



CASE 1: FLORENTINA ANGELES REYES

Personal Profile



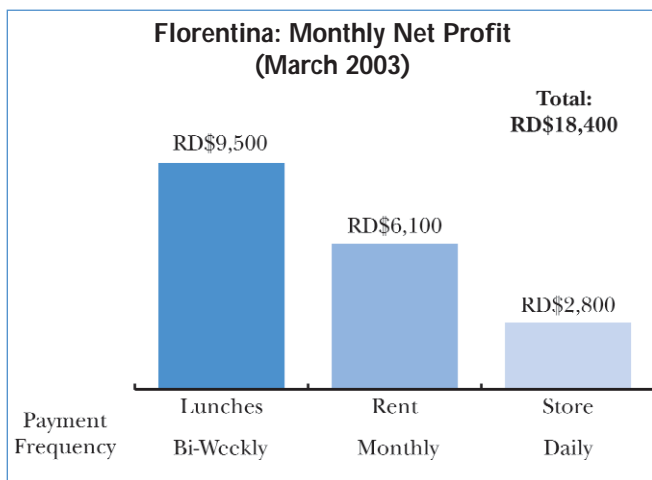
Florentina Angeles Reyes

Florentina is 43 years old. She lives with her husband, a 71 year old retired builder, along with two of her three children and her grandson. The grandson belongs to her second child, a son who

lives nearby with his wife. Her eldest daughter works as a bank teller and her second son, who is still in school, is a good baseball player. Everybody hopes that one day he will be signed into the American League. They live in Manoguayabo, a neighborhood of Santo Domingo that has experienced a significant amount of growth in the past few years as evidenced by the ubiquitous construction. Florentina learned to cook at an early age and has always loved it.

"I am crazy for cooking. My mother and father taught me to cook. From the age of six I would stand on the stool in order to cook."

This passion led her to her first business.



Business History

Lunch Business

In 1987, Florentina started selling a sweet bread (Arepá) every day at the construction site where her husband worked and then started to sell lunches at the same site. This was the beginning of her business of making and delivering lunches, a business that is a steady source of income for the household to this day.

Florentina sells between 15 and 20 lunches every weekday for between RD\$30 (at the time these interviews were conducted, January - March 2003, the exchange rate was US\$1 = 17.75 Dominican pesos) and RD\$35 each. She sells the majority of them to workers in a nearby factory and does so on credit, getting paid on the 15th and 30th of each month. She also sells some each day to customers who walk in; she gets paid for these in cash. She uses the money she makes from the daily lunch sales to buy meat and other perishables for the next day's lunches and the bi-weekly earnings to pay for bulkier items such as rice, beans and oil which she buys every two weeks at the supermarket.

Grocery Store

In 1988, Florentina borrowed RD\$125 from a friend of her husband and started a small store in which she sold coffee, sugar, bread, cookies, mints and cigarettes. She sold these from a table



Grocery Store

inside her wooden house. Her son's godmother, who lives in New York, gave her some cloth to sell in order to pay back the RD\$125 loan. She bought a freezer for RD\$20,000 with store credit and started making fruit juices (Mabi) to sell along with ice cream. She saved between RD\$20 to RD\$30 a day from the ice cream and fruit juice sales to pay the monthly installments for the freezer. She soon added soft drinks and beer, which have a higher margin than most

other goods. The household expenses were paid for out of the income generated from the lunch business and the store, and supplemented by her husband who worked as a construction worker.

Rental Income

In 1990, Florentina organized a ROSCA (rotating savings and credit association) for 40 pesos a day which provided her with a lump sum to invest. (This is a common method that clients of



Original Family House, Now Rented Out

ADOPEM use to accumulate lump sums that can be later used for larger investments.) She combined that with some of her earnings from the lunch business and her husband's wages, and gradually bought cement blocks. Over the course of one year, Florentina's husband constructed concrete walls around their wooden house. They shifted the wooden house to the side of the concrete structure and finished off the concrete structure with a roof. The family then moved into the concrete house and rented out the wooden structure for RD\$500 a month. This was her first rental income. The household therefore had four sources of income: the lunch business, the store, rent and her husband's earnings.

In 1997, Florentina won RD\$1,000 in a lottery. Instead of spending it, she combined it with her first loan from ADOPEM (RD\$4,000) and bought the construction materials with which her husband built two rooms above the main house. They rented these two rooms out for RD\$800 a



Rental Unit on Roof

month each. Every month she used the rental income to pay off the loan from ADOPEM and to pay for the family's expenses. Any money left over was used to buy more construction materials. Meanwhile

the profits from her two other businesses were used to restock those businesses and cover household expenses. The family's main meal consisted of the same food that she cooked each day for her lunch business. Likewise, the merchandise she bought for her store was also used for household consumption.

A year later, Florentina took out her second loan from ADOPEM (RD\$8,000) and bought construction materials with it. Her husband constructed two more rooms. Each room was rented out for RD\$800. The family's total rental income per month was RD\$3,700 (RD\$500 + RD\$800 + RD\$800 + RD\$800 + RD\$800 = RD\$3,700). It is important to note that at this stage the bulk of the household's expenses were paid out of the lunch business and the store rather than out of the rental income. The latter was earmarked to pay off the loan from ADOPEM and the store credit she received from the hardware store for the construction materials. With whatever was left over, Florentina continued to invest in construction materials to build additional rooms. Her husband was now 67 years old and his capacity to earn outside the home had diminished. He continued to get some paid work but focused his efforts on building the rental units in the family compound.



