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The Monthly Resource Guide For Startup Businesses

# NEW BUSINESS

# MINNESOTA

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## Climbing the Ladder of Success

Good things happen to new businesses when they have the support of key professionals. **Barbara Vaughn** of CenterStone Title gets support from **Brian Nosie** of Emerging Business Systems (left) and **Michael Warner** of Brickwell Community Bank.

# Climbing the Ladder of Success

Good things happen to new businesses  
when they have the support of key professionals.

By Michael Warner, Barbara Vaughn, Brian Nosie



(Photos by Paula Keller)

Barbara Vaughn, Michael Warner and Brian Nosie, review plans to improve the marketing, branding and continued growth of CenterStone Title. It's a collaboration that began after the trio met through networking events.

Perhaps the most important key to startup survival is the ability to continually assess your company's situation and make adjustments. Of rival importance is having a team of professionals that can help you through those adjustments.

The collaboration of the three of us wasn't planned. Networking, connections and an interest in sharing ideas brought us together.

## Startup Prepares for Phase II

Barbara was trying to grow her business. Brian and Michael listened and suggested some strategies she hadn't considered. Like the photo on this month's cover of *New Business Minnesota* suggests, Barbara was doing a great job of climbing the ladder of success. With the support of Brian and Michael leading to a new business image and banking strategy, things began to change for CenterStone Title.

Starting a business is always challenging.

Growing it through that initial phase and through the next growth stage is equally challenging.

Barbara Vaughn started CenterStone Title in 2005. Talk about daunting; she was launching a title company in a declining real estate market. Some people thought she was crazy and taking an unnecessary risk.

Crazy or not, she proved them wrong, posting revenue growth of 50 percent year over year. Managing that growth was the next big hurdle. If you're a startup business, let this be a preview of what awaits you.

In the beginning, Barbara watched her pennies – sometimes being pound foolish. She went for the cheapest business cards and web sites she could. Minimal effort. Minimal expense: A meager brochure web site and perforated, self-designed business cards. Just enough to get by.

Initially, she grew her client base through existing relationships: one loan officer, real estate

broker, and banker relationship at a time. Trust had already been established. They knew who she was. A great business card wasn't that important, she thought.

That worked until she began reaching out to new clients beyond her personal contacts. Now she was just another title company looking for business in a sea of title companies.

## Creating a Winning Image

That's when Brian Nosie and Barbara met at a Forest Lake Chamber of Commerce event where she was speaking about networking.

Brian, president of Emerging Business Systems, specializes in helping startups and small businesses with their branding and image. He says EBS is really a business development company that provides a turn-key system similar to buying into a franchise-type operating structure.

As Barbara listened to him talk about how quickly he could prepare an extreme makeover

for a business – logos, branding, marketing, sales materials, website, operating forms and documents and more, she realized that she needed his help.

Emerging Business Systems takes a very systematic approach to structuring businesses; an approach they have used with more than 300 clients to date. Their system is broken down into 12 business modules, which provide a small business with everything they need to professionally promote and properly manage their business.

In 60 days, Brian says they make any business look like they've been around for 60 years, with a dynamic look and professional materials needed

to succeed in today's business environment.

The primary goal was to help Barbara's company project an experienced, professional look to quickly establish them in the market and then to provide the tools needed to grow the business.

Brian describes Emerging Business Systems as a no nonsense approach, one that is similar to those of large agencies or high end consulting services, except they quickly cut to the chase. This translates into tremendous cost and time savings for their clients.

CenterStone purchased EBSystems entire package, which consisted of a branding, marketing, web and operating system. The modules are all pre-priced to make it less confusing, easier to plan for and affordable for small businesses. All modules are also offered a-la-carte.

Excel so they are instantly available with a very short learning curve.

Brian said that once a business has the complete package in place – branding (business cards, letterhead, etc.), marketing (brochures, flyers, etc.), website, signage, business operating forms, even welcome mats – they gain instant credibility with banks, customers and vendors, which quickly help them establish and grow their business.

Backed up by professional materials, they greatly improve their chance of success, Brian says. Some clients improve their closing rates on sales calls and propos-

als presentations to nearly 85 percent. Customers feel more confident in dealing with people who so visibly have their act together and who demonstrate that they are better than the competition.

