

## Ringer's More Than Mulch Landscaping Supplies



### BRIAN & DEB RINGER

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Access to capital – whether it be securing a loan, finding an investor, or tapping into personal savings – is often named as the No. 1 challenge faced by entrepreneurs and small business owners. It is precisely the barrier that Brian Ringer and his mother Deb faced as they contemplated starting a landscaping supplies business in Leesburg, FL, and why they turned to the Florida Small Business Development Center at the University of Central Florida (FSBDC at UCF) – Lake County Office.

Brian Ringer has almost 20 years of experience in the landscaping supply business and saw an opportunity to provide products to landscapers and homeowners in fast-growing Lake County. Together with his mother, he registered Ringer's More Than Mulch Landscaping Supplies with the intention of offering a large assortment of mulches, both decorative and commercial rock, and various soils and sands for all landscaping and gardening needs. All with an emphasis on fast, convenient and friendly customer service. "Thank You Very Mulch!" was (and now is) their motto.

Before they could open their doors, however, they needed to obtain funding. "We'd come to the FSBDC before to start a business but found we weren't ready," recalls Deb Ringer. "But now we were ready and came back to them for assistance. And they started helping us the minute we walked in the door."

"They asked us all the right questions and we had all the right answers," Deb Ringer continued. "They told us we had a good idea and that they could help us get off the ground. We left that meeting with the confidence that we could do this, that we could start our business."

FSBDC consultant and Lake County Area Manager Eddie Hill and program assistant Cesar Gomez laid out a plan with the Ringers, starting with preparation of a business plan. "They gave us an outline and we did a draft," says Mrs. Ringer. "They reviewed it and we tweaked it. There were more drafts, more reviews and more tweaks. Then it was done, and we were ready."

Once the business plan was completed, the FSBDC helped the Ringers find a bank who wanted to work with them and offered Small Business Administration (SBA) guaranteed loans. "We met with our banker, brought in our business plan that Eddie Hill had helped us write and it was accepted. The bank was astounded. They said they'd never seen a business plan put together so well" states Brian Ringer. "Our loan application was later approved and we were on our way."

Ringer's More Than Mulch Landscaping Supplies had their grand opening in early August and they are indeed on their way. Customers have been pleased with the family atmosphere, friendly service, and competitive prices. "We're off to a great start," says Brian.

"Our experience with the FSBDC was phenomenal," concluded Brian Ringer. "These guys were on top of everything. They were always there for any question that we had. Actually, many times they knew the questions before we even asked them. Working with the FSBDC is a wise choice. They will take you in the right direction and show you where you need to go. We are forever grateful."

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The Florida SBDC at UCF is a member of the Florida SBDC Network, a statewide partnership program nationally accredited by the Association of America's SBDCs and funded in part by the U.S. Small Business Administration, Defense Logistics Agency, State of Florida, and other private and public partners, with the University of West Florida serving as the network's lead host institution. Florida SBDC services are extended to the public on a nondiscriminatory basis. Language assistance services are available for limited English proficient individuals.



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