Family House (1st Floor) Plus Rental Units

In 1999, Florentina received her third loan from ADOPEM (RD\$15,000) and borrowed another RD\$25,000 in 2000. The second loan was used to build a bathroom inside the main house and to buy a radio for the family.

In 2001, Florentina borrowed for a fifth time from ADOPEM (RD\$40,000) and built a little two room house behind the family house. They rented each room for RD\$900. At this point her wooden house was earning RD\$900, such that the total monthly rental income was RD\$5,900 (RD\$900 + RD\$1,600 + RD\$1,600 + RD\$1,800 = RD\$5,900). As always, she used the rent to pay off the loan from ADOPEM and her debts at the hardware store. She also used part of it to pay

back the grocery store that supplied her inventory for her lunch business and store.



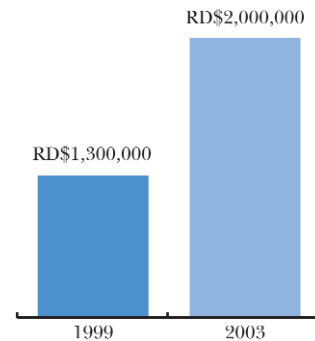
Storefront

She then decided to close off a portion of the front porch and relocate the store there. This was a good location since the front of the house is on a busy thoroughfare. Her daughter got a job

in a bank and also started contributing to the household expenses by either giving Florentina money directly or paying the phone or utility bills. Her daughter also began saving for her own house but continued to live at home while doing so. It was during 2001 that Florentina started selling clothes to the employees of the same company where she sold the lunches. She thought it would be a good business but unfortunately it did not do well so she stopped it in 2002.

In 2002, Florentina borrowed RD\$60,000 from ADOPEM and RD\$20,000 from an associate who is a lawyer with the aim of building two rooms: one for rent as a store front and the other above the store front for rent as accommodation.

Florentina: Growth in Property Value



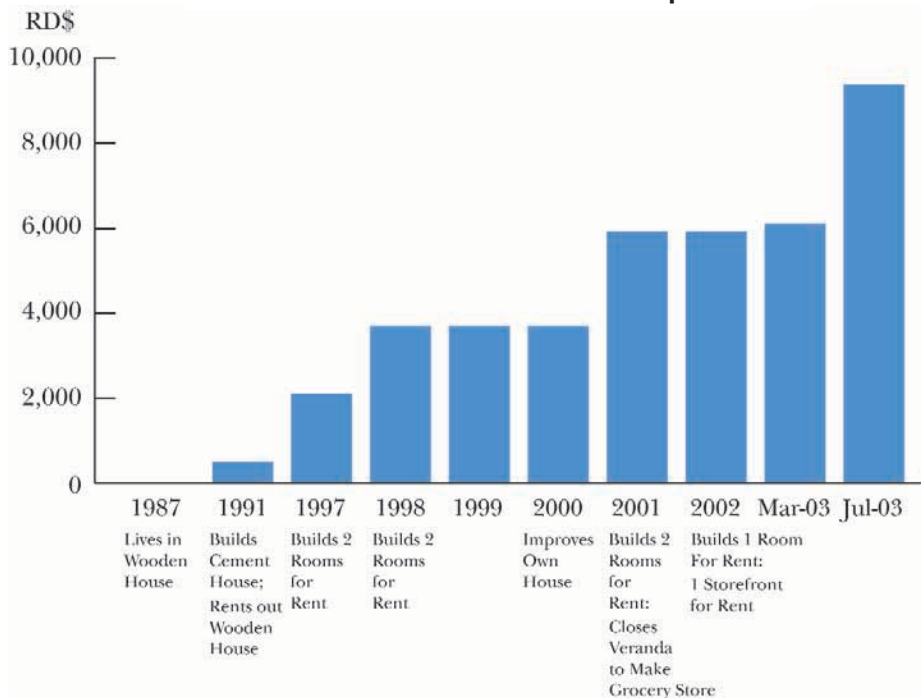
She still owed ADOPEM RD\$13,000 from the previous loan and ADOPEM deducted this amount from the RD\$60,000. At the time of the WWB interview (March 25th, 2003), the store front had been completed and was rented in January for RD\$3,000 per month. Florentina's husband was finishing the floor of the room above it. The expected income from that room is RD\$1,500.

