



*Estado Libre Asociado de Puerto Rico*  
*Administración Municipal de Aguada*  
*Legislatura Municipal*

**ORDENANZA, NUM. 33, SERIE 2021-2022**  
**APROBADO: 28 DE JUNIO DE 2022**

**ORDENANZA**

**PARA AUTORIZAR AL HON. CHRISTIAN E CORTÉS FELICIANO, ALCALDE DEL MUNICIPIO DE AGUADA, A OTORGAR UNA APORTACIÓN DE VEINTICINCO MIL DÓLARES (\$25,000.00) A PUERTO RICO SMALL BUSINESS & TECHNOLOGY DEVELOPMENT CENTER (SBDC) PARA OFRECER SERVICIOS EN EL MUNICIPIO DE AGUADA DE EDUCACION EMPRESARIAL Y ASESORIA INDIVIDUALIZADA A LOS COMERCIANTES AGUADEÑOS Y NUEVOS COMERCIANTES Y PARA OTROS FINES.**

**POR CUANTO:** El Artículo 1.008 (o) del Código Municipal de Puerto Rico, Ley 107-2020 autoriza al Alcalde a ejercer el poder legislativo y el poder ejecutivo en todo asunto de naturaleza municipal que redunde en el bienestar de la comunidad y en su desarrollo económico, social y cultural, en la protección de la salud y seguridad de las personas, que fomente el civismo y la solidaridad de las comunidades y en el desarrollo de obras y actividades de interés colectivo con sujeción a las leyes aplicables.

**POR CUANTO:** Como parte de la política pública establecida por esta administración municipal se encuentra el impulsar al pequeño y mediano comerciante para que puedan continuar con su actividad comercial y estimular la actividad económica ofreciendo herramientas que ayuden a la creación de nuevos negocios en nuestro pueblo. Esto provocará la generación de empleos e ingresos en nuestro pueblo.

**POR CUANTO:** El Puerto Rico SBDC, es un programa con sede en la Universidad Interamericana de P.R. en acuerdo cooperativo con la Administración Federal de Pequeños Negocios (U.S. SBA). El programa está acreditado en el Desarrollo de Negocios, Tecnología y Comercialización por la Asociación Americana de SBDC's, red nacional que ofrece sus servicios a través de más de 1,000 centros en 62 programas a través de los EE.UU. En Puerto Rico, el programa cuenta con (9) centros de servicios ubicados en los Recintos de la Inter de Arecibo, Caguas, Fajardo, Ponce, San Juan (Metro), San Germán y Barranquitas, incluyendo los centros especializados en Comercio Internacional, Innovación y Tecnología localizados en Hato Rey.

**POR CUANTO:** Esta Administración Municipal tiene interés de establecer un centro de servicio en el Municipio de Aguada de manera que, a través de esta iniciativa se ofrezca capacitación empresarial y asistencia técnica para el desarrollo empresarial en nuestro municipio. Este programa no solo beneficiará a los comerciantes actuales, sino que logrará que futuros emprendedores comerciantes identifiquen el desarrollo de sus negocios como una opción real para su futuro.

**POR CUANTO:** Luego de varias reuniones entre el Alcalde y representantes de SBDC, donde se dialogó sobre el establecimiento de un Centro en el Municipio de Aguada, el pasado 9 de junio de 2022 se recibió



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mediante correo electrónico una propuesta de SBDTC, la incluimos como parte de esta resolución.

- POR CUANTO:** Esta Administración tiene gran interés en el desarrollo de este Programa en el pueblo de Aguada para beneficio de todos nuestros comerciantes y futuros comerciantes la cual está revestido en un fin público legítimo.
- POR TANTO:** **RESUÉLVASE POR LA LEGISLATURA MUNICIPAL DE AGUADA LO SIGUIENTE:**
- SECCION 1RA:** Autorizar al Hon. Christian E Cortés Feliciano, Alcalde del Municipio de Aguada, a otorgar una aportación de veinticinco mil dólares (\$25,000.00) a Puerto Rico Small Business & Technology Development Center (SBDTC) para ofrecer servicio en el Municipio de Aguada de Educación empresarial y asesoría individualizada a los comerciantes aguadeños y nuevos comerciantes.
- SECCION 2DA:** Como parte del desarrollo del Programa de SBDTC se autoriza al Alcalde a ceder un espacio libre de costo para que los profesionales de SBDTC que ofrecerán los servicios tengan un lugar para atender a nuestros comerciantes y personas que requieran los servicios que se ofrecen a través del Programa.
- SECCION 3RA:** Se autoriza al Alcalde a proveer cualquier recurso municipal que sea necesario para garantizar el desarrollo del programa, disponiéndose que esto es una iniciativa municipal para el beneficio de nuestros comerciantes y estímulo empresarial.
- SECCION 4TA:** Se autoriza al Alcalde de Aguada a establecer un acuerdo con SBDTC donde se estipularán los términos y condiciones que regirán el uso del espacio que sea cedido y el desarrollo del programa.
- SECCION 5TA:** Se autoriza al Director de Finanzas o su representante autorizado a realizar las transacciones contables que correspondan en la partida 02-02-04-9447 para registrar el donativo establecido en la Sección 1RA de esta resolución.
- SECCION 6TA:** Esta resolución comenzará a regir tan pronto sea firmada en todas sus partes.
- SECCION 7MA:** Copia de esta resolución será remitida al Director de Finanzas, a la Administradora Municipal, Oficina del Alcalde, al Auditor Interno y a la Oficina de Gerencia y Presupuesto.

