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INSPIRATIONAL LEADERSHIP

By: Edwin Perez Guma

Professor in Business And Psychology
Puerto Rico Area

What is leadership and what is management? Let me state what I believe to be true. A good leader will be succesful in a bad situation, a bad leadear will fail in a good situation. You have seen listen about this or studied it in your business classes, but how do you apply leadership concepts into a business environment. The best way for me to try to explain these concepts is to actually, talking about what I have done all my life as a director of non-profit organizations and as a university professor. I had worked as a director for over 8 years and as an university professor teaching a variety of courses, from management, supervision, strategic planning, etc. as well as psychology, sociology, human relations, computers applications, Spanish, Church Leadership, Pastoral Counseling, etc., for over 15 years.

Well, let me transport you to my first job after finishing my masters degrees from SUNY Oswego in 1997. Yes, you read correctly, I finished two masters that I studiend at the same time, an MBA and an MS in Counseling. After I graduated, with honors, I moved to Chicago with my family and started to look for a job. I applied for several jobs and my first interview was with the Boys and Girls Clubs of Chicago. I was interviewed by two board members of the General Robert E. Woods B&G Club and the VP of Operations. They indicated to me that they would let me know in a week about the job. My interview was on Monday morning, well, they called me on Wednesday morning to indicate that I got the job and offered me a great salary. The VP asked me to go to the Club on Saturday for an award activity that they had.

I went to this activity evenwhen my starting date was on Monday. What a surprice I had during this visit and activity. What I have accepted to manage? It was a difficult situation, the Club had lots of problems, from staffing, programs, upkeep of the building, etc. That night, I could not sleep just thinking what and how to fix what is going on with this Club. I looked into my education, my training and into my 8 years as a director of other non-profit organizations. I sat down to think and started to write my "plan" I needed to make lots of changes needed to uplift the staff.



I needed to develop new programs and find the resources needed to operate this Club.

When I got to the office on Monday, I asked my secretary to get me all the info I can need to see where at the time, as well as the history of this Club. I also called the corporate office so that they can send me financial statements, personnel info and well as copies of the budget. Additionally, I requested all the records of programs, member participation, etc. I was heartbroken to find out all this info was not looking good, but... What do I needed to do to make the necessary changes to the Club to make it successful?

Am I going to be a manager or a leader? Being a manager is easy, being a leader is a great challenge, and in my case, I love challenges and I enjoy to change everything for the better. Now, what is the difference between a manager or a leader (management and leadership)? You can find in different business books and in your courses the definition or principles of both. Let me give you a contrast between them and my principles. First, a leader is a motivator that encourages the team to be succesful. A manager organizes the activities or processes of the organization. Second, a leader trust his team to do the right thing. A manager tries to control all aspects of the organization, specially the subordinates.

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FLORIDA HISPANIC AMERICAN CHAMBER OF COMMERCE

www.HispanicChamber.org

Dear Business Leaders and Visionaries,

We want to officially welcome you to our family of business leaders. We, The Florida Hispanic American Chamber of Commerce (FHACC) want to initiate a conversation with our business community through our vision and our mission. Opening those roads that will lead you towards tremendous success and grant you a family business atmosphere here to support and collaborate in your business endeavors.

Here at FHACC we will strengthen our economy with the unity we will all build together within our state. Together our purpose will be to put within its place the resources to educate, create, represent, and captivate the opportunities laid out in front of the fastest growing minority in the United States and growing in our very state.

Together we will advocate for one another, impact political leaders for the benefit of all our members and our Hispanic community in our state.

En una economía global las pequeñas empresas continúan siendo el alma de nuestras comunidades. Comprarles a dueños de pequeñas empresas ayuda a generar nuevos negocios y crea balance entre las industrias grandes lo cual beneficia directamente a las comunidades locales. No importa su trayectoria de crecimiento, los dueños de pequeñas empresas se lo juegan todo. En la mayoría de los casos, su único ingreso es ese negocio. Su capacidad para pagar sus facturas, poner alimentos en la mesa y ahorrar para sus familias depende únicamente del desempeño de ese negocio. Su capacidad para ganarse la vida depende de que ellos produzcan un producto que les guste, que representen algo que resuene con usted, que se lo entreguen a un precio que usted considere justo al tiempo que les permita obtener los beneficios deseados, en fin, una experiencia excelente y constante para que vuelvas a visitar y les cuentes a tus amigos. Suena fácil, pero es desafiante.

