



FROM VISION TO IMPACT

2018
ANNUAL
REPORT

Puerto Rico SBTDC Partners & Enablers

The Puerto Rico Small Business and Technology Development Centers funding partners are the Inter American University of Puerto Rico (IAUPR) and the Small Business Administration (SBA) with enablers, such as, the Puerto Rico Industrial Development Company (PRIDCO) and Caguas Municipality.



MANUEL J. FERNÓS, ESQ.
President
Inter American University
of Puerto Rico



YVETTE COLLAZO
SBA District Director
Puerto Rico and Virgin Islands



ENG. MANUEL LABOY
Secretary Economic Development
Department and Commerce
of Puerto Rico



HON. WILLIAM MIRANDA
Major
Caguas Municipality

Advisory Board

The Advisory Board includes business owners and representatives of different institutions such as SBA, the InterAmerican University of PR, Trade Associations, Government, Regional Initiatives of municipalities and the banking sector, among others.



OSCAR QUILES
President
Advisory Board Puerto Rico SBTDC

Executive Director's Message



CARMEN MARTÍ
Executive Director

The Puerto Rico SBTDC, established in 1997, is the principal assistance organization for small businesses in the Island. The partnerships that comprise our network, the InterAmerican University of Puerto Rico, and the U.S. Small Business Administration, with enablers as PRIDCO and Caguas Municipality, help Puerto Rico aspiring and existing entrepreneurs grow, innovate and export. To reach those goals, definitely, small businesses need the training, resources and qualified consultants with expertise to achieve with success their journey.

After Hurricanes Irma and María which widespread devastation last September 20th 2017, small businesses in Puerto Rico where lacking of critical assistance. After the event, the Puerto Rico SBTDC network provided services in every region of the Island, offering training and technical assistance to fill disaster loans to small business owners affected. This great effort is exemplary of the commitment and engagement consultants have, surpassing all expectations, providing quality services for disaster assistance despite their own personal situations and less than optimal working conditions caused by the general power outage that lasted weeks, lack of water and damaged facilities, to ensure that clients had the resources and support to rise above the crisis. Given the state of emergency, disaster assistance, business continuity and business stabilization ser-

vices took priority during the first half of the fiscal year. During the months of October, November and December 2017 service centers received new clients reaching a peak of 40 to 50 new people daily, per center at a given time. Most requests were for information and orientation on SBA Disaster Loans.

The Puerto Rico SBTDC prepare its self-study to receive the ASBDC Accreditation team on November 11-16, 2018. After the intensive evaluation on all the centers, the accreditation committee certificate an SBTDC ACCREDITATION WITHOUT CONDITIONS. Upon its mission to provide integrated multidisciplinary business solutions for small businesses within a competitive, innovative and technological environment, the Strategic Plan is aimed to the program's Vision to "Be world class leader's supporting small businesses". This 2018 Annual Report contains the impact, events, and showcases a sampling of success stories.

Our work would not be possible without employees, partners, and Advisory Board members.

Sincerely,

A handwritten signature in black ink that reads "Carmen Martí". The signature is written in a cursive, flowing style.

Carmen Martí



Accreditation without Conditions

The Puerto Rico SBTDC receives the ASBDC Accreditation team on November 2018 for its review, resulting in an Accreditation without conditions. The ASBDC examiners were Mark Petrilli from Illinois SBDC and Lora Brown from Maryland SBDC.

Federal statute mandates that every five years, SBDC programs undergo a robust review to continue program eligibility and funding. The America's SBDC Accreditation Committee voted unanimously to fully accredit the Puerto Rico SBTDC program.

Accreditation is essential to upholding the high quality of the national SBDC program and in securing funding from the U.S. Small Business Administration. No other

publicly-funded program undergoes the accountability examinations and reviews that SBDCs receive to ensure management strength, financial accountability and economic impact. The review encompassed accreditation criteria based upon the Malcolm Baldrige Standards of Performance Excellence, such as strategic planning, process management and results.

Collective Proclamation of Impact and Success

At the SBDC DAY, our network in Puerto Rico united to the nearly 1,000 SBDC centers across the U.S. sharing, in real time, the success stories and notable impacts the SBDCs collectively have on the small business community at large.

