found a vacant storefront on College Street in downtown Florence. "I was really busy at Bob's and Bill's because we accepted walk-ins," he says. "I wanted the ability to go to appointments and schedule out my day."

BUILDING A BRAND

Greasy Hands Barber Shop debuted as a two-chair shop for the first year, with Austin serving as sole barber. "I felt there was a real opportunity to take a traditional barber shop and put a new twist on it," he says. "My shop is bright, clean, we play good music and there is a community vibe inside."

The name of the shop came from two sources—Austin's love of working on his vintage motorcycles and his El Camino car and the use of hair pomades in the job. "Back in the day, pomade was called hair grease because it was a petroleum-based product," he explains. "Because of those two things, Greasy Hands evoked the feeling of a brand name to me."

NO TIME WASTED

Since opening his first shop in Florence five years ago, Austin has opened additional locations in Huntsville and Tuscaloosa. Thirteen barbers across the three storefronts offer a traditional barber shop experience six days a week—short haircuts, hot towels and a hot lather, straight razor shave. What isn't traditional is that each barber sets his own schedule by appointment only. "We don't accept walk-ins, even though that culture is so ingrained in people's minds when they see a spinning pole," Austin explains. "We want to give our clients a set time to show up to get a good haircut in a clean, bright environment and include styling at the end with advice on styling products so they can feel good when they leave. I don't know anyone who has time to waste waiting for a haircut."

All the Greasy Hands barbers are independent contractors, with Austin setting the prices for each service offered. Austin pays the rent and utilities and buys the main furnishings and supplies and the barbers pay him a percentage of their sales. "My main goal is setting up my guys for success—the cool thing about barbering is the harder you work, the more money you make," he says. "At the end of the day, the barbers have freedom over their own schedules and that motivates them. Two of my guys even book 20-minute appointments because they cut fast and didn't want the down time."

PLANNING FOR THE FUTURE

At just 32 years old, Austin is looking to expand further down the road and currently has several guys interested in joining his shop once they complete barber school.



"Each municipality in Alabama has different laws about barbering, so I'm not sure where we will be next," he says. "There are good-sized cities around the state that could use a good barber shop."

Integral to his success is Progress Bank. Located right next door to the bank, the bankers sat in Austin's chair first, recognizing the quality of his service and the potential of his business model. "It takes a lot of money to open a shop in another town, but Progress allowed me a line of credit to use as I see fit with Greasy Hands, pay it back and use it again," he says. "They sat down with me and analyzed my business and drew up what I needed. It has given me freedom to make quick financial decisions. We truly have a great working relationship."

In the meantime, Austin continues to cut hair full-time and doesn't plan on quitting that anytime soon. He is discriminating about the barbers he hires and makes sure they have perfected their skills before joining his team. "One bad haircut and a bad review can ruin your reputation," he says. "I have a brand and a reputation to uphold and I take that very seriously." ■



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FINDING THE **BEST EMPLOYEES** FOR YOUR COMPANY

By Ann Marie Harvey



Gail Holbert is the owner of Southern Staffing/Atwork, a staffing agency located in Decatur, Ala. She has been hiring and recruiting employees for her clients for more than 30 years. We recently sat down with Gail and talked to her about the challenges facing young entrepreneurs when it comes to hiring and retaining employees.

WHAT KIND OF MARKET EXISTS FOR HIRING QUALIFIED WORKERS?

In North Alabama, we are experiencing the tightest job market that I have seen in the more than 30 years that I have been in business. Our current unemployment rate is at three percent or less. This makes the competition incredibly fierce.

WHAT ARE SOME WAYS THAT COMPANIES CAN RECRUIT?

How to recruit employees is always a top concern for any small business that needs them. Online job sites are very big right now. Companies are also placing their job ads directly on social media, on billboards and even on signs on the company's property. More companies are hosting and participating in job fairs, as well as recruiting at junior colleges and at four-year universities.

HOW CAN YOU ATTRACT YOUNG WORKERS TO YOUR COMPANY?

Today's young people are looking at jobs differently than past generations. They seem to be more concerned with work environment, schedule flexibility, enjoying the work that they do, and feeling that the company they work for makes a positive impact on society. You need to "sell" your company and convince them that it is a great place to work. Focus on promoting a work-life balance will increase productivity while cutting down on costs related to absenteeism and bad work behavior.

You can also make your company more attractive to potential employees by offering things such as flexible hours and work-at-home options. As a small business, you might not be able to offer the perks a large corporation might be able to, but you can come up with creative solutions to provide incentives for your employees.

HOW ARE LOW UNEMPLOYMENT RATES AFFECTING RECRUITING?

It is forcing employers to try new things, think outside the box and look at recruiting in different ways than they have in the past. More employers than ever before are allowing for flextime and telecommuting. Low unemployment rates may also mean that a lot of workers may be job-hopping. Try to ascertain if the person you are interviewing is a candidate for a long-term position. Remember that the hiring process can be an expensive one in time and money. Losing an employee after a short tenure isn't good for your bottom line, so be sure that you are hiring someone with longevity that can grow into the position.

WHAT IS THE BIGGEST OBSTACLE FACING YOUNG ENTREPRENEURS WHEN IT COMES TO HIRING?

Starting a new business at any age is a risky proposition. For younger people, however, the risks are multiplied due to their lack of experience, inadequate financial resources and a lack of self-confidence. In addition, small companies will face stiff competition from larger companies that can offer higher salaries and more benefits. Most young entrepreneurs will never have managed people before and any experience they do have will be limited.

WHAT SHOULD YOUNG BUSINESS OWNERS BE MINDFUL OF WHEN INTERVIEWING AND HIRING EMPLOYEES?

You need to look at the entire picture. While



qualifications and experience are important, think about your work environment and your current employees. You want a person who is a good fit, a person who will work well with your current staff and truly be an asset to your company.

WHAT ADVICE WOULD YOU GIVE YOUNG ENTREPRENEURS ABOUT MANAGING THEIR EMPLOYEES?

Be fair. Make sure that employees know what the rules and expectations are and then enforce them equally and fairly. Don't let your emotions get involved when making decisions concerning employees.

