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Business 101: Savvy startup strategies

Whether you're reinventing your business or adding on, getting the money you need isn't easy. You have to be resourceful, smart and persistent

By GEORGE WITTERSCHEIN

If you're building a fledgling landscape service, or adding a new one, you probably have more than your share of problems finding financing. Entry-level lawn maintenance contractors often represent the "new" people who see a business they can get into quickly, if only they can finance the equipment, say the experts.

"In fact," says Brian Burley, vice president of Sheffield Financial Corp. in Clemmons, NC, "a typical scenario might be this: A man gets laid off from his job. His landscape contractor friend says, 'I've got a lot of work on my plate right now. You're welcome to take some of the mowing — and keep it if you want.'"

This is an ideal scenario — a successful market economy providing opportunity for those who need it — except for that financing issue.

"Entry-level contractors are often people who may lack business experience and credit histories," says Burley. "The ones who are established in business can go to a local bank and get a loan. But otherwise, many find it difficult to borrow money for that \$10,000 riding mower. The work is out there for them. If only they can get that mower, they'd have a good cash flow and pay the loan back while staying in business."

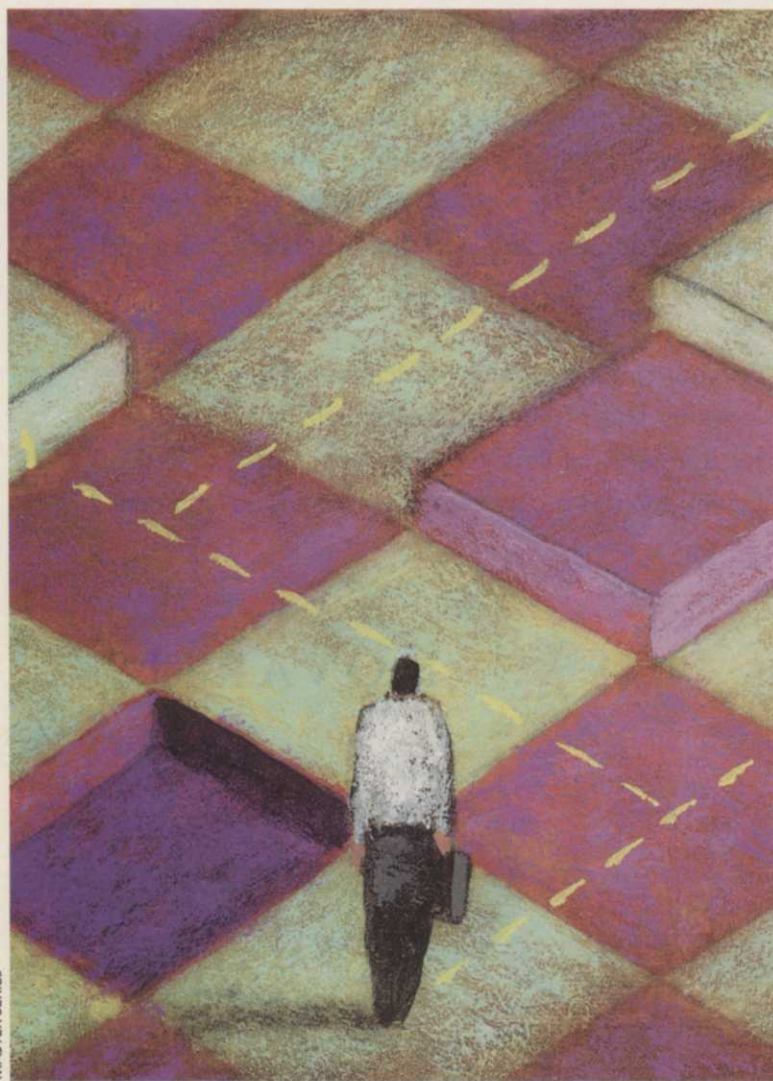
Finding the money

Where can the start-up owner turn for money?

1. *Equipment companies.* Today's marketplace is so competitive that equipment makers and dealers have become like auto dealers. They compete with each other to offer low-interest, extended-payment financing. They may also take a chance on someone without a lot of business experience or credit history, especially if that person is a long-term resident of the area and is otherwise stable.

2. *Credit cards.* It's a scary prospect to start a business with your personal credit card. It's also the classic American way — countless people have done it. Burley says a credit card may work for you. "It's definitely an option, if you can find a credit card with a *fixed* low rate."

