



Universiteit Utrecht

**How women entrepreneurs start their own businesses:
Perceived uncertainties, Motivations, and
Entrepreneurial Actions.
A comparison between Spain and Singapore**

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Master Thesis

How women entrepreneurs start their own businesses: Perceived uncertainties, Motivations, and Entrepreneurial Actions. A comparison between Spain and Singapore



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“I had to make my own living and my own opportunity! But I made it! Don’t sit down and wait for the opportunities to come. Get up and make them” – Madam C.J. Walker

SUMMARY

Entrepreneurs are recognized as enhancing the economic stability of nations. They provide proportionally more employment, innovation and productivity growth. However, the absolute potential of entrepreneurship has not been achieved. This is because the number of women entrepreneurs remains underrepresented worldwide. Therefore, there is an urgent need to understand the reasons for this underrepresentation and, thereby, promote female entrepreneurship.

In understanding the low numbers of women entrepreneurs, studies have focused on the perceived uncertainties and motivations that women experience during entrepreneurship and which trigger their actions. However, such studies have yet to address understanding - in a dynamic way - how their perceived uncertainties (PUs) are reduced through their entrepreneurial actions (EAs), and these actions are triggered by their motivations (Ms) to start their own businesses. By doing so, possible clues might be provided to boost the number of women entrepreneurs.

Based mainly on the theoretical insights of McMullen and Shepherd (2006) and Meijer et al. (2007), a theoretical framework was developed. Perceived uncertainties, motivations, and entrepreneurial actions comprised the objects of study and the research questions were addressed to these three main concepts. A cross-cultural investigation based on a qualitative approach was carried out. In particular, nine Singaporean and nine Spanish women entrepreneurs belonging to the branding and marketing sector were interviewed. After the transcription of the interviews, the data were scrutinized through a thematic analysis.

As a result, significant PUs (10), Ms (12) and EAs (10) were recognized in each group. Subsequently, interpretations were applied to the results and the research questions were answered. The results mainly show that, while the Spanish women entrepreneurs have focused their EAs on being prepared before the launching of their businesses, the Singaporean women entrepreneurs concentrated their actions on growing them. This disparity resulted from the kinds of PUs exclusively present in each country. EAs were taken to reduce these uncertainties, providing, in turn, further motivation to keep going.

The limitations of this research mainly derived from the number of women entrepreneurs interviewed, the sector in which they worked and the nations to which they belonged. Its theoretical implications were not possible to verify due to these limitations. However, theoretical contributions for further investigation were provided.

Moreover, some policy recommendations are offered for the Spanish government. These are mainly based on the reduction of the legal requirements to create a business and the fiscal duties imposed during the first years of entrepreneurship.

In summary, this study intends to serve as another small step in the promotion of female entrepreneurship.

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1. INTRODUCTION

1.1 PROBLEM DESCRIPTION

Worldwide, women entrepreneurs are increasing in number (Morris et al., 2006). However, they remain underrepresented (Mitchelmore & Rowley, 2013). This takes on special relevance since the maximum total labour force has not yet been reached. In fact, the 2010 report on women entrepreneurs published by the Global Entrepreneurship Monitor (GEM) explicitly states “*with very few exceptions, nearly every society - no matter what its level of entrepreneurship - is not fully benefiting from the enterprising activities of half their working age population*” (Kelley et al., 2011, p. 20). By increasing the number of women entrepreneurs, nations can enhance their economic stability. This is because entrepreneurs have the potential to create proportionally higher employment, productivity and growth, and they boost innovation through new products and services (Schumpeter, 1934; van Praag & Versloot, 2007). Many studies point out that companies run by both female and male entrepreneurs maintain an equal survival probability. However, women are much less likely to start their own businesses (Kelley et al., 2011; Langowitz & Minniti, 2007; Koellinger et al., 2013). Therefore, the main difficulty lies in promoting the entry of women into entrepreneurship.

In fact, some policies have attempted to facilitate the establishment and development of women entrepreneurs. For instance, the European Commission in its Europe 2020 Strategy urges Member States to: “*design and implement national strategies that aim at increasing the share of women-led companies; collect gender-disaggregated data; expand the networks of female entrepreneurship ambassadors and mentors for women entrepreneurs; and implement policies enabling women to achieve an adequate work-life balance*” (Europa Press releases RAPID, 2013).

