

## WILLIAM VANDEKERKHOVE SUPER SAVE GROUP

Interviewed by Jacki Thiessen and Felicity Feng  
on November 2, 2004

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### Key Data:

Name	William Vandekerkhove
Position/Title	CEO & Founder
Company	Super Save Group
Web	www.supersave.ca
Location	Headquarters in Langley, B.C. & retail 161 locations in B.C. and Que.
Type of Business	Gasoline Sales, Disposal, Fence Rentals, Propane
Number of Employees	2,200
Status	Private
Years of Operation	1977 – Present
Revenue (Annual)	\$100 Million +

### ENTREPRENEURIAL SEEDS

#### 1. *When did you start your first entrepreneurial venture and what was it?*

I started my first entrepreneurial venture when I was 8 years old. I was shining shoes for people outside a six-chair barber shop in Middle Gate Mall in Burnaby, B.C. I was giving the barber shop 35% of all of my revenues, but I had to be outside the front of door, not inside. I knew then that I wanted to be in business for myself, and I never wanted to give anyone 35% ever again.

#### 2. *What motivated you to become an entrepreneur?*

As a young person, even when I was only 5 or 6 years old, I used to lend money out to other members in the family. I always had some money. Of all the kids in the house, I was the one with the money in the piggy bank. When I was 10 or 11 years old, I used to promote a service in the backyard. I would show kids how to ride a bike and sell tickets to the neighbours. I was a bit of a 'circus man.'

I like to generate revenue; that got me onto the trail of entrepreneurship. I don't take direction well and I like to fight authority. I have been called a bit of a maverick. I tend to be easily bored; not ADD

[Attention Deficit Disorder]], but I do need new things. I can't paint all day long, nor could I build a house all day long. I like challenges.

Entrepreneurship allows you, like an artist, to create things.

3. *Was there any one person who was a model of inspiration for you and in what way?*

When I was a little older I was in the United States with a fellow named George W. Murphy. He was around 80 years old. He probably modeled a lot of business practices for me. I enjoyed his tenacity for a deal, although not his humanity (not too many people liked him). He would really go after a deal with vengeance. In addition, my father was an inspiration for me.

4. *Was your educational experience helpful? If so, in which way?*

I left home when I was 16 years old. This wasn't uncommon at my house; the males left early. I finished my Grades 11 and 12 not living at home. I started working and paying room and board when I was 13 in Grade 8; you learned early that you needed to support yourself. That probably helped me because I worked then and I knew I didn't like putting in a shift, taking direction or looking at the clock. I knew then that I needed some form of education to help me make money.

When I graduated from school after Grade 12, I enrolled in 'Economics 101', where I learned about the laws of supply and demand. I was always good at math and I really enjoyed courses on economics. I completed two semesters of economics courses and that was the extent of my post-secondary education.

5. *How many different business ventures have you started in the course of your entrepreneurial career and what percentage do you estimate were financially successful?*

My first large venture was the cattle business. I managed to lose \$87,000. I lost everything I had, including my brand new Corvette. So I ended up liquidating all of my cattle, all of my assets, including my Corvette, and I rode the bus for 2 years. I would go out on the bus and I hated it. I realized then: be careful what you do, because you can lose it all.

I learned at a young age to liquidate down, reduce debt and be prepared to walk. I think I was 21 or 22 years old, and it was a good lesson for me. I've been cautious ever since. I don't want to get into a business that isn't 'cash-y'. All of the businesses that we have are very 'cash-y' and very liquid. Of the 27 businesses that we have, we could probably liquidate all but three in fewer than 4 months. These businesses may be high risk, but they are very liquid. In total, 78% of my ventures have been financially successful.

## COMPANY FOCUS: SUPER SAVE GROUP

### HISTORY

Super Save Gas is our veteran division in our family of companies. Our first retail gas station opened in 1977 beside our head office building in Surrey, B.C. We operate more than 100 retail gas and propane stations throughout B.C. and Quebec.

### SUPER SAVE GROUP OF COMPANIES

Super Save Group of Companies are local businesses built on clean efficient service and very competitive pricing. Our ability to sustain these basic needs has enabled us to satisfy thousands of customers in a variety of industries. Super Save has been in business for more than 26 years.

