

# BUZZ BRIEF

September 2024

ENTREPRENEURSHIP UNLIMITED

50+

BUSINESS OWNERS  
ON THE

## *PAIN POINTS* OF BUSINESS OWNERSHIP

NAVIGATING THE COMPLEXITIES: KEY CHALLENGES  
BUSINESS OWNERS FACE IN TODAY'S LANDSCAPE

**+** *PLUS*

Meet Ron Young, Visionary  
Problem-Solver and Trusted  
Leader

# EDITOR'S NOTE

The path of entrepreneurship is often glorified, but behind the scenes lies a myriad of challenges that business owners face on a daily basis. In this issue, we delve deep into the pain points experienced by those who dare to chase their dreams and build their own ventures. From the relentless pressure of decision-making to the burdens of financial uncertainty, being a business owner demands resilience, perseverance, and a relentless drive to overcome obstacles.

Whether you're a seasoned business owner or contemplating embarking on your own entrepreneurial journey, this issue serves as a reminder that success comes with its fair share of challenges and that perseverance in the face of adversity can lead to remarkable accomplishments.



*Janine Hogan*  
**BRIEF EDITOR**

# MEET OUR CO-AUTHORS



## NELSON BRADSHAW FARTHER

Nelson brings over 35 years of financial experience to Farther – with most of that time spent managing wealth, private banking, and commercial groups for BBVA. Nelson leverages this experience to help Farther build a network of bank-related products commonly used by its clients. With his own client base, Nelson focuses on helping owners of privately held businesses with all things financial – focusing first on the elements of planning, whether it's related to corporate, personal, and/or employees.



## BILL NICHOLSON HERITAGE CAPITAL GROUP

Bill Nicholson brings over 40 years of diverse experience in commercial and investment banking to his role at Heritage. Specializing in M&A advisory and litigation support, he previously served as managing director at Bank of America Securities, overseeing the Real Estate Advisory Group. During his tenure at Barnett Banks, he held key positions including director of commercial real estate and chairman of the bank's Community Development Corporation. His extensive background includes managing PNC Bank's national construction lending group and supporting international real estate transactions.



## MAC HOLLEY HERITAGE CAPITAL GROUP

Mac Holley, with a 40-year career in commercial and investment banking, specializes in working with mid-sized company owners. His expertise lies in strategic planning, mergers and acquisitions, and comprehensive exit strategy design and implementation. Before joining Heritage Capital in 2011, he served as President and CEO for the North Florida Region of Florida Capital Bank, N.A. He also held key roles at Bank of America, managing operations for Northeast Florida and South Georgia, and at Barnett Banks, Inc., where he was Executive Vice President overseeing corporate banking and U.S. Banking division responsibilities.



## BILL SORENSON HERITAGE CAPITAL GROUP

Bill Sorenson, a principal at Heritage Capital Group, specializes in mergers and acquisitions as well as strategic consulting. He guides clients through sell-side and buy-side transactions, ensuring their business goals are met. Additionally, he leads the company's strategic consulting practice, offering expert exit planning services to align personal and business objectives through long-term strategic planning. Bill also possesses extensive valuation experience, having conducted numerous valuations across various industries for transactions, agreements, financial reporting, tax filing, and estate planning purposes.



## BILL PRESCOTT HERITAGE CAPITAL GROUP

Bill Prescott, a principal at Heritage Capital Group, brings extensive experience as the former CFO and Senior VP of Stadium Operations for the Jacksonville Jaguars NFL franchise. With a track record of successful financial management, he played a pivotal role in securing major financing deals, overseeing the team's rebranding, and driving strategic initiatives. Prescott's expertise spans both corporate finance and community service, making him a valuable asset in his current role.



## DANIEL EDELMAN HERITAGE CAPITAL GROUP

Dan Edelman, a principal at Heritage Capital Group, brings 40+ years of experience in public accounting to his role. Specializing in mergers, acquisitions, and strategic planning, he co-founded a major local accounting firm and served as managing partner at Dixon Hughes Goodman, LLP. Edelman holds certifications in business valuations and financial forensics and has extensive expertise in resolving complex business problems and overseeing over 100 M&A transactions.



## JACK SEARS CLIENT FOCUSED MEDIA

A dedicated leader with an illustrious 37-year career at the Boy Scouts of America. During his tenure, he achieved remarkable growth in program delivery and youth membership. Recently retired, Jack founded JLS Advisors, LLC, to extend his expertise in leadership and fundraising to help organizations reach their philanthropic goals.