HOW CAN EMPLOYERS IMPROVE THE RECRUITING PROCESS?

One important thing employers can do is to increase their reliance on current employee referrals. Referred employees are hired faster than those hired through other channels and they also tend to stay longer. Also adding video to your job advertisements and posts can make your open positions seem more attractive to potential new hire.

WHAT IS ONE OF THE BIGGEST MISTAKES THAT PEOPLE MAKE WHEN HIRING EMPLOYEES?

I would tell young entrepreneurs to take their time and be sure they are hiring the right people for the job. Not only should they have the right skills, but they should also fit in with your company culture. Check all references and do not allow yourself to get carried away by your personal feelings about the candidate. On the flip side, if all you do is look at experience and qualifications, then you might be missing out on some of the best employees. If you find someone who is eager to learn and can be trained and mentored to do things the way that best represents your company, then you might have found a valuable member of your team. ■



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ESSENTIAL RESOURCES FOR YOUNG BUSINESS OWNERS

Starting a business is hard. Starting a business when you are young is even harder.

You have a great idea, you have identified a product or service and seen a need for it. Now you must find a way to profitably produce and distribute it, figure out how to market your company, develop a loyal customer base, gain funding, manage inconsistent and unreliable cash flows and not lose everything in the process. Oh, and plan a business launch too.

Entrepreneurship is not for the faint of heart.

More than one in three (35 percent) of employed Millennials have already started their own business as a side hustle to supplement their income. According to the Kauffman Foundation, 54 percent of Millennials either want to start a business or already have.

The good news is there are a lot of resources available to help young entrepreneurs interested in starting their own business.

CONTINUING EDUCATION

Learning is a core function of any entrepreneurial venture. Some like to learn on the go, while others prefer to gain specific skills in a more traditional educational setting. Decide how you learn best and use that to choose the best educational setting for your needs.

Next, decide what it is that you don't know. You might need a better understanding of accounting or a product life cycle. Identify that need and then narrow your search to within that specific area. Finally, decide on courses that will be worth your time and taught by professionals who have meaningful experience in the topic being taught.

Online Courses

There are thousands of online courses available for entrepreneurs, with topics ranging from growing your business to podcasts. Many are free and some are offered through prestigious universities like Harvard and MIT. Websites like Udemy offer a selection of instructor-taught business courses with fees ranging from about \$12 to \$25.

Certification Programs

Many colleges and universities now offer specific courses in entrepreneurship, often formatted as a full-time three-month certification program. The costs can be high, depending on the provider and the length of the program. Options include Harvard University's Innovation and Entrepreneurship Certificate, Rice University's Essentials of Entrepreneurship Certificate and the University of California Irvine's Accelerated Certificate Program for Innovation Management and Entrepreneurship. There are many more options available across the country.

Fellowship Programs

While most professionals think of fellowships within the realm of academia or medicine, entrepreneurial organizations offer a number of quality fellowship programs for entrepreneurs in all stages of concept development. Some are designed for seasoned entrepreneurs several years into their business, while others are for aspiring entrepreneurs looking for more support as they turn their business dream into a reality. Several to investigate include the Kauffman Fellowship, the Inspiring Capital MBA Fellowship, Presidential



Innovation Fellows and Open Hands Fellowship for Young Women Entrepreneurs.

“ the importance of having a mentor cannot be overstressed. ”

WEBSITES

There are a lot of websites dedicated to helping entrepreneurs with everything from marketing to billing. No matter where you are in the process of owning your own business, these sites are great resources to help you along the way.

Startup Nation: This site offers advice from business owners who have been there and done that. It includes advice on just about every aspect of creating and running a startup.

IttyBiz: If your business model is an online one, then this site is invaluable. It also contains great information on marketing in general.

Lateral Action: For graphic designers, writers and other creative types, there are some special challenges that come with running your own business. Lateral Action offers specially targeted advice to those fields.

Freelance Switch: This site is full of business advice, ideas for staying productive and more for the freelancer.

Young Entrepreneur: Along with great profiles on young entrepreneurs, this site focuses on the challenges that younger entrepreneurs face when they start businesses.

Small Business Labs: Although it's not easy to predict the trends that will affect small business, Small Business Labs takes the time to help entrepreneurs figure out what's coming next.

MENTORING PROGRAMS

You've heard it before, but the importance of having a mentor cannot be overstressed. By engaging in a mentorship or advisor program, you can draw on someone else's experience in order to overcome your own inexperience. Here are some top ways you can find a mentor to guide you:

Networking Events: Networking events are designed to put people in contact with one another, making it a perfect place to expand your professional network. Talk to as many people as you can and don't be too forward with your goals. Be patient until a potential partnership becomes evident to you.

LinkedIn and Twitter: These social media platforms are the big players for connecting professionals. Find potential candidates based on your industry and/or demographic area and be sure to introduce yourself casually before asking more a more significant engagement.

Small Business Development Centers: SBDCs are independent organizations that provide resources, expertise and advice to emerging entrepreneurs in major cities across the country. Drawing on Small Business Administration federal funds, state and local government funds and resources from the private sector, you should be able to find free consultation at an SBDCs near you.

#StartupLab: Last year the Young Entrepreneur Council (YEC) launched #StartupLab, a free virtual mentorship program presented by Citi and YEC that connects top young startup founders with aspiring entrepreneurs looking for advice. The program provides direct access to mentorship (both virtual and in-person) through interactive live video chats, how-to content and weekly email lessons.

Volunteering: Volunteering is a great way to make new connections. You'll meet all kinds of people, from college students to retirees, all of whom will be able to teach you something new. Plus, you'll be giving back to the community at the same time and possibly improving the reputation of your business in the process.