However, according to Hughes et al. (2012), such policies lack appropriate scientific guidelines. One of the reasons for this is that entrepreneurship studies have rarely focused on women entrepreneurs (Hughes et al., 2012). The few existing studies are based on comparisons between male and female entrepreneurs. This is why they fail in the better understanding of women entrepreneurs and their socio-economic context (Hughes et al., 2012; Mitchelmore & Rowley, 2013; Wang et al., 2007). Therefore, there is a gap which needs to be filled - in particular, in determining the reasons why the number of women entrepreneurs remains low and what factors could boost them.

Traditionally, entrepreneurship studies based on men have taken their motivation in explaining the differences between entrepreneurs and non-entrepreneurs. They have also recognized which factors have an influence on this “entrepreneurial” motivation (McClelland, 1961, 1965). In turn, motivation has been linked to the uncertainties perceived

by entrepreneurs. These uncertainties must be overcome to start businesses (Akehurst et al., 2012; Okafor & Amabu, 2010). At the same time, this has been complemented by identifying entrepreneurial actions. By doing so, such studies have tried to understand why and how entrepreneurs start their own businesses. In particular, McMullen and Shepherd (2006) note the importance of motivation and perceived uncertainties regarding entrepreneurial actions. Perceived uncertainties, also called barriers or challenges, must be overcome by motivation, resulting in entrepreneurial actions (McMullen & Shepherd, 2006). These actions are carried out in starting businesses and keeping them going (Meijer et al., 2007). According to McMullen and Shepherd (2006), entrepreneurs are considered as such when they start entrepreneurial actions. This includes before when their businesses are established and during the period they begin to operate.

Regarding women entrepreneurs, however, the understanding of motivation, perceived uncertainties and their interconnection remains the subject of scholarly disagreement (Cliff, 1998; Tan, 2008; Mitchelmore & Rowley, 2013). Therefore, the importance of this research is in providing the best understanding of women entrepreneurs who are in the process of starting their own businesses. By achieving this goal, clues as to how to boost the number of women entrepreneurs might be facilitated. Accordingly, the total labour force and economic stability might be promoted.

In summary, in order to understand how women become entrepreneurs, this research will, first, investigate which uncertainties are perceived by women entrepreneurs, second, identify these women's motivations in overcoming these perceived uncertainties, and third, recognize their entrepreneurial actions in starting their own businesses.

1.2 RESEARCH QUESTION

To address why women entrepreneurs start their own businesses, it is necessary to comprehend how they begin. By doing so, the progress of their entrepreneurial actions over time is provided (McMullen & Shepherd, 2006; Meijer et al., 2007; Langowitz & Minniti, 2007; Koellinger et al., 2013). With this aim, Singaporean women entrepreneurs were compared with Spanish women entrepreneurs. The reasons of this choice were two-fold: first, Singapore was, in 2011, the only country in the GEM¹ where the proportion of women entrepreneurs overtook that of men for the early-stages of entrepreneurship (6.0% for the active population of men and 7.2% for the active population of women) (Chernyshenko et al., 2012). This marks Singapore as a relevant place to study women entrepreneurs. Second,

¹ GEM covers nearly one hundred nations around the world.

in order to identify significant findings studying women entrepreneurs from a particular country, they must be compared. For this purpose, Spain was considered. In 2011, Spain maintained a proportion of female entrepreneurs at 4.54% and a proportion of male entrepreneurs at 7.05% (GEM, 2012). Subsequently, in 2012, the proportion of women entrepreneurs decreased by 11.9% and that of men rose 4.4%. This indicates a trend towards a higher disparity in Spain (GEM, 2012). Therefore, Spain also deserves to be studied owing to its current entrepreneurial problems.

To better understand how women entrepreneurs start their own businesses, certain variables are taken into account. They are: perceived uncertainties, motivations and entrepreneurial actions (McMullen & Shepherd, 2006; Meijer et al., 2007). Therefore, this study answers the main research question by formulating and answering two sub-questions, namely:

“How different are the entrepreneurial actions taken by women entrepreneurs in Singapore compared to those taken by women in Spain in starting their own businesses?”

(a) *“What uncertainties are perceived by women entrepreneurs in Singapore and Spain?”*

(b) *“What motivations of Singaporean and Spanish women entrepreneurs make it possible to overcome their perceived uncertainties?”*

In order to answer the research questions, Spanish and Singaporean women entrepreneurs were interviewed. They were asked about how they started (or how they are starting) their own businesses. Through this investigation, it is expected that there will be new ideas to understanding how women entrepreneurs start their own businesses.