  
**HERIE SOTO LÓPEZ**  
**PRESIDENTE**  
**LEGISLATURA MUNICIPAL**



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**YO, GABRIELA CRESPO LORENZO, SECRETARIA DE LA LEGISLATURA MUNICIPAL DE AGUADA, PUERTO RICO:**

**CERTIFICO:** Que este es el texto aprobado por la Legislatura Municipal de Aguada, Puerto Rico, en la Sesión Ordinaria celebrada el día 28 de junio de 2022. Que consta de tres páginas, con los votos afirmativos de los/las Legisladores/as, Héctor M. Aponte Hernández, Herie A. Soto López, Darío Medina Méndez, Nilsa Cruz Varela, Elsa I. Vega Chaparro, Manuel E. Acevedo Rivera, Miguel A. Ruiz Acevedo, Clarita Feliciano Avilés, Ilyenett Matías Vega, Nelson Feliciano Dobles, y la señora, Carmen J. Matías Concepción, David Mercado Soto, con las ausencias de Carlos R. Román Villanueva, Carlos L. García Varela y Miriam Marcial Feliciano.

**CERTIFICO,** además que todos/as las/los Legisladores Municipales fueron debidamente citados para la referida Sesión, en la forma que determina la Ley.

**Y PARA QUE ASI CONSTE,** y a los fines procedentes, expido la presente y hago estampar las tres páginas de que consta la Ordenanza Núm. 33, Serie 2021-2022, el Gran Sello Oficial del Municipio de Aguada, Puerto Rico el día 28 de junio de 2022.

**GABRIELA CRESPO LORENZO**

**SECRETARIA LEGISLATURA MUNICIPAL**

**APROBADO:**

**29 de junio de 2022**

**CHRISTIAN E. CORTÉS FELICIANO**

**ALCALDE**



## **CERTIFICACION**

Yo, Noé A. Ramírez Laracuenta, Director de Finanzas del Municipio de Aguada, CERTIFICO QUE:

- Que la partida **02.02.04.9447 (CRIM2021)** cuenta con los fondos de **\$25,000.00** para cubrir la aportación a otorgar a SBDTC.

Y PARA QUE ASI CONSTE, expido la presente certificación a los veinticuatro días del mes de junio de dos mil veintidós.

  
\_\_\_\_\_  
Noé A. Ramírez Laracuenta

8 de junio de 2022

Honorable Cristian Cortés Feliciano  
Alcalde  
Municipio de Aguada

Honorable Alcalde Cortés Feliciano:

En el Puerto Rico Small Business & Technology Development Centers (PR SBTDC) siempre estamos dispuestos a fomentar el espíritu empresarial en beneficio de Puerto Rico. En esta ocasión, incluimos a través de esta propuesta el Programa de Capacitación Empresarial y Asistencia Técnica para el Desarrollo Empresarial del Municipio de Aguada.

El objetivo de nuestra propuesta es ofrecer nuestros servicios a empresarios y futuros emprendedores, y continuar proveyéndoles nuestras herramientas de educación empresarial y asesoría individualizada. Con este proyecto el Municipio de Aguada tendrá la oportunidad de ofrecer todas las alternativas posibles, para lograr que los emprendedores identifiquen el desarrollo de sus negocios como una opción real para su futuro.

Sin lugar a dudas, el trabajo en equipo de su Municipio y el Puerto Rico SBTDC de San Germán, redundará en una contribución significativa para el desarrollo y crecimiento de los negocios en Puerto Rico. Le incluimos algunas de las historias de éxitos de los clientes con mayor impacto y las actividades más recientes que hemos realizado junto a ellos.

Agradecemos su respaldo a nuestro Programa. De necesitar información adicional, estamos disponibles para reunimos con usted próximamente, y dialogar sobre cualquier área que estime pertinente. Cuento con nuestro compromiso para continuar este gran proyecto junto a su Municipio en beneficio del sector empresarial.

Cordialmente,

*Ivonne M. Negrón Luciano*  
Ivonne M. Negrón Luciano  
Directora Ejecutiva Interina

cc. CPA Brenda Rodríguez, Directora  
San Germán SBTDC



## **Puerto Rico Small Business and Technology Development Centers**

# **Aguada Satellite SBTDC Service Center Counseling & Training Technical Proposal**

Submitted Rev. June 8, 2022

Puerto Rico SBTDC | Inter American University of Puerto Rico

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## I. INTRODUCTION

### Socioeconomic Context

Puerto Rico is facing a historical moment, as evidenced by several macro-economic indicators that reflect a decreasing trend of the economy. Although new challenges arise every day, our economic development ecosystem have an opportunity to create start businesses and retain jobs through Alliances.