RESOURCE SITES

SBA: The U.S. Small Business Administration's chief focus is helping entrepreneurs create long-lived small businesses and is a treasure trove of information for entrepreneurs. www.sba.gov

SCORE: Since SCORE was founded in 1964, this national organization with 320 local chapters across the country has educated more than 11 million established and aspiring entrepreneurs. As a member of SCORE, you will be assigned a mentor who will be there to answer questions, connect you with resources and offer guidance throughout the life of your business. SCORE mentors are volunteers, so they want to give their time to help businesses like yours not just survive, but thrive. In addition, SCORE offers no-cost and low-cost educational workshops. www.birmingham.score.org

Entrepreneur: For a huge collection of information on starting and running your own business, start with Entrepreneur. The company also runs Women Entrepreneur, a good resource for women looking at starting their own business.

About.com: About.com offers a regularly updated resource on entrepreneurship. It has links to all sorts of other resources, both on About.com and elsewhere on the Internet.

HABITS OF SUCCESSFUL YOUNG ENTREPRENEURS

How do you know if your habits have you on the path to success? The following habits of successful young entrepreneurs should give you some easy insight you can apply to both your personal and professional lives.

1. Evaluate your actions and priorities daily. Ask yourself, "If I live every day the way I did today, what kind of future would I create?"
2. Seek new experiences. This is the main reason entrepreneurs want to start their own businesses anyway. Stretching your comfort zone to connect with new experiences will make you more open to new ideas that will drive your success.
3. Set clear goals and limit the number of them so that you can focus on them to the exclusion of everything else. This will limit distractions and achieve specific, needle-moving results quickly.
4. Take time to build your team. Be thoughtful about the way you grow your company. Just because it seems like everybody else is outsourcing doesn't mean it's the right fit for you.
5. Don't be afraid to leap. All entrepreneurs face a time when they simply have to let go and launch into the unknown. The most successful young entrepreneurs do so with a well-educated guess, having done their homework. Prepare to the best of your abilities, but don't be afraid to step out when it's time to move forward.
6. Evaluate your strengths and weaknesses. Knowing your strengths helps you know where to focus and knowing your weaknesses helps you know where to hire. As an entrepreneur, you can't live without these key pieces of information.
7. Keep your eyes open for the next opportunity. Notice everything, see how others do it and learn how you can do it better. ■



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THE FINANCIAL ANGLE:

How owning your own business affects every financial asset of your life

By Ann Marie Harvey

Compared to their Generation X and Baby Boomer predecessors, Millennial entrepreneurs make up a much smaller number. There are many reasons for the decline in entrepreneurship among young people, including rising student debt, the lack of financial business knowledge, a difficulty in securing funding and slowing asset accumulation.

And yet Millennials want to start their businesses in order to give them the freedom they desire or to pursue their greatest passions. For those young people who are ready to take the plunge, there is a lot of financial information that should be digested and understood fully. Be sure you include these steps in your planning as you get your dream career off the ground.



UNDERSTANDING YOUR CREDIT SCORE

Your credit health plays a huge role in your financial future. Strong credit health can help you qualify for loans with low interest rates, saving hundreds or even thousands of dollars in the long run. On the other hand, a poor credit score can turn into a hurdle that hinders your chances of getting the loan you need to buy a home, finding financing to purchase a car, or qualifying for credit cards with the best rewards and rates.

Your credit score is a three-digit number that sums up the information in your credit report. Many lenders use this to determine your credit health. Credit scores were designed to predict the likelihood that you can meet your payment obligations or that you will go delinquent on your payments.

Since there are multiple credit bureaus, different scoring methodologies and your credit information is

updated at different times, it's important to keep track of the well-known scores the majority of lenders use to qualify you for credit.

A credit report is comprised of the data and information that each credit bureau collects from lenders. There are dozens of credit bureaus in the U.S., but the three that are used the most often are Equifax, Experian and TransUnion. Your credit report is updated on an ongoing basis based on your credit behavior and information you give to businesses and financial institutions, including credit card companies, banks, mortgage companies and other lenders. Your credit report will contain three main things:

Credit history: This includes the number and type of accounts opened, whether they are active or closed, how long you've had them, the account balances, and your payment history, including late payments.

Credit inquiries: When you apply for credit, the lender will do a “hard” pull of your credit report. Hard inquiries are visible to other people and can impact your credit score for up to a year.

Public records and collections: This will include information on overdue debt from collection agencies and can include bankruptcies, foreclosures, suits, wage garnishment and liens.

Based on the Fair Credit Reporting Act (FCRA), you are entitled to request a free copy of your credit report once every 12 months from each of the nationwide credit reporting companies. You can visit AnnualCreditReport.com to get yours. In this age of cybersecurity concerns, be sure to check your credit report often and dispute any discrepancies you notice.

WHY YOU NEED TO CARE ABOUT YOUR CREDIT SCORE

There will be a variety of scenarios over your lifetime where businesses and people will rely on your credit

score to decide if you’re a good person to do business with. Having a strong credit score can open the door to more opportunities and savings, both personally and professionally.

In order to get a small business loan, your first stop will probably be to a bank. A key piece of information for loan qualification is your credit score. The higher the credit score, the better rate you can qualify for.

In order to establish a business credit card, your credit score will be reviewed. You want the best interest rate possible, so be sure you have worked on a strong credit score ahead of time. And if you decide to buy a home while running your own business, make sure both credit scores are on a strong footing. Both will be evaluated in order for you to qualify for a mortgage.

WHEN IS IT TIME TO BECOME YOUR OWN BOSS?

You’re ready to open your own business. Follow these guidelines to make sure your lending team will agree.



1. **Pay down all major personal debts.** There are a lot of start-up costs associated with starting a business, including supplies, signage, equipment or inventory. If you have any student loans, a monthly car payment and revolving credit card debt, you might not be prepared financially for opening your own business. In order to get there, try the snowball approach. Make a list of all your debt and work on making extra payments to pay them down each month, starting with the smallest debt. After the smallest debt is paid off, put more money toward a larger debt until your monthly debt obligations are significantly reduced.
2. **Determine financial projections for your business.** Although you might be tempted to run out and buy every piece of equipment you think you will need, have a plan for every dollar you spend. Create a realistic business budget by assessing which supplies, utilities and other costs are truly essential and which expenses you can add later when you're turning a profit.
3. **Understand** which startup costs are tax deductible during the first year of business, which costs can be amortized in the following years, and which costs are considered personal expenses.
4. **Don't quit your day job just yet.** You need a plan for what you'll do if your business does not have the initial cash flow you anticipated or you do not reach your sales goals. If your current job will conflict with the business you want to start, then you may want to quit and take a part-time job in another field as a side hustle to provide supplemental income.
5. **Take the time to write a business plan.** Lenders want to know how you plan to communicate your service, how it solves a problem, how you will make money, how much money you'll need, and



how much money you anticipate you'll make within a specific time frame.

