

Diane Ruggiero, President
Ruggiero Kitchen, Bath and
Flooring Design Studio, LLC
602 South Urania Avenue
Greensburg, PA 15601

<https://www.facebook.com/RuggieroKBF>

Westmoreland County

Industry:

Interior Design:
Kitchen, Bath, Flooring
Residential Construction
Remodeling

NAICS: 541410, 236118

Year Founded:

2016

SBDC Assistance:

Industry Research
Business Plan
Financial Projections

Additional Partners:

First National Bank



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Leap of Faith Leads to New Design Studio

Diane Ruggiero has been helping people with interior designs for kitchens, bathrooms, and flooring for over twenty years. Diane decided last year to take a leap of faith and start her own design studio focusing on kitchens, bathrooms, and flooring; so she approached the SBDC for start-up assistance in late April.



“Without the help of the SBDC it would have been very difficult to complete my business plan.”
-Diane Ruggiero

Diane had several ideas about her business model and needed some assistance to help determine if the ideas were feasible and what she would need to do in order to start the business.

Diane’s years of experience provided her background and valuable contacts in the industry. Eager to get started, Diane met with a SBDC consultant and they discussed the importance of a business plan and financial projections.

Diane completed an initial draft of her business plan and met with her

consultant to go over the business model, expenses, and a number of other topics related to the proposed business including anticipated sales projections.

Diane faced the decision of giving up a secure job for the chance to become an entrepreneur. Diane also realized she might need a loan to help with some of the initial costs of starting the business.

The client received assistance from the Saint Vincent College Small Business Development Center with industry information including trends and critical issues. In addition, she was provided assistance with demographic profiles for the geographic area of the proposed business. Mrs. Ruggiero received assistance with their business plan that included monthly projections of sales and expenses for the first year. Projections for business growth in years two and three were also developed.

Diane invested some of her own money into the project, however, she needed a small loan to successfully launch the project. Diane approached First National Bank to apply for a commercial loan. Financial projections included a sources and uses of funds statement, income statements, cash flow statements, and balance sheets for three years; along with amortization schedules for the proposed loan amount that she would need to move forward on the project.

Diane received an approval on her business loan from First National Bank, and took the leap of faith. Ruggiero Kitchen, Bath and Flooring Design Studio, LLC, was established on August 29, 2016 as a limited liability company located at 602 South Urania Avenue, Greensburg, Westmoreland County, Pennsylvania.

Diane now has her dream business where she designs kitchen, bath, and flooring to help her customers. The showroom features standard and unique products and styles to match a wide spectrum of customer tastes from traditional to ultra modern designs.