## DANIEL GILHAM FARTHER

Daniel Gilham, with over 15 years of experience, specializes in goals-based financial planning, helping business owners and families achieve their financial objectives. Drawing from his background as a Systems Engineer and Product Manager at AOL, he offers a unique and tailored approach to each client's situation, providing clarity and confidence in financial decisions. Currently a doctoral candidate at the University of South Florida, his research focuses on understanding the inhibitors and motivations for financial planning.



## DAN BEAN ABL LAW P.A.

Dan Bean, a Navy veteran and former federal law clerk, is a seasoned trial lawyer with diverse experience in federal and state courts. His expertise includes trust and probate matters, complex commercial litigation, insurance coverage disputes, financial lending issues, and class actions. He has also assisted foreign litigants under Title 28 United States Code Section 1782. With a background in preventive legal counsel, Dan minimizes clients' future litigation costs. He served as a judge advocate and retired as a Navy Captain with a Legion of Merit, showcasing his extensive legal and military accomplishments.



## WALLY CONWAY HOMEPRO INSPECTIONS

Wally, a former Naval pilot and business owner, leads one of North America's largest home inspection companies. With diverse expertise as a marketer, contractor, renovator, investor, TV, and radio host, he emphasizes the importance of enjoying one's work. Wally is a recognized expert in building concerns, offering courses approved by the Florida Real Estate Commission. He serves as a consultant to businesses, focusing on transforming expenses into profit centers. Known for his engaging style, Wally has appeared on HGTV's "House Detective," co-hosted DIY's "Finders Fixers," and hosts a radio show. He has delivered over 627 presentations and contributes to various media and corporate training programs.



## DAVID SILLICK SILLICK, INC.

Sillick, Inc., is a consulting practice specializing in helping businesses "connect the dots". As a certified facilitator and business coach, David Sillick offers guidance on a selective, industry-exclusive basis in strategic planning, talent assessments, business development, vendor evaluations, and capital acquisition.



## JERRY MALLOT HERITAGE CAPITAL GROUP

Jerry Mallot, the Director of Corporate Development at Heritage, focuses on acquiring new clients for the company's value-driven services including consulting, capital raises, acquisitions, and exit planning. He recently retired as the president of JAXUSA Partnership and executive vice president of the JAX Chamber, where he played a key role in economic development in northeast Florida. With a wealth of experience, he continues to contribute to various boards and leadership initiatives in the community.



## PATRICK EMMET HERITAGE CAPITAL GROUP

Patrick Emmet, a principal at Heritage Capital Group, specializes in financial and strategic advisory services with over 30 years of experience in finance, sales, operations, and leadership. His background includes leadership roles at technology companies and executive staffing firms, where he played a key role in capital raises, administration, and financial management. Patrick's expertise lies in orchestrating turnarounds and strategic financial management, earning him recognition as a finalist for CFO of the Year by the Atlanta Business Chronicle.

# THE 10 MOST COMMON PAIN POINTS BUSINESS OWNERS WILL FACE

IN THE UPCOMING YEAR.

Business owners encounter various pain points when it comes to entrepreneurship and building successful businesses. Some common pain points include:

## **Financial Uncertainty**

Business owners often face the challenge of managing cash flow, securing funding, and dealing with economic fluctuations that can impact profitability and long-term sustainability.

## **Time Management:**

Balancing multiple responsibilities, wearing multiple hats, and working long hours can take a toll on business owners, often leading to burnout and a lack of work-life balance.

## **Decision-Making Pressure**

The weight of making critical decisions that can impact the success or failure of the business can be overwhelming. Business owners must navigate complex choices while considering various factors, including risk, competition, and customer demands.

## **Hiring and Retaining Talent**

Building a competent and dedicated team is crucial for business growth, but finding, hiring, and retaining the right employees can be a significant challenge, especially for small businesses with limited resources.

## **Marketing and Sales**

Attracting and retaining customers in a highly competitive marketplace requires effective marketing and sales strategies. Business owners often face the challenge of developing compelling campaigns and staying ahead of evolving consumer trends.

## **Regulatory Compliance:**

Navigating complex regulations and legal requirements can be a daunting task for business owners, who must ensure their operations remain compliant with industry standards, tax laws, employment regulations, and more.



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## Technology Integration

Keeping up with rapidly advancing technology and integrating it into business processes can be overwhelming, especially for businesses that lack dedicated IT staff or face budget constraints.

## Scaling and Growth

As businesses expand, new challenges emerge. Business owners must navigate the complexities of scaling operations, managing increased demand, and ensuring consistent quality while maintaining profitability.

## Customer Relationship Management

Building and maintaining strong customer relationships is essential for long-term success, but it can be challenging to provide personalized experiences, address customer concerns, and manage feedback effectively.