Indicators outlining the socio-economic development and entrepreneurial growth in PR and Aguada include:

Aguada Economic Data	
<b>Demographics</b> 38,136 Population 1,360 persons/square mile Median Age: 42.7	<b>Economics</b> \$10,001 Per capita income (2021) Puerto Rico: \$11,068 Median household income: \$16,802 18,371 Persons below poverty line: 48.4% % 13,005 Number of households Persons per household: 2.86

Source: [U.S. Census Bureau QuickFacts: Aguada Municipio, Puerto Rico](#)

### Program Overview

The Puerto Rico Small Business and Technology Development Centers (PR SBTDC) provides services to small businesses and entrepreneurs, through a cooperative agreement between the U.S. Small Business Administration (SBA) and the Inter American University of Puerto Rico (IAUPR), as host institution for the SBDC Program. The ten (10) Centers that constitute the network are strategically distributed amongst the seven (7) main regions of Puerto Rico, which ensure island-wide coverage.

**Puerto Rico SBTDC Service Regions**







Since 1997, the assistance of the PR SBTDC Program has supported small businesses to generate the following economic impact:

Puerto Rico SBTDC Performance Results & Economic Impact since 1997	
Performance Results	Economic Impact
<ul style="list-style-type: none"> <li>• Counseling Clients: 50,997 in one-one-one, comprehensive and confidential sessions</li> <li>• Hours of one-on-one counseling: 408,950</li> <li>• Training Seminars: 4,911</li> <li>• Training Attendees: 151,561 with 48% females</li> </ul>	<ul style="list-style-type: none"> <li>• Business startup: 2,467 New Business</li> <li>• Jobs created and retained: Over 99,754</li> <li>• Increase in Sales: Over \$1,025 million</li> <li>• Access to Capital: \$1,183 million</li> <li>• ROI: for each \$1 Invested - \$27 in capital (ASBOC National Economic Impact Survey-release 2020)</li> <li>• Federal &amp; State Contracts: \$286.3 M contracts awarded</li> </ul>

The PR SBTDC is guided by its Mission, Vision and Values which lead, inspire, and align the organization as it moves forward. Foundation statements include:

**Mission**

*To provide integrated and multidisciplinary business solutions to entrepreneurs within a competitive, innovative and technological environment*

**Vision**

*To become world class leaders supporting small business growth in Puerto Rico*

**Values**

*Commitment, Respect, Integrity, Creativity and Excellence*

**Strategy**

*Driving entrepreneurs to Grow, Innovate and Export*

**Purpose**

*To make a difference for our stakeholders, customers, workforce and communities by creating economic impact and long-term value*

The network of the PR SBTDC had its Accreditation Review on November 2018 and received notification of full accreditation and full "T" Accreditation in February 2019. The Accreditation Team had an external SBA Consultant to observe the process and provide recommendations to the SBA. The team found that ALL STANDARDS had been fully met.

Specialty service solutions that have been incorporated to meet the customer's expectations include: Procurement and Federal Contracting, Financial Analysis through FISCAL®, NxLevel® for Micro-Entrepreneurs and Farmers Certificate, and the Baldrige Performance Excellence Educational Program for businesses in the growth stage.

## San Germán SBTDC Service Center: Market Segments and Customer Served

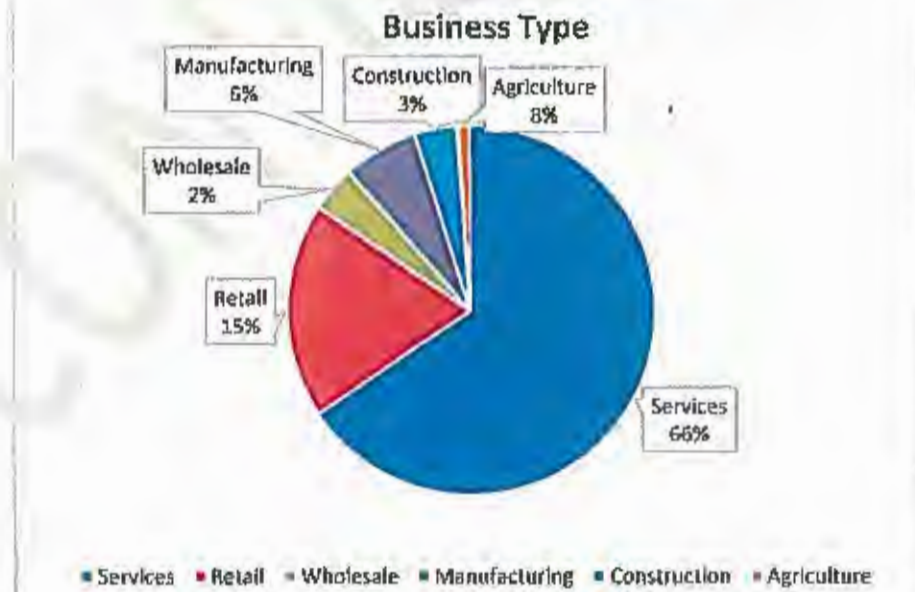
### San Germán SBTDC Counseling Clients by Municipality from 10/01/2016 to 05/31/2022

