



**Small Business  
Development Center  
Gannon University**

*Helping businesses  
start, grow, and prosper.*

**Armor Linings:**

Owner: Ray and Amanda  
Lucich  
(724) 854-2762  
3608B Sharon Road  
West Middlesex, PA 16159

ArmorLining.com

**County:** Mercer

**Industry:**

Other Automotive Service &  
Repair

**Year Founded:**

1994

**SBDC Assistance:**

Covid assistance  
PPP Loan assistance  
EIDL Loan assistance

**Consultant:** Denise Rhoads

**Additional Partners:**

**Gannon University SBDC**

Center for Business Ingenuity  
900 State Street, Suite 100  
Erie, PA 16501  
P (814) 871-7232  
F (814) 871-7383  
gusbdc@gannon.edu  
www.sbdcgannon.org



## Armor Linings

Armor Linings is a family owned business located in West Middlesex, Mercer County, PA, specializing in Spray-On Bedliners and Krown Rust Protection. The company's owners are Ray and Amanda Lucich and the company has six employees.

In February 2020, Krown Rust Control named Armor Linings as its top dealer for 2019, honoring Ray and Amanda Lucich at its annual conference. Armor Linings has been a Krown dealer since 2010 and has won this prestigious title for eight years. "Things were going very well," said Ray, and all those associated were celebrating this worthy achievement.

In March 2020, things changed drastically for Ray, the business, and his employees as the Covid pandemic changed the dynamics of the business overnight. As an essential business, Armor Linings was not part of the government ordered shutdown. Though Ray tried to stay open, the phones stopped ringing, and he had to shut his business down.

In the entire 26 years in business, Ray has prided himself with never having to lay off a single employee and now he was being forced to lay off everyone and shut down his business. Ray was in a place that he had never been before. His employees were a tight knit group and treated as part of his family. Ray's kindness shined through as he assisted his employees in any way possible until their unemployment began to flow. With the regular unemployment and the additional unemployment benefits allotted by the CARES Act, Ray was relieved for the families of his employees.

Ray's business has always been financially sound, but like so many other small business owners, as time continued to pass, he was getting more and more concerned. When the PPP Loans were opened at the banks, Ray was one of the first to apply and was relieved when it was approved. Later when the EIDL funds were rolling out, that assisted his business as well.

Finally, when Mercer County was awarded the green light and business began opening, Ray saw his business start to pick up. Ray admits it started slow and was glad he had additional funds to help through those first few weeks. And by the month of August, Armor Lining had the best month ever and September 30 was a record day for his business. Even with his business shutdown, this year has already surpassed last year. Patience and perseverance paid off in the end. Ray fought through the difficult days and fears another shutdown. His goal continues to be, keep his employees working, continue to have record days and months, and to be named again a top dealership by Krown Rust Control in 2020.