1.3 JUSTIFICATION

Historically, and up until 1970, women entrepreneurs were the exception in industrialized countries. Nowadays, female entrepreneurs remain a minority with regard to male entrepreneurs in all geographical regions worldwide (Xavier et al., 2013). This poses a challenge to increasing the potential of the labour force through the promotion of women entrepreneurs. This is justified, since entrepreneurs are key parts in maintaining the economic stability of nations (Schumpeter, 1934; van Praag & Versloot, 2007). To understand the

disparity, sex-disaggregated statistics and sex-based policy analyses have become more widespread in recent years (OECD, 2004). However, there is still a need for an understanding of the perceived uncertainties, motivations and entrepreneurial actions of women entrepreneurs during the process of starting their own businesses.

Several authors have noticed the need for more and new research on women entrepreneurs (Ahl, 2006; Langowitz & Minniti, 2007; Tan, 2008; Roomi et al., 2009; Orser et al., 2012; Akehurst et al., 2012; Hughes et al., 2012; Koellinger et al., 2013; Mitchelmore & Rowley, 2013). For example, Tan (2008) notes the low importance that female entrepreneurship has been ascribed in academic research. He claims to make progress in women entrepreneurs' studies, with particular emphasis on emerging markets. Hughes et al. (2012) also advocate progressing in order to achieve a stage of maturity in the field of the study of women entrepreneurs. Hughes et al.'s (2012) work provides possible new directions in female entrepreneurship studies, combining explanations/approaches and traditional/non-traditional questions. They particularly suggest tackling studies that combine individualistic explanations, a constructionist approach and non-traditional questions. These investigations cover, for example, "*how male and female entrepreneurs construct entrepreneurial opportunities*" (p. 432). So, understanding how women entrepreneurs start their own businesses is fully in the line with these recommendations. Moreover, Hughes et al. (2012) argue for a comparison between female and male entrepreneurs. Nevertheless, Mitchelmore and Rowley (2013) point out the need for more studies addressed only to women entrepreneurs. By doing so, a higher understanding of how women entrepreneurs start their own businesses and keep them going might be achieved.

On a deeper level, Langowitz and Minniti (2007) suggest the necessity of paying greater attention to the entrepreneurial propensity of women. They point out that only a few studies have tackled this issue. They base this claim on the positive role that women entrepreneurs play in the economic growth of nations. Langowitz and Minniti (2007) argue that in order to understand why women entrepreneurs remain underrepresented, there is a need to study socio-demographic factors² and perceptual variables³. This is because both sets of elements have an influence on the action to start a business. Moreover, they remark that, through a proper consideration of these variables, there might result more effective policies to mitigate the low number of women entrepreneurs.

²age, income, work status and education

³feeling of having the enough skills to start a new business, the recognition of opportunities and the fear of failure

In addition, Koellinger et al. (2013) also argue for making progress in women entrepreneurs' studies. They stress that the disparity between the number of men and women entrepreneurs is not due to business survival. Instead, they suggest that it is because of the low propensity of women to start businesses. To tackle this disparity, Koellinger et al. (2013) argue that there is a necessary distinction between entrepreneurial actions in starting businesses and keeping them going. By doing so, they indicate that it is possible to understand the factors that influence women entrepreneurs in starting their own businesses.

Both Langowitz and Minniti (2007) and Koellinger et al. (2013) conclude that women's perceptions of themselves are the main reasons for why they are unlikely to start businesses. They indicate that these perceptions are universal to women rather than given by different country contexts. Nevertheless, these studies do not provide information about how women's entrepreneurial actions can increase their motivation and decrease their perceived uncertainties, even though, both studies indicate its need.

Therefore, the present study tries to fill this gap by providing a deeper understanding of the perceived uncertainties, motivations and entrepreneurial actions of women entrepreneurs. Since there are not conclusive findings about how women entrepreneurs start their own businesses, it is clear there is a need to develop the literature further. In doing so, clues as to how to boost the number of women entrepreneurs might be facilitated.

2. THEORETICAL FRAMEWORK

This research scrutinizes the actions taken by women entrepreneurs in starting their own businesses. In order to do so, a broader degree of understanding concerning the interactions between entrepreneurs and their environment is required.