16 Municipalities coverage

(Major Concentration of Business at Mayagüez 24%,  
 San Germán 13% and Aguada 8%)

<ul style="list-style-type: none"> <li>• Aguada-110</li> <li>• Aguadilla -75</li> <li>• Añasco - 61</li> <li>• Cabo Rojo-175</li> <li>• Hormigueros - 76</li> <li>• Isabela - 37</li> <li>• Lajas - 88</li> <li>• Las Marías - 19</li> <li>• Maricao - 5</li> <li>• Mayagüez - 351</li> </ul>	<ul style="list-style-type: none"> <li>• Moca - 58</li> <li>• Quebradillas - 8</li> <li>• Rincón - 44</li> <li>• Sabana Grande - 87</li> <li>• San Germán 190</li> <li>• San Sebastián - 74</li> </ul> <p>Aguada clients served by others                  Centers: 30 for a total of 140 clients                  served</p>
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### Key Market Segments & Industries



**San Germán SBTDC Service Center ECONOMIC IMPACT  
 (10/01/2016 to 05/31/2022)**

Economic Impact			
Capital Formation	Started Business	Jobs	Federal Contracts
\$65,853,184	115	1,131 created 4,760 retained	11: \$72,447,498

**San Germán SBTDC Service Center  
 TRAINING AND COUNSELING SERVICES  
 (10/01/2016 to 05/31/2022)**

Counseling		Training		
Clients	Hours	Events	Attendees	Hours
1,834	18,720	798	16,635	69,905.75

**Process Management & Partnership**

Area of Service	Partnerships and Outreach Organizations
San Germán SBTDC	<ul style="list-style-type: none"> <li>• PRTEC and Vitec</li> <li>• "Ecosistema Empresarial del Oeste"</li> <li>• West Chamber of Commerce</li> <li>• Southwest Local Workforce Board</li> <li>• Municipalities</li> <li>• CPA Associations</li> </ul>

**II. ORGANIZATION AND STRUCTURE**

The organizational structure of the PR SBTDC is led by the Executive Director of the Program. All service center directors respond directly to the Executive Director in close coordination with campus chancellors, deans, and other regional stakeholders.

**III. PR SBTDC WORKFORCE**

PR SBTDC workforce is composed of highly qualified, certified business and technology consultants, committed to the growth and well-being of small businesses in the Region.

- The multidisciplinary teams in our service centers are composed of professional individuals with backgrounds, such as, CPAs, MBAs specializing in marketing, regulations,



federal contracting and procurement, Health and Occupational Safety Regulations, accounting, among others.

- Expertise is shared through the network by using peer reviews, cross training, shadowing and other professional development tools to ensure that our consultants provide world class services to entrepreneurs.
- As a federal program, the PR SBTDC is measured and funded by economic impact that clients attribute to services received. Results are validated by an external source as well as all program activities to ensure the integrity and professionalism of the Program. Measures include Clients served, Business Starts, Jobs Supported and approval capital loans disbursements.

All PR SBTDC employees (including professionals, faculty, students, assistants, and independent consultants) are required to maintain the maximum confidentiality in relation with all matters related to client service.

During the first annual Network meeting, each employee/consultant is required to read, discuss and sign the "Conflict of Interest Agreement" and "Code of Ethics" documents.



San Germán SBTDC Service Center is composed of seven (7) collaborators working in the following areas:

- Center director: CPA Brenda Rodríguez
- Technology Development Business Counselors: Félix Sáez Febles, MBA and Mrs. Ginette Fraticelli, MBA
- Entrepreneur Business Counselor: Mr. Armando Zayas
- Health and Occupational Safety Counselor: Mrs. Keyla Cáceres
- Small Business Specialist: Mr. Jaime Martínez
- Customer Service Coordinator: Mrs. Dalleen Rodríguez

Aguada Satellite Service Center will operate its services with the expertise and experience of San Germán SBTDC staff.

## IV. TRAINING PROGRAM

The training courses and seminars are regularly offered to educate entrepreneurs in every stage of their business cycle, whether they are starting, growing, expanding, exporting, entering new markets, innovating or selling the business. New business products are introduced every year to update and bring best practices to local entrepreneurs.



The training program offered by the PR SBTDC includes educational opportunities for the following customer segments served: Startups, Technology, and Established Businesses: Exports and Growth.