The SBDC DAY is a collective proclamation of the success and impact of America's Small Business Development Centers (SBDCs) in economic development and the small businesses community. Last year, America's SBDC Day took place on Wednesday, March 21, 2018.



In 2018, the Puerto Rico SBTDC

provided **13,919** consulting hours
to **1,739** entrepreneurs
and offered **11,790** training hours
to **1,572** attendees

Almost half of all clients served until September 30, 2018, requested services related to disaster recovery. As shown in the graph, a significant number of clients requested counseling for SBA Disaster Loans, 37% of all clients.



Aspiring and existing entrepreneurs receive free professional consulting and low-cost training

Economic Impact

The services offered help Puerto Rico's businesses improve market competitiveness, grow revenues, and improve profits; contributing to our local economy.

	2018	(TOTAL)	
	3,444	50,683	Jobs Created & Saved
	\$4,345	\$4,482	Investment per Job
	\$148 Millions	\$862 Millions	Sales Increase & Saved
	\$29 Millions	\$979 Millions	Capital Infusion
	95%	94%	Client Satisfaction
	\$1:\$25	\$1:\$17	Return on Investment per Dollar
	\$10 Millions	\$61 Millions	Government Tax Revenues Earned

Source: 2017 ASBDC National Economic Impact Report, Center IC Data & IPSOS

Baldrige Performance Excellence Educational Program

The Alliance for Global Competitiveness, established in 2011, drives established small businesses to grow. As a member of the Alliance, the Puerto Rico Industrial Development Company (PRIDCO) funds the Baldrige Performance Excellence Educational Program which train and coach established businesses with more than 5 years, with this Excellence Performance Model. Baldrige National Examiners, Award Recipients, and local experts present criteria and strategies in seven different sessions to build competitiveness into small businesses.

The Puerto Rico Industrial Development Company (PRIDCO) is the state match-funding partner of the Puerto Rico SBTDC and also the state agency that provides incentives for established/growing small businesses and for exports and innovation.





Roundtables

During 2018, the Puerto Rico SBDC celebrate Lender's Roundtables to discuss current lending and economic issues and include participants of several local banks, CDCs, Cooperatives, SBA representatives, Inter American University officials and entrepreneurs. Some of the topics presented were: SBA 504 Regular and Refinance Loan Programs, International Trade Programs and Succession Planning among others.



Cyber Security

To inform those steps that can help entrepreneurial communities to make appropriate, risk-based decisions and to help small businesses better protect their employees, customers, business, and profits from cyberattacks the Puerto Rico SBTDC Network offer no-cost workshops covering basic cyber-security threats, security, remediation, and resources. Also, the topic was included in the prsbtdc.org website, and on the September 2018 Edition of the quarterly Newsletter éxito.



Sharing the steps business owners can take to protect company's information.

Business Resiliency Disaster Recovery

Creating the awareness that the small businesses need for readiness toward future natural disasters, the Puerto Rico SBTDC develop a digital contingency manual for business continuity adaptable for each particular case and completely free of cost.

This important tool, after the experience of hurricane María, which caused billions in damages and physical and economic injury to thousands of small businesses, has the purpose to guide for business continuity in the face of an emergency or natural disaster. The manual considered those controllable variables to avoid business stoppage to minimize that period of time.



International Trade

To promote entrepreneurial growth by preparing small businesses to export, since 2014 all staff received training and completed the SBA Intermediate EXPORT Certification. The Puerto Rico SBTDC updates and develops training materials to build export-ready capabilities and provide information on SBA and EXIM Bank programs. The International Trade Center Director is a member of the local Puerto Rico District Export Council, an initiative of the U.S. Department of Commerce focused on promoting exports and export initiatives in Puerto Rico.

The Ponce SBTDC Regional Director, participated as a keynote speaker at the Forum-Export of Products and Services, sponsored by the CPA Association. The forum presented export tools and marketing opportunities, market research, export services incentives under Law 20, and export initiatives. Resident Commissioner,



Hon. Jenniffer González, was a keynote speaker and SBTDC client Fernando Rodríguez, President of Prime Janitorial, presented his export success story.





Innovation and Technology

The Center for Innovation and Technology (CIT) regularly offers the Patents and Intellectual Property Seminar to cover basic concepts with guest speakers such as patent attorneys and former agents licensed to practice before the US Patent and Trademark Office.