We are 100% Canadian owned and operated and an active part of the communities that we operate in. All of our equipment is Canadian made. Our sales and customer service representatives and trained in customer satisfaction. We believe that close contact with our customers results in a long term relationship.

All of our drivers are put through a thorough training program. Each new driver must pass an internal road test and every company driver must pass an annual driver's test, given by an external professional evaluator. Pre trip vehicle checks are done on each truck by the driver and each Super Save truck must pass a weekly vehicle inspection. Truck inspections are done internally and/or externally, by a government licensed facility.

### WHAT WE DO

#### SUPER SAVE PROPANE

Super Save Propane supply bulk propane to residences and businesses throughout the province as well as construction heat to the majority of job sites in the Lower Mainland. We supply propane

to more than 80% of the school districts within the province. Some of our other valued propane customers include: the City of Vancouver, Tolko Industries, and the Vancouver Parks Board.

#### **SUPER SAVE DISPOSAL**

Super Save Disposal provides garbage disposal and recycling to residential, commercial and industrial customers. Some of our valued customers include McDonalds Restaurants, Canada Safeway, the GVRD and the Overwaitea Food Group.

#### **SUPER SAVE FENCE RENTALS**

Super Save Fence Rentals is the newest addition to the group. We supply temporary modular-style fencing for construction sites and special events.

#### **SUPER SAVE GAS**

Super Save Gas is the veteran division in our family of companies. Our first retail gas station opened in 1977 beside our head office building in Surrey, BC. We operate more than 100 retail gas and propane stations throughout BC and Quebec.

Source: [www.supersave.ca](http://www.supersave.ca)

#### *6. How did you identify the opportunity that led to the setting up of the business?*

I sold gas when I was a young person. My father had gas stations, and he wouldn't let me sell gas because I was too small. All of my brothers could sell gas but I couldn't, and I hated that. So that motivated me to get my own gas station. When I am told that I can't do something, I go and do it for sure. I like the cash flow of the gas station; it is very liquid. Every day you sell your gas and it doesn't get old, and every day you get cash. You can turn your inventory with a phone call.

From the gas business, we got into propane and then got into the shopping mall business. The problem with cash, and we made a lot of cash, is that you have to invest in something else. I really believe in real estate. It's good to take some money off the table and put it somewhere else. You don't want to have all your eggs in one basket. Diversification was the key for us and the gasoline business allowed us to diversify.

#### *7. What were the critical elements you assessed before you decided to pursue the opportunity?*

I think you want to know you have ready-made clients for your product; whatever you are going to do, sell gasoline, haul garbage, put up fences, you have to have the demand. Demand has to be there for the product. I think it is very dangerous if you have to create the demand. DeBeers Diamonds created the demand for people to love a diamond, but it takes a long time to create that demand. I like to go where there already is a demand. If there is a good demand, on a level playing field, I have no problem competing.

There was a lot of competition around in the first year of my business and I didn't make any money. I came back from the United States with \$45,000 cash in my pocket and I started the business. By Year Three I hadn't taken a salary and the \$45,000 was gone. I believe that the first few years of any business you go into will likely be lean and very tough. After you are established, it will be easier, but you have to be prepared to endure some long days. Risk is not a problem for me, but I don't like odds unfairly stacked against me. I am not a big gambler because the odds are in favour of the house, but I don't mind risk.

There were probably 30 or 40 companies that did what we did and most of them went bankrupt, and only two or three made it. What we did was not unique, but through God's blessings we were able to conserve capital and buy real estate, so we never needed outside investors.

#### *8. How much time did it take from seeing the opportunity to the first day of business?*

I wanted to get into the gasoline business for probably eleven years before I was able to do so. I needed to grow up. Some other businesses, we will look for a year and we will study the opportunity before we make a move. The gas business allowed lots of cash. In the early 1980s, we had net 45 days credit. So we wouldn't have to pay for our gas until the 28th of the following month. The cash this generated allowed us to pay for the gas station; we never had to go to the bank for money. The line of credit that we had from the oil refin-

ers was enough to build all of our assets without a mortgage. These also let us diversify into the other businesses.

