

become so stringent that a lot of lenders are hesitant about lending and are imposing greater demands for presales in order to limit the risk factors.

"Our sales activities have actually gone quite well, but there is a quandary by lenders that has resulted in a slowdown."

As a mid-sized contractor and a diverse line of services, Ryan remains optimistic.

"We are not a huge contractor, but the core of our group has maintained itself throughout the ups and downs," he says. "We are a competitive group of people and we know how to service the interests of the clients. Our overhead is very lean and our bond line is substantial."

Team-Build Approach

Cotter Ryan's competitive edge is its ability to engage clients from project conceptualization to purchasing and developing the land to constructing the building on site. The firm's team-build approach means involving all members of the construction team and empowering them to make decisions that will result in the highest-quality product.

The company also provides all of the

needed services through Cotter Ryan's affiliates and a sister company.

"A lot of clients are confronted with a myriad of issues and the construction element is only one piece of the whole," he says. "Clients that build the first time developments are challenged by the process and we really help them navigate issues."

Also director of American First Bank in Clermont, Fla., Ryan has the unique ability to look at the financial underpinnings that go along with securing and building projects.

"We are a little more adapted to handle a variety of facets in construction," he says. "At the end of the day, when you have someone who is trying to deliver a building product in today's market we have what it takes to get them over the humps. We can provide the insight on financing cost, value, revenue streams and commercial lending."

"We have the business relationships that put us in a place to give some pretty good advice."

Additionally, the firm works with the sister company Kilcarraig Services - a

full-service construction management firm. "Rather than talking only bricks and sticks, we endeavor issues relating to sales, financing, time lines, feasibility, etc.," he says. "It gives us that extra step."

Empowering Personnel

Part of what makes the company tick, Ryan says, is that each employee is entrusted to do the job it was hired to do. "Our staff is not made of general contractors who just have to pass a test; we have general contractors that went to college and were educated in the field before they went into the business," Ryan asserts.

"Over two years ago, we empowered all field personnel to communicate directly with the architect and owner as issues arise," Ryan explains. "I think we are somewhat cutting-edge in that we have given our field personnel a lot more authority to administer the projects than other companies have."

"The field personnel are just as empowered as our superintendents and project managers."

Cotter Ryan's team-build approach even trickles down to the subcontractors and



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