To support small business to develop and commercialize technologies and to incorporate technology in every day processes, the Puerto Rico SBTDC has integrated “T” technology competencies into staff professional development. This includes SBIR (Small Business Innovation Research) and STTR (Small Business Technology Transfer) eligibility criteria and topic search seminars and technical commercialization and grants writing support provided by the Center for Innovation and Tech-



nology (CIT) to all regional centers, as needed.

The Annual SBIR/STTR Caribbean Conference on September 2018 with Shannon Bas from BBC Entrepreneurial and Consulting Services as a keynote speaker presented SBIR and STTR programs information with focus on NIH and NSF specific criteria.

CIT Director, is a member in the Puerto Rico SBIR Coordinating Committee, a group that includes the SBA District Office, the PR Science Trust, the PR SBTDC, the Puerto Rico Industrial Development Company (PRIDCO) and a private sector driven non-profit organization part of the local entrepreneurial ecosystem. The group jointly coordinates efforts to increase local participation of small businesses in the SBIR/STTR Program.

SBA Awards at Small Business Week

In May 2018, the Puerto Rico SBTDC participated at the SBA National Small Business Week celebration to honor clients and advocates who were recognized. The Puerto Rico SBTDC clients, Antonio and Luisa del Río, from Del Río Trading Co., at Camuy, won 2018 Family Owned Business of the Year. Also the Puerto Rico SBTDC Executive Director, Carmen Marti, received a recognition for her leadership, which contributes to Puerto Rico's economic development.





Inter Empresa

To provide a unique link with experiential learning opportunities to university students and the client value-added feedback from a fresh perspective, the Puerto Rico SBTDC delivered services through the InterEmpresa Program for Young Entrepreneurs.

As part of the four modules of the Program, and the support of the Inter American University, the academic community receives training and counseling. In addition, the regional centers, with the consent of clients, presented certain business aspects to business students to get their feedback on business plans, market research and business idea development, among others.

The Inter American University of PR is the Host Institution of the program. Commonly regional centers collaborate with their academic communities to foster entrepreneurship. Also, there is a frequent Director's participation



in the special committees of the Chancellor's Offices related to entrepreneurship.

The Puerto Rico SBTDC employs undergraduate and graduate students across various disciplines as employees and interns to foster applied student learning and career development.

Women-Owned Businesses

Women entrepreneurs are one of the fastest rising populations and they make a significant contribution to innovation, job and wealth creation in economies across the globe. Special events, included the Idea Engineering

Bootcamp workshop offered in September 2018 by the San Germán SBTDC, covering the fundamentals of the innovation process and the power of prototyping better inform decision-making and implementation.





Rural Assistance

In collaboration with the Puerto Rico Department of Agriculture-FIDA, the USDA and the Agricultural Extension Agents, the Puerto Rico SBTDC network trains and counsel farmers in all regional centers. As agribusinesses grow and mature, they are also receiving specialty assistance through the International Trade Center for exports and the Center for Innovation and Technology for commercialization. In June 2018 the Arecibo SBTDC and the San Germán SBTDC offered the NX Level for Agro-Entrepreneurs course to nascent farmers in the rural towns of Aguadilla and Isabela. Once they completed the course, the farmers had to prepare and submit their business plan to obtain land of “Finca Explora” to grow their products. Finca Explora is a partnership program developed by PRTEC for new agro-entrepreneurs in niches with the intention of grow products locally with technology and innovation during an incubation facility in the western region of the Island.





Portable Assistance Program

Due to firms closure or downsizing, many workers in Puerto Rico involuntarily lose their jobs. This causes serious impact over the course of a working life.

A job loss can be painful. Recognizing that problem, the Puerto Rico SBTDC through the San Juan Regional Center, offered training and one to one counseling to make displaced workers more capable to establish their own businesses.



120 attendees received **2,467** training hours.
90 individuals received **896** hours of one to one
counseling services and **9** new businesses started.