6. **You have a high credit score.** If this is your first business, credit card providers and loan officers will examine your personal credit score since your company has no credit history.
7. **You have the systems in place to manage your finances.** As a business owner, your financial situation is going to quickly become more complex than ever before. Now you're tracking invoicing, expenses, payments, late payments, quarterly taxes and more. Tax-deductible systems like Freshbooks, QuickBooks, Trello, Slack or BaseCamp can help you stay on top of projects. Putting systems in place before you start helps you keep your financial management under control without eating up too much of your work time.

DON'T FORGET YOUR PERSONAL FINANCES

Small business owners have their work cut out for them when it comes to finances—not only do they have the finances of the business to deal with, they have to manage their personal finances as well. Sometimes personal and business priorities don't match up, leaving the owner feeling like there are a lot of balls up in the air. Be sure you have a plan for your personal finances so you can keep track of them while managing your business.

1. **Set up a retirement plan.** Selling your business in 40 years should not be your retirement plan. Anything can happen between now and then, so this one is an absolute must. You don't have to put a lot of money away, but what you do save will help lower your tax bill and grow tax-deferred until retirement age. If you're unsure what type of retirement would be best for you, consider going to a financial advisor for help. A Certified Financial Planner can help you determine your investment goals and how to choose the right fund to get you there.
2. **Set up an emergency fund.** You've heard this before, but as a small business owner, you will

likely have an irregular income stream at certain times during the year, depending on your business. In order to make it through those "down" months, save up enough money to cover the expenses of housing, food, insurance, utilities and the welfare of any dependents. Also set up an emergency fund for your business so that you are able to pay your employees and keep up with all your business expenses as well.

3. **Keep your business finances separate from your personal finances.** This sounds like it should be a no-brainer, but it can be hard to put in practice when you are so connected to your company. Keeping things separate is important for a lot of reasons, including the following:
 - It saves you from headaches during the tax season when you're deducting business expenses.
 - It gives your business credibility and legitimacy as a business.
 - It removes personal liability when something negative happens down the road.
 - It ensures you're not putting the burden of your business's financials on your personal accounts.
4. **Automate all your bills, both personal and business.** It's a no-brainer to automate your personal bills, but if you do this for your business as well, it will save you time you need to run your business. Set up alerts on accounts you need to review before paying. This will help you stay on top of your accounts, avoiding late-payment fees and hits to your credit score.
5. **Hire a professional tax advisor.** Depending on your business, there are a variety of ways you should be filing your business taxes. The current U.S. tax law for individuals and small business owners is very complex, making it hard for entrepreneurs to get it right. To help your preparer, keep organized, clear records of all your business expenses to save the headache of sorting through it all during tax season. As a self-employed individual, you will be



paying quarterly taxes, self-employment taxes and will face the possibility of additional local business taxes. A CPA will be able to quickly help you identify gaps in your plan and give you a reality check.

6. **Keep to a budget.** This goes for you personally as well as your business. Budgeting apps like Mint, You Need a Budget and Wally can help you set up a budget based on your monthly expenses. Take stock of your complete costs of living, including rent or a mortgage, utilities, food and other miscellaneous costs. These should include things you'll be paying for yourself, like health insurance, business insurance and self-employment taxes.
7. **Track your credit score regularly.** Monitoring your credit is a personal finance tip that is important for both your personal and business finances. As an entrepreneur, you'll find that your personal credit score follows you into the realm of business. Many small business lenders, creditors, suppliers, etc., will look at your personal credit score to determine whether or not to work with you. As a small business, your personal credit

score matters. Because it's probably just you and a small team of employees at the helm, the best indication of your business's ability to pay off its debts is how well you've been able to handle your personal debts and financial accounts. Practicing good borrowing behavior with your personal credit accounts and regularly monitoring where your score lies will save you and your business money in the long run.

When you're planning the move to running your own full-time business, the smallest things can make a big difference. Take the time to plan for every financial hurdle you may encounter, consult with professionals such as lenders, attorneys and financial advisors, pay off debt and save as much money as you can. When it's time to go, you'll be ready to roll up your sleeves and live your dream. ■



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LEE HOEKENSCHNIEDER

Huntsville Market President Lee Hoekenschnieder is one of the organizers of Progress Bank and is a current board member. The Huntsville native began his banking career in 1974.



WHAT IS YOUR PERSONAL LEADERSHIP STYLE?

I like to hire good people with the right skill set to get the job done, then let them do what they were hired to do. Give them reinforcement and redirect them if they get off track. I'm not a micromanager, but I do like to have feedback from my team to get confirmation that things have been done.

WHAT DO YOU CONSIDER TO BE QUALITIES OF A GOOD LEADER?

One of the most important things a good leader can do is listen. Always maintain your composure so you can maintain control of your environment. I take pride in helping people accomplish things they think they can't. I want everyone to reach their potential and push them to do more when they are able to do so.

HOW DO YOU BALANCE WORK AND HOME LIFE?

There was a time in my career when I probably worked too much. It's important to remember that even though there are things you have to finish at work, there are people who need you at home too. It's

always a challenge to balance work and home, but I get up early in the morning, get things done at home and then get to the office to get things done. I want my employees to give back to our community and that includes spending time with their own families.

HOW DO YOU EMPOWER YOUR TEAM?

Everyone has a responsibility and is given some degree of authority based on their ability and experiences. Letting people do things for themselves helps them grow, but my door is always open for questions, advice or help. I check back with them to find out how they are progressing, but I trust my team. We have a committee made up of frontline employees that dictates the products and services we offer. They are our eyes and ears when it comes to the customer and they see first-hand their wants and needs. We review their recommendations only to insure how it impacts the bottom line of the bank.

