



FOR THE LIFE OF YOUR BUSINESS

## Owner has much to be thankful for this year

Mike Kaczmarek is thankful this year. Since 2009, he lost his [business](#), home and cars. Yet, in the midst of all of this, Kaczmarek feels gratitude. He has started a new business, and is rebuilding his life. "We lost everything we accumulated over the years," Kaczmarek said. "It was quite an adjustment. From having a good [income](#), I ended up just making sure I could feed my family. I worked in farm fields for \$8 an hour and did whatever I could to stay afloat."

Kaczmarek started Promo [Buying](#) Group, a full-service promotional branding agency, in 2000. By 2008, he was grossing more than \$5 million in sales and had 17 employees. Then the economy started to unravel. Some of his biggest customers, trying to improve their own cash flow, pushed payables out to 120 days. That left him with no cash flow and no lenders willing to provide financing.

"It was really a sad situation. Major corporations, by pushing out payables, forced small [businesses](#) out by depleting cash reserves. There was no capital there to help businesses adjust," he said.

By 2009, Kaczmarek knew his was in trouble and spent the next six months gradually closing down the business. It was painful, but he felt qualified to tackle something new. He had experience in budgeting, forecasting, human resources, sales, strategic planning, and all the other areas that go into a successful start-up, and he thought he would find a job.

Thus began the next part of his journey. He sent out 1,200 [applications](#) and only got 25 interviews. He was told he was over-qualified. His wife was only able to find a part-time job, and the family was struggling. At this low point, anonymous donors who knew their situation stepped in to help.

"People gave us [Christmas presents](#) and sent gift cards," Kaczmarek said. "We were faithful people before, but our faith grew dramatically. As we walked through this, the kindness of others showed us that God was out there. We saved the cards and messages so we never forget how important it is to give back."

He hopes to have that opportunity. Kaczmarek has a new business, iProcureDirect ([www.iProcureDirect.com](http://www.iProcureDirect.com)). Located at the Business and Manufacturing Center at Northeast Wisconsin Technical College, he has created an exclusive buying club that gives members direct-from-manufacturer pricing on thousands of business products from hundreds of brands. The concept is showing rapid growth, and he has applied for a Brown County Microloan to provide [funding](#) for expansion.

"Where I went wrong before is that I thought I needed to do everything myself, but didn't have the knowledge to manage the process of obtaining funding," he said. "I now know that I need key people to help me flow through this process before taking on the next phase."

As Kaczmarek rebuilds his life, he thinks the business is an international opportunity that will grow to be bigger than his first. He isn't taking any income yet, but his wife has found a full-time job working with Head Start where she can use her experiences to help others who are having a hard time.

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