Success Stories



**“If you cannot
stop thinking
about an idea,
then do not stop
working to make
it a reality”**

CORALYS MORALES

HIS Pharmacy

Vega Baja

Coralys Morales and Ramesis Marrero are two visionary entrepreneurs who are making the difference by contributing to the economy of Puerto Rico. Coralys has a Doctoral Degree in Pharmacy. For two years, she was the Director of Pharmacy Operations for an Insurance Health Company. In addition, she has been recognized with the Distinguished Young Pharmacist of the Year Award of the Association of Pharmacists of Puerto Rico. Her husband, Ramesis Marrero, has a Bachelor's Degree in Network Administration and Infrastructure and an Associate Degree in Computer Science and Programming. Both wanted to start a business to

provide quality of life to people and searched for agencies to help them plan and develop the financial proposal. They visited the Arecibo SBTDC and found assistance with government requirements, permits, business planning and financing options. The counselor assisted them in the preparation of the loan proposal, and also evaluated and reviewed their business plan and operational aspects. As a result, after the financial proposal was approved, with a credit line, and personal investment they made the necessary improvements, purchase equipment, inventory and working capital to grow their business.



Tijuana's Bar and Grill Caguas

Tijuana's Bar and Grill is the first full-service Mexican restaurant in the region, offering traditional dishes and creations of the chef made with quality products and strict procedures for consistency, presentation and cost control. Grace M. Rivera, owner of V & E LLC has a bachelor's degree in advertising and a Master's in corporate communication and strategic planning that she complimented with the First Steps for New Entrepreneurs Course of the Puerto Rico SBTDC. She had the support of her main adviser and husband Luis R. Carrión, who has worked for the franchise since 2003, initially as a waiter and then as manager of the site in Condado. He knows the operation of the restaurant and has a diverse background in civil engineering, construction project management and property management. The Caguas SBTDC assisted them with a business plan and SBA financing proposal which was approved to support their business success. True to the concept of the franchise, the facilities offer a welcoming environment with Mexican elements for 162 clients. With this new business in Caguas Municipality, sixty-five (65) jobs were created.

“Today we look to the future with great enthusiasm, knowing that we have on our side a team of professionals who will help us to take the next step”

GRACE RIVERA

Success
Stories



Gypsum Board & Art Institute

San Juan, Manatí, Caguas and Ponce

Gypsum Board & Art Institute, Inc. is an innovative educational concept that offers training to work with gypsum board. It was incorporated on April 2015 by Lorenzo Valcárcel, Vice-President and a veteran, and Gustavo Seda, President. This Institute offers certifications for Drywall Mechanic Installer, License for Use and Handling of Powder Activate Tool and Cost Estimate and Construction Plan Reading. They are accredited by the National Center for Construction Education and Research (NCCER). The Gypsum Board & Art

Institute operates four branches located at San Juan, Manatí, Caguas and Ponce with plans to open new branches in Fajardo, Mayagüez, Bayamón and in Orlando and Miami. The team requested assistance from the Fajardo SBTDC in the aftermath of Hurricane María, for support with an SBA Disaster Loan package to address recovery efforts. The services received resulted in the approval of an SBA Disaster Loan for physical damages and economic injuries, retaining sixteen (16) jobs supporting sales.

Professional Modern Projects (PMP) Contractor

Carolina

PMP Contractor offers construction services, remodeling, restoration, painting and waterproofing of roofs to commercial and residential industries. Alexis Álvarez and his wife Dalys Y. Fernández started Professional

Modern Projects (PMP) Contractor, Inc. as home based business in the Rio Grande municipality on November 2011. Alexis, President of PMP Contractor has a bachelor's degree in Business Administration and 20 years of experience in the construction industry. He is responsible for field operations. Dalys has a bachelor's degree in Accounting. She is responsible for the business administration, accounting, employees, contracts and customer service. Lendreams, an authorized SBA micro lender and Certified Development Company, referred the couple to the Fajardo SBTDC for assistance in the preparation of an SBA 504 loan package and a business plan. The regional

center's assistance resulted in the approval of the SBA 504 Loan. As of 2018, PMP Contractors had three (3) jobs, sales increase of 52% and increase in contracts obtained. They also have more than 30 construction professionals working on a seasonal basis.