**Banking on Success**

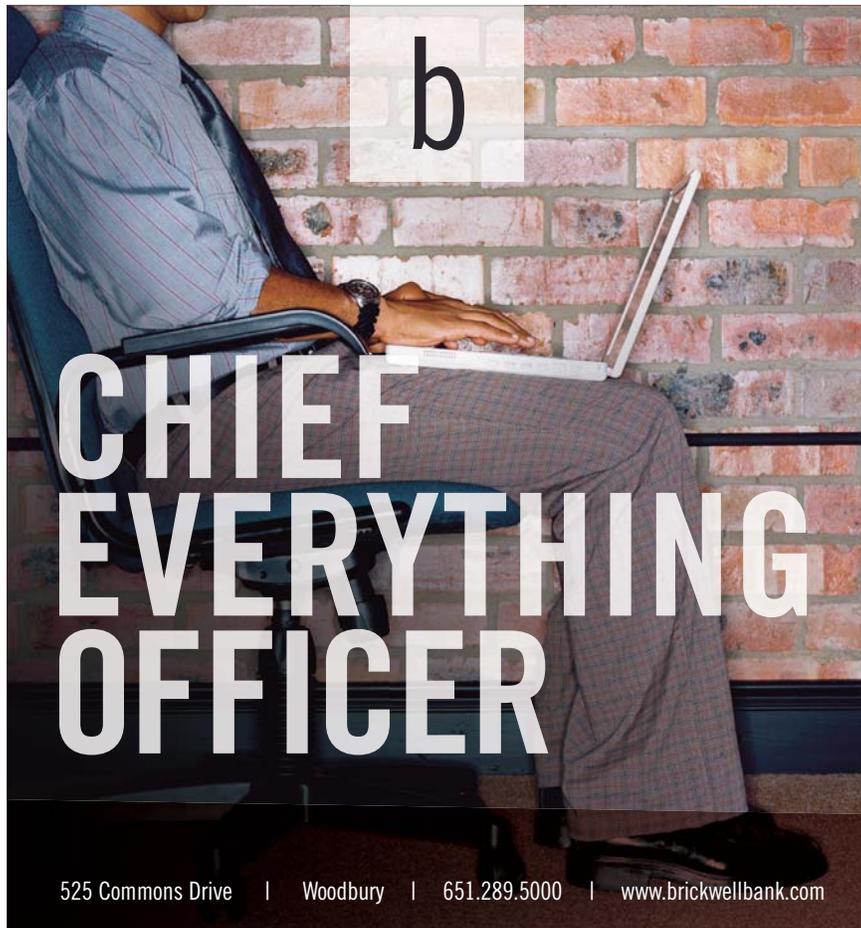
The other part of this story is Michael Warner, Senior Vice President of Brickwell Community Bank, a 4-year-old community bank in Woodbury that focuses on small business and retail services.

Barbara knew people at Brickwell through her title work. Once she started talking to Michael

**Most startups underestimate the money they'll need to reach their goals, which means they'll be going back for additional money sooner than they think.**

The process began with a detailed business analysis with lots of questions to identify the goals of the company, who its audience is, compile testimonials, needs, etc. EBS offers selection books to establish consistent colors, tone, fonts and other style elements to be more visually consistent. It usually all comes together in two to three hours.

With those core decisions made, the copywriters and designers go to work creating the brand, marketing collateral, website, then all the business forms used by the company in MS Word and



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about her business, her options began to expand.

Owning office space rather than renting was something Barbara wanted to do for CenterStone Title. Coming up with the 20 percent down was the dream breaker for her.

Michael spent a lot of time listening to Barbara and learning about her plans for the company. Then he showed her how they could do an SBA 504 loan with only 10 percent down – with the SBA guarantee.

Often startups and newer small businesses think of banking as merely deposits,

withdrawals and loans. Full-service banks offer much more. Brickwell, for instance, offers small business, commercial real estate, and commercial loans; payables management solutions; asset-based lending; operating lines of credit; equipment financing; cash management accounts; online business checking; corporate money market checking; SBA and DBA accounts and account sweeps.

Michael stresses the importance of being as active as possible in working with clients. It's critical to have a thorough understanding of their client's business and work directly with them to match them with the right solutions.

In addition to the SBA real estate loan, Brickwell provided CenterStone with checking, operating accounts, a line of credit, trust escrow account, and wire transfers; a complete banking relationship. She even has a sweep

line of credit in which her account is "cleaned" against the line every night to avoid line item interest charges.

Brickwell's robust online banking was a vital part of the package because CenterStone's office is 25 miles away. Barbara is able to scan checks in and take full advantage of remote deposit and conduct business without going to the bank... unless she wants to.

Michael makes a point to review quarterly financials with Barbara and go over their plan. And make suggestions to improve the business, such as creating an email campaign for CenterStone to maintain contact with clients.

He also helped her put together a corporate summary sheet, or a notebook with all of CenterStone's documents. Michael says that most startups aren't prepared when they go into a bank for a loan. They don't bring their tax returns, their accounting documents that lay out cash flow. It's detrimental to the image they are trying to project. A good idea is not enough. The underwriter needs to know you are credible.

Updating goals, anticipating needs and staying in contact with your bank is a smart practice, Michael says. Most startups underestimate the money they'll need to reach their goals, which means they'll be going back for additional money sooner than they think. All the more reason to have a strong plan, reliable financials, and all documents in order, and maintain a strong banking relationship. That will help get you access to

credit when it's needed. If you stay in touch, when you need something, it can happen faster.

### Going Forward

CenterStone Title is now branded right down the welcome mat at their front door. They are growing the business with the help of their improved promotional materials and web site. Barbara credits the ongoing support of both Emerging Business Systems and Brickwell Community Bank.

The collaboration on CenterStone Title convinced Brian and Mike that they have a message to share. Emerging Business Systems and Brickwell Community Bank will be presenting seminar series this winter for small businesses and startups with

topics that range from financing, banking, branding, marketing, web design and e-commerce, to business systems that you need to be successful.

Look for more information on the dates and locations on the seminar series, go to [www.brickwellbank.com](http://www.brickwellbank.com).

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