WHAT ADVICE WOULD YOU GIVE SOMEONE GOING INTO A MANAGEMENT POSITION?

Don't assume you know everything and realize you

can all learn a lot from your employees. For instance, each job in the bank is specialized and I don't know everything a teller does. Hopefully I can learn more about their daily activities and at the same time, I will share my years of experience with them so they can elevate knowledge about the bank in general. It's important for everyone to know how they impact the bank's success.

HOW IMPORTANT IS IT TO HAVE A MENTOR AND TO BE A MENTOR?

Mentoring is about leaders sharing ideas with the younger generation to prepare them for leadership roles and is one of the most important things we can do. When I was president of the local Rotary Club, we put together a program to identify high school juniors and seniors that were at risk for not staying in school or getting their education. Many of these young people came from single parent families and lacked the parental value placed on education. The mentor's role was to highlight the importance of good grades and a positive attitude. Another group I'm involved with is BizTech, a business incubator where we give entrepreneurs the tools and guidance needed in order to become successful. Each day presents me with an opportunity to mentor and be mentored.

WHAT SETS PROGRESS BANK APART FROM OTHER COMMUNITY BANKS?

From the moment you step into one of our branches, you can see that our employees genuinely want to be there. We expect a high degree of integrity and we don't want our employees selling something the customer doesn't need. Our ultimate goal is to grow our business relationships into personal relationships. We want to become more than just their banker. We want to be one of their trusted advisors and assist them in successfully growing their business.

WHAT IS YOUR BIGGEST CHALLENGE IN LEADERSHIP?

It's the same challenge it's always been—finding the best people to hire. It's difficult to find employees that embrace all the things that identify with our corporate culture and are passionate about providing the best customer experience. I used to interview every single person we hired in the Huntsville market area, but now

that the bank has grown, that's something I can't do any more. Now I have to trust that those in market leadership roles hire the same quality of employees as we did when we formed the bank a dozen years ago.

WHERE DO YOU FIND INSPIRATION?

I find inspiration everywhere, from an article I read to people I meet on the street. In some cases, it's struggles others have overcome and how they faced adversity and then there are stories of people who dedicated their lives to helping the less fortunate. We are who we chose to be, so the key is to make the right choice.

WHAT QUALITIES DO YOU LOOK FOR IN YOUR TEAM MEMBERS?

I look for someone with integrity, who can have fun and who puts service first. It's important to find someone who really enjoys the job they do and comes here because they feel like they can do the right thing without compromising their integrity.

HOW ARE YOU INVOLVED IN LEADERSHIP ROLES OUTSIDE THE BANK?

I have had the pleasure to be involved in many great organizations and committees in my 45-year career here in Huntsville. Most of which I served in a leadership capacity like Rotary, Committee of 100, the Huntsville Museum of Art, and the Veterans Memorial Foundation. You can't live in Huntsville without being involved in a lot of different things.

WHY IS IT IMPORTANT TO BE INVOLVED?

This is our home, so we tell everyone to be involved in something outside of work, whether it's the school PTO or the board of a group you are passionate about. It's not a requirement of the job, but it's a requirement of yourself. ■



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Going to the Dogs:

VETERINARY
INTERNET COMPANY

HUNTSVILLE, ALABAMA

By Ann Marie Harvey



Most 18-year-olds are thinking about high school graduation and college, not entrepreneurship. But when Ricky Esneault saw an opportunity for a business venture as an outshoot from his mother's veterinary practice, Animal Care Clinic in Huntsville, he jumped at the chance.

BUILDING FROM SCRATCH

Veterinary Internet Company was born after a visit to a big box warehouse store. After seeing flea and tick medications for sale, Ricky thought it would be a good thing to sell online. Having grown up around the clinic and working there through high school, he started by selling flea and tick medicines, first on eBay and then on his website. "My parents bought pet related domain names back in the 1990s and had just been sitting on them," he explains. "I took one of them and started my company, although I'll admit I didn't have a real good business plan to get things off the ground."

Initially Ricky got his supplies through his mother's clinic and established a credit base by paying her back each month. From flea and tick medicines to joint supplements and anything that would sell pet-wise, Veterinary Internet Company began compiling an inventory. Today their catalog contains about 3,500 products, available in-house or to the customer within two to four days.

With every intention of going to vet school himself, Ricky attended Calhoun Community College for his core credit hours and planned on transferring to Auburn. But once orders increased from 20 to 30 a day to more than 200 per day, the young man found himself having to make some big decisions—go to vet school or manage the fledgling business. After outgrowing the 200 square feet he had been using above his mother's clinic, Ricky moved the company twice until he landed in Union Grove, Ala.

Ricky began adding additional items as his customers requested them. Eventually he added a pharmacist so that his customers could fill their pets' prescriptions as well,

offering two-day delivery from FedEx for a flat rate. “We don’t sell any controlled medications because of all the regulations,” he explains. “We keep to the basics.” Besides the pharmacist, there are 10 employees, including his dad, Rick, who manages the warehouse, packs orders and handles IT needs. “When I first started, I tried to do it all myself,” Ricky says. “One day I was in math class and I got eight orders before class. By the time the hour-long class ended, I had 500 orders!”

At one point, the company was selling 100,000 pounds of dog and cat food a month. “There were tractor trailers here every day picking up or dropping off,” Ricky says. “I’ve even had the postman stop and tell me how grateful he is for our business. We ship more than the communities of Arab, Union Grove and Holly Pond combined.”

GROWING UP QUICKLY

Building a business at a young age hasn’t been without growing pains. Although he is now 28, Ricky has learned a lot during the 10 years his company has been open. “Trust has been a big issue for me because people will promise you all kinds of things and then not deliver,” he says. “I’ve



also learned how important it is to have legal contracts in place so someone can’t take advantage of me. My wife, Holly, is an attorney and has been instrumental in helping me with those issues.”

