

The secret of her success

Tough economic times bring out the best in women entrepreneurship; courageous small business owners beating the odds

BY LORRAINE BLASOR

A former OSHA inspector, a woman who battled breast cancer, a housewife eager to contribute financially to her household, a bright young former journalist turned lawyer and an animal rights advocate.

Meet some of Puerto Rico's newest small business owners. In a decidedly precarious economic environment, these women entrepreneurs of different ages and backgrounds took a chance at starting their own businesses. Only time will tell if they have staying power, but in the meantime they are giving it all they've got. They cater to a wide spectrum of business and consumer needs: occupational health, house-cleaning, daycare, legal services, pet products. These are their stories.

CATHERINE ABREU, M.S.I.H. AND PH.D.
CANDIDATE, PRESIDENT, ECO VIDA, HATO REY



Eco Vida opened for business in March 2007 with an ambitious agenda: provide assessment, advisory and training services to island employers on occupational safety, environmental health and wellness programs.

"There are companies that provide similar services, but none do it in an integrated way," said company President Catherine Abreu, 33. Looking at the areas she covers as a whole, rather than as separate concerns, is important because each relates to the other, she pointed out. For example, employee attitudes, labor discontent and lack of clear management directives can expose employees to certain risks in the workplace. Hence, the benefit of a comprehensive approach to ensure productivity and reduce health costs.

She speaks from experience. Abreu, who studied environmental science at the University of Puerto Rico and went on to obtain a master's degree in

industrial hygiene (M.S.I.H.), worked as a U.S. Occupational Safety & Health Administration (OSHA) inspector for seven years and was able to assess firsthand the hazards facing employees who worked in service companies, construction, schools and other businesses. Prior to OSHA, she worked briefly at Warner-Lambert in Fajardo.

Abreu said her interest in the environment goes back to when she was a 13-year-old student at Berwind High School. The school's math and science program exposed students to scientific investigation and offered field trips in which they visited mangroves and ecological sites around the island. "I loved it," said Abreu, adding that her school research projects included investigations on landfills and water contamination.

Later, as she pursued her career, Abreu envisioned eventually starting her own company. "I always had the desire to have my own business and to integrate what I had learned," she said.

She started laying the groundwork for the company between 2005 and 2006 by developing a business plan with the assistance of the U.S. Small Business Development Center and earning several certifications.

Abreu quit her OSHA job in September 2006. By then she had already begun the process of incorporation and permitting but needed more time to make sales presentations and find a location for the company, probably the hardest part of starting the business, she said. High rentals in the marketplace limited her options, but an acquaintance who owned a commercial space on Duarte Street in Hato Rey came through with an affordable offer. In all, Eco Vida required a \$50,000 investment: half came from her own savings and the rest from an Economic Development Bank for Puerto Rico loan under the government's "Key To Your Business" program.

With less than one year in business, Abreu has kept busy providing safety training to companies, "the area that has generated the most income," she said, going on to note that her clients are primarily firms too small to keep a staff devoted to OSHA

and EPA (U.S. Environmental Protection Agency) compliance, or startups that need to comply with environmental and safety regulations to do business. This year the company will be offering a lineup of trainings including OSHA 10 and OSHA 30 safety-training courses. Abreu said she can tap other resources for support in providing a wide gamut of services that include recycling and spill damage-control plans, environmental evaluations, conflict management and leadership coaching, and workshops on stress management.

Abreu, who in addition to running her company is also pursuing a Ph.D. in curriculum and education technology at the University of Turabo, said she has yet to make a profit, but is optimistic she will reach that point soon. Her days are hectic as she makes presentations to potential clients and carries out her advisory work. "I have never worked this hard," she said, but wasn't complaining. "I feel very fortunate. My business has very good opportunities."

ANA JULIA TORRES, PRESIDENT, AT HOME MAID SERVICES, GUAYNABO



The same week doctors declared her sick mother a terminal case, Ana Julia Torres learned she had breast cancer. The following year her mother died and Torres, having successfully treated her cancer, was ready for major change.

"It was a devastating crisis," she said. "When I returned (to my job), I was not the same anymore."

Her job at the time was a high-paying position at the Puerto Rico Telephone Co. where she worked in sales for the Yellow Pages section. But the experience of facing her own mortality and winning a second lease on life gave Torres the motivation to realize a long-held dream: to start her own company. "I decided I would not allow anyone to have control over my life." From now on, she would be her own boss.

