



Meet Deborah Gallardo and Elsa Manzanares

Helping others is a natural calling for Latina business owners Deborah Gallardo, the owner of a financial services business, and Elsa Manzanares, a partner in a law firm. Deborah and Elsa represent two of the many Hispanic-owned businesses in the U.S., one of the fastest-growing groups of businesses with a 46 percent increase in total numbers from 2007 to 2012, per the latest Census Bureau data.

Like many Latina business owners, their businesses are a labor of love. The driving forces for them, and business owners everywhere, are family, clients, employees and community.

Family

For both women, family has always been at the center of everything they do. From the office to their home lives, Deborah and Elsa learned some of their best qualities from their parents.

"My mom is a former business owner," said Elsa. "My parents were entrepreneurial and were absolute role models for me. How hard they worked always inspired me to do my best."

Deborah is proud to have the opportunity to pass down that legacy of hard work to future generations.

"I was a single parent for many years and seeing my son set his own goals and start his own business makes me proud. I see the hustle in him. He's up meeting clients and running a business, getting home at night and eating dinner late and still talking on the phone. That's the same thing I did," said Deborah. "My other son works with me and this business is going to be his someday. I see him and he's a replica of me."

Clients

Serving or representing clients and helping them solve their problems are the end goals for Deborah and Elsa. Like many Latina business owners, they're looking to make a difference one customer at a time. Sometimes, this means sacrificing personal and family time for the clients who count on them.

"Within finance, many clients are placing complete faith and trust in your company. This responsibility helps you challenge yourself, learn more and ultimately realize your own potential," said Deborah. "I was the first business owner in my family and had to miss a lot of events. People say, 'oh, you're always working. Do you really love it?' and I say, 'Yes, I love it. I love helping people.'"

Elsa, who specializes in international trade law, enjoys helping small businesses.

"I've represented a lot of small business clients who have had goods seized at the border," Elsa said. "Those are the cases I've enjoyed most — helping small businesses who may face a penalty that could sink their business and reducing or mitigating it."

Employees

Employees often become part of the family to Latina business owners as they work alongside them to achieve their vision. In fact, to show their commitment to their people, Hispanic business owners are 23 percent more likely to offer any type of benefit to their employees, such as medical insurance, paid time off and retirement.¹ With an employee-first mentality, Deborah has found success while taking care of the people who work for her.

"One of my biggest fears when starting out was that I knew my business was growing and I needed to bring additional help. But what if I couldn't afford to pay them? All my employees count on this. They have bills to pay and families to feed," said Deborah. "[You have to] be positive and strong, get out there and bring in the business."

Community

Giving back is also important to local business owners like Deborah, who started a nonprofit arm of her business to give scholarships to high school seniors in her area.

"It was very emotional for me this year," Deborah said. "One of the recipients of our scholarship was a teenage mother. She was graduating high school with her child and going on to school. It was very touching that I was able to contribute and help start her education."

Strengthen your business

No matter the size of your business or practice, everyone could use a helping hand. Nationwide is excited to announce the launch of the new Business Solutions Center website, a complimentary resource available to all business owners with information on complex business topics as well as insurance and financial services products.

"[The site] is easy to navigate," Elsa said. "It has a lot of useful information for an overview on many topics."



You can visit the Business Solutions Center website at nationwide.com/bizsolutions



¹Nationwide's third annual survey of 1,069 business owners with 1-299 employees, 2017

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