

Tom Dickey & Mindy Fuselier

Beach Hut Deli • Stockton, CA



Beach Hut Deli

Tastes its Reward

Franchise opportunities often pose the best risk versus return ratio for aspiring business owners, as Tom Dickey and Mindy Fuselier discovered while working with Northern California Small Business Development Center (SBDC) at San Joaquin Delta College. As they pondered how to realize their dream of owning a restaurant, they came across Beach Hut Deli, which has 20 locations across northern California and Nevada as of the summer of 2008. Mr. Dickey and Ms. Fuselier liked the company's unique image and wholesome menu, and Beach Hut Deli's franchise and royalty fees were much less than large national chains, such as McDonald's.

Armed with Mr. Dickey's management experience and Ms. Fuselier's interior design skills, the couple began the process of becoming a Beach Hut Deli franchisee. Their consultant at SBDC at San Joaquin Delta College helped them evaluate loan possibilities and walked them through the creation of a business plan, complete with feedback on the several drafts that were required.

Mr. Dickey recalls that not only were he and his wife happy with their final business plan, but others were too. "Everyone

loved our business plan," he says. "We had several requests for copies, people thought it was so good."

The couple also successfully navigated treacherous loan waters, eventually coming ashore with an SBA-guaranteed loan through Pacific State Bank. They secured \$96,500 in funding, which they added to their own \$60,000 investment and the \$20,000 worth of facility improvements promised by their landlord in downtown Stockton. They had found a promising location near a movie theater complex, which was part of Stockton's downtown redevelopment plans.

With all of the pieces in place, Mr. Dickey and Ms. Fuselier's Beach Hut Deli franchise opened for business on January 14, 2008. Customers have been happy with the service provided by the couple's 10 employees, and continuous operational adjustments mean that the operation will prosper for many years to come. The SBDC at San Joaquin Delta College hasn't left them high and dry either, checking in occasionally to make sure that the business stays out of troubled waters.