Torres, 42, focused on filling a practical need in a particular market niche: a personalized maid service tailored to the well-heeled and upper-middle-class households. At Home Maid Services, she explained, was based on research of the prevailing



Tight on time?

Not enough time to do your Human Resources and Payroll duties? At Interboro Systems Corp. we provide tailored solutions to help you with each one of your responsibilities. This way your daily tasks and special projects will run faster, smoother, and easier.

For more information, call us at (787) 641-7777, visit us at www.interboropr.com, or email us at sales@interboropr.com

We provide software and hardware solutions such as:

- Time and Attendance
- Human Resources and Payroll
- Biometric and Badge Terminals
- Digital Identification Systems

Datacard Group

KRONOS

HandPunch
by Recognition Systems



Interboro Systems Corporation

We take time seriously

services available, mostly women on their own who clean people's apartments or homes on a regular basis. "The stories I've heard...I could write not one, but two books about them," said the ebullient Torres. "What about: you come home from work and find the maid is sleeping in your bed, or maybe you leave a \$20 bill on the bureau, and when you return you find a \$5 bill, or one of your sapphire earrings goes missing, and you think it can't be the maid because why would she take only one earring, but you bump into her six months later with her boyfriend, and he is wearing the sapphire!"

Although in competition with Molly Maid, a stateside franchise with several years providing service in San Juan and Caguas, Torres said her company is unique in that it puts an emphasis on service. "Our clients are elegant women, and we are elegant women who clean," said Torres, going on to explain she currently works with a staff of four women but hopes to add more people as she grows the business. Employees receive training on how to handle precious family heirlooms such as Baccarat crystal or Lladro porcelains, to be gracious in

their dealings with family members and to keep curiosity at bay. Employees are strictly forbidden from opening personal drawers and are not even allowed to open the refrigerator unless it is to clean it, she said.

At Home Maid, in business since February 2007, broke even late last year and is now working with its first corporate client, an office in the San Francisco Shopping Center. Torres said word-of-mouth publicity has brought her clients. She is currently in the process of obtaining a loan under the "Key to Your Business" program that will allow her to add a second minivan and brand each vehicle with the company logo. The money will also help pay for the website she needs to promote her business.

Seeking the loan now makes sense to her as the company needs to grow. But when it came to starting the business, Torres said she tapped her own savings to the tune of \$50,000. "I did it for my peace of mind. I didn't want to get started by owing money," she said. While confident there is room for growth (her goals this year are to have 10 employees and acquire more corporate business), Torres realizes she works in a delicate business

based on trust. "This is a complex business, and you need to conduct it with a lot of care."

YURIEN CANET & BRAULIO HERNÁNDEZ, OWNERS, MANITAS DE SEDA DAYCARE CENTER, CAROLINA

Since opening in August 2007, Manitas de Seda (Little Silk Hands) daycare center in Carolina has seen its enrollment steadily grow to 19 children, thanks to the service it provides to families in the area and neighboring towns such as Río



Grande, Canóvanas and San Juan. And recently, the center received a referral from the Family Department, a source of pride to its owners Yurien

Continued on next page

She is leading a perfect team.

UPfront

COMMUNICATION

The Public Relations firm that you should watch.

OUR CLIENTS: GlaxoSmithKline, EVERTEC, Inc., Waste Management, sanofi-aventis, ESCAPE, Mentor Technical Group, José Raúl Muns Design, Lausell, Calé Boutique, Party Shop, Latin Uno, Taller Uno.

Idia Martínez, president
Upfront Communication



787 749 0226 • www.upfrontpr.net
Avenida Escorial 604, Caparra Heights,
San Juan, PR 00920

Shaping
the future
one day
at a time

Congratulations to Carlos A. Quiñones, Ph.D., President of John Dewey College, and to Roberto Lugo, Jr., Vice President and General Manager of Crowley Puerto Rico, for being recognized by Caribbean Business as two of Puerto Rico's People to Watch for 2008.

Their commitment to excellence has driven them both to break ground year after year. They are definitely two people to watch and be inspired by.

Roberto Lugo, Jr.
Vice President and General Manager
Crowley Puerto Rico



Carlos A. Quiñones, Ph.D.
President
John Dewey College



ARTEAGARTEAGA

Continued from page 59

Canet, 37, and her husband Braulio Hernández, 42.

