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## DBT Tank & Tower, LLC

### Clinton County, KY

"I wonder who services and maintains my municipality's water tank and tower?" If one were to ask a random member of their community the odds would be significantly unlikely anyone would know the correct answer. It's a matter that is almost entirely taken for granted and one that is rarely (if ever) even pondered. So, for the unsung heroes of DBT Tank & Tower, why continue to do it? The answer is actually quite simple – in true entrepreneurial fashion they recognize a tremendous demand for their skilled services and possess just the right mix of experience and acumen to excel in their chosen profession.



*Before and after of DBT's work.*

Brothers Brent and Brandon Durham, of Clinton County, KY, have always been close – and competitive – with one another. So, when Brandon – the older of the two – began working for a sub-contractor that performed tank restoration services, Brent followed suit. At this job, both learned many of the necessary skills enabling them establish DBT Tank & Tower. Their childhood friend, Tony Behrens, has also been along for the ride with them every step of the way. The final member of DBT, Allen Tiller, joined the group by way of marriage and provides the

business acumen and fills the role of business administration and development. The four of them would always talk amongst each other about partnering on a business such as DBT, and in early 2017 this conversation took a more serious turn as they all decided they wanted to apply their individual skills and abilities to the creation of a viable endeavor.

Brandon, being the most experienced of the crew, would act as foreman and project manager when the group was on-site. Brent and Tony would provide the additional manpower and their own unique traits which would allow for successful completion of each job. Allen would focus primarily on the other side of the business – bid preparation, bookkeeping, etc. With roles and responsibilities carved out and a business plan formulated, the next step of the process was to procure all of the necessary equipment to bid on the size of jobs they were targeting (tanks with a capacity of 300,000 gallons and over).

Allen reached out to Kentucky Highlands Investment Corporation (KHIC) about the SBA Microloan Program. KHIC lending staff began working with Allen on the loan process and providing assistance, including preparing pro forma financial statements, helping them understand how lenders evaluate

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collateral, and cash flow management to better budget for fixed and variable costs and avoid some of the pitfalls that are common when providing contractual labor.

After these extensive conversations and appropriate due diligence being performed throughout the underwriting process, KHIC and DBT Tank & Tower entered into a loan agreement in the summer of 2017 for approximately \$43,500. The company was able to take this loan and pair it with the owners' equity already injected into the business to buy all of the necessary equipment they needed (i.e. – sand blasters, pressure washers, etc.) along with an enclosed trailer to transport it all from job to job in the expansive 20+ state territory where they operate.

To date, DBT Tank & Tower has thrived and they are even considering adding an additional crew. The business generated over \$200,000 in revenue in their first partial year of operations and they even maintained an operating profit margin of over 50 percent! These four men are creating wealth for themselves by combining their individual skillsets, providing a valuable service to municipalities across the Eastern United States, and growing at such a pace that more employment opportunities with the company seem as if they will likely emerge. The future is just as exciting for this business as their start has been thus far.

**Submitted by SBA Microloan Intermediary: Kentucky Highlands Investment Corporation in Berea, Kentucky**