*9. Did you find or have partner? If you had partners, who were they?*

I didn't have any partners initially, but now I have brought my brothers into the business. On our new businesses, my brother have 20% equity ownership. The last couple of businesses I've started I've split 50/50. I still own 100% of the core group of companies.

*10. Did you have a business plan of any kind?*

I had one business plan in my head, which was to grow to 50 gas stations. We had no written plan. We were running our financial statements four or five months late. We were just growing too fast.

*11. What kind of financing did you have?*

In the beginning, we had no financing—it was simply our own money. Our suppliers were our bankers. We always financed ourselves—it was always in house. We finance now from our earnings or our personal lines of credit. This is unusual; people can't normally get as big as we are doing this. But we think we had very unique timing, and we were blessed. We never had outside investors.

*12. How much capital did it take?*

Our original capital requirements were \$45,000—this wasn't much. Because of the cash nature of the business, it was sufficient. It would be difficult to do that today.

*13. How long did it take to reach a positive cash-flow position?*

The first year we made \$163. So, we reached a positive cash-flow position but I didn't take a salary. The second year we made \$2,070; the third year, \$7,500; and the fourth year we made \$500,000.

*14. If you did not have enough money at the time of the start, or at low points in the business cycle, what were some things you did in order to stretch your capital?*

One time I couldn't make payroll and I had a brand new Cadillac, so I sold my Cadillac and made payroll. After this, I rented a car. When I needed capital, I would liquidate anything available—and I would liquidate it at a loss. In business, your credit is invaluable. You can't ruin it, so always strive to have good credit. I can accumulate toys, but if I need to liquidate I am capable of saying goodbye to toys. A lot of people aren't. When they accumulate something they won't give it up, but I will give up any toy to make sure I make payroll. So people know that when times get tough, this guy gets going.

*15. What did you perceive to be the strengths of your venture? Weaknesses?*

The strength of my venture would be that the gasoline business is very 'cash-y.' The weakness is that you don't own a refinery, so your supplier can move your buying price up and you cannot control your purchases.

The garbage business' strength is that in the Greater Vancouver Regional District [GVRD] nobody owns the dump site. We are all on a level playing field; this is a plus in the garbage business. The negative in the garbage business is it takes a lot of steel and lots of trucks. I couldn't duplicate the garbage business without a lot of cash like I did with the gas business. The garbage business eats cash. The gasoline business throws off cash. But since I had the cash from the gasoline business, it allowed me to go into the garbage business.

*16. What was your most triumphant moment? Your worst moment?*

My most triumphant moment was buying back the gas stations I sold to ARCO Gas Corp. I did very well when I sold the stations in 1998, and I did even better when I bought them back in 2002.

My worst moment is when we tipped a tanker over in Maple Ridge. When we have an accident, it is hard on our people. We also had an explosion in Kamloops and a fellow was killed and a young boy was badly burned.

17. *Once you got going, what were the most difficult gaps to fill and problems to solve as you began to grow your company?*

I think the search for quality professionals was the most difficult gap to fill. It's hard to find really good people. Lots of people think they can do the job, but they can't. It is very hard to get people today that are focused, driven, clean of drugs, have clean driver's licences.

However, we have very low turnover. Our first employee, who started 27 years ago, is still with us. We have some very long-term employees. When we have a good person, they stay with us. You have to keep them motivated and give them a competitive salary. It's important to treat your people well. One thing you have to do is respect them. You have to work with people and in return then they will work with you. If the relationship is only one-sided, in business or in any walk of life, it won't last – it has to be good for both.

18. *What were the key attributes you looked for in people as you grew the company?*

I like to see people with drive. They don't have to be able to do the job; they have to want to do the job. We will train them; we have an apprenticeship program. If someone wants it, and desires it, I will take that attitude over credentials anytime. Credentials are great, but they don't show the drive. I love drive in people. Leaders have to lead and management must manage. Don't say that you want to be the manager but never manage the problem, or take the problem but never find the solution.