“Receiving services from the SBDC helped us grow our business; we have obtained more contracts, increased sales and created jobs”

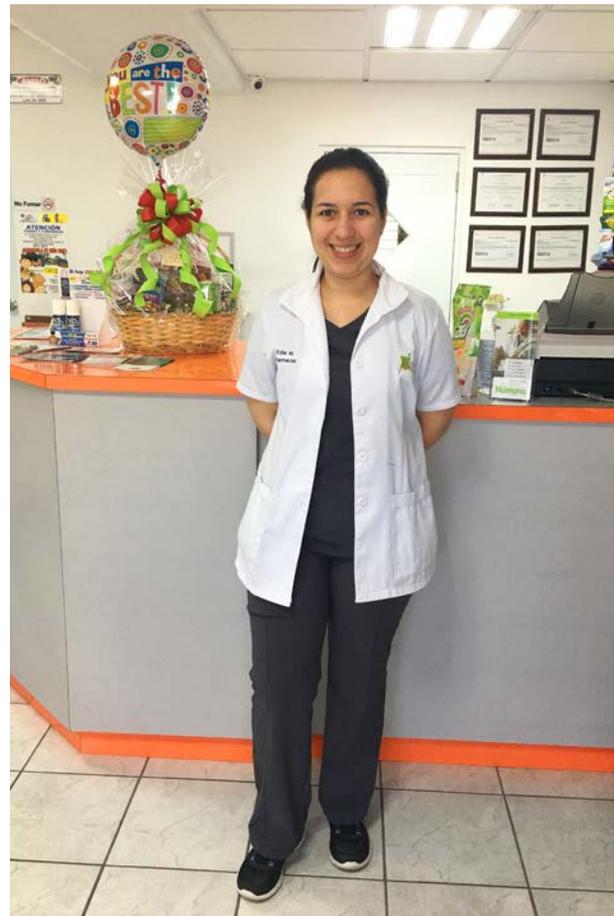
ALEXIS ÁLVAREZ AND DALYS FERNÁNDEZ



Success
Stories

Monroig Pharma Plus San Sebastián

Edia Monroig and her brother José Monroig created Empresas Monroig LLC to serve and take care of the Barrio Saltos community in San Sebastián, after analyzing the market and evaluating the needs of the community. Edia has a doctoral degree in pharmacy from the University of Puerto Rico Medical Sciences. She is member of the American Pharmacists Association, National Community Pharmacists Association and the American Society of Health - System Pharmacists. José has a master's degree on Information Systems and Finance from the Inter American University of Puerto Rico. They first came to the Arecibo SBTDC looking for information on how to start the business. The counselor assisted them in the preparation of the financial loan proposal, evaluated and reviewed the business plan and offered guidance on government requirements and permits. The financial proposal and a line of credit were approved. Their hard work and the support of the consultant paid off when the Monroig family were able to make the improvements to the premises, purchase equipment and inventory, and obtain working capital. Monroig Pharma Plus employees and management are committed to contribute to the well-being of the community.



“We want to make the difference, assure quality, and grow our business at Barrio Saltos”

EDIA MONROIG

Success Stories



Protein Shake & Lounge

Ponce

Recognizing the need for a coffee place near his university to relax, study, read a book or just simply to drink a good cup of coffee, Arnaldo Gratacós, an architecture student, came upon the idea to start a business. He wanted to provide the academic community a place to congregate, write, and read, while enjoying beverages, snacks and pastries, within a familiar and cozy atmosphere.

After participating in the First Steps for New Entrepreneurs Course, and with the assistance of the Ponce SBT-DC Regional Center, he submitted a financing proposal. An approval to purchase equipment and inventory for the opening was made in 2016. Now the business has five (5) employees, trained to prepare handmade sandwiches, protein shakes and crafted coffee.

Success
Stories

FARMACIA SANTONI

Guayanilla

Jorge Morales is a Doctor in Pharmacy and his wife Roseline Rodríguez, is a licensed pharmacist. While Jorge was working in a hospital and Roseline in a recognized multinational as a pharmacist manager, they decided to start a business and identified an opportunity in the rural community of Barrio Macaná in Guayanilla, a neighborhood with a high population of elderly people. The San Germán SBTDC Regional Center provided assistance with the financing process and with drafting the business plan. To finance the project, a 7A SBA Guaranteed Loan and an SBA Express Line of Credit were approved. Modrig Corporation started Farmacia Santoni with two (2) employees. Nowadays they have grown to nine (9) employees. Their sales have grown beyond financial projections due to their value proposition to offer the best service to clients. To fulfill it they offer unique services in Guayanilla including delivery services, electronic prescriptions management and the opening on holidays. In the future, they plan to buy facilities and expand to provide other services.



