



Steven C. Kusic is CEO of NRA Group, a Dauphin County-based recovery agency. NRA has embraced technology, which allows the company to become more efficient, Kusic said. Behind him are cabinets that contain the company's servers.

PHOTO/STUART LEASK

BEST OF THE BEST

# GROWING FAST IN A DOWN ECONOMY

ERIC VERONIKIS

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watara Township-based recovery agency NRA Group saw the highest revenue growth over the past two years, according to this year's Top 100 list.

NRA Group saw a 77 percent growth in revenue from 2007 to 2009, from \$27 million to \$48 million. From 2008 to 2009, the company grew its revenue by 49 percent, from \$32 million to \$48 million.

NRA is performing so well in the down economy because its services are in demand, and it continually invests in new technology, which helps streamline operations, CEO Steve Kusic said.

He and his employees are passionate about what they do. The Dauphin County collection agency already is hitting record revenue numbers this year, Kusic said. >





## STEVE KUSIC

CEO  
NRA GROUP

**How the business started:** My father started it in 1976. And I acquired the business from my father in 2006 and renamed it. It was Credit Plus Solutions; (then) it was National Recovery Agency when (his father) owned it. We are NRA Group.

**Footprint:** We manage 22 million accounts for \$5 billion worth of accounts receivable. We have clients across the U.S., from Florida to Maine to California.

**Technology:** We have embraced technology. So far this year in 2010, we already approved \$900,000 in capital expenditures. We're investing in our clients' needs. Technology allows us to become more efficient. Everything is done electronically.

**Challenges:** Regulations, watching expenses and then managing your work force. We are up to about 270 employees. We have three facilities and just opened up a new call center in Panama. We have been setting it up for three months.

**Business ethic:** We tell all our managers, we empower them and give them basic guidelines: Is it legal? Is it ethical? Is it moral? Is it in the best interest of the client and the company? We tell them, "If you can answer yes to all those questions, then the manager has the ability to make their decisions at their level."

**Opportunity:** Bankruptcy is up. Hospitals and utilities are increasing what people owe them and what's getting written off for non-payment. Let's say (a client) writes off \$1,000 last year and this year \$5,000. We might only (collect) 10 percent of that. If they went from \$1,000 to \$5,000 in writeoffs, our success rate would go down about 8 percent. Our job is to call the person on a sporadic basis to hopefully turn it around. Ninety-nine percent of our money comes from getting paid if our client gets paid. Some of our current clientele has increased the need for the work.

**Direction:** I'm pretty content with (our direction) right now. We want to be able to meet our clients' needs, but at the same time keep quality control. I see us getting into more billing and handling current receivables; more into the customer service end for our clients.

**Balance:** Right now, I'm down at the beach and I'm prepping my boat for tuna fishing tomorrow. Fishing is completely my passion.

**Key to happy customers:** Right now, (customers) have great hopes for our success because we have significant impact on their profitability. We have a lot of electronic interfaces with our clients. The biggest thing is to make your product easy for the client to use.

**Advice:** As an owner, I believe you have to set the pace for the organization and be the hardest-working and longest-working. You can't be goofing off and expect your employees to work. If your staff doesn't respect you, you will never be successful. **TOP100**

*"As an owner, I believe you have to set the pace for the organization and be the hardest-working and longest-working."* — Steve Kusic, CEO, NRA Group



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