Florentina was able to pay the lawyer most of the RD\$20,000 very quickly since they managed to rent the store front and secure RD\$21,000 up front from the tenant. This included RD\$9,000 for three months rent (March to May); RD\$9,000

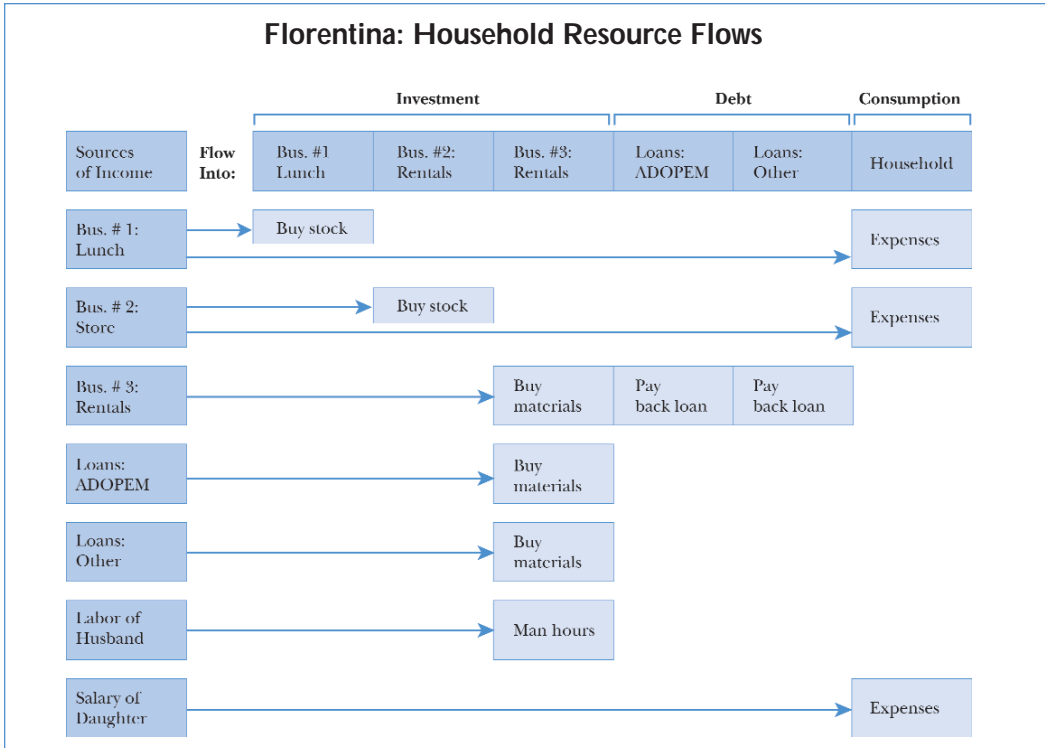
as a deposit and a real estate commission of RD\$3,000. Florentina still owes the lawyer RD\$2,000 and said that she will pay him with the June rent. Florentina has hired this same lawyer to collect the rent from all her tenants for which she pays him a 10% commission.

Her monthly rental income in July will be just under RD\$10,000. In Florentina's words, her "main business is building rooms to rent" and her investments have paid off handsomely due to the rise in property prices in Santo Domingo. About four years

Florentina: Growth in Rental Income per Month



Florentina: Household Resource Flows



Future Goals

Florentina would like to slow down the lunch business and rely instead on the rental business as a source of income in her old age when she gets tired of working.

“When I feel that I cannot work, when I am old, I will have my rent with which I can buy my food and not be hungry.”

For the moment, however, she has plans to expand her lunch business by turning the garage into an eating area, and to hire her sister. The earnings from this business pay for most

ago Florentina was offered RD\$1,300,000 for her property and at that time four of the rental rooms and the store front had not yet been built. She estimated the total value of her property to be worth RD\$2,000,000 (about US\$90,000) as of March 2003.

Florentina’s daughter continues to contribute to household expenses and to give her mother interest-free loans when she needs them. Florentina’s mother lives outside of Santo Domingo and Florentina sends her money to help her out; on a recent visit she gave her mother RD\$600.

The Dominican economy slowed down considerably in the last half of 2002 and as of March 2003 it was still experiencing difficulty. This softened the property market and as a result Florentina was forced to reduce the rent in a couple of her units. Similarly, her store is not as well stocked as last year and for the time being she is not selling beer, a high margin product. Her main products are the homemade fruit juices as well as cookies, mints, and bread. She has plans to restock the store when she has extra money.

of the family expenses. Her son, the father of the grandchild, gives her money to cover his son’s needs but when he does not have money she uses her own. Florentina says that she may take out another loan from ADOPEM in 2004 to stock her store. She says that her husband, who is now 71 years old, could rest a little, and work in the store. She is also thinking about buying some land in El Cibao, where her mother lives.

When asked what drove her to be an entrepreneur, Florentina said among other things:

“Because I have always liked to work. I like to earn money. I don’t like anybody to give me money, I like to earn it myself.”

CASE 2: BETHANIA CORDERO RODRIGUEZ

Personal Profile

Bethania is 30 years old and the mother of three young children. She lives with them and her husband, who is a school teacher, in Los Alcarrizos, a neighborhood of Santo Domingo. She has a number of different businesses and is a natural entrepreneur, preferring to invest money rather than save it:



Bethania Cordero Rodriguez

"I had a savings account but I took the money out. What's the point of having money put away? The more I put into the business, the more I make."

As well as managing a family and multiple businesses, Bethania goes to school on Saturdays as she continues to work her way through secondary school. At the moment she is in her second year. All three of her children go to school.

