

One of their biggest challenges was managing cash flow. They learned the ins and outs of working with bankers and developing a financial history. They encourage all business owners to hire an accountant and make sure the books are setup properly and that you have the right business structure. Another challenge has been in finding and hiring good employees. The Schrags encourage business owners to utilize the SBDC and several other resources such as DOT personnel, OSHA personnel, and insurance representatives. As Terry says, "The biggest challenge for a business owner of any size is being able to sort through all the BS and get down to the brass tacks."