The low-rate introductory APRs can balloon into high-rate nightmares after an introductory period. Be



Counting on credit: Should you use your card?

Using your personal credit card to finance your business — it sounds like a very, very bad idea. Yet many people in the green industry do it, and some seem to get away with it. It's dicey, but our sources indicate there are some circumstances when it *might* be OK.

Rod Bailey of Evergreen Services Corp. in Bellevue, WA, says: "It's very common, but it's very high-interest-rate financing. On the other hand, I know some people who will do a lot of their financing off their credit cards because there are so many giveaways these days. One guy runs everything he buys through his credit card — and it's always the latest one with the low APR, free miles and vacation stuff. I would not recommend this — but I have to admit, when a business is small and you don't have any established credit, it can be a way to develop credit. You start climbing up the ladder, establishing a good payment record with your credit card debt. But because that is high-interest debt, as soon as you start to have some credit reputability, go talk with a bank!"

Sheffield Financial's Brian Burley is leery: "Some people use a succession of those 8.9% credit card offers in the mail to finance their business. I see a lot of loan applicants with \$10,000 and \$15,000 credit card limits — a tip-off that they're heavy into their cards. If you can't get credit otherwise, the credit card is definitely an option — provided you can find one with a fixed low rate. But be careful of introductory teaser offers. The rates may be good for the short term, but they pop back up to bite you at some point. Some of the teasers require you to maintain a certain balance for a certain time — and if you don't, they charge you hefty fees."

—George Witterschein

Financing basics made easy

Frank H. Ross of Ross-Payne Associates, Inc. in Barrington, IL, is a well known industry consultant and the author of *Financing Your Business*, a book that may just be the ideal starting-off point on your journey to financial knowledgability.

Financing Your Business aims directly at the green industry — the publisher is the American Nursery and Landscape Association, 1250 I Street NW, Suite 500, Washington DC 20005; 202/789-2900; www.anla.org. Its 90 pages explain such issues as:

wants. Everybody in America wants the biggest and best equipment, which is great — but if you're buying with someone else's money, stick to what you really and truly need. And if you ask for a loan to purchase cost-effective equipment, it makes you look like someone with business savvy. In fact, it may mean that you *are* someone with business savvy!"

"Second, stay in one place. Stability counts for a lot when a lender is looking at someone without a credit history. They think, 'At least I know where to find him!'" **LM**

—The author is a contributing editor based in Mendham, NJ.

careful of the fine print! If you go the credit card route, remember that as you pay back your debt, you're building a credit rating. At some point, you'll be able to go to a bank or lending company and get a better interest rate.

3. *Family and friends.* When you're talking relatively small amounts of money, you may be able to raise it from these sources. For more money, they might be willing to cosign a bank loan. Burley notes, "Young people especially need a co-applicant. This can be a good thing for a young businessperson. It helps him or her establish credit. And they're going to more than mowing equipment — like a thermos and a radio!"

Burley's advice to those seeking credit without much business experience or credit history: "Assess what you really need. Narrow that down to needs, not

- ▶ How to understand a balance sheet;
- ▶ Determining your borrowing power;
- ▶ What are the sources of capital — from public offerings to banks to venture capitalists to the Small Business Administration;
- ▶ How to deal with banks (and why they're so conservative);
- ▶ How to formulate a business plan;
- ▶ How to negotiate for the best terms;
- ▶ What to do if your loan application gets rejected.
- ▶ There is even a brief section on "sharks" — loan sharks, that is!

At \$49 for ANLA members and \$89 for nonmembers, *Financing Your Business* may look expensive. But if you lack financial expertise, you may find it a bargain.

When someone suggests you spend more money on a less effective preemergent, it's time to hold on to your wallet.



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TEAM ^c	H	M	M	M	M	M	NR	NR
RONSTAR ^d	M	H	NR	M	M	NR	NR	NR
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Just because plant names are similar doesn't mean they can be substitutes for each other. But sometimes, the specified plant isn't available and you have to find an alternative.

By DANIEL WEISS

A rose is a rose

Juliet asked Romeo, "What's in a name? That which we call a rose by any other word would smell so sweet." That question is one that also applies to plants. We understand names based on what the object is and conversely, what it isn't. By giving something a name, it becomes real and unique. Juliet couldn't marry Romeo because she was a Capulet and Romeo was a Montague. What power names have!

Names of plants go even further, for they are self-descriptive. *Amelanchier canadensis* indicates the plant originates in the Canadian shield area. 'Alba' is white and 'alternifolia' means alternate leafed foliage. More about names later.

