

# Howard Business Capital

BY ALDEN MAHLER LEVINE

It was more *like* at first sight than *love* between the Emerald Coast and Kevin Howard, who visited the area for Christmas and New Year's holidays. It wasn't until he saw the summer scene that he knew he'd found his new home. The summer scene and, of course, a lovely lady he'd met at a Sandestin health club. "I went home long enough to pack, and the rest is history," Howard says.

Together, Kevin and his wife Mona have seen the 30-A area transform from sleepy to busy and developing. But they haven't been watching from the sidelines. In 2012, Kevin founded Howard Business Capital, dedicated to helping local businesses get the resources they need to grow. The company's services have evolved over time and are tailored to clients' needs, including business development and technological support. It all comes back to one primary goal: helping the community succeed.

That success is important because the Emerald Coast community is Kevin's community and his home. "First and foremost, I am a father and husband," Kevin says, apologizing for his full schedule. After a busy day and then taking his three sons (Griffith, 10; Jackson, 8; and Dashell, 6;) for haircuts, Kevin has work to do. "I am in the middle of a large amount of Legos," he laughs. The three boys are in 4th grade, 3rd grade, and kindergarten respectively; and Mona serves as president of the Butler PTO.

In his life as well as his business, Kevin has always been willing to make changes as the situation dictates. He started out with a football scholarship to the South Dakota School of Mines and Technology and a degree in Mechanical Engineering. He served as an Army Airborne Ranger officer with two overseas assignments, then found himself in the Chicago area selling in the machine tool business. After falling in love with Florida, Kevin took his skills to the Rewards Network, opening the Emerald Coast sales territory for the first time. Rewards programs

give businesses cash in exchange for marketing to specific, targeted audiences, and Kevin's work turned the area into a thriving market for the network.

More importantly, this experience allowed him to learn more about what his clients needed. "I met every restaurateur from Mobile, Alabama to Tallahassee, Florida," he says. "I began to understand that the

the 30-A region changes a lot across seasons. This means significantly different business conditions at different times of year, with different pressures and demands. Howard notes, "I get really busy when the season ends, because my clients are always looking for cash to store for the winter; to meet their payroll or complete needed upgrades, improvements, or equipment purchases in preparation for Spring Break, when it starts all over again!"

But Howard's focus isn't only on cash. "I know a lot about these businesses," he says, "so I offer other products that can help them reduce cost and increase efficiency." Howard Business Capital also supports clients in all interactions with credit card companies, including providing point of sale equipment and negotiating lower processing fees. Right now, one of the biggest issues has to do with those neat new chip-embedded credit cards and the switch from the magnetic strip machines the businesses have been using. "That change will take about a year," Howard explains, "But they're liable after October 1st of (2015) and must be able to accept these types of cards. I can help them understand it, and I have a free terminal placement program to get them set up and make them compliant."

Kevin Howard could measure personal success by the success of his business. But he's more inclined to see his success reflected in his community; and that means

there's more work to be done. "I enjoy helping people succeed," he says. "I could simply rely on my established customer base and provide my family with a good income. But I know there are more businesses out there that could use my help."

**For more information on Howard Business Capital, call Kevin directly at (850) 621-0221, or visit his website at [www.howardbusinesscapital.com](http://www.howardbusinesscapital.com).**



Kevin & Mona Howard with their children, Jackson, Griffith & Dashell

marketing aspect and loyalty dining were not as important as cheaper forms of cash."

In response, Kevin founded Howard Business Capital. The company provides loans based on the expected earnings of the borrower, rather than based on assets or collateral like bank loans, keeping the process simpler and shorter on paperwork.

Another benefit of cash flow loans is that loans can be adjusted seasonally, a key feature for the hospitality industry. As Howard's own life experience demonstrated,