#### LOOKING BACK

19. *What are some things that you have found to be most personally rewarding and satisfying for yourself as an entrepreneur?*

It is very rewarding if you can go and look at a job well done by your people. For example, I once received a letter about one of our supervisors helping a customer who was stranded on the side of the road. This was hugely rewarding to know that our employees were helping people in the community.

We're involved with the AIDS Walk with our fences. We have provided fences for the last two years AIDS Walks free of charge. They wrote a beautiful letter to us. I think it's a great cause. We're involved with the disabled. When you're successful in business, it allows you to help a lot of people – it doesn't even have to be money. Entrepreneurship allows you the freedom and flexibility to open a lot of doors. That's a nice thing I like about entrepreneurship.

20. *What advice would you give to an aspiring entrepreneur? Could you suggest the three most important lessons you have learned with respect to starting and running a business?*

Some general comments would be as follows.

Don't be faint of heart, be prepared to take high risks, be prepared to be late for dinner and recognize that you are going to have long days. It is not easy to start as an entrepreneur and start a new family. I think someone who is going into business and has to feed little kids at home has both hands tied behind his back. I think you have to start a business and then start a family. You're away a lot as an entrepreneur, not necessarily out of town, but away at your business. Your business will be your first love. If it is not your first love and passion, your likelihood of failure is a lot greater.

I think many entrepreneurs have family problems because their love of their business is their first love. They love it over and above their family. I think that's dangerous and you have to be very careful about that. But, you still need that drive to succeed. You have to watch the balance.

When you get older, you learn you don't have to do everything yourself. When you're younger, you think you have to carry the panel and if you don't, it won't get carried. As you get older, you realize you don't have to carry it. Also, as you get older, I believe you do change as a humanitarian. You start to think on a bigger basis than yourself. When you're a young entrepreneur scratching for every nickel to make the mortgage payment, you're just holding all the balls too tight. The first million dollars is the hardest to make. The second million comes easier, as does your fifth million and tenth million. Money makes money.

More specifically, my three lessons for an inspiring entrepreneur are as follows.

1. Cash is like blood in your body. You don't ever want to run out of cash. You can run on a broken arm, or on a bruised elbow, but you can't run if you run out of cash. If something's bleeding your cash off, that's a big cut in your body. If you run out of blood, you are dead. In business, if you run out of cash, you are dead.
2. Watch your risk. Watch the level of risk you are taking on with new ventures.
3. Safeguard your creditworthiness. Don't extend credit so much that somebody else's problem of not paying you will take you out. In that case you could suffer severe consequences even if it's nothing you did, but rather something that happened to you. Also be careful how much you are relying on any single customer. If you have a customer that accounts for more than 50% percent of your business, that customer will soon be telling you how to run your business, and that is not a good thing.

#### FAITH AND THE MARKETPLACE

*21. Do you feel that you were "called" to entrepreneurship? If so, what does that mean to you?*

While I was driven from the inside, I do believe God has a plan for me and in that sense I am called to entrepreneurship. I know part of that is through my blessings. It's not what I am doing. I am not that smart and not that lucky. It's blessings and they are not mine. You come to the earth with nothing and you leave with nothing. A lot of people who become successful think they made it on their own; but they didn't. They were given the opportunity by God. People have to realize though that opportunities can be taken away.

While my call to entrepreneurship was something inside me, I know I'm supposed to do something with it. I'm hopeful that my calling is shown through the actions I take. I don't think all the actions I take are

good. I take some wrong actions too; but you want to keep trying to do the right thing.

*22. Who, if anyone, affirmed that calling?*

I have a friend in Saskatchewan; he always thought that I was going to build something. He saw that at a young age. I don't think anybody saw it more than him.

*23. What do you believe your gifts are as an entrepreneur?*

I believe that one of my gifts is to bring the best out in people. I can really get people to pull within themselves and to motivate themselves. I enjoy taking a person and stretching them. I want them to reach as far as they can without mentally hitting the wall, but I want them to reach. I think I can do that with most people. You stretch somebody and you pay him or her for the stretch. You don't want them to fall in love with money; you want them to fall in love with their abilities rooted in their confidence. I think there are two things: you can make a lot of money, or you can have a lot of confidence. I think you're better to have a little bit of both and maybe more confidence and that will bring rewards.