Smart substitutions

To protect your contracting and landscape installation operation, write a plant substitution policy. This would come into effect in several important instances:

► when the plant is unavailable and not likely to be so during the installation;



or is it?

► if available plants do not look their best; or

► later, after the project is completed and a plant dies. (If that happens, you should already have a warranty policy that covers you.)

It's important to explain your substitution policy to the customer for several reasons. One plant might be recommended at the installation stage over the originally designed plant because you want the best material to be installed — the healthiest looking plants that fulfill the design intent. Customers will be much more appreciative that you want to install an *Erica x darylensis* rather than a *Calluna vulgaris* because one was better looking than the other.

And the plant must be available. Many plants have a short, single digging season that extinguishes nursery stock, so when the job is finally sold, the 10- to 12-ft. multistem *Cornus florida* or *Trilum grandiflora* can only be seen in a magazine or catalog (perhaps the same one your client showed you originally).

In the same way, the time of year when you finally start the job may alter your feelings about using certain plants. Through experience of knowing what is normally available in nursery stock, planting in your particular microzone, local winter hardiness factors and other elements, you may opt not to plant a *Quercus palustris* or *Tsuga canadensis* in late September.

Answer your customer's questions

More than likely, we can always find a new plant, but the problem occurs with the clients. Will they go for it? Do they feel comfortable with the change?

One way to reduce the problem from the start is to present your substitution policy and come to a mutual understanding with the customer. But first, you need to define "a different plant" in clear terms the

◀ All these are spreading junipers. There is a 'Broadmoor,' 'Buffalo' and a 'Blue Rug.' Are they the same plants or different ones?



Both viburnums are of the fragrant variety, but the *V. judii* (right) has a different habit than the *V. burkwood* (top). Both are beautiful in spring and fall, but the *V. judii* is rounded and the burkwood grows upright. Same or different?



customer can understand.

There is a difference between a *Juniperus horizontalis* 'Wiltonii' and *J. horizontalis* 'Bar Harbor,' but what is the real difference between them? They both are spreading junipers, and in some cases, that may be all that is required to satisfy a landscape materials list. An example like this allows greater flexibility for plant availability at installation.

Is there a need to specify azalea 'Hot Shot' or 'Stewartsonian' or simply, "red azalea?" What I am suggesting is that in some cases, this generality may be acceptable. Certainly, if the design calls for *Caryopteris x clandonensis*, the difference between Kew Blue and Blue Mist may be negligible. It may be (in general and real terms) the same plant. Is this really a substitution?

Look at the plant's role

In the range of plant types from *transition* to *screen* to *accent* plant, certain types of plants are easier to change with other

plants and your customers may not mind it at all, as long as the function, quantity, size and cost remain equal. Often, there are many plants that would work instead of the originally designed one. The customers may not notice in some cases or they may say they don't care, as long as certain requirements are met. Other customers care very much.

Take a closer look at the differences in an evergreen shrub. The difference between a *Taxus x media* 'Vermeulen' may be inconsequential to a *Taxus x media* 'Hicksii.' Both are evergreen, have a similar habit and site needs, share the same genus and species designation and fulfill (for the most part) the same role. A customer with

this knowledge during the design phase and negotiations will feel comfortable and believe they are getting good value. The name is not only similar, but their presence in space is almost equal. In this case, the names of two items are as similar as they are. That job may have called only for an upright yew.

Or the client walks the property and asks why a 'Hicksii' is on her property and not a 'Vermeulen.' It is an easy enough question and you had the best of intentions, but now they noticed they have a different plant. If you have a negotiated substitution policy, it will eliminate difficulties like this completely. With that in mind, the pressure is back upon you as the installing contractor.

Respecting the design

My second point returns to plant names and the design principles. The central element of the installation, the intent of the design and the function of the plant within the design must remain intact. Size, habit, color, site adaptability, physiological needs and texture must all come back into focus.

These elements were taken into consideration in the design, so they should be dealt with and understood at installation. The *Taxus* substitutions were simple, but try to change two *Viburnum* types, a *V. carlesii* for a *V. burkwoodii*. The *V. carlesii* will have spring flowers, scarlet fall color, maybe even a black berry, but with a round shape. The *V. burkwoodii* is similar, except it is upright; has less fragrance; grows smaller, glossier and serrated leaves; and perhaps is not as dense.