Business History

Organizing ROSCAs



ADOPEM Office, Los Alcarrizos

In 1996, Bethania started working in the Free Trade Zone in a clothing factory. She earned approximately RD\$2,000 a month. In 1997, she started organizing ROSCAs with her neighbors. One of Bethania's

most recent ROSCAs will serve as an example:

On February 26th, 2003, Bethania finished a ROSCA which had five participants, each of whom contributed RD\$100 for 60 days, equivalent to RD\$6,000 each or RD\$30,000 for the entire ROSCA. The payout was RD\$5,000 every ten days and the pay out sequence was determined by lot. Bethania, as the ROSCA organizer, was entitled to the first payout, so she was able to gather

this lump sum just ten days after she had organized the ROSCA. She received this without contributing any money to the ROSCA. This was her fee for organizing and managing it.

On March 28th 2003, Bethania finished another ROSCA. This one was for a smaller amount: each of five participants contributed RD\$40 daily for 60 days, totalling RD\$12,000. The payout was once again every ten days, but for RD\$2,000. Bethania received the first payout. She usually runs a couple of ROSCAs at a time and has done so more or less continuously since 1997. She usually goes to collect the payments from the participants but sometimes they bring the money to her. She uses the profits as investment capital for her various other business ventures as well as to pay off loan installments to ADOPEM.

Selling Clothing

In January 2000, Bethania realized that she could earn more money by selling clothes than working in a factory so she decided to take out her first loan from ADOPEM (RD\$800).

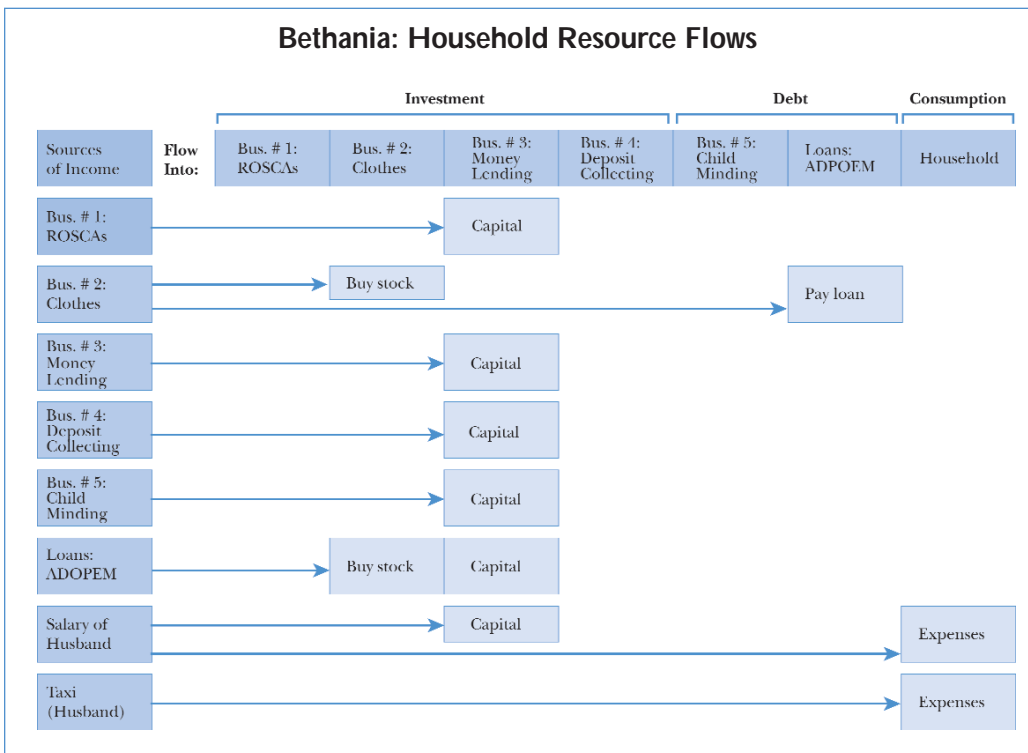


Bethania's Neighborhood, Los Alcarrizos

She combined this with the capital she had accumulated organizing ROSCAs and started up a retail business that sold fashionable jeans and shirts for adults, children's wear and sneakers. She obtained samples, showed them around her neighborhood and took orders from people. With the orders in hand, she went to a place near the border with Haiti called Elias Piñas and bought RD\$7,000 worth of merchandise. She made a gross profit of approximately RD\$4,000. She bought more merchandise with the profits and began increasing the volume of her purchases. She began to take loans out in rapid succession from ADOPEM to finance this business; her current loan, which was taken out in February 2003, was for RD\$20,000.

By April 2003 she was buying approximately RD\$5,000 worth of merchandise every two weeks and selling it for RD\$8,000, giving her an estimated return each month of 40%.

Bethania: Household Resource Flows



Deposit Collecting

About two years ago, Bethania started another money management business, this time as a deposit collector for local shopkeepers. The mechanism worked as follows:

The shopkeeper came to Bethania's house each day and gave her RD\$200 to guard. He did this for 60 days and at the end of those 60 days Bethania gave him RD\$10,000, making RD\$2,000 profit for herself.

Bethania had three clients as of April 2003, so she will earn a gross profit of RD\$6,000. She is also considering starting a two week deposit collection at the request of some of her clients.