I also believe I have the gift of giving. My entrepreneurial ventures have allowed me to support about 100 children through World Vision. I don't have a problem giving; generosity is important. In the early days of our business we bought a boatload of grain for Ethiopia. I always gave, even as a young man. I always went to church on Sunday and gave a hefty tithe. I believe that it is not ours; we are only given it for a short period of time. The more I've shared and given away, the more I've received.

*24. How did you integrate your business expertise with your Christian calling?*

I have integrated my business expertise with my Christian by taking a balanced view of my resources. I have been very blessed, and I have never had an issue with giving. The more I have given, the more I got back. People get hung up about money. I enjoy money. I enjoy

accumulating things like everyone else. I really like my cars, but I don't worship them. As I said, I once sold a car to make payroll. It's just a vehicle after all. You can always buy another one. Companies are very similar - you shouldn't worship your company.

On one occasion I helped purchase land for a church in Langley and funded the mortgage to get it going. I left that church and went to two other churches and got very involved financially with them.

*25. How have you been involved in your church?*

In my church, and other churches I've attended, I've always been a tither, even when I was very young. When I was a bachelor living alone in Alberta, I would go to church on Sunday and tith. I would get involved with the church economically, rather than 'humanistically.' I always felt more comfortable focusing on economic matters.

I was involved when I was very young with the youth ministry for one year. I don't think I did very well at it. I don't think I was a good person to be a leader in the church.

*26. Have you been involved in your denomination and how?*

I have never done anything like that. I am baptized in the United Church and was raised as a Lutheran. I left the Lutheran church, went to the Anglican Church, and then went to a semi-Baptist Community Church. I have only been involved financially.

*27. Have you been involved in para-church organizations and how?*

I am presently involved with the Union Gospel Mission in downtown Vancouver, and have been for many years. We help the Union Gospel Mission with funding. I helped serve the Thanksgiving Day meal with my youngest daughter this past year. The next day I paid for the total cost of the Thanksgiving meal for all the people served. We are also involved with World Vision[see response to Question #23].

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## **SUPERSAVE GROUP OF COMPANIES**

### **COMMUNITY AND CHARITY INVOLVEMENT**

Super Save Group of Companies is a regular supporter of many charities and community organizations. Some of the charities supported by the Super Save Group include:

- Pacific Riding Association for the Disabled
- World Vision Canada
- Youth on Purpose Program
- Multiple Sclerosis Society of Canada
- Children's Hospital
- Heart & Stroke Foundation
- Canadian Cancer Society
- Greater Vancouver Food Bank
- Big Brothers
- Surrey Memorial Hospital
- Langley Memorial Hospital
- Burnaby General Hospital

Other smaller charities and worthy causes are continually supported throughout the year with various donations.

Source: [www.supersave.ca](http://www.supersave.ca)

*28. What are some examples of how you integrate Biblical principles into your business practices?*

I really implore all of our people to be fair in business. If we are going to acquire a company or sell something, don't hide details. If there's

an issue, share it up front. I don't think you need to over-speak, but to hide something is incorrect. If there's a problem, you need to share it.

I think if you're selling, it has to be the right price. Often you're in a situation where there's a question of price. Deep down you know what an appropriate price might be, and you need to honour that. I've never had to make my money by stealing a deal. But, when I've cut the deal then it's done. I've been accused of being a very sharp businessman, but I have never been accused of sharp practice. Sharp practice in business is sometimes referred to someone who will lie in a deal. I've never been accused of that.

We loan our employees money interest free, and we employ people who have been in trouble with the law in the past. Just because someone has done something wrong in their life, we have not turned them away. We believe that people can start over again, and it's okay for them to start here. We treat our employees with respect, and work with them as a team.