Competition from companies like Chewy and Amazon has made it harder for Ricky to turn a profit, so he has expanded his offerings in order to survive. From drones and coolers to cups and hot sauce, Ricky has an Amazon account for the things that are outside the original scope of his business. “I have always liked hot sauce and saw that it could make money,” he says. “We sell the Marie Sharp brand from Belize—it’s crazy around here at Christmas trying to fill the 5,000 orders we get a day!”

There are two warehouses on the property, one just for hot sauce and pet food, the other containing the pharmacy, call room, break room and picking room. “My IT staff created an inventory management system dubbed OKRA so items can be picked, scanned, then packed and mailed out in a timely fashion,” he explains. “Orders typically average 250-350 a day.”

BUILDING A REPUTATION

In addition, the company has been trying to get into private labels and currently offers the Dr. Muller (DM) Pet Solutions brand, named for his mom, Dr. Susan Muller Esneault. “We are beginning to white label some products,” Ricky says. “Because we are able to buy larger quantities, we are able to offer them at a lower cost to the consumer.”

With the wheels constantly turning, Ricky is thinking about expanding his private label offerings, adding additional prescriptions and perhaps turning to a dog and cat food subscription service. “And I can’t rule out starting my own hot sauce line,” he laughs. “If I can’t sleep, I’m thinking about the next thing I can add to my business lineup.”

No matter which way his business turns in the future, Ricky is grateful for the partnership of Progress Bank. “It’s been very important for me to have a line of credit—it’s helps so much from a business standpoint,” he says. “Everyone at the bank does a great job and it has been awesome to work with them.” ■



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Catching a Good Game

By Ann Marie Harvey

MADISON, ALABAMA

Kansas native Lyjah Heddy found her life's passion on the softball field at the YMCA when she was only four years old. With an older brother who played baseball and a father who was a big baseball/softball fan, Lyjah was destined for fast pitch. "I started out as a pitcher, but my dad made me mad one day and I switched to catcher," she says with a laugh. "I never looked back!"

Throughout high school and college, Lyjah played the game she loves, stepping away when she threw out her arm. Although she joined the Navy and became an air traffic controller in Pensacola, she continued to play through intramural sports. "I was the only girl on the base who played," she says. "They were surprised by my arm, for sure." After leaving the

military and moving to the Madison area in 2011 to be a stay-at-home mom, Lyjah found herself volunteering at one of the local high schools as a softball catching coach. That led to teaching private lessons—and eventually looking for her own space to teach her students.

In 2018, Lyjah and her husband, Jason, began laying the groundwork for the business. "I wanted to make sure that what I was already doing would work as a single proprietorship," she says. "Jason is the numbers guy, so we determined what we would need financially and what would be the best decision going forward for the future."

CG Sports officially opened in September 2018, with Lyjah coaching girls in the art of catching and

hitting. "I've been known as Catcher Girl," she says. "I wanted to make sure the name of my business could speak to both boys and girls and not be closed off to baseball, but yet still have a personal meaning to me."

Although it began with one lane with a batting cage plus a workout/conditioning area, CG Sports has recently expanded to include an adjacent warehouse space, totaling almost 4,000 square feet. "We were able to add several more lanes, giving us even more room," Lyjah says. "We have more than doubled our size in a year's time."

The main feature of CG Sports is one-on-one private lessons with female catchers and hitters. "It's no secret that boys get more attention in the baseball world," she explains. "I think it's an advantage for girls to have a female coach. Not only do I serve as a role model, but I can show these girls how to present themselves and give them a positive coaching experience."

Part of that experience for Lyjah is taking the time to learn what works best for each player. "It's important for my players to work hard and they can't get it from just seeing me once a week," she explains. "They have to show up ready to work and put in the effort at home as well to see results."

Keeping her players injury-free is also important to Lyjah. "I see a lot of injuries from girls who don't know how to throw correctly," she says. "It's a huge thing to throw harder and faster—coaching technique will get you there without getting hurt."

Lyjah credits her high school coach, Eddie Temanac, for teaching her how to be a good trainer. "He knew how to be hard on us and taught me how to coach and not just be a player," she says. "This is



something that has helped me out with leadership roles in life too."

In addition to training 18 to 20 girls each week, CG Sports also offers individual and team rentals, birthday parties, group parties and anything that can utilize the batting cage. Lyjah also holds a biannual camp for the parks and recreation players, distributes a lot of fliers, relies on social media and email marketing and continuously talks up her business. "The softball community is small, so a lot of it is just talking to people and letting them know you are out there," she explains. "At one of our last camps, we were fortunate to have media coverage because of the well-known coach we brought in."

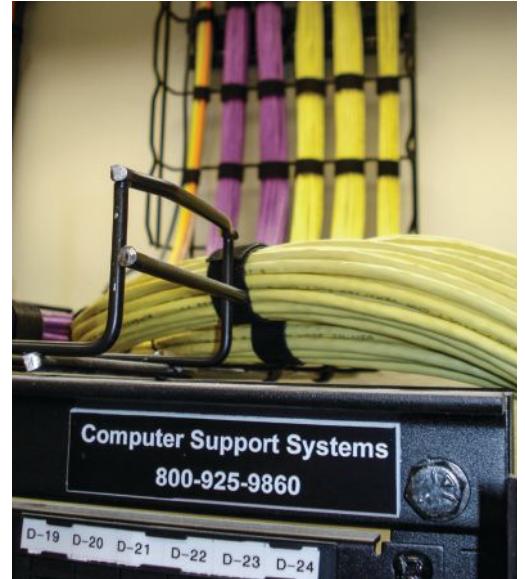
One of the biggest challenges of the business is juggling her own daughters' activities. Ryleigh, 10, is a catcher on the travel team that operates out of CG Sports. "I can see that she watches me and understands the game," Lyjah says. "She will talk to a younger girl like she is teaching her. That helps out a lot." Brooke, 8, prefers competitive dance, training 12 to 15 hours a week herself. "Although Jason can't do makeup yet, he likes softball and dance enough to watch so he lets me live out my passion, something for which I am so grateful," she says. "We're always either having a softball weekend or a dance weekend."

Working with Progress Bank has been one of the easiest decisions Lyjah has made when it comes to her business. "A friend recommended us to Progress and everything we wanted to do aligned well with the bank," she says. "Not only is the branch close to our house and our business, but it feels like a community relationship that will continue to grow."