To tackle the investigation of entrepreneurs, researchers have tried to understand what *perceived uncertainties* and *motivations* shape *entrepreneurial actions* and how they do so (McClelland, 1961, 1965; McMullen & Shepherd, 2006; Meijer et al., 2007; Matusik et al., 2008; McKelvie et al., 2011; Gartner & Liao, 2012). In particular, McMullen and Shepherd (2006) and Meijer et al. (2007) use these concepts to build their conceptual models and explain entrepreneurship. Perceived uncertainties, motivations and entrepreneurial actions have also been widely used to comprehend female entrepreneurship. Therefore, the theoretical framework used in this study is mainly based on the ideas of McMullen and Shepherd (2006) and Meijer et al. (2007). This is because both studies combine these three concepts in clear conceptual models, indicating how they relate.

On the one hand, McMullen and Shepherd (2006) have used perceived uncertainties and motivation to explain the actions that lead to entrepreneurship. In particular, they consider the entrepreneurial actions taken before a business itself has started and the running of the business. They define perceived uncertainty as “*the barrier between prospective entrepreneurs and entrepreneurial action*” (p. 133) and motivation as “*the willingness to bear uncertainty*” (p. 133). Finally, they state that entrepreneurial actions only happen when motivation prevails over perceived uncertainties.

On the other hand, Meijer et al. (2007) stress, first, that there is a balance between perceived uncertainties and motivation; second, that entrepreneurial actions are taken to minimize perceived uncertainties; and third, that perceived uncertainties can be grouped into specific sources according to their nature. They base their study on McMullen and Shepherd’s (2006) work. However, they provide a better description of the environment which influences in the motivation and perceived uncertainties. Accordingly, they complement the understanding of entrepreneurial actions in starting businesses and keeping them going with a practical approach to the conceptual model. Meijer et al. (2007) offer a tool to analyse how the balance between perceived uncertainties and motivation influences entrepreneurial actions. However, they do not point out any differentiation between intrinsic motivation and extrinsic motivation, nor do they note different types of motivations (motivating factors) (McMullen, personal communication, March 19, 2013; Gagné & Deci, 2005). A distinction between these variables was drawn in order to identify the motivations of women

entrepreneurs in starting their own businesses. This was accomplished by providing their meanings and several examples prior to the field research.

In the following sections, perceived uncertainties and motivation are tackled in depth.

2.1 PERCEIVED UNCERTAINTIES

McMullen and Shepherd (2006) define perceived uncertainties as the barriers that need to be overcome before entrepreneurs take their first entrepreneurial action - that is, the obstacles between the moment when a business opportunity is identified and the moment when entrepreneurs start to act to exploit that opportunity. These uncertainties refer to three questions that women ask themselves regarding their environment. These questions are: “*What’s happening out there?*”, “*How will it impact me?*”, and “*What am I going to do about it?*” (McMullen & Shepherd, 2006, p. 135; based on Milliken, 1987). The uncertainty as to how to answer these questions increases women’s doubts about taking action and becoming entrepreneurs, even though a business opportunity has been recognized.

Moreover, McMullen and Shepherd (2006) note that the amount of uncertainty perceived is indirectly proportional to the knowledge of entrepreneurs in taking actions. This means that women entrepreneurs in the process of starting their own businesses will take different actions using the knowledge that possess at each moment.

Based on McMullen and Shepherd’s (2006) work, Meijer et al. (2007) also argue that this definition needs to include a dynamic perspective. Perceived uncertainties are not only present before entrepreneurs take their first entrepreneurial action - in fact, they continually arise while a business operates. Therefore, women who decide to start their own businesses will perceive uncertainties continuously. This period includes both the time elapsed since the first entrepreneurial action taken to the moment when their businesses start to run routinely and onwards.

Furthermore, and based on the arguments of Meijer et al. (2007), women entrepreneurs take these actions to reduce their perceived uncertainties, thereby increasing knowledge in specific domains. When this is not possible, women entrepreneurs cease the process of starting their own businesses.

Meijer et al. (2007) also identify sources of uncertainties in order to comprehend entrepreneurial actions. These sources classify perceived uncertainties according to their nature. The domains in lack of knowledge provide the conceptual boundaries of the sources. These sources are: *technological uncertainty*, *resource uncertainty*, *competitive uncertainty*, *supplier*

uncertainty, consumer uncertainty and political uncertainty. A further description taken from Meijer et al.'s (2007) work is provided in the Table 2.1.