Success Stories



Señorial Brewing Corporation

Ponce

Señorial Brewing Corporation elaborates craft beers which are sold in grocery stores, restaurants, gas stations and businesses. The production is limited to weekends in a residence located in the Mariani Urbanization in the town of Ponce. Luis Rodríguez is the president of the corporation responsible for administration and sales relationships. His son Luis Rodríguez Lugo and his nephew Armando Rodríguez assist him and are responsible for preparation, pack-

aging and distribution of the product. The company produces four beers under the brands of La Ceiba-India Pale Ale, El Vigía-Pale Ale, Colorá-Red Wheat Beer and Lady of the Night-Oatmeal Stout. However, the Rodríguez family constantly elaborates new flavors for seasonal releases, they also have renowned clients including Taska Gau in Ponce, Taberna Hops in Old San Juan, Taberna Boricua in San Juan and Rincón Beer Company.

Success
Stories

Momentum Creative Labs (MC Labs)

Mayagüez

Eng. Mark Gómez and Víctor Hernández started Momentum Creative Labs (MC Labs) to develop new technologies for child safety. Gardien Alert is a preventive system using sensors in the car seat that send signals to a mobile application linked to a main number that if left unanswered, reaches out to secondary contacts. Successes included winning the Grupo Guayacán Entrepreneur Competition EnterPrize in 2013, First Prize in the Puerto Rico SBTDC Business Competition Innoventure in 2014 and the business competition TV show HIT 3001 in 2015. The seed money from the competitions supported development of the prototype for Gardien Alert, a product recognized at the ABC Kids Expo 2015 as the Best Product for Children Safety by the Parent Tested Parent Approved (PTPA) organization with an approved US Patent and compliance with different safety certifications. The San Germán regional Center Director, supported their growth, assisting with accounting, tax regulations and marketing topics. The product is manufactured locally with a supply chain. Gardien Alert sales throughout stores in Puerto Rico, and specialized children stores.



Success Stories



I Love Dogs Guaynabo

María de los Angeles Santini operated I Love Dogs for nine years out of a rented location in Guaynabo. During the years, the dog grooming business experienced a continuous growth in sales and clients and steady rent hikes. With the business growth, space became an issue as the business needed to have more space to accommodate the increased number of dogs and to develop new

services. She decided to purchase a new commercial property to expand her business offering new services with more space for more dogs. The San Juan SBTDC assisted Ms. Santini to apply for an SBA Loan under the 504 Program. I Love Dogs will open for business at its new location during November 2018 with six (6) new full-time employees.