In March 2020, the PR SBTDC launched the online platform BIZ Learning Center, to offer on-demand trainings. Throughout webinars, our network increases the number of training attendees because it is more convenient for entrepreneurs to participate in seminars without traveling around the island. The BIZ Learning Center is an online educational platform for people interested in establishing a business and those who want to learn about entrepreneurial topics. It includes seminars about Business Idea Evaluation, Business Plan Preparation, Business Legal Structure, Business Permits, Business Governmental Registers, Financing Alternatives, and Digital Marketing. It is a convenient tool for people because they attend the seminars from any place and at any time, free of charge.

## V. PLANNED MILESTONES FOR AGUADA SATELLITE SERVICE CENTER

The following table presents a summary of Outcome/Programmatic Objectives and Goals for a twelve-month period agreement:

Objectives	
Objective 1	Assist the Municipality of Aguada in its compliance with its strategic objectives and efforts geared toward fostering entrepreneurship development activity, as a means to attain economic development in Aguada and the surrounding municipalities.
Objective 2	Provide high quality services through use of quality tools, monitoring, and continuous improvement approaches to add value for customers and stakeholders. Quality is important for sustainability of the program and market and partnership recognition.
Objective 3	Develop outreach efforts focusing on northwestern existing business needs.
Objective 4	Increase economic development awareness in Aguada by strengthening SBTDC's role as leader.

<b>Objective 5</b>	Foster Puerto Rico's economic development in the Municipality of Aguada, by providing entrepreneurship training and technical assistance services to the small businesses through the PR SBTDC Program.
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**Entrepreneurship RoundTable: Aguada Municipality Business Needs Assessment**

We will organize a roundtable to discuss business opportunities for Aguada with the participation of the banking industry, entrepreneurs, Aguada Municipality Government, and business associations, among others. This meeting will give us essential information to support the Aguada business community needs and about Municipality Government economic development plan. With this information we will plan and schedule a training program and one on one counseling services.

**Outreach Activities for Aguada Satellite Service Center**

The San German SBTDC staff will participate in community outreach activities organized by the Municipality with the purpose to foster the economic development of Aguada.

**Training Program for Aguada Satellite Service Center**

Basic training will be offered free of cost for participants sponsored by collaboration PR SBTDC and Municipality of Aguada.

The following table shows an example of seminar topics that we can offer based on the Aguada entrepreneur's needs:

SEGMENTS	TOPIC
Nascent	How to start a business
	Financing Alternatives
	Create your Business Plan
Growth	Improve Your Business Financials (Cash Flow Management & Basic Accounting for Entrepreneurs)
	Taxes
	Customer Service
	Health Occupational Safety Regulations

These seminars should be webinars or physically presence. It depends on the Government COVID-19 pandemic executive orders. Also, Aguada residents can participate in the PR SBTDC network regular webinars free of charge.

**Counseling Services in Aguada Satellite Service Center**

Counseling services will be provided free of charge for start-up businesses, prospective entrepreneurs, and established businesses of Municipality of Aguada and near municipalities.

For established business the services will be principally to enhance their management skills and help them to retain and growth their business. Counseling will be principally in the areas of planning, financing, accounting, marketing, procurement, and export, among others. For Start-ups the business counselor will help clients to evaluate their business idea and preparation of the business plan and loan proposal, as needed.

The counseling services will be provided by a San Germán Service Center business consultant three (3) days a week.

### Milestones for Aguada Satellite SBTDC Service Center

Orientation and Counseling Services Outreach and Training Events		
Clients Served	Service Hours	Events
125	575	8

- *Number (#) of Clients served* - The number of clients consists of small business owners or future entrepreneurs who participate during outreach activities, trainings, roundtables or receive orientation and counseling services from the consultant assigned to the satellite center and/or San German SBTDC staff.
- *Number (#) of Service hours* – the number of service hours provided for orientation, outreach events, trainings, roundtables, or counseling services.
- *Number (#) of outreach, roundtables, and training events* - the number events of outreach activities, roundtables and trainings provided. Outreach refers to activities where PR SBTDC services are presented, and roundtables or/and trainings are when educational material is offered on a business-related topic as presented in Training Program above section.

## VI. INFRASTRUCTURE NEEDS

To operate the Aguada Satellite SBTDC Center, the Municipality will provide the following to adequately perform counseling services:

- Private office to meet with clients to fulfill SBA confidentiality requirements;
- Space to place with visibility a sign which identifies the office of the PR SBTDC with the prominence of the SBA logo;
- Furnished and appropriate facilities; lockable file cabinets for client records;



- Internet connection;
- Telephone and photocopier equipment;
- Administrative support to assist the SBTDC staff with clerical and receptionist duties;
- Location for training events;
- Appropriate facilities covered by OSHA regulations and other workplace safety laws or agencies;
- Facilities must address access for persons with disabilities;
- Other administrative support services required as needed;
- Utilities and any other services necessary to operate the Aguada SBTDC Satellite Center.

Due to the federal regulations required by our SBA Cooperative Agreement, the PR SBTDC must not incur in any actual or future cost related with construction or remodeling of the facilities. Therefore, the Aguada Municipality will provide an adequate, safe, and clean workplace for the PR SBTDC staff.