## Summary

While these pain points can be daunting, they also present opportunities for business owners to learn, adapt, and grow. By addressing these challenges head-on and seeking support from mentors, industry experts, and peers, business owners can overcome these obstacles and thrive in their entrepreneurial endeavors.

-JKH



## BILL BOUTWELL HUEMAN PEOPLE SOLUTIONS

What is your biggest pain point when it comes to being a leader?

Biggest challenge to me is effectively managing culture and engagement. Between the return to office issue, having 4 generations of workforce, and an increased number of remote employees due to the covid period, it is difficult to understand how to effectively engage our employees. Engaged employees are the foundation of our organization.

What are the greatest skillsets a leader brings to a company?

Empathy, great communicator, empowerment and discernment.

What advice would you have to people who manage teams?

Care about your team as people, empower individuals through delegation, develop a trusting relationship through open and frequent communication.

# From Crisis to Calm: Ron Young on Jardy Group's Expertise in Restoring Safety and Trust in Homes and Businesses

When disaster strikes, the damage isn't just physical. Pollutants can threaten the safety of a building's occupants. Jardy Group's founder, Ron Young, specializes in eliminating these risks and restoring buildings to a safe, comfortable state. With a sharp focus on accurate diagnosis and the ability to spot overlooked issues, Jardy Group ensures effective restoration for both homes and industrial spaces, delivering more than just repairs. They offer overall peace of mind.

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**INTERVIEWER:** I'd like to start with a straightforward explanation of what Jardy Group does, without getting too deep into the technical or scientific details.

**RON YOUNG:** The main purpose of Jardy Group is to mitigate, restore, decrease, and remove pollutants from buildings, whether they've been affected by post-fire events, water damage, or construction defects. These pollutants impact the indoor air quality, which is crucial whether the building is residential or a large manufacturing factory. Essentially, my job is to ensure that after these traumatic events, the building is returned to a state where it's safe and comfortable for people to occupy. That's the core of what Jardy Group does.

**INTERVIEWER:** That's perfect. Emotional language really resonates. Talking about safety and well-being is powerful.

**RON YOUNG:** Absolutely. When Jardy Group is called in, the financial aspects are usually already dealt with, and what's left is the emotional toll. Often, people are dealing with the stress of sick family members or the trauma of what's happened to their building. By the time I show up, the emotions are overwhelming. They're looking to me as their last hope to restore their home or business. This isn't just limited to homes—I've been in manufacturing plants where owners are just as overwhelmed because their livelihoods are at stake. Every site comes with its emotional challenges.

# Ron Young: Visionary Problem-Solver and Trusted Leader

**INTERVIEWER:** That emotional aspect is definitely something that will resonate with people. If you had to describe Jardy Group in the right words, what would those words be? Is it property damage response? Emergency inspection restoration? What's the best way to describe the business?

**RON YOUNG:** The term that launched us forward was "emergency inspection response." That's where the acronym for the ERCP process came from, though it was actually coined by someone else, not me. The emergency inspection process is about me being able to show up and quickly understand what's happening to a building and why. I've developed a unique ability to identify issues that others might miss, whether it's in a home or a large facility. I remember one case in Atlanta where everyone was focused on the roof as the source of the problem, but I found the issue outside, on the ground. This ability to diagnose the problem correctly is what sets Jardy Group apart.

**INTERVIEWER:** It sounds like you're able to see what others might overlook, which is incredibly valuable. So, when you started Jardy Group, what made you feel that it was needed in the market?

**RON YOUNG:** The need for Jardy Group became clear when I started receiving calls from individuals asking very intelligent questions about building issues, but they wouldn't ask them in front of their peers, especially in the national builder industry. They wanted answers, but they were hesitant to seek them out publicly. Over time, I realized there was a way to monetize this knowledge, but I didn't want to hand it over to others—I wanted to do it myself. I also grew frustrated with the corporate world, where I saw a lot of greed and practices I didn't agree with. So, I decided to leave that world behind and start Jardy Group, focusing on diagnosing and fixing building issues in a way that others weren't.

**INTERVIEWER:** So there was a clear gap in the market for this type of service, especially in the diagnosis part. Is that one of the more critical components of what you do?

**RON YOUNG:** Exactly. The diagnosis is key. Without a proper diagnosis, any attempt to fix the issue is just a hypothesis. Unfortunately, the industry often skips this step and jumps straight to the fix, which can be extremely costly and ineffective. For example, I once encountered a scenario where \$7 million was spent on a building, but they weren't even halfway through the job because they were following a script rather than diagnosing the problem. I was able to offer a solution that cost around \$800,000 and took just a few days. This approach to diagnosis is what makes Jardy Group so essential.

