

Florida SBDC at the University of Central Florida

American Backflow Testing, Inc. Gary Gamache



Gary Gamache, President and CEO of American Backflow Testing

Like many business owners, Gary Gamache, the president and CEO of American Backflow Testing, Inc., was looking for ways to grow his business. He understood that growth costs money and sought out the Florida SBDC at UCF (FSBDC) in Lake County for assistance in securing bank financing. His goal was to obtain a \$50,000 line of credit to better manage the cash flow in his business and have funds to expand the business into additional business opportunities.

Gary first came to FSBDC in January 2013 when he attended the Business Plan Writing Made Easy class taught by Stan Austin, a certified business analyst (CBA) at the FSBDC in Lake County. Shortly after the seminar, Stan started working with Gary to put together the business plan he would need to win approval of his bank loan application.

Through the summer Stan and Gary revised multiple iterations of his business plan. By early fall, Gary was ready for a final printing. The plan was printed for him in the FSBDC in Lake County's office and bound with a comb binder. Gary then approached several banks seeking a line of credit for his business. Gary obtained a \$50,000 line of credit with a bank in December 2013.

At the same time Gary was preparing his business plan, he began looking for new customers. One of the areas Gary has had business success is with local cities that need backflow testing done on a scheduled basis. Stan introduced Gary to Derek Hudson, a CBA and member of the FSBDC's Government Contracting unit [formerly its Procurement Technical Assistance Center – (PTAC)]. Gary attended all the Government Contracting classes available to better understand the "ins and outs" of working with government entities. He immediately put to use what he had learned by winning business at another city by "piggy backing" on an already in place municipal contract he had with a city in the same area.

So it was that, once Gary had his credit line in hand, he was in a position to finance servicing new customers and better manage his cash flow. In Gary's business, managing the payroll can put a strain on cash flow. He must pay his employees for the tests they perform immediately, even though there is a lag in time before Gary is paid by his clients. In addition, if Gary is to capitalize on the growth opportunities his national account clients are offering him, he needed operating capital to set up a larger support organization to manage the addi-

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tional backflow testing calls. The additional workload also would require him to add personnel in the office to manage the necessary paperwork for billing the clients, paying the subcontractors and recording the information regarding the backflow tests with the correct water authorities in each local municipality.

With the credit line in place, Gary was able to grow his business with a few major accounts and with local municipalities. Gary has transitioned his personnel from using 3 subcontractors in 2013 to adding permanent employees in 2014. He now has two permanent office administrators and three employees conducting backflow tests. In May, he projects hiring one more field employee.

Two of his major accounts are now asking Gary to expand his testing operations to states other than Florida. In addition, now that he has a solid working model for managing major accounts, he is actively pursuing additional major accounts with multiple locations.

Over the past year, Gary and Stan have enjoyed building a professional and personal relationship. Gary counts on him and Derek Hudson personally to help him as he continues to grow his business. He is also relying on Stan to continue to direct him to other resources within Florida SBDC when need be. "The FSBDC in Lake County has been an invaluable resource to me and my business," says Gary. "They have mentored and coached me on how to better manage and grow my business. Companies in Lake County are making a mistake not to take advantage of their amazing, no-cost consulting, training and support."

The FSBDC at UCF is a member of the Florida SBDC Network, a statewide service network funded in part through a cooperative agreement with the U.S. Small Business Administration, 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.

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