

## Jolly Roger's Guns, Gold & Pawn

After a long and respected career with Lake County Fire Rescue, Roger Minger was ready for his life's second act. He knew he wanted to be an entrepreneur and business owner. And for some time he'd had in mind opening a retail store that offered fast, safe and convenient collateralized loans as well as fire arms for sale. It had an appealing business model and Roger saw demand for its offerings in his community. The challenge was how to get started down the right path toward success.

Roger started by looking for support and assistance locally, and found the Florida SBDC at UCF of Lake County. It offered no-cost consulting, seminars and workshops and information resources; all services that Roger thought would help him get his business started.

"I knew there was a lot I didn't know and a lot I needed to learn," Roger says. "And the local FSBDC and my consultant Stan Austin offered everything I needed to get my business started." Areas of special concern to Roger that the FSBDC could help him with included government regulation, current tax requirements and how best to market his new business

In response to these concerns, Roger enrolled in a series of seminars and began taking advantage of the FSBDC's no-cost, unlimited professional consulting. In so doing, he gained command of key business principles and functions and, with his consultant's assistance, put together a business plan to guide the start-up and management of his new business.

Roger gives the FSBDC significant credit for getting his business off to a strong start. "I can't say enough good things about the FSBDC," he commented. "They are wonderful. The FSBDC taught me so much and I've gone back and used what I've learned over and over again. It's here, it's local and it's free. The FSBDC is just a great thing that's hard to beat."

Today, Jolly Roger's Guns, Gold and Pawn Inc. is open for business in Umatilla, providing the community with much needed access to collateralized loans, as well as buying and selling gold and firearms. He continues as an FSBDC client, taking classes and relying on his FSBDC business mentor and consultant. He often comments that the best advice he ever got, was from the FSBDC's Stan Austin, "Slow Down," because he says slowing down at critical junctures saved him from making some potentially disastrous mistakes.

"I don't think you can start a business without the FSBDC if you want to be successful," concluded Roger. "The type of information you get and the classes are invaluable. And assistance from experts like Stan Austin makes all the difference."

## Providing the tools, strategies, and expertise to help Florida's business community thrive.

*State Designated as Florida's Principal Provider of Business Assistance [288.001, Fla. Stat.]*

The Florida SBDC at UCF is a member of the Florida SBDC Network, a statewide service network funded in part through cooperative agreements with the U.S. SBA, Defense Logistics Agency, State of Florida, and other private and public partners; hosted by the University of West Florida; and nationally accredited by the Association of SBDCs.

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### MEET ROGER MINGER

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