The PR-SBTDC will provide the following to adequately perform services:

- Outreach and training services for start-up businesses, prospective entrepreneurs or those with established businesses.
- Counseling services to be provided by Entrepreneur Development Business Consultant, for service three (3) days a week.
- Oversight and management support from the San Germán Service Center Director to the consultant assigned, events, and activities related to the Satellite Center.
- Design and implementation of work plan by the Director of the San German SBTDC, to execute the project presented in this proposal.
- Assistance of the San German SBTDC Small Business Specialist in the coordination of outreach and training events.
- Design and distribution of promotions for events held in collaboration with the Municipality, following the required SBA logo, guidelines and disclaimers.
- 25 years of experience in the implementation of technical consulting and training services for small businesses with operating procedures regulated by SBA policies, following the strictest measures of quality, confidentiality, and compliance.
- Key services through PR-SBTDC products developed for client case management, training events, financing and marketing plans, among others. The Program would provide priority, to industries such as: retail, health, services manufacturing, tourism and agriculture.
- A computer for the PR SBTDC personnel.
- Software programs license to account for all training, counseling and economic impact attained by clients, attributed to services received at the Aguada Satellite Center.

- Software programs license to prepare business plans, marketing plans, financial package loans and financial projections and office suite applications.
- Municipality participation in the PR SBTDC's Advisory Board – 1 representative.
- Preparation of performance reports and gathering of economic development impact data. Documentation and filing of training and consulting services at our CRM in accordance with SBA regulations.

## VII. SUCCESS STORIES

### Casa Linda Restaurant in Aguada, PR

Joan Villarrubia had experience working in the gastronomic industry since he was 13 years old. In his career, he has been a waiter, bartender, and manager of several food and entertainment establishments, with fifty employees under his supervision. In 2014, Joan bought the restaurant from his uncle, Abel Villarrubia located at PR-411 road, between the municipalities of Añasco and Aguada. He started with 4 employees, and later, increase its workforce to 20 employees.



The restaurant is characterized by serving Puerto Rican food with the house specialties: plantain lasagna and "mofongo". It also serves international food. Their menu extends with a variety of some 70 dishes. He has plans to include pizza and a new menu for children and vegans. Certainly, the pandemic hit the operation of the business, for which it was forced to reduce its workforce to 14 jobs. Sales decreased 27.5% in year 2020. That is the reason he came to the PR-SBTDC in San Germán, where the consultant Armando Zayas assisted him in the process of requesting the available SBA COVID relief options. Casa Linda has benefited with the Payroll Protection Program (PPP) and later received a grant from the Restaurant Revitalization Fund (RRF). "PR-SBTDC services are necessary. If it hadn't been for the help they offered me, I wouldn't have been able to recover from the losses we had due to the COVID 19 pandemic", he says. "Today I continue operations with a healthy business, thanks to SBTDC," he points out.

### Dr. Juan Carlos Almodóvar in Aguada, PR

Dr. Juan Carlos Almodóvar Mercado visited the SBDC looking for advice about government regulations, incentives, and financing alternatives to establish a medical office. He was motivated to establish the medical office after having studied medicine and decided to specialize in ophthalmology with a subspecialty in glaucoma. He looked for an office space in Aguada because he already identified that the western area did not have an ophthalmologist



specialized in Glaucoma. The medical office was established in November 2014 and received direct patients and those referred by other ophthalmologists. During the last years the medical practice has grown in clients and revenues and bought new specialized equipment. He started operations with the help of his mother who worked in the administrative area and currently has 4 direct employees and 6 indirect employees who make their internships practice in the medical office. He is the only specialist in Glaucoma around Aguada, Aguadilla, Añasco and nearby towns, which it is the competitive advantage over other ophthalmologists. It has an excellent location with ample parking and an adequate business climate. Its mission is to offer a visual health service of the highest quality for the patient. The promotion is through social media, magazines, newspapers, and TV program interviews. Félix Sáez assisted him in the preparation of the financing proposal and the business plan to obtain financing to start up his medical office. It has as future goals to maintain the update in the technology and to purchase the office location.

### **ME "LATTE" UN CAPRICHIO in Aguada, PR**

Emmanuel Villarrubia decided to start up his own business after he became unemployed. The first idea was to establish a smoothies and "frappe" Kiosk in Mayagüez. Then he received the advice of a friend to make crepes. Soon he started to find the best ingredients and equipment to elaborate his own recipe.



Villarrubia has experience as a restaurant manager and administrator and a certificate of courses taken in bakery, bartender and restaurants and bars administration. He struggled with a hard-financial situation and in 2011 he decided to participate in Mi Negocio Program offered by PRSBTDC San Germán which consists of a NxLevel Course of 40 hours and individual counseling. In Mi Negocio Program he learned how to make the business plan and financial projection for his business. The consistency of the product is his competitive advantage. They develop a media plan with emphasis in social networks. They sale French crepes with fruits, wraps, subs, fruits salads, coffee and beverages.

Me "latte" un capricho started with 3 jobs and now it has increased to 7 and 2 indirect jobs. The business is located in "Plaza Pública" at Downtown Aguada.

