

## Missouri Career Mentor video script



### Jennifer and George Tergin

Entrepreneurs

Tergin Motorsports

*Jennifer – My name is Jennifer Tergin, and this is my husband George. We have a motorcycle, ATV, parts and service shop. I attended evening courses at a community college, and I have an associates degree in business administration.*

George – Through high school, I was always passionate about motorcycles. It was something I always wanted to do to find a way to make a living in the motorcycle industry. I took technical courses through high school, went to a technical college after high school, worked at a motorcycle dealership for many years, and finally took the step to own my own business, and have been doing that for five years now.

#### Responsibilities

My daily responsibilities really include opening and closing the shop. I work pretty much 7 days a week. We are open only six of those days, but it is really important to get in and have time when we are closed to get caught up on things. But I handle opening the store, closing the store, taking care of the deposit, and making sure the day-to-day operations have went well. And really I consider myself the glue that holds the shop together.

*My daily responsibilities consist of all of the accounting. I pay all of the bills, the employees, and the taxes. My primary responsibility is customer service – whether it be on the phone with customers or with customers on the sales floor. We try to make everyone feel welcome and try to be as helpful as possible to everyone. Whenever I am not with customers, I am online with our online store, answering e-mails or shipping packages. I also open all the UPS every day and delegate all the parts and keep control of our inventory system.*

#### Characteristics

I really think, when owning your own business, characteristics that are important – You have to like people. You have to like talking to people. You have to like the challenge and take a problem and find a solution and you have to enjoy every day speaking to somebody or maybe doing things you don't necessarily want to do but you have to do.

*Another important characteristic to have when owning your own business is financial discipline, especially in our line of work where it is seasonal. We are really busy in the summer and making lots of money, then in the winter time, when it gets cold and not as many people are out on their motorcycles, things slow down. You have to be able to budget your money to make it through both the winter and the summer times. The bills don't stop coming, even though the customers occasionally do.*

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## **Joys & Challenges**

I love going to work every day. There is not a day that I have not wanted to go, go in. Even though it's 7 days a week, even though it's late evenings and nights, I enjoy what I do. And I enjoy the opportunity to attempt to make my business better every day. I could not imagine doing anything else for a living.

*One of the difficulties of owning your own business is the amount of time that it requires. We are there 7 days a week, and there are many weeks where it is 60 to 70 hours a week. And that prohibits us on doing some of the fun things we want to do, like getting out to ride our own motorcycles.*

## **Early Interests**

For a number of years, my family had a detached garage from their house, and I was always working on my own motorcycle, changing my own tires, changing my own oil, things like that. The groups that I would ride with would bring their bikes to my house and I would be working on their bikes in the evenings. From there, I got a job at a motorcycle dealership and from there I knew that one day I could do it better. I had my own vision, and the way I wanted to do it, and I knew some day I would try.

*I fell into this by accident. (laughter) I didn't know what I wanted to be when I grew up; even when I went to college I didn't know what I wanted to be when I grew up. And it worked out very well that I ended up in a career where I get to do a lot of different things – everything from marketing to advertising to customer service. I just have my hands in a lot of different areas, which works out perfect for me because I have a hard time committing to one particular field.*

## **Early Influences**

I grew up in a retail family. My grandfather and my father both were in retail businesses or service-oriented businesses. So as I grow up, that is all that I knew. I didn't have a career path in high school. I didn't have a plan for college. I knew I wanted to find something that I would love to do every day. I didn't want to do the same thing every day, I didn't want to wear the same jacket every day or the same suit every day. I knew I wanted to find something that I could just enjoy every day. I watched my grandfather enjoy what he did and I watched my father enjoy what he did. I also saw the hours that went with it. I was prepared for opening our shop.

*I learned from my mother that you can start out in one career path and it's never too late to tackle something new. There's always the opportunity to change your mind or go back to school and choose a different career path. I first started working in a financial institution and I was excited about it – I liked dealing with money – but I soon realized that the structure wasn't exactly what I had in mind for myself. Now, being in charge of the accounting for our own business, I still get to deal with the financial aspects, but I have the freedom of it being my business and I get to do it the way I want to do it.*

## **High School Classes**

My high school experience, you know, whether it be typing or biology wasn't the thing for me, but working with my hands – whether it be the wood shop, the metal shop, anything that involved taking something and making something out of it was more up my alley, more than typing or speech. Math was really important. Math was very important. It's used on a daily basis now. But anything with my hands was what was up my alley – what I needed for my career path.

*The classes I took in high school that help me the most in my career now are accounting – I took Accounting I and Accounting II. And it interested me at the time, but now it is a part of my everyday life. I use it on a daily basis. And, my accountant always praises my accounting skills. He says I make his job much easier. And I couldn't have done that without the experiences I learned in high school.*

### **In Retrospect**

If there was anything I would do differently in high school, or if I could go back and make changes, I would have definitely paid more attention to anything computer oriented, anything as simple as typing. It is so important. Our business has become so automated and so computerized. Where in the beginning, five years ago, we had handwritten tickets. Now everything is done online. Everything. Every aspect of our business touches the computer, and that is something I really wish I had a little more on.

### **Advice**

*I think before you decide to start your own business, you need to make sure that it is something that you really want to do. You have to have a little experience in that field to make sure that it is something that you really enjoy doing, because it will become the main focus of your life for a number of years.*

I agree with Jennifer. It's very, very important to just absolutely love what you are getting ready to get into, because it will consume you.

*And even when things get difficult, the fact that you do love what you do helps you push through.*

### **Memorable Moment**

I really got started my business with very little. I didn't go off the regular business plan. I didn't write a business plan, go to the bank, borrow the money... I went a different way. I knew, I knew I wanted to start small. I would tell a story, it's going to be a seed. It's going to grow. So I took my last two paychecks from my previous job. I okayed it with Jennifer that she would support me while she was at work, and I would give it a try. And I knew that I wanted to start small so that at any time I could get out if I had to. You know, I wouldn't be in trouble. And as I grew... this was before Jennifer came on full time... I was in a very small shop, and I had a customer who made a very expensive order. I didn't even have the funds to make the order for the parts that he wanted. And I remember how worried I was, you know, I am such a small business and he's ordering thousands of dollars worth of parts, and I couldn't even cover it. And I look back now, and you know it has gotten so huge over 5 years that it that we kind of laugh about it now. And he is still a great customer to this day, but I just thought when I was small I thought, how am I ever going to get large? And, it's not so much about how you are going to get large, it's just taking the day-to-day steps throughout until you grow into it. It all comes in time, you know, if your business is going to grow and succeed, it takes time to get there. You know, you are not going to be a big box store overnight, and so it just takes time... time and patience. And I didn't realize that early on just how long it would take to grow, but we grow every day.