For example, one time I got a load of cigarettes that I didn't pay for, and I phoned the shipper and said, 'Listen, I've got a load of tobacco here worth a lot of money.' They were a \$1,000 a case at that time. A whole truckload had come to my place. And the shipper said, 'No, no, you got the right load.' I said, 'No I didn't, actually I got the wrong load.' And he said, 'Don't worry about it, it's yours.' That was on the Friday night, and on Monday I went and took it back to the company that I got it from. The fellow was stealing, and I couldn't have any part of it. And I didn't want those cigarettes that were a \$1,000 case for \$200 a case, that wasn't right.

Another example was when I loaded a trailer-load of gasoline at the refinery, and the computer was down, so I pulled up to the gate. The security guard was there, and I said, 'got a tanker-load, but nothing came out of the computer for my gas.' He said, 'If the computer didn't print it, you didn't get it.' I stopped arguing with him and I contacted the company the next morning and told them what I had gotten. They said that the computer was down and that most people didn't tell them what they received, they just took the load. I paid for it. I don't want something that's not right.

29. *What are the lessons you have learned that you believe are important for Christians pursuing entrepreneurship?*

I think it is important not to worship your business or love your business too much. I think you can take care of it and be a good steward of it, but don't fall in love with it. Entrepreneurs tend to be driven people who love money. I think you have to be careful regarding your love of money.

I think you can be a good Christian and a good businessman. You can be cheated in business, but that will happen whether you're a Christian or not. There are no morals in business; business is amoral. Those who come to the table bring the morals. Also, being willing to give back to your community is important, because you will be given more in return: 'your granaries will overflow.'

30. *How could the church in a general sense support you as an entrepreneur in pursuing your calling in business?*

I think the church can support you and does support all business people. In business, we all will experience trials or issues and we will go to our church and seek quiet time and guidance. I feel that the church will be there for me. As far as people of in my church, I always found them to be supportive, but I've never used my church much for business.

31. *What have been the biggest challenges for you as a Christian in business?*

One challenge is that other business people don't understand how faith and business go together. I say grace at business luncheons, and it's uncomfortable for people sometimes. People then question how I can be a Christian in business.

Second, churches may not have experience in business matters. For example, I once had an issue with a lady that worked for us that had quit her job with us for another one. She didn't like her new job and came back and asked for severance pay. However, she had resigned. A church in Langley backed her, and the church council leader phoned me and said that they wanted me to come down to the church to talk to them. They said that I was a Christian, so I should give her sever-



ance pay, but I replied that she had resigned voluntarily. Churches have good intentions; but not all intentions are correct.

Third, people ask me how you can compete so hard when you're a Christian. I think you can help your brother, but you can't live his life; people often get that mixed up. I am not responsible if another Christian in my business cannot survive. If he did well in business, I wouldn't be able to put him out of business. You can't take the burden of people's decisions onto yourself.

*32. Who was most helpful in addressing these challenges?*

I have three very good friends and I have good brothers. A couple of my brothers have been a good grounding for me. When I would do something that was really out there, they would come to me and ask me if I really wanted to do that. Family and friends have been very instrumental with me.

*33. Have you done business with other people in your church and how?*

We did have one of our ministers highly recommend a young man. We took him into our organization and we ran into trouble very quickly. He worked for us less than six months. Through this process I went and visited the minister and told him I was struggling with this young man. The minister went and talked to him. We ended up parting ways with this young man, and the minister actually apologized. In that instance it didn't work out. However, right now I have a minister living in a home of mine for free, and that has been a good relationship. He doesn't pay me anything and I don't expect anything – it's a good relationship. Each case is different.

I've been approached a few times by church members about setting up a discount card at my gas stations. I don't feel comfortable with that. I don't want to blur the lines: better to leave church as church and business as business. The union of church and business isn't always the healthiest. Going to church is not an extension of my business.

*34. Has your relationship with those people you have done business with in your church been positively or negatively affected – from a business and spiritual standpoint – by doing business together and how?*

Some, as stated above, have not worked out. I would still consider hiring someone recommended by my church. I would pray that it work out better than the previous case [see response to Question #33]. I don't think you can close the door on that.

People's lack of faith has hurt me when I've helped churches out, but I still give to them. You have to be careful how you use your church, but maybe I haven't had a lot of luck with that.