### **AVISANT Grupo Médico, C.S.P. D/B/A Grupo Médico de Salud Familiar in Aguada, PR**



Héctor Avilés Vázquez and his wife, Mayra Santiago Traverso, both physicians requested counseling with the intention to establish a General Medical Services Office in the Municipality of Aguada, Puerto Rico. They incorporated the business as a professional corporation named AVISANT GRUPO MÉDICO, C.S.P and the trade name GRUPO MÉDICO DE SALUD FAMILIAR. They offer medical services to neonatal, infants, children, adults, and geriatrics care.

Héctor M. Avilés Vázquez obtained his Degree from the San Juan Bautista School of Medicine in Caguas, P.R. He is responsible for the management of the AVISANT GRUPO MÉDICO, C.S.P D/B/A GRUPO MÉDICO DE SALUD FAMILIAR. Mayra L. Santiago Traverso obtained her specialization in Pediatrics in 1996 and worked in various Hospitals, especially in the neonatal area.

The mission of GRUPO MÉDICO DE SALUD FAMILIAR is to offer a quality service, in a comfortable environment with a group of professionals that are concern of people needs and working together to find the best solutions to cure their patient' s sickness and increasing their life expectations.

SBDC consultant counseled the client about the process to establish a medical office in Puerto Rico. Also, we evaluated and reviewed the business plan in relation to operational aspects, business philosophy, industry profile, marketing strategies and plan format. Also, we oriented the client about the financing alternatives, and we prepare the loan package financial proposal to obtain a loan. They obtained a loan with Banco Popular de Puerto Rico and credit line, both with SBA guarantee.

### Laboratorio Clínico KARYNELL In Aguada, PR



Due to the experience of eight years as a Medical Technologist helped Awilda Echevarría to identify an opportunity to establish a clinic laboratory in Atalaya Ward, Aguada. While working in other laboratories she acquired experience in quality control records, related computer software's, equipment's preventive maintenance, and technical procedures.

Laboratorio Clínico Karynell is located at Atalaya Ward in Aguada, a rural sector that is developing in infrastructure, medical services, and commercial area. It will offer services to others sectors with a total population of 13,895 and with a potential population of 278,187 (to near municipalities). The competitive advantage of Laboratorio Clínico Karynell is the location, home services, accurate and promptly test results and excellent service. Awilda Echevarría came to PR-SBTDC San Germán Regional Center in June 2006 to receive counseling about preparing the loan package and business planning to establish the laboratory. She was referred by a bank official.

The counselors offered counseling related to business description, market analysis, and marketing strategies development and prepared the business plan. Also, we prepared the financial analysis and projections for the loan requirements. She obtained an SBA Guarantee Loan (7 A) to buy equipment, improvements, inventory, and credit line for working capital. The owner investment was \$20,600. Awilda Echevarría opened the Laboratory in September 2007, after a year of facility improvements, permits and financing approval. Client quote: "Thanks to SBTDC for the support in my project and helping me to attain my dream of having my own business".

### **White Stones Pharmacy D/B/A Farmacia Piedras Blancas in Aguada, PR**

Nitsy Soto Sánchez contacted PR-SBTDC referred by a bank, seeking guidance for establishing a business in Aguada. She is an engineering who lost her job in a pharmaceutical company who closed operations in San Germán. During this process she was looking for different alternatives to self-employed. She identified an opportunity to establish a pharmacy in Aguada, in a rural sector with no big competition in the area. Her sister is a pharmacist with an experience of over twelve years.



They incorporate the business as White Stones Pharmacy, Corp. doing business as Farmacia Piedras Blancas. The business started operations on April 4, 2011. Soto visited the San Germán SBTDC Center in February 2011 to receive counseling about the preparation of a loan package and to obtain a credit line for inventory and supplies. The bank approved a credit line under the SBA Express Guarantee Program.

### **Dulzura Borincana in Moca, PR**

Dulzura Borincana, was established in 1985, in Cerro Gordo neighborhood in Moca. His owner was Mr. Pedro Rivera, father of Carlos O. Rivera. The products were limited to sweet coconut, "Marrallo" and Sesame. All of its production was sold to small retailers, such as grocery stores, bakeries and pharmacies in the Western area. In 1996, Mr. Carlos O. Rivera, takes over the company and moved operations to the Voladoras neighborhood in Moca, baptizing the business under the name of "Dulzura Borincana".



Currently the Company developed new products increasing sales through exports. The development and growth of the company is due to hard work and perseverance of Mr. Carlos Rivera and his wife Carmen Rios. Also, they have a company staff with a great commitment to producing a product of high quality and excellence. Dulzura Borincana staff has shown a great passion for what they do and their pride in offering its customers a bit of Puerto Rican tradition with a touch of elegance. SBTDC gave counseling services to Dulzura Borincana to prepare a loan package to buy new machinery that minimize production costs through the automation of manufacturing process. It makes possible the increase in the production necessary to export the products.