Part of that long-term growth strategy is eventually adding enough space to have both indoor and outdoor ballfields so CG Sports can hold tournaments or games. "It's important for kids to have a space that feels like their own and doesn't have to be used for anything else," she says. In the meantime, Lyjah will continue to help girls feel empowered in their sport and striving to be the best athletes they can be. ■



Ann Marie Harvey is Vice President of Communications at Vertical Solutions Media. She specializes in creating dynamic copy that is both genuine and compelling. Editing the written word is her passion.



BEHIND THE WIRES: *Why You Need to Care About Your Network's Infrastructure*

By Ann Marie Harvey

There's nothing worse for a business owner than to have problems with their communications network. Whether you have a retail shop, a restaurant or a service-based company, if your network is not dependable or sporadic, then you can't do your work. Even more importantly, you don't want your customers or clients to see your business as less than stable. A poorly designed or executed network is one that will fail, causing you to lose time, and more importantly, money. It's worth the investment to have the job done properly before troubles arise.

RIGHT THE FIRST TIME

When Ken Maples and Gary Glass founded Computer Support Systems, Inc. in Decatur, Ala., more than 30 years ago, they had no idea the amount of changes that would take place within their field. "Technology has changed drastically over the years and we have had to change with it," Ken says.

The business was born out of a need that Ken himself had as the manager of IT Services at Redstone Federal Credit Union in Huntsville, Ala. "We needed a company to

help us design and implement our network infrastructure, including maintaining the cabling systems for network communications and handling moves, adds and changes," he explains. "Gary and I realized if we were having that issue, there were other companies out there also having the same problem."

Today the company provides everything from twisted pair and fiber optic cable installation, data center design and implementation, paging and intercom systems, as well as electrical installation services. No matter what your business communications infrastructure needs are, Computer Support Systems can design and implement a solution that is especially tailored for you. CSS supports hundreds of customer sites nationwide from their headquarters in Decatur.

STICK TO THE PROS

Even if your office only has three computers, a small server and a telephone system, it's important to use a company with a proven track record. "A professional installation will prevent issues that would otherwise be

almost impossible to troubleshoot," Ken says. "The system starts out running well and then suddenly slows down and can't be explained by troubleshooting any hardware."

Installation techniques that are less than professional can cause interference to a system, including something as simple as a cable being improperly laid across a ceiling tile. "It's worth the investment to have your infrastructure installed correctly the first time," Ken says. "We stand behind our work and all of the materials we use carry a manufacturer's multi-year warranty, so if a problem were to arise, it would be covered."

Computer Support Systems believes so strongly in doing things the right way, they have turned down jobs because of their policies. "We are not going to install something if we can't be certain it will work 100 percent down the road, even if it's just a temporary install," Ken says. "We take our reputation very personally, so the last thing we want is to have our name associated with a poor install or bad design."

ESTABLISH CLIENT RELATIONSHIPS

The company's clients are loyal and have been known to show off Computer Support System's handiwork. "We designed and implemented a server room layout for a

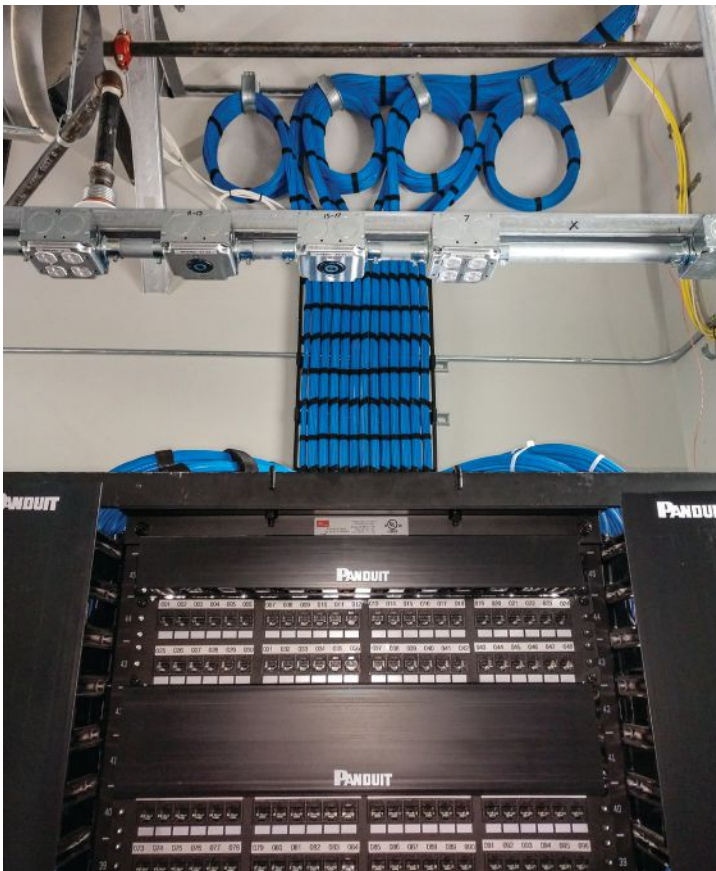
client. After it was complete, they added a picture window so they could display our work on company tours. Photos of our work have been featured on the cover of manufacturers' catalogs," Ken says. "Our employees take pride in what they do—something that all young entrepreneurs need to understand is very important to their success." Not only are all the pieces installed correctly, but they must look as good as they work. "If a wall plate is crooked, the perception might be that the entire install was done carelessly," he says. "We clean up after ourselves and leave the installation as spotless as possible, test the network, certify it and confirm it is working properly so you won't have any issues after we leave."

As a longtime business owners, Ken and Gary know that the most important thing about their business is the relationships they have built with their clients. CSS has clients that have been with them for their entire 30 years in business. "We want our clients to be happy with every job we do so we will be asked to come back again and, also will recommend us to someone else," Ken says. "Our number one way of getting new clients is by being referred from an existing one. We strive for 100 percent satisfaction!"