Lending Money

It was toward the end of 2000 that Bethania decided to lend money, and thereby add another business to her portfolio. As she says herself:

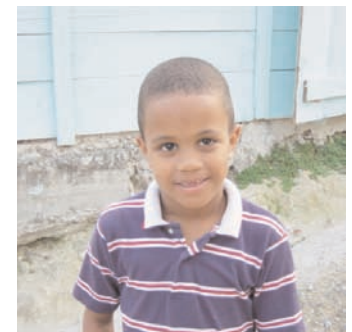
"It is better for me to give a loan than to keep the money in my pocket."

To manage her risk, Bethania lent relatively small amounts, e.g., RD\$500, RD\$1,000, and RD\$2,000 for short terms (less than three months and often just two weeks), and only to people she knew. She charged the going interest rate, 20% every two weeks, equivalent to 40% a month. She lent money not just to her neighbors but also to some of her husband's work colleagues, who often needed top-off loans to cover lean periods of the month, since they only got paid on the 15th and 30th. Her husband helped her out in this moneylending activity. She continued to expand her relationships and build her reputation as a reliable person. Moneylenders started offering her loans, but she says:

"I am only interested in the Bank [ADOPEM]; why am I going to take money from them [moneylenders] if I am also lending it?"

Paid Child Minder

At the beginning of 2003, Bethania started taking care of a neighbor's child every weekday from 8 a.m. to 3 p.m., for which she charges RD\$1,000 a month. When she goes to buy merchandise for her clothing business she leaves the child with another neighbor.



Bethania's Son

It is important to remember that Bethania's household has two other income sources: her husband's salary as a school teacher (RD\$5,000 a month) and money he makes from driving his motorbike as a taxi in the evenings (about RD\$200 a day).

In April 2003, Bethania estimated that she had approximately RD\$10,000 lent out and RD\$25,000 additional capital. She did not have a bank account. She kept the money at home and had no intention of putting it into a savings account. As she says herself:

"A business person does not leave money idle."

Future Goals

Bethania loves business and says that she would like to open a boutique or a general merchandise store (colmado) after she has built up a sufficient capital base. Her husband is thinking about selling a plot of land that he inherited from his parents in the countryside and using that money as well as a loan from the Teachers Cooperative, of which he is a member, to buy a house.

CASE 3: VICTOR DE LA CRUZ MORENO

Personal Profile

Victor is 36 years old, has been married for 14 years and has five children ranging from two to 12 years old. He grew up and still lives in Sabana Perdida, one of the poorest neighborhoods of Santo



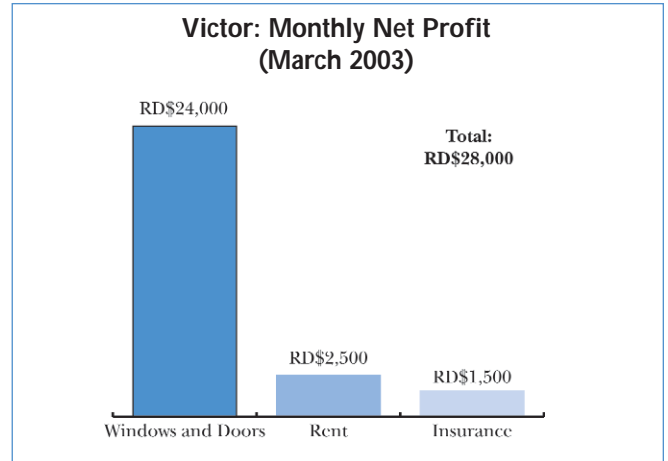
Victor De La Cruz Moreno

Domingo. He is a successful entrepreneur with a very positive outlook on life and is very much a family man. In fact, as he says himself, his favorite pastime is to:

"...pile my family into the car and go to the river to get some air. We bring a picnic and spend the whole day there. We have a happy day."

Victor cares about his community. He is an active member of his neighborhood's Chamber of Commerce, serves as a facilitator for a grass-roots community development organization called *Union de Desarrollo para el Progreso*, and is a community health outreach worker.

From humble beginnings he has done very well. He started out his working life as a payment collector for the Municipality. He later worked on the docks as a guard, hoping to one day stowaway on a container ship and find a better life elsewhere. But when it came down to it, Victor says he was too scared to stowaway and gave up on the idea. He



always liked machines so he started working in a mechanics shop, but eventually left because he did not like to get so dirty.

Business History

Windows and Doors Business

In 1994, at the age of 29, and already a father of two children, Victor decided to apprentice in a workshop that made windows and doors. He worked there for eight months for free and supported his