El apoyo a las pequeñas empresas significa algo más que una compra ocasional, sino una inversión de tiempo y / o dinero en el negocio. Busque oportunidades para invertir en pequeñas empresas. El talento está ahí, pero a menudo la financiación no lo está. Ya sea que se trate de una organización sin fines de lucro o con fines de lucro, necesitan dinero para construir su página electrónica, comprar su primer vehículo, contratar el personal necesario y mucho más. Ser un inversionista o cliente que ayuda a los dueños de negocios locales a lograr sus sueños es una manera estupenda de apoyar a las pequeñas empresas y fortalecer a nuestra comunidad. ¡Apoyemos! www.HispanicChamber.org

NORTHEAST FLORIDA PR CHAMBER OF COMMERCE

Supporting Puerto Rican Businesses

Together, we can build a stronger, more prosperous Northeast Florida!!!

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The Puerto Rican

Chamber of Commerce

The Puerto Rican Chamber of Commerce (PRCC) stands as a pillar of support for businesses and entrepreneurs within Puerto Rico and its diaspora. Its mission is to drive economic growth, foster innovation, and strengthen the local economy by connecting businesses, advocating for policies that benefit entrepreneurs, and providing the resources necessary for success in an ever-evolving market.

For over half a century, the PRCC has worked tirelessly to elevate Puerto Rican enterprises, ensuring they have the tools and networks to thrive. Whether it's through providing educational programs, hosting networking events, or offering guidance in navigating the complexities of doing business both locally and globally, the PRCC is dedicated to creating an environment where businesses can flourish.

A Bridge for Entrepreneurs

As the economic landscape of Puerto Rico continues to evolve, the PRCC serves as a vital bridge for both new and established entrepreneurs. From small startups to large corporations, the chamber provides members with essential resources like business counseling, access to funding opportunities, and connections with other industry leaders. By fostering a collaborative and supportive community, the PRCC ensures that entrepreneurs

have access to the tools needed for long-term success.

Advocating for Change

The PRCC is not just about fostering business growth; it also plays an important role in advocating for policies that benefit the business community. Through its advocacy efforts, the chamber works with local, regional, and national policymakers to ensure that the voices of Puerto Rican businesses are heard. The goal is to create a favorable business environment that promotes job creation, economic development, and prosperity.

Networking and Partnerships

One of the core strengths of the PRCC is its ability to facilitate meaningful connections. Through conferences, events, and workshops, the Chamber creates opportunities for businesses to collaborate, share knowledge, and form strategic partnerships. These networking opportunities are crucial for expanding reach and building relationships that can open doors for new ventures, investments, and collaborations.

Community Engagement

The PRCC is deeply committed to supporting the Puerto Rican community, both on the island and abroad. By promoting local products and services, the Chamber helps elevate the cultural and economic impact of Puerto Rican businesses on a global scale. Additionally, it is a source of guidance for

business owners navigating challenges specific to Puerto Rico's economy, empowering them to succeed and make a positive impact in their communities.

Join the Puerto Rican Chamber of Commerce

Becoming a member of the Puerto Rican Chamber of Commerce offers a wealth of benefits—from exclusive access to resources, events, and information to the opportunity to advocate for policies that directly impact business success. Together, we can build a stronger Puerto Rican economy and ensure that Puerto Rican businesses continue to grow and thrive for generations to come.

For more information or to become a member, visit the Puerto Rican Chamber of Commerce website and take the first step toward success.

Empowering Businesses in Northeast Florida: The Puerto Rican Chamber of Commerce

The Northeast Florida Puerto Rican Chamber of Commerce (NEFPRCC) is a vibrant and dynamic organization dedicated to fostering business growth, economic development, and community engagement within the Puerto Rican and broader Hispanic community in Northeast Florida. Serving as a bridge for businesses of all sizes, the Chamber provides invaluable resources, advocacy, and support to help entrepreneurs and companies succeed in an increasingly competitive market.



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Krist Velez is a dedicated healthcare professional and proud father, born and raised in Puerto Rico. In 2018, driven by his unwavering commitment to providing a better future for his family, Krist made the life-changing decision to move to Florida, USA. With over three decades of experience in the health and insurance industry, he has made it his mission since 1994 to assist others in achieving a better quality of life.

A passionate leader, Krist began working in the Medicare Advantage space 20 years ago with Humana. His journey through the industry has been marked by dedication, compassion, and an unshakable work ethic. Today, he holds the esteemed position of one of the two WellCare Florida State Sales Directors, overseeing half of the entire state. In this role, he supports and empowers numerous business partners, helping them grow and succeed while continuing to serve countless individuals and communities.