"It was unexpected," said a pleased Canet, a first time daycare operator who felt prepared to handle this type of business thanks to her training as a teacher. "We don't just take care of children; we also prepare them for kindergarten," she said. Manual skills, basic vocabulary and writing, even table manners and some English words are among the things children are taught while being cared for at the center, which operates from 6:30 a.m. to 6 p.m.

Manitas de Seda already operated as a daycare center when the couple offered to buy it from its former owners who had decided to sell the business. Hernández, a businessman with a wholesale distributing business dedicated to the sale of auto stereo equipment, said he was looking for a separate business to serve as a hedge against cyclical downturns. After all, he handles luxury goods, not necessity items, which makes his company susceptible to economic fluctuations. He said he and his wife considered other types of businesses such as a restaurant, a gas station and a medical lab before zeroing in on the daycare business. "You won't become a millionaire, but it is stable," said Hernández, who described himself as a natural businessman who is willing to take risks. As he put it, "If you win, you win; if you lose, you lose. But at least you gave it a shot."

Buying an already established operation had an advantage; the couple wouldn't have to deal with zoning issues, according to Canet. Still, there were challenges along the way, especially all the paperwork requirements and getting the financing. Initially the couple turned to a commercial bank, but could not meet that bank's high down-payment requirement. They ended up getting a loan from Banco Bilbao Vizcaya with a guarantee from the U.S. Small Business Administration.

Under its permit, the center is allowed to care for as many as 50 children, although Canet could not say when she would reach that number. Current enrollment is just high enough to cover the center's expenses, such as salaries, insurance policies and its biggest cost, a mortgage payment of around \$2,400 per month. The goal, according to

Hernández, is to reach maximum enrollment and eventually open another center. Notwithstanding the economic crisis, he said, you must keep going. And, he added, "We have further ambitions."

YAHIRA CARO, ESQ., FOUNDER, INTEGRATED LEGAL SOLUTIONS, P.S.C., SANTURCE



regular salary," said Caro, who started in journalism before switching to a law career.

With savings she had accumulated, a good business plan and help from her fiancé who is also an entrepreneur, Caro was able to put aside her hesitations and forge ahead. Her Integrated Legal Solutions (ILS) practice, in the Madrid building on Loíza Street covers a wide array of legal services including general corporate matters, commercial lending, real estate law, notary services, wills and testaments, estate administration and contract drafting. She also handles intellectual property law, labor and employment law, civil and commercial litigation and torts.

Caro has impressive credentials as a lawyer, but her first love, she said, is journalism. A 1996 graduate of the University of Puerto Rico with a bachelor's degree *magna cum laude* in public communications, she was hired by Casiano Communications where she started out as editor of *¡Qué Pasa!*, then became editor of the now discontinued *Vida Actual* weekly, and finally managing editor of CARIBBEAN BUSINESS (CB). It was while working full time at CB that she attended UPR Law School, earning her degree in 2004.

"This made for some very long hours, but I needed to continue working to put myself through law school," said Caro. In 2003, she joined a select exchange program at James E. Rogers College of Law at the University of Arizona, taking various specialized courses that included a course on the history of the U.S. Supreme Court taught by Supreme Court

Chief Justice William Rehnquist.

After getting her law degree and being admitted to practice before both local and federal courts, Caro went to work as a staff attorney in the litigation department of Martínez Odell & Calabria, before moving on to Ferraiuoli Torres Marchand & Rovira. Caro is also a notary public and a certified mediator licensed by the Puerto Rico Supreme Court Alternate Dispute Resolution Methods Bureau.

"At some point I knew the time had come to seriously weigh the options in front of me: continue to be an employee, or go solo," she said, adding that, "Thanks to my fiancé's support and savvy advice, I was able to create a thorough business plan, organize ILS and start developing new clients."

In addition to regular clients, Caro said she gets referrals from Ferraiuoli and from two other colleagues who also have successful practices in the same building. Word of mouth, and the company website, www.ilspr.com, are also helping to generate traffic. "I've been fortunate; six months after opening, our client list continues to grow steadily. Our client base has now gotten large enough that I have needed to contract two legal assistants, an accountant, a paralegal and an information systems specialist."