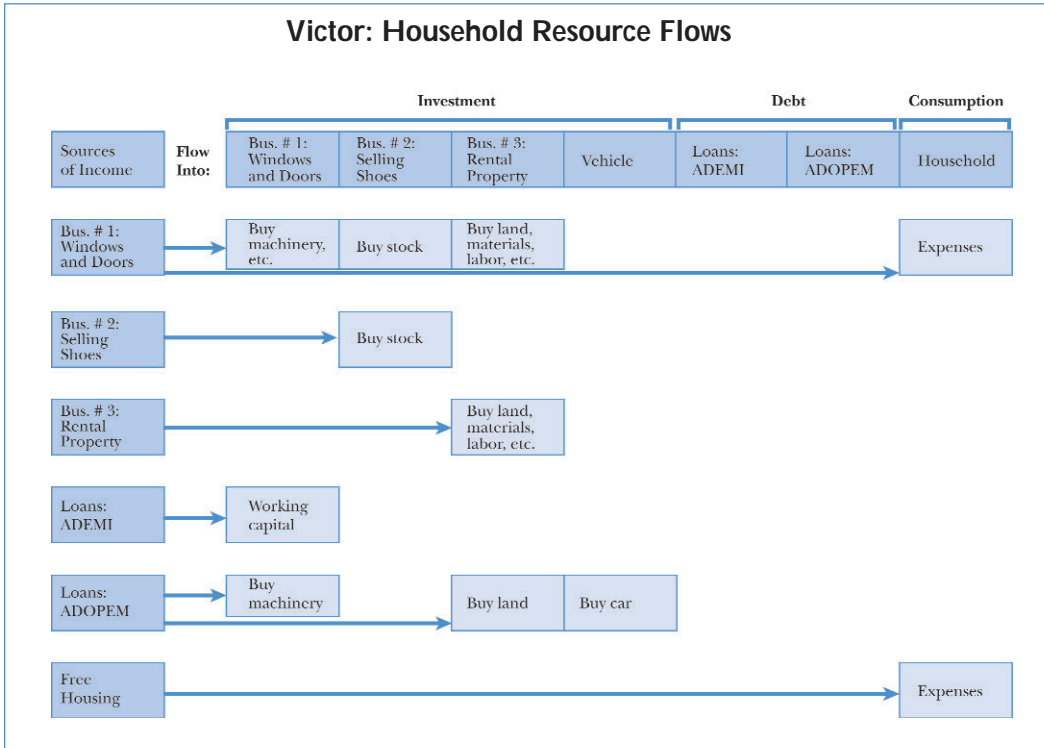


Windows and Door Workshop

family by driving a taxi at night. He rented the car for RD\$200 a night and only turned over RD\$250. He and his wife and two babies lived on rice, and occasionally some eggs. The house they lived in belonged to his mother; Victor and his family are still living there.

Luck finally came Victor's way when his uncle decided to retire and to sell him his windows and doors workshop. His uncle estimated that the materials and equipment in the workshop were worth RD\$30,000 and gave Victor an interest-free loan which he was allowed to pay off little by little. His rent at that time was RD\$2,500 a month; as soon as he had covered his expenses he started reinvesting his profits. The first piece of equipment he bought was a second painting pistol for RD\$650. He bought his first car (a very old

Victor: Household Resource Flows



So far in 2003, Victor has bought a drill for RD\$5,500 and a paint machine. In total he estimates that he owns approximately RD\$100,000 worth of equipment. His sales and profits vary from month to month but he approximates that his average net monthly profit is RD\$20,000. He keeps some money in a checking account at BHD Bank to cover fixed business expenses when sales are low. He has been offered loans from BHD but says he prefers to only have loans from one institution at a time. He pays cash for all of his materials. Victor recently won a good contract that should

one) a year later, and used it for his windows and doors business during the day and as a taxi at night, continuing to build his business and buy equipment for his workshop all the while.

In 2000, Victor borrowed RD\$25,000 from ADEMI (a micro-finance institution) and used the loan as working capital. In August of the same year he took out his first loan from ADOPEM (RD\$10,000) and bought an electricity generator. Four months later, in December, he received his second loan from ADOPEM (RD\$15,000) and combined it with some savings to buy a second car which cost RD\$40,000. He sold this car for RD\$35,000 eight months later. He borrowed RD\$22,000 from ADOPEM, again combined this with savings, and bought another car for RD\$53,000. Over the next 18 months or so he bought several pieces of equipment for his business including a welding machine for RD\$5,000; a polishing machine for RD\$4,500; a third drill for RD\$5,500; and two compressors for RD\$8,000 and RD\$3,500 respectively. He paid for all of these items from his business profits.

In August of 2002, Victor received his fourth loan from ADOPEM (RD\$25,000). He used that money to invest in property.

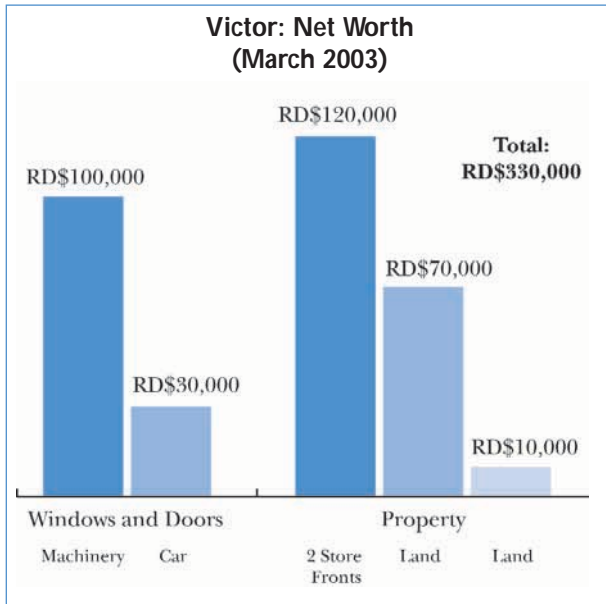
net him RD\$75,000. He plans to use that money to set up a second business that will sell clothing and shoes.

