

Helping Businesses Grow and Succeed

News Release



Florida Small Business Development Center at UCF

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FOR IMMEDIATE RELEASE



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Bright Side Services, Inc. Finds Business Solutions With Help from FSBDC at UCF – Lake County

Orlando, FL – Small businesses in Central Florida face challenges big and small every day. Too often they don't know where to turn for assistance. In the case of Lake County's Bright Side Services, Inc. the risk of not protecting and losing valued employees; paying outsized insurance premiums, if they could even obtain the insurance; and carrying major liability for major long-term employee disability payments all led its founders and owners to the Florida Small Business Development Center – Lake County and its Small Business Resource Network.

Michelle and Mike Krueger started Bright Side Services, Inc., a residential "window washing" business, in Tavares in Central Florida. Michelle worked in the business, while Mike was still working full time. They started as a residential "Window Washing" business, but over the years, the business has grown to include residential detail cleans, move in / move out cleans, house watching, weeding / mulching and exterior home maintenance. It didn't take long at all until Mike was able to transition full time into working with Michelle in the business.

Central Florida, and especially Lake County, has a large retirement population. Michelle enjoys the opportunity to focus her business in the "active adult" communities, providing many of the services their clients' families would provide if they had family living close to them. While window washing is still the largest portion of their business, the personal relationships they build with each of their clients brings about "odd jobs" from climbing ladders to change smoke detector batteries, to replacing broken sprinkler heads in the lawn.

As the business has grown, the Krueger's now have 4 employees working with them. Unfortunately, one of their employees recently fell and broke her arm in a customer's home. The employee went to the hospital and, to everyone's relief, in the long run recovered completely from the accident. All was not well however; when the Krueger's went to check on insurance coverage for their employee, they discovered they did not have Worker's Compensation insurance as a part of their company insurance policy. Prior to the accident the Krueger's were operating under the false assumption their insurance policy covered such accidents.

While their employee did have their own health insurance, the Kruegers knew it was not the right thing to do to ask her to take responsibility for something that happened on their job. At the same time, the Krueger's knew if the employee sued the homeowner, or asked them to pay the expenses through their homeowner's policy, the "word would spread like wildfire and it would be VERY detrimental to our business"! Michelle and Mike made the decision to pay the \$4,200.00+ for the hospital expenses themselves.

Over the next thirty days Michelle contacted their insurance agency and many others trying to obtain Worker's Compensation Insurance for their company. She even took to a letter writing campaign to her state congressman bringing the plight of Worker's Compensation insurance needs of the small business owner to their attention. As the accident made them painfully aware, the nature of their business (climbing ladders, wet floors etc.) could expose their employees to an even greater accident than a broken arm. A fall, causing a head injury, could cause long-term disability and that could mean a major long-term liability for the company.

When the Krueger's showed up at Small Business Development Center at UCF's Lake County offices in Eustis, they were frustrated and "at wits end" trying to solve the dilemma of obtaining affordable Worker's Compensation Insurance. After explaining their plight in a no-cost, one-on-one consulting session with the FSBDC consultant Stan Austin, he suggested they may want to consider handling their payroll through a Professional Employment Organization (PEO). This would allow their employees to be part of a larger group and hopefully provide them Worker's Compensation insurance at an affordable rate. At the same time, it would free them up from taking care of the payroll tasks themselves, allowing them to continue to focus on growing their business through marketing and networking, as opposed to performing business administrative tasks.

Austin introduced the Krueger's to the Small Business Resource Network (SBRN), explaining it was made up of a group of Bankers, Insurance, Accountants, Lawyers and Marketing / Consulting companies that had been pre-screened and are focused on helping small businesses like theirs. Through this process they were connected with a PEO and were to receive a proposal for their services within 24 hours of the Krueger's initial meeting with the SBDC.

The Krueger's were extremely pleased with the efforts, resources and willingness of the connections to be of assistance. Michelle sent an email to Stan Austin the afternoon of that initial consulting session in which she said:

"More has been accomplished in 6 hours since we met with you today than in the past 30 days with independent insurance agents and senators! What an amazing resource your office is! Thank you for what you do."

"Let's back up a bit to Friday...when I called Theresa in your office at the end of a frustrating day. It was practically 5pm and she was ready to leave to get her computer fixed. Instead, she patiently and professionally took my call, listened to my concerns, re-started her computer and took the time to book the appointment for me and give me some background information on the SBRN. Working with your organization has been an unexpectedly refreshing and motivating experience. Thank you so much!" Michelle Krueger continued. "I wish I would have found this valuable resource sooner – very helpful to see other options! Encouraging, positive, motivating!" she commented on her evaluation after her initial consulting session.

The SBRN is a professional membership organization helping connect small businesses with professional expertise in the areas of accounting, banking and commercial lending, insurance, law and business consulting. Members meet monthly. Meeting details and information about other events can be found on our calendar at www.sbrn.org or by contacting the Program Manager Susan Carey at slcarey@bus.ucf.edu or 407-420-4850.

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About the FSBDC at UCF

With its main office in the National Entrepreneur Center located at the Fashion Square Mall in Orlando, the Florida Small Business Development Center at the University of Central Florida (FSBDC at UCF) is part of the UCF Office of Research & Commercialization and the Florida Small Business Development Center Network (FSBDC Network). THE FSBDC at UCF provides business seminars and no-cost, one-on-one business consultation to emerging and established businesses. The

FSBDC at UCF serves an eight-county area that includes Brevard, Flagler, Lake, Orange, Osceola, Seminole, Sumter, and Volusia counties and maintains 10 service centers across Central Florida.

In 2012, the FSBDC at UCF served almost 6500 entrepreneurs and small business owners through consulting and training, resulting in 9,961 Central Florida jobs created, retained or saved; \$1.3 billion in sales growth; \$50.4 million in capital formation; \$104.6 million in government contract awards; and 108 new businesses started.

About the FSBDC Network

For over 35 years, the FSBDC Network has nourished a statewide partnership between higher education and economic development organizations, dedicated to providing emerging and established business owners with management and technical assistance, enabling overall growth and increased profitability for the businesses and economic prosperity for the state. The FSBDC Network is a statewide service system of 41 centers with 60 outreach locations, including the FSBDC at UCF.

In 2012, the Florida SBDCs served approximately 38,000 entrepreneurs and small business owners through consulting and training, resulting in 47,845 jobs created, retained and saved; \$6.3 billion in sales growth; \$235.2 million in capital accessed; \$588.4 million in government contract awards; and 744 new businesses started. In 2012, for every \$1 of Florida public and private sector investment in the FSBDC program, \$40 was returned to the state in tax revenue.

The FSBDC at UCF and the FSBDC Network are funded in part through a cooperative agreement with the U.S. Small Business Administration.

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