# Ron Young: Visionary Problem-Solver and Trusted Leader

**INTERVIEWER:** Why do you think the industry tends to jump to conclusions rather than focusing on diagnosis?

**RON YOUNG:** It's partly due to a lack of education and leadership, but it's also because the industry is set up this way. The restoration process often follows a script dictated by estimating programs and equipment manufacturers who are more focused on selling their products than actually diagnosing the problem. This script-driven approach means that buildings are often treated in a one-size-fits-all manner, which can lead to significant overspending and ineffective repairs. That's why I've made it my mission to focus on diagnosis first, ensuring that the solutions we provide are both effective and efficient.

**INTERVIEWER:** It sounds like Jardy Group is filling a critical gap in the industry by offering a more thoughtful and effective approach to building restoration. That's a powerful story.

## WE KEEP YOUR BUSINESS UP AND RUNNING

Stay Operational During Damage Remediation





**RON YOUNG**  
JARDY GROUP

Ron Young is the visionary founder of Jardy Group, renowned for his exceptional problem-solving skills and compassionate approach. With a deep understanding of the emotional and physical impacts of building damage, Ron excels in diagnosing complex issues that others might overlook. His unique ability to restore safety and comfort to both residential and industrial spaces has made him a trusted leader in the field. For damage solutions for your home or business, visit [www.jardygroup.com](http://www.jardygroup.com) or call us at (904) 891-4749.

# THE PAIN POINTS OF BUSINESS OWNERSHIP

Hear from business owners who are navigating the common entrepreneurship hurdles and opportunities they face today.

## **LISA WILLIAMS TAYLOR** **CHILDREN'S SERVICES COUNCIL OF PALM BEACH COUNTY**

Not reaching our goals - for me that means that my community's children are not faring well. Staff morale - keeping everyone motivated and wanting to do their very best is critical to reaching our organizational goals. Making a wrong decision - while we want to role model that mistakes happen and are normal and to be expected, as CEO, a wrong decision can have serious impacts to the organization and to the community we serve, so it's definitely something we worry about.

## **BARNEY BISHOP III** **BARNEY BISHOP CONSULTING, LLC**

To successfully advocate for change in a criminal justice system that has few advocates. We advocate for toughness on violent crime because public safety is the government's #1 responsibility, but we also counter that with policies that support appropriate treatment for their issues which frequently is substance abuse, mental health, or a combination of both (i.e., dual diagnosis, etc.). For a child's problems, we know from extensive research that is also ALWAYS a family issue, so both the child and the family must be treated. Smart Justice also promotes prevention programs, especially in juvenile justice, and work release or step-down programs for felons before they are released so they will have a fighting chance for success. But it takes money to operate these programs and it is always tough to convince legislators to fund the necessary programs even when money is plentiful.

## **RABBINA BANKS** **B AYESHA INC.**

Ultimately, the most significant obstacle for a specific business lies in identifying the challenge that most hinder its current growth strategy and finding effective solutions to overcome it. Analyzing internal and external factors, focusing on strengths and weaknesses, and having a clear vision for the future is crucial in navigating these challenges and driving sustainable growth.

## **KAREEM TANNOUS** **ALLIANCE REALTY & FINANCIAL SERVICES, INC.**

Offering both real estate and mortgage services simultaneously.

## **ANDRES GALLO** **INTERNATIONAL BUSINESS - UNIVERSITY OF NORTH FLORIDA**

Manage growth.

## **KIMBERLY LEWIS** **GOODWILL INDUSTRIES OF EAST TEXAS, INC.**

The biggest leadership challenge in this upcoming year will be building bench-strength by mentoring our pipeline of departmental mid-level leaders. I have a strong leadership team and together, we are building the next levels of leadership to ensure a sustainable future of growth for the organization. This is a welcome challenge because I love serving my employees in this way and helping them to walk down their leadership path.

# THE PAIN POINTS OF BUSINESS OWNERSHIP

Hear from business owners who are navigating the common entrepreneurship hurdles and opportunities they face today.

## **RICHARD REILLY** **FLUID**

In my particular field, Client retention would be the biggest pain point. The amount of competition and the willingness of people to go elsewhere to save \$0.50 is disheartening. No matter the service and expertise offered, customers will drop ship to save nickle.

## **ALI JAFFER** **NEMOURS CHILDREN'S HEALTH**

Financial support - with over half of our patients utilizing Medicaid insurance and the operating margins within healthcare shrinking each year, the need for financial support from local and national philanthropies has never been greater.