Clothing and Shoe Business

Victor and his wife have started their new business slowly so they can both learn how to run it and eventually his wife will takeover. They started out in January 2003 by buying six pairs of shoes for RD\$100 each and selling them for RD\$175 each, making a gross profit of RD\$450. A couple of weeks later they bought eight pairs for RD\$800, and made a gross profit of RD\$600. In March 2003, at the time of the interview with WWB, they had just bought 20 pairs and expected to make a gross profit of RD\$1,500. Their goal is to establish a store in May and Victor estimates that they will need about RD\$15,000 to RD\$20,000 worth of merchandise to start off with. Once they have bought two to three months worth of supplies they estimate that they will be able to get 45 days credit for merchandise.

Car Insurance

Victor also sells car insurance from his windows and doors workshop. He estimates he earns RD\$20,000 in commissions each year from this.



Property

In 1998, Victor received a donation of RD\$500 from the Association of *Campesinos Sin Tierra*. He invested the money in a plot of land and built a small wooden house on it which he kept empty. In 2002, he sold this plot for RD\$30,000. He then bought a new plot for RD\$10,000 and moved the wooden house from the first plot to the second plot. The move cost him RD\$1,500, so his net profit was RD\$18,500 on the entire transaction. (RD\$30,000 -- RD\$10,000 -- RD\$1,500 = RD\$18,500). He has yet to receive the property papers for this plot but, when he does, he plans to register both himself and his wife as owners.

In July 2002, Victor bought a much larger plot and paid RD\$70,000 for it. He paid for it in three ways. He had RD\$35,000 in savings that he had built up with profits from his windows business; he borrowed RD\$25,000 from ADOPEM (his fourth loan); and finally the person that sold him the plot lent him RD\$10,000 interest-free. In September of 2002, he started to build the first floor of a 50 square meter building; he spent RD\$48,000 to install the cement roof. He divided the building into two storefronts. For this construction he borrowed RD\$20,000 from his mother and RD\$20,000 from his cousin. Both loans are interest-free. He also secured RD\$30,000 advance rent from a lottery business that has rented out one of the storefronts. When this tenant moves in they will advance him an addi-

tional RD\$90,000 rent which he will use to pay back his mother and his cousin. He will use the remainder to finish setting up the clothing and shoe business.

Victor has the title on this property and it is registered in his name and his wife's name.

Future Goals

Victor intends to establish the clothing and shoe business that his wife will run in the second store unit of his new building. He also plans to build an apartment on the second floor of the building in which his family will live. As of March 2003, the family's chief source of income was the windows and doors business. The profits from it pay all of the household's expenses (food, clothes, transport, etc.). As the case illustrates, it has also paid for property investments and construction.

When asked about his future Victor said:

"What does a business owner need to do? You have to modernize today for what is coming in the future. Everyday there are new windows. Everyday there are new models. Thus, one has to be up to date with new types of accessories. In the future, in 2004, God willing I am going to have finished my workshop, I am going to have a house with two floors with a roof, and my business is going to be larger and stable."

CASE 4: ANA CELESTE GENAO RODRIGUEZ

Personal Profile

Ana Celeste is 41 years old and owns a large and wellstocked grocery store (colmado) on a busy thoroughfare in Santo Domingo. She lives in an apartment above the store with her two teenage daughters. Her eldest daughter is married and no longer lives at home. Her sister and mother live in separate apartments and her brother lives



Ana Celeste Genao Rodriguez

in the original family home, a wooden house. Her mother owns all of the properties, including a fourth property located in the front of the family compound. She has attributed her success to a number of factors:

“My mother helped me a lot, my daughters and Banco de la Mujer (ADOPEM) also.”

Celeste was widowed at 23 years old when her youngest daughter was just four months old. When her husband died, she moved back to her parent’s house. Her brother and sister were also living there. Her family supported her while she went to university for two years to study accounting. After university she worked in a liquor export business as an accountant. Her uncle ran a small grocery store on the same plot of land that the family was living on but it did not do so well.

Business History

Grocery Store

In 1988, Ana Celeste’s aunt, who was living in New York at the time, encouraged her to take over her uncle’s store and lent her RD\$3,000 interest-free, which she used to pay her uncle for the exist-



Ana Celeste’s Colmado

ing inventory. There was a refrigerator and freezer at the store which belonged to her mother so she continued to use them. She gradually built up the business. She took out her first loan from ADEMI for RD\$20,000 and used it to finance the construction of a two floor cement house which belonged to her mother. She managed to repay the loan with the profits from her store. That same year she took out another loan from ADEMI (RD\$30,000) and bought an electricity generator with it, as well as an awning for her grocery store.

In 1999, Ana Celeste took out her first loan from ADOPEM (RD\$10,000) to build shelves in her store and buy inventory. Her business improved and she gradually upgraded its equipment and inventory. She acquired some of the equipment

on supplier credit. For example, her fruit juice display cabinet cost RD\$26,000; she paid the supplier RD\$3,000 upfront for it and then paid off the rest in equal monthly installments, with no interest.



Original Wooden House

Similarly, with her beer freezer, she paid RD\$3,000 up front and equal monthly installments with no interest charged.