Although they have similar names and look on an inventory, these plants have more differences under tougher scrutiny.



The horizontal juniper at left has the same monetary value as the Little Princess spirea at right. Do they both fit in each other's spot in the garden?

Does it matter to the design and the plants around it that the texture changes from a broad, simple, entire leaf margin plant to one with a deep, glossy leaf? What about bloom time? Does it disrupt the flow of blooms relative to the other parts of the property? A *V. carlesii* for a *V. opulus* or *lantana*? How far will you go?

Don't go too far

What I am proposing is that there is a range of plants that can be used as substitutes, including:

- ▶ those that are similar in name and presence;
- ▶ those that are similar in name and not in presence; and
- ▶ those that are obviously not the same plant at all or whose substitution will dramatically alter its function and relative position in the landscape.

Juniper for spiraea?

As an example of how substitutions affect the design idea, the plant function we have before us is to fill the space, where a spreading Juniper would work or also a

type of *Spiraea*. Is that a huge change? Not really, for both occupy that filler or transition aspect of the landscape. The substitution matters much more in the effect that each plant makes within the landscape.

Value and quantity are easy to justify, but design function must be reconciled. For example, a spreading juniper may create a fine (receding from view) textured line, moving the eye from one section of plantings to another, and allowing the centrally planted *Prunus serotina* to be the focal point of that section of planting.

A *Spiraea x bumalda* 'Goldflame' might fulfill cost

and quantity requirements, but the mounded plant (which becomes raggy over time) fills up our view and takes away focus from our *Prunus*. This example may be an extreme, but we could probably fill pages of similar substitutions that may or may not be acceptable to the plant function within the landscape.

What is the relationship between a plant and its name? The plant and the name of the plant can be arbitrary. If a "dense" yew is trimmed like an upright yew, does it become an upright yew? A name solidifies certain images and focuses on what something is, and this concept applies in plants whose names tell exactly what they are (or rather, what we designate they should be).

The subtle difference in a name may not explain a whole history of production, origin and functional use in the landscape. Nor does it explain the policies the green industry needs to make distinctions easier when theory is the farthest thing from our minds. **LM**

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City of Chicago

Property at a glance:

Location: Chicago

Staff: Outside contractor — Chicago Christian Industrial League Landscape Services

Category: Public works sites

Total budget: \$3.5 million

Year site built: 1985

Acres of turf: 1,200

**Acres of woody
ornamentals:** 115

Acres of display beds: 8 acres

Total paved area: 800 acres,
more than 20 miles of planting
egress

Total man-hours/week: 5,000

Maintenance challenges

- ▶ Flower care
- ▶ Care of perennial beds
- ▶ Care of specialty trees/shrubs

Project checklist

(Completed in last two years):

- ▶ 1998 spring planting of 8,295, 6-inch pots
- ▶ 1,773 flats of annuals
- ▶ 20,000 fall bulbs in medians

On the job

- ▶ 22 full-time staff, 75 seasonal employees, 15 licensed pesticide operators

The 1998 Honor Award winner of the Professional Grounds Management Society in the public works sites is the city of Chicago, in partnership with Chicago Christian Industrial League Landscape Services and ServiceMaster Corp.

This program keeps the landscapes of Chicago in top condition while providing employment for the city's less fortunate. The city purchases needed landscape services and receives quality service at a competitive price. The Chicago Christian Industrial League provides a social services network, life skills training and work experiences for their clients. Service-

Master offers job skill training, business management expertise and professional work supervision. It gives everyone an opportunity to get the results they want.

CCIL Landscape Services work/training program presently operates 21 crews and employs 75 formerly homeless or unemployed people to produce revenue of approximately \$3.5 million. The program has trained 350 people over the last five years, and maintains 65 health clinics and small



parks; 11 major roadway medians; the Chicago River Walk; 200 Chicago public schools; 10 Chicago community colleges; and also provides nighttime power washing for two miles of sidewalks on State St.

Editors' note: *Landscape Management* is the exclusive sponsor of the Green Star Professional Achievement Awards for outstanding management of residential, commercial and institutional landscapes. The 1999 winners will be named at the annual meeting of the Professional Grounds Management Society in November. For more information on the 2000 Awards, contact PGMS at 120 Cockeysville Road, Suite 104, Hunt Valley, MD; 410/584-9754. Web-site: www.pgms.org

▲ CCIL crew installs a bed.

▶ (large photo) On the Chicago River Walk, planter boxes are installed and planted by CCIL crews.

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