Success
Stories

Black and White Coffee Shop

San Juan

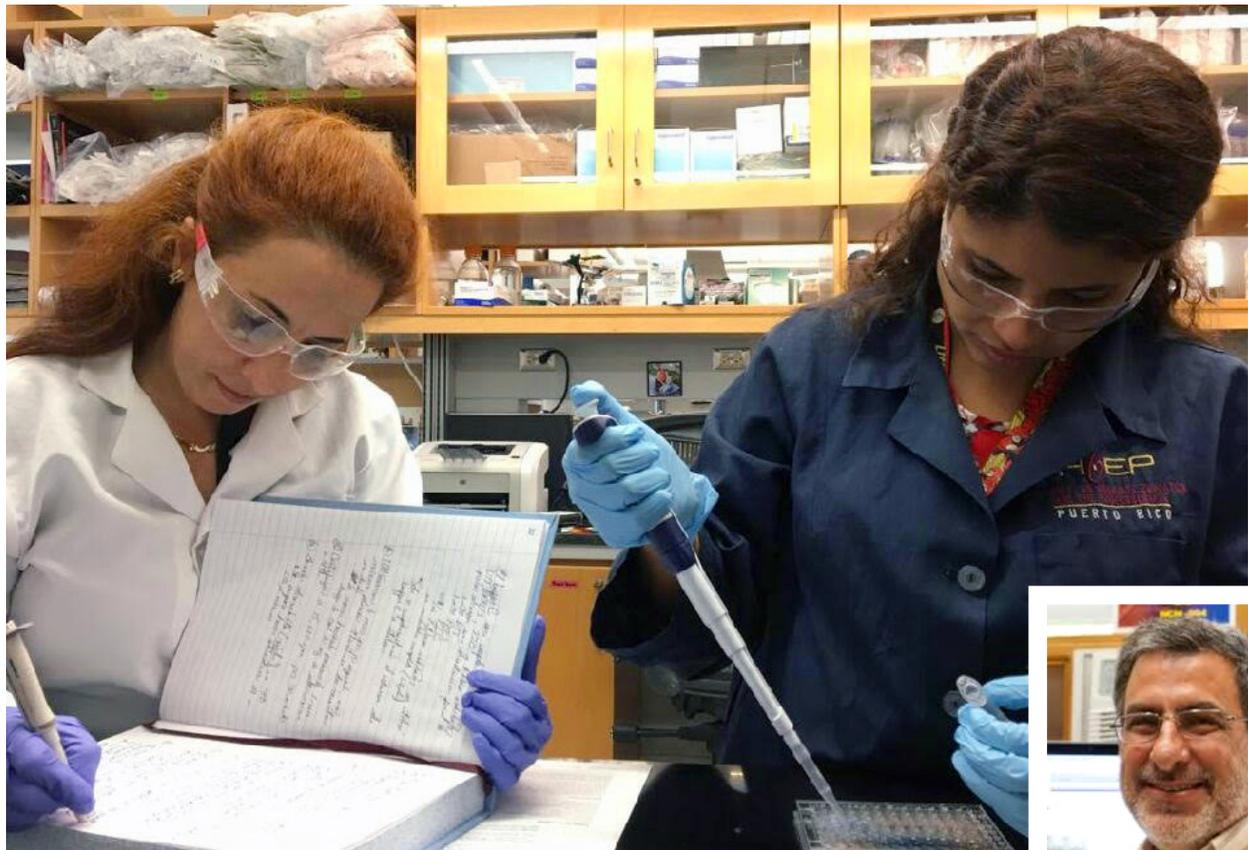
Javiezer Colón discovered his passion for coffee while working as a barista. This experience awoke his entrepreneurial spirit and set him on the path to open his new business, Black and White Coffee Bistro. Javiezer wanted to learn everything he needed to start a new business and in 2014, before graduating with a Bachelor's Degree from Inter American University, he attended various seminars offered through the Inter Empresa-SBTDC Program. Equipped with his new knowledge and passion for business, he walked into the SBTDC office at the Inter American University - Metro Campus to request assistance with opening a coffee shop.

The SBTDC helped him to navigate through all the documentation, financial projections and other requirements needed to prepare a complete business plan and loan application presentation. After investing from his personal savings, Javiezer officially launched Black and White Coffee Bistro on January 2017 at the Kennedy Avenue in San Juan. Less than a couple of years later, Black and White Coffee Bistro has reached more than projected sales and continues to grow serving the professional community in the area, creating five new jobs.





Success Stories



DR. CARLOS CABRERA
BIDEA LLC

BIDEA

San Juan

Dr. Carlos Cabrera incorporated BIDEA LLC in May 2016. With his team, he is developing a device for early detection of uterine cancer cells at the point of care. To fulfill this mission, the BIDEA team turned to the Center for Innovation and Technology (CIT) of the SBTDC. The company had identified a Principal Investigator and the director of the CIT provided SBIR related assistance. Their NSF SBIR Phase 1 proposal was not awarded, but they learned from their experience. BIDEA had to replace their Principal Investigator with Ramonita Díaz-Ayala,

a Chemistry Ph.D. graduate who was working at the University of Puerto Rico-Molecular Sciences Research Center. Since the Ph.D. experience was primarily with research, she relied on the CIT to review the commercialization section of the proposal. The CIT also assisted her with market research, budget preparation, and updates to federal and business registrations. This team effort resulted in BIDEA obtaining an SBIR Phase 1 Award from NSF in December 2017. The relationship with BIDEA is ongoing as they are now eligible for local incentive programs by PRIDCO.



**Consultants have advanced certifications,
degrees and extensive business backgrounds.**

Star Performer 2018

FÉLIX SÁEZ
Business & Technology
Consultant
San Germán





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PRIDCO

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Puerto Rico Industrial Development Company



www.prsbtdc.org



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