For Krist, this position is not just a job—it's an honor and a privilege. It allows him to make a real impact, both professionally and personally. His main goal remains clear: to help others, improve lives, and build success stories for those he works with and for.

Outside of his career, Krist is a proud father of two sons—aged 19 and 10—who are the center of his world. His family is his passion, his strength, and his inspiration. “They are my engine,” he says with pride, vowing to do everything in his power to protect and support them.

With a heart for service and a drive for excellence, Krist Velez continues to lead with purpose, compassion, and vision.



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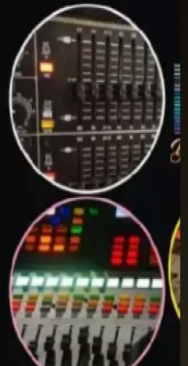
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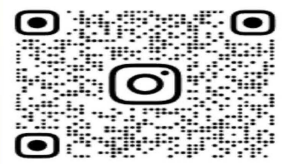
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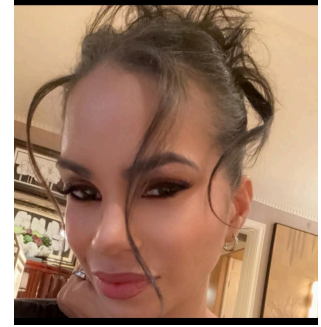
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TALKING ABOUT FINANCES

BY JOAN ROSADO



How to Safeguard Your Small Business from Financial Losses *: Expert Tips for Ensuring Long-Term Success and Stability*

Running a small business can be both exciting and challenging, especially when it comes to managing finances. One misstep in financial management can quickly spiral into a significant setback. However, implementing strategic financial practices can reduce the risk of economic losses and ensure long-term success. Here are some key strategies every small business owner should follow to maintain a healthy financial future.

1. Understand Your Cash Flow

Cash flow is the backbone of any small business. It refers to the movement of money into and out of your company. A positive cash flow means your business has enough money to cover expenses and reinvest in growth. In contrast, negative cash flow can quickly lead to operational disruptions and financial strain.

To manage cash flow, use accounting software or hire an accountant to track income and expenses. Regularly forecasting can help you anticipate periods of tight liquidity, allowing you to make necessary adjustments in advance.

2. Keep Overhead Costs Under Control

Excessive overhead costs—such as rent, payroll, and office supplies—can quickly erode profits. Regularly evaluate your expenses and identify areas where you can cut back without compromising the quality of your operations.

One way to manage overhead is to outsource non-core activities like payroll or marketing. This saves labor costs and allows you to focus on areas that drive growth. Negotiating with suppliers for better rates can also result in significant savings. Embracing technology, such as automation tools, can help streamline operations, reduce administrative costs, and improve overall efficiency, boosting your bottom line.

3. Maintain an Emergency Fund

An emergency fund acts as a financial safety net, providing a cushion during financial stress, such as downturns in sales or unexpected expenses. Having funds set aside for emergencies can prevent your business from going into debt and allow you to weather challenging situations.

Aim to save enough to cover three to six months of operating expenses, and set aside a portion of your profits regularly to build this fund. Keeping the emergency fund in a separate account ensures it's only used for true emergencies. This financial discipline can be a lifeline when your business faces unforeseen challenges.



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Jacksonville, FL Area

Dressing well helps maintain a professional image above all. Therefore, a good professional image when dressing would be ideal, so that your clothes are always in good condition, fit well and are not too flashy; including some simple accessories would be great when choosing clothes and remembering.

The first impression is the most important, whether you are applying for a new job or having a business appointment, it will give you more security and at the same time they will take you as a great representative when negotiating.

Your clothing is the first to be displayed as well as your hairstyle and your personal make-up, this is how you will live up to everyone's expectations!!

Remember you are what you project and you will feel great yourself! with energy when you see yourself in the mirror to start your day!!



When it comes to makeup for a professional job interview here are a few things to consider as "first impressions can have a lasting impact".

Aim for a polished, natural look with neutral tones. A bit of mascara, a light application of foundation or concealer to even out your skin tone. Avoid heavy eyeliner or bright colors - the goal is to enhance your features without drawing too much attention to the makeup itself.

- Keep it simple.

- Practice your makeup look before the interview to ensure you feel comfortable and confident.

- And last but not least, consider the

industry. If you're interviewing for a creative role, you might be able to experiment with slightly bolder makeup, but always maintain a professional appearance.



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