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## **SBA's Patriot Express Loan Program Helps "Connect" Montana Nationwide**

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HELENA, MT - In the four months since its launch in July 2008, the U.S. Small Business Administration's (SBA) Patriot Express Loan Initiative has produced more than 500 SBA guaranteed loans amounting to \$51 million, with an average loan amount of nearly \$102,000. Seven Patriot Express Loans totaling \$741,500 have been approved in Montana since the program began, the first of which went to Wireless Connection, Corp. of Hamilton.

Jeff Ussery's fascination with technology and its evolution began at a young age. As he grew older he delved into researching and investing in various technology- related companies and early on predicted unlimited integration potential in the wireless technology arena.

Jeff's intrigue with technology is what led him and his wife Kathy, away from the world of retail sales and corporate management and into the world of "wireless". The transition to entrepreneurs came naturally to the Usserys. "It was easy to make the choice," said Kathy. "Starting a business allowed us to combine our talents, still have our careers and balance a family life too".

They settled on Montana as the location to launch their wireless technology business, since Jeff grew up in Idaho and was fond of this area. Then, instead of thinking they could do it all, Jeff and Kathy surrounded themselves with a network of sound business professionals. They enlisted the help of a CPA, a banker and Verizon Wireless, and sought their advice and validation. Countless hours were spent formulating a well thought out and intensely researched business plan. The plan was to establish retail outlets for WCC to operate as an indirect/authorized agency of Verizon Wireless, Dish Network, Wildblue, XM Satellite Radio, and Globalstar. Finally, in October 2001, Wireless Connection

Corp. (WCC) was launched. Initial start-up funding for their first retail location came from an SBA guaranteed loan through a local lender.

Co-owners Jeff & Kathy Ussery believed in taking a sensible approach to borrowing for their business, but realized early on that if they were going to keep pace with the ever changing technology industry, they would have to grow their company at the same pace, and this, would require additional funding. Unfortunately, their existing lender wasn't ready to finance such rapid growth. So, they found a lender who would. One who believed in their business model, and also believed in safe, sustainable, managed growth.

Mark Menke, VP of Mountain West Bank , N.A. in Missoula has been there to support each step in WCCs growth stage. Since their first retail location launch in 2001, twelve corporate and four sub-agent locations have been successfully launched. Recently, WCC obtained another SBA guaranteed loan to fund further company expansion. This loan was the inaugural loan made in Montana under SBA's new Patriot Express Loan Initiative for members of the military community and their spouses. Most of WCCs capital has been focused on building inventory and strengthening management layers to adequately support the current business. "With WCCs current locations running at a 76.5% increase over last year, their latest three locations would not have happened if not for the additional funding from the Patriot Express Loan," stated Menke.

As is the case with most businesses, one of WCCs biggest challenges initially was funding, and then staffing. In retail business, the need for great people on the floor and having teamwork at all levels is essential, and key to a company's success. By developing a business model where employees are coached and educated and where everyone is respected, the Usserys have proliferated teamwork throughout their organization. Employees are empowered and there is a feeling of ownership at every level. WCC brings to the market a high level of customer service not typically provided by high volume, low cost retailers. They follow through on their customer service commitment and have established a reputation of quality. This is evidenced by tracking reports that indicate 66.4% of WCC sales are from referred business!

WCC has established a strong presence in the Montana market and are currently the fastest growing Verizon Wireless Dealer in the state. Through strategic expansion and marketing, the continued plan is to extend that presence. WCC is well on the way to reaching its goal of being the premier distributor in wireless technology, known for exceptional customer service, selection, and the quality and innovation of their product offering.

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