Also, SBTDC counselor helped the clients during the process to prepare various small business registers: Duns & Bradstreet, SAMS, among others. It was necessary to comply with client's requirements and retained Walmart that is one of the principal company clients. Dulzura Borincana, Inc had an increase in sales and net income increased as a result of new clients after

loan approval. Dulzura Borincana, increased its sales through exporting to more than twelve countries in Central America and United States in more that eighty establishments through New Jersey, New York, and Pennsylvania. The company retained 30 employees.

## VIII. SAN GERMAN CENTER RECOGNITION AND AWARDS

### U.S. Small Business Administration Puerto Rico & Virgin Islands District Office

On May 2022, the San Germán SBTDC Center has been recognized by US Small Business Administration Puerto Rico & U.S. Virgin Islands District Office as the SBDC Excellence and Innovation Center of the Year, in recognition of its outstanding entrepreneurial contribution to the Puerto Rico's small business ecosystem. We emphasize that this SBA Award is the second time that they have been awarded, which demonstrates the consistency in quality and the spirit of innovation of the San German Center in the services it offers.

### Puerto Rico Small Business Development Center (PR SBTDC) Center

The San Germán Center and its staff received various recognitions in the annual awards ceremonies celebrated each year by PR SBTDC executive office. The following recognitions were received in the last two years:

- Business Consultant of the Year 2021-First Prize: Ginette Fraticelli
- Business Consultant of the Year 2021-Third Prize: Félix Sáez
- Small Business Specialist of the Year 2021-First Prize: Jaime Martínez
- CARES Business Consultant of the 2021-First Prize: Armando Zayas
- Center of the Year 2020-Second Place: San Germán
- Director of the Year 2020-Second Place: Brenda Rodríguez
- Consultant of the Year 2020-Second Place: Félix Sáez Febles
- Small Business Specialist of the Year 2020-First Place: Jaime Martínez
- Cares Business Consultant of the Year 2020-Third Place: Armando Zayas
- Specialized Services Cares Act: Keyla Cáceres
- Model of Creativity Value: Years 2021 & 2022: Jaime Martínez
- Model of Excellence Value: Years 2021 & 2022: Brenda Rodríguez
- Silver Performance Excellence Regional Center: San Germán Center
- Gold Excellence Performance Excellence Regional Director: Brenda Rodríguez
- Silver Excellence Performance Business Consultant: Félix Sáez
- Appreciation Award for Exemplary Service for HUB Zone Certifications: Félix Sáez



## **IX. PROGRAM COSTS AND BUDGET:**

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To achieve the goals and programmatic objectives, the Aguada Satellite SBTDC Center will be allocating \$25,000 from Municipality cash funds.

PR-SBTDC will match with federal funds, subject to availability of funds and after its appropriate In-kind valuation. This contribution will cover the following costs: outreach and training activities, a three days per week consultant for one-on-one counselling, San German SBTDC Center Director oversight and management support, travel expenses, program services; acquisition of software licenses, printing, and publication of promotional materials; and other resources for the benefit of the clients. The Aguada Satellite Center will have the San Germán Small Business Specialist support who will coordinate the outreach and training events with the Municipality Government assistance.

Aguada Municipality will be paid in the following installments:

- First installment of six thousand, two hundred and fifty dollars (\$6,250) at the end of the first three months of the agreement.
- Second installment of six thousand, two hundred and fifty dollars (\$6,250) at the end of the six months of the agreement.
- Third installment of six thousand, two hundred and fifty dollars (\$6,250) at the end of the nine months of the agreement.
- Fourth installment of six thousand, two hundred and fifty dollars (\$6,250) at the end of the twelve months of the agreement.

This amount will be paid of PROFESSIONAL SERVICES for \$25,000. The invoice will be specific and in detail, according to all applicable legal procedures.

## **X. REPORTING**

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The PR SBTDC will submit to the Aguada Municipality a Comprehensive Quarterly Report, due to the Municipality thirty (30) days after the end of each calendar quarter, following SBTDC reporting guidelines established by SBA. The Performance Report will provide the Municipality with the following information about the Center:

- # Clients served
- # Service hours
- # Outreach and Training events, hours and attendees

## XI. TERMS

The agreement period for the Aguada PR SBDC Regional Center between Aguada Municipality and PR SBDC is from July 1<sup>st</sup>, 2022, to June 30th, 2023.

The signing of this proposal by an authorized representative shall be used as Intention Letter. We will proceed to plan the logistics for conducting the services described previously once approved. Once again thank you for the opportunity to offer our support.

Approved by:  
**The Municipality of Aguada**

\_\_\_\_\_  
Honorable Cristian Cortés Feliciano  
Mayor of Aguada

\_\_\_\_\_  
Date

**Puerto Rico Small Business & Technology Development Centers  
Inter American University of PR**

*Ivonne Negrón*  
\_\_\_\_\_  
Ms. Ivonne Negrón  
Interim Executive Director

*June 8, 2022*  
\_\_\_\_\_  
Date