## **MIKE LISLE** **LISLE CONSULTING GROUP**

The biggest leadership challenge I will face in the upcoming year is continuing to navigate an uncertain economy while growing and diversifying my consulting practice to better support both nonprofit and private sector clients and entrepreneurs.

## **CHARLES HOWARD-GIBBON** **COUNCIL SCOUT EXECUTIVE, REDWOOD EMPIRE COUNCIL BSA**

Fund development

## **RICK REEVE** **MASONIC HOMES OF KENTUCKY, INC.**

Financial support as we provide over 4.1 million dollars a year in charitable care for the young and young at heart.

## **KATE BRADLEY CHERNIS** **LATELY.AI**

You can't always be the example. I cry. I lash out. I freeze up. The stress of having all the weight on your shoulders and your shoulders alone (no matter what anyone tells you) builds up like geologic layers. I swear I'm shorter than I was when I founded Lately.AI. I certainly have larger eye bags.

## **TIM GARBER** **WITHOUT A DOUBT HOME INSPECTIONS LLC**

How to Market to consumers without interference of Real Estate Professionals. They become almost like partners but can sway clients to whomever they want even though they are not supposed to. We have to cater to the Real Estate Professionals since this happens most of the time, clients trust their agent to provide them with a good inspector but they should be providing the names of three companies and not their personal favorite allowing consumer to chose. I have benefited from this and also lost potential clients in because of this. So it's an ongoing challenge! Do I market to the potential client or the real estate professionals? The industry says clients but the real target needs to be the real estate professionals as long as they are guiding their clients but there are only so many of them and we are all competing for the same targeted market!

## **DAVID KING** **ALEXANDER HAAS, INC.**

Finding, hiring and onboarding talent in a field that has more openings than talent to fill them.



## Anne Glubis

### THOMPSON ENGINEERING

What is your biggest pain point when it comes to leadership?

Recruitment is the main pain point by far. Our clients love us, and they show it by bringing us more and more work. We don't have a lot of turnover, thankfully, but we need more talent. Because our staff is delivering projects in this lean environment, my "personal" professional pain point as Director of Quality is maintaining staff focus on quality and continual improvement. The benefits of quality and improvement are often realized as minimized cost, which might not be as immediately celebrated or as sexy as paid invoices and new contracts. A lot of my energy goes into influencing internal managers and resources to prioritize the needs of a function traditionally viewed as separate from operations.

## Diane Foss

### PAYCHEX

What is your biggest pain point when it comes to leadership?

When it comes to being a leader, I would say that one of the challenges for me is focusing on my well-being. Most leaders are very selfless individuals and tend to put themselves toward the bottom of the list. I did that for many years until I eventually burnt out.

I have since learned that the best way to be the most effective leader possible is to make yourself a priority. This means taking time away from being a leader at times to focus on yourself and the things that bring you joy. It is amazing what can happen within your business and your team when you take the time to slow down and smell the roses.





## Dana Heisler

### MR. APPLIANCE OF ORANGE PARK

What is your biggest pain point when it comes to leadership?

Decision-making – Many people feel like leaders easily make decisions regardless of whom it affects, but many people never see the hours, days, or even weeks of the agonizing we go through. It pains our hearts when we must make a difficult decision that adversely affects someone, but we also understand that if we don't make those decisions correctly it could adversely affect the whole team. As a leader, I must consider multiple factors and perspectives.

Time management – As a leader, I am often pulled in so many directions that it's easy to forget which way I'm heading. In order to achieve my goals and meet my deadlines, I must take time to effectively prioritize what needs to happen each day. Speaking of prioritizing, maintaining a work-life balance can't be left out of what I prioritize. Taking time for my God, my family, and even my health is essential.

## Charles Garrison

CHARLES GARRISON FOR  
JACKSONVILLE CITY COUNCIL,  
AT-LARGE GROUP 5

What is your biggest pain point when it comes to leadership?

In my time working within city government as an appointee to different boards and commissions, I've seen firsthand the challenges that come with balancing competing interests and working with limited resources. These are two of the biggest pain points I have encountered, and I expect to face these issues when elected to City Council. However, in times of difficulty, it's essential to always remember your "why"– the core purpose that drives you to push through obstacles and make a positive difference. My "why" for running for City Council stems from my desire to see Jacksonville reach its full potential. For too long, I've witnessed our city focus on short-term gains and shiny objects, rather than investing in the hard work required for long-term growth. I'm running for City Council because I want to be a voice for all of our neighbors across Jacksonville.





## BUZZ BRIEF

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