Ana Celeste has combined credit from ADEMI and ADOPEM, as well as profits from her business, to finance the construction of her apartment. She borrowed additionally from ADEMI (RD\$50,000) to help pay for the construction of her apartment. Her second loan from ADOPEM, taken in 2000, paid for the windows.

Ana Celeste’s third loan from ADOPEM in November 2001, was for RD\$25,000. She used RD\$20,000 of it to stock up on beer (one of the highest margin items in her store) and put RD\$5,000 toward buying a computer for her daughter. She also took out a loan (RD\$15,000) from an organization called PROMIPYME to buy the computer. Her most recent loan from ADEMI was for RD\$100,000, which she used to buy furniture for her house.

Ana Celeste has three savings accounts: two in banks and one in an association. She has a very low balance in each account. She does not use them because she says that the high inflation rate means that money in savings accounts loses its value.

Ana Celeste has borrowed from moneylenders three times, each time for RD\$10,000, and each time for emergencies. One of these times, she borrowed on behalf of a friend who was having prob-



Ana Celeste’s Mother’s Rental Apartment



The Colmado with the Apt. Above

lems making a payment on his car. Her last loan was in 2001 for RD\$10,000 from Presta Facil and she paid installments of RD\$870 for 15 weeks = RD\$13,050. Her store, which is well-known in the commu-

nity and which generates daily cash sales, makes her particularly attractive to moneylenders.

Ana Celeste's only income source is her store. She has used this income to raise her three children and build her apartment. Although the property legally belongs to her mother, she pays her mother rent only for the ground floor where the store is located, and not for the apartment upstairs. Ana Celeste expects to eventually inherit the property from her mother.

She opens the store early in the morning and closes it around 11 p.m. in the evening. She usually has the help of one of her daughters between 2 p.m. and 5 p.m. each day. Most days she can take a rest but on Mondays and Thursdays

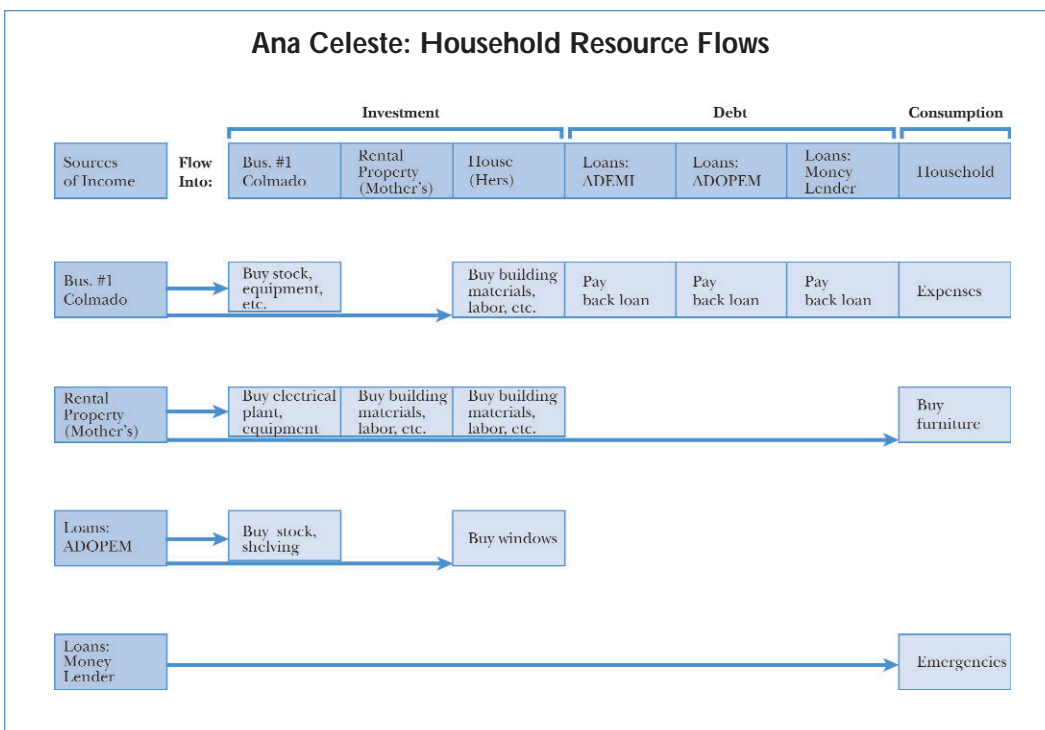
she goes shopping for vegetables and grains in the market. Her younger daughter helps her in the evenings.

Most of Ana Celeste's suppliers deliver to her store: bread and chicken are delivered daily while other products are delivered on a weekly or monthly basis. She has supplier credit for most of her inventory and the term ranges from one week to 30 days depending on the product. She also gives her own clients credit.

Future Goals

Ana Celeste plans to continue increasing inventory and diversifying the products she offers at the store. She does not, however, want to expand the grocery store into a supermarket because that would entail moving the store to a different location and she enjoys living and working in the neighborhood near her family, friends and neighbors. Her aspiration for the future is to replace the old wooden house with a three story building for rental purposes. For this project she will need additional loans. Her business has given her a lot of independence over the years and that has been very important to her.

"I have been carefully developing my business; I don't like to depend on anybody, I like to depend on myself."





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