She even beat her "overly conservative" business plan forecast. "Currently, ILS' billing revenues are already generating about three times the income I had initially projected," said Caro, adding that by diversifying her income stream, her firm is in a good position to weather the loss of a major client or a continued economic downturn. Still, even a bad economy can have its silver lining. "There are many legal matters prevalent during times of economic belt-tightening, such as payment demand claims and renegotiating contract terms and conditions," she said.

MÓNICA FERRER, OWNER, PAWTISserie, SANTURCE

There is no denying that her first year in business was tough, but former real-estate appraiser turned entrepreneur Mónica Ferrer is holding her own with a little help from her friends.

Ferrer, 43, runs Pawtiserie, a 400-square-foot store on San Jorge Street out of which she sells home-baked treats and accessories for pets

Continued on next page



smart



planning



design



solutions

Exclusive
Knoll
Dealers in
Puerto Rico














250 F.D. Roosevelt Ave. San Juan, Puerto Rico 00918
Tel. 787-751-5775 / Fax. 787-751-1410
www.systema.net

and humans handmade by her or other talented craftspeople.

"This first year had many challenges, and while I did not make a profit, I am very close to breaking even," said Ferrer, who opened for business in December 2007 after plunking some \$60,000 down to buy equipment, materials and to renovate the store, which is on the first floor of a building her family owns. Having no rent or employees to pay is a bonus, but she still has to cover expenses.

"The hardest part, obviously, is not making a profit. I have been able to keep up the business thanks to the support of friends who order cakes and other sweets for people; in this way I managed to generate some money," she said.

Ferrer's store grew out of her interest in animal rights. She is a committed animal activist who rescues animals in need and tries to place them in loving homes. Although Ferrer did not conduct a market analysis before starting her business, she did carry out test sales of her products by placing them in several pet shops and veterinarian clinics. "My concept had a good reception," she said, noting that for years she had been following the growing stateside market for pet products, a market

that is also growing in Puerto Rico. "There was nothing like it on the island, so I thought that it would be a good opportunity."

Looking at ways to grow the business, Ferrer said she would like to expand the holistic side of Pawtisserie by importing more natural products geared toward the well-being of dogs and cats. She also recognizes the need to advertise instead of relying so much on word-of-mouth traffic. "The key is publicity," she said. "Even after a year, clients

are still coming in who knew nothing about my business until recently."

Although it has been tough, Ferrer said she feels fortunate to be able to do what she likes. "Through this opportunity I have been able to continue helping animals. Each person who enters the store gives me the opportunity to educate, spread the message and provide orientation. Little by little I reach more people," she said. "I'm happy doing what I do despite the sacrifices and limitations." ■

START-UPS WITH THE MOST POTENTIAL IN 2008

Technology

1. Applications
2. Internet websites
3. E-marketing

Security

1. Security guard companies
2. Military-related equipment

Health

1. Daycare centers for the elderly
2. Transportation services for the elderly
3. Ambulance services
4. Clinical labs
5. Pharmacies
6. Personal care (spa, yoga, feng shui)

Environmental conservation

1. Recycling
2. Energy alternatives
3. Water, air and soil validation services

Sports

1. Golf equipment

Tourism

1. Restaurants
2. Ecotourism
3. Gourmet food manufacturing

Education

1. Daycare and learning centers for children
2. Arts academies

Professional Services

1. Engineering
2. Marketing and advertising consultants
3. Medical specialists

SOURCE: Puerto Rico SBTDC Network



Hospicio La Paz

**Servicios las 24 horas,
todos los días,
toda la Isla.**

Cuando nos enteramos que mami no sobreviviría a su enfermedad, no supimos qué hacer; entonces escuchamos de Hospicio La Paz.

Ellos nos ofrecieron todos los servicios médicos, enfermeros, doctores, medicamentos, ama de llaves, equipos médicos y apoyo espiritual tanto a ella como a nosotros.

Gracias al Hospicio La Paz, mami vivió sus últimos días como ella quería... en nuestra casa.

A través de Hospicio La Paz usted puede disfrutar de los servicios de médicos, medicamentos, enfermeros, ama de llave, equipo y suplido médico, y nutricionistas, entre otros beneficios en la comodidad de su hogar.

Llame gratis al 1-800-981-0032
www.hospiciolapaz.com

Porque nada mejor como estar en casa