KEEP YOUR TECH ALIVE

When your network fails, it's never a pretty sight, and especially distressing for small business owners. "A business is crippled without their technology and office operations come to a halt without it," Ken says. "We are there for our customers whether it's 5:00 p.m. on a Tuesday or 7:00 a.m. on a Saturday."

Computer Support Systems has installed infrastructures for businesses all over the country, from the smallest office to the largest hospital system. "Small businesses need our services just as much as the largest ones," Ken says. "Clients often don't know what they need, but they do want to understand the correct path to follow to prevent downtime and unnecessary expenses. We are happy to provide that for them." ■



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THE TOP 25 TIPS TO IMPROVE YOUR (MILLENNIAL) LEADERSHIP SKILLS

By Ann Marie Harvey

Millennials don't just want a paycheck—they want meaningful, flexible work that has a purpose. They also want time for their friends, family, hobbies and other small pleasures and pastimes. No wonder so many Millennials have opted to start their own businesses so they can write the rules, combine their passions with profits and provide the setting for work that they desire.

But do these members of the workforce have what it takes to lead companies and head up employee teams? Maybe not, according to Millennials themselves. The 2015 Deloitte Millennial Survey found that only 27 percent of Millennial men and 21 percent of Millennial women believe their leadership skills are "strong." It's no wonder that leadership development is hot topic, especially among Millennial entrepreneurs.

Good leadership is a skill that can be learned and honed over time. Here are some ways Millennials (and face it, the rest of us too) can improve on their leadership skills as they start up or manage their own businesses.



HOW TO DEVELOP THE QUALITIES OF A GREAT LEADER

1. **School is never out.** Knowledge will always give you the edge. The more you know, the more you can teach someone else. By becoming the teacher, you are demonstrating the signs of a strong leader.
2. **Maintain a happy persona.** By being energetic and enthusiastic, your positivity will be infectious and create a happy work environment.
3. **Be modest.** Don't waste time trying to impress others—really, no one likes a braggadocio. Let your value shine through your work.
4. **Stretch your expectations.** Ambition creates ideas and generates innovation. Find ways that will stretch your team not just to meet your goals but to exceed them. The best way to build up your team is to lead by example to build up ambition in your teams.
5. **Follow your passion.** The saying goes that if you are passionate about what you do, you will never work a day in your life. Be sure that your chosen business is one that you care deeply about and will push you out of your comfort zone to allow you to succeed.
6. **Develop excellent communication skills.** Successful leaders know that attention to detail leads to success. Your team is looking to you for direction, so be sure that your communications skills are overly developed. This is probably the most important skill for a leader to have.
7. **Take pride in your work.** This is a really important point because your reputation will make or break your business. Care about the quality of the work you produce and constantly work to improve it. Evaluate your work and ask how you can make it even better before finishing a task.
8. **Compliment others.** Let your employees know when they did a good job. Encourage others to succeed and train those who need help. Give more challenging roles for those who are ready to help build their strengths. Great leaders know how important it is to build up others.
9. **Practice discipline.** Developing discipline is a must in order to be an effective leader and inspire others to be disciplined as well. Demonstrate discipline at work by meeting deadlines, keeping appointments and ending meetings on time.

10. **Improve your confidence.** Not only do you need to be confident in yourself, but you need to be confident in your team as well. Confidence builds trust and will produce superior results. And if you need to, “fake it until you make it.”
11. **Find a mentor.** This is something you probably already know, but no matter how long you’ve been in business, a mentor can provide you with a strong sounding board for advice and give you leadership skills that would take years to develop without one.
12. **Don’t pass blame.** Blame is not an effective leadership trait. As the leader, the buck ultimately stops with you. Instead, identify the problem, identify your own actions that could have contributed to the problem and figure out a strategy to fix it.
13. **Be on time.** People might not notice when you’re on time, but they definitely notice when you’re late. Be the first one in the office and your employees will notice and follow suit. Being on time shows you respect others’ time as much as you respect your own.
14. **Push yourself out of your comfort zone.** Do things that make you uncomfortable. Maybe that’s public speaking—but pushing yourself is a great way to enhance your skills.
15. **Make meetings intentional.** No one likes sitting in a long meeting that seems to provide no value. Optimize team efficiency so everyone can get back to the job at hand.
16. **Develop situational awareness.** A good leader is one who can see the bigger picture and anticipate problems before they occur. This ability helps you recognize problems that others overlook.
17. **Inspire your employees.** Find out what motivates your employees—some are motivated by the chance for a bonus and others may simply want praise and affirmation. Understanding people’s personality types will help make you a better leader.
18. **Resolve conflicts.** People don’t always get along. Shocker, right? Don’t ignore those problems and hope that they will go away. Instead, address the problems with those involved privately and see how the problem can be resolved efficiently.
19. **Listen to your employees.** A good leader is one who listens to their employees’ suggestions, ideas and feedback and builds on them.
20. **Acknowledge your strengths and hire your weaknesses.** As the leader, you may be tempted to do everything yourself, but you will quickly find that is overwhelming and won’t help you succeed. Know when to hire help and then learn how to delegate.
21. **Listen to TED Talks.** TED Talks can teach you everything from how to be a better parent to quantum physics. Turn to their leadership section to find resources for aspiring entrepreneurs that will only take 20 minutes or less of your time.
22. **Read books.** *How to Make Friends and Influence People* by Dale Carnegie is as relevant today as it was when it was written in 1936. Read anything you can get your hands on by some of the world’s greatest leaders to boost your knowledge.
23. **Network.** Join industry-related groups or attend functions in order to listen to speakers and observe people’s leadership styles. This is also a great way to find a mentor who can guide you on your entrepreneurial path.
24. **Go to a retreat.** This can be a great way to learn from experts in industries around the world.
25. **Don’t forget to work on yourself.** Don’t pour every second of your time into your business. As we said earlier, Millennials want time to pursue their passions, so find time to exercise, go to yoga, read self-help books or spend time with your family.

Good leadership is more than being in charge. As President John Quincy Adams said, “If your actions inspire others to dream more, learn more, do more and become more, you are a leader.” Go forth and lead! ■



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