Finally, Meijer et al. (2007) note factors that can be perceived as uncertainties. They are located in the environment, and grouped in two categories, whether 'internal' or 'external' to businesses. For instance, women entrepreneurs might perceive a political uncertainty regarding a policy on international imports. This policy is a factor that can be classified as 'external', because it affects the business's daily activities indirectly. On the other hand, a business formation law, perceived also as a political uncertainty, can be classified as 'internal' to the business, since this affects their business directly

The sources of perceived uncertainty are key to identifying which type of uncertainties are faced by women entrepreneurs, and also the type of entrepreneurial actions. This is because entrepreneurial actions are taken to reduce specific perceived uncertainties. Meijer et al. (2007) present these sources as being supported by other previous empirical studies, such as those of Tushman and Rosenkopf (1992), Rosenberg (1996), Anderson and Tushman (2001), Afuah and Utterback (1997), Jacobsson and Bergek (2004) and Van de Ven (1993) (ref. by Meijer et al., 2007).

TABLE 2.1: SOURCES OF PERCEIVED UNCERTAINTY WITH RESPECT TO INNOVATION DECISIONS (BY MEIJER ET AL., 2007)

Uncertainty source	• <u>Description</u>
Technological uncertainty	<ul style="list-style-type: none"> • This source includes uncertainty about the characteristics of the new technology (such as costs or performance), about the relation between the new technology and the technical infrastructure in which the technology is embedded (uncertainty to what extent adaptations to the infrastructure are needed), and about the possibility of choosing alternative (future) technological options.
Resource uncertainty	<ul style="list-style-type: none"> • This source includes both uncertainty about the amount and availability of raw material, human and financial resources needed for the innovation, and uncertainty about how to organize the innovation process (e.g. in-house or external R&D, technology transfer, education of personnel). Resource uncertainty resides at the level of the individual firm, as well as at the level of the innovation system.
Competitive uncertainty	<ul style="list-style-type: none"> • Whereas technological uncertainty includes uncertainty about competing technological options, competitive uncertainty relates to uncertainty about the behaviour of (potential or actual) competitors and the effects of this behaviour.
Supplier uncertainty	<ul style="list-style-type: none"> • Uncertainty about the actions of suppliers (i.e. uncertainty about the reliability of the supplier), which often manifests itself as uncertainty if the supplier will live up to agreements about the timing, quality and price of the delivery. Supplier uncertainty becomes increasingly important when the dependence on a supplier is high.
Consumer uncertainty	<ul style="list-style-type: none"> • Uncertainty about consumers relates to uncertainty about consumers' preferences with respect to the new technology, about the compatibility of the new technology with consumers' characteristics^a and, in general, uncertainty about the long-term development of the demand over time.
Political uncertainty	<ul style="list-style-type: none"> • Political uncertainty comprises uncertainty about governmental behaviour, regimes, and policies. Not only changes in policy, but also ambiguity in interpretation of current policy or a lack of policy can lead to uncertainty. Another important cause for political uncertainty is unpredictability of governmental behaviour.
<p>^aFor example, an important consumers' characteristic for energy technologies is the energy demand</p>	

Nevertheless, other studies regarding female entrepreneurship advocate for other two sources of uncertainty that women entrepreneurs also face. Akehurst et al. (2012) note

difficulties due to gender and *familiar conciliation difficulties*. Regarding the first, difficulties due to gender can be perceived as a disadvantage when, for example, applying for a business loan to create a company (Akehurst et al., 2012; Tan, 2008), or when looking for specific knowledge to start a business (Akehurst et al., 2012). And second, with respect to familiar conciliation difficulties, women entrepreneurs starting their own businesses can also perceive uncertainties with regard to their families. It might be difficult for them to combine the process of becoming an entrepreneur with their family duties (Langowitz & Minniti, 2007; Akehurst et al., 2012).

2.2 MOTIVATION

Having knowledge of how to act does not provide sufficient reason for becoming an entrepreneur. As has been mentioned by McMullen and Shepherd (2006), an entrepreneurial action is the *“outcome of more willingness to bear uncertainty”* (p. 138). As such, this willingness is the motivation to start businesses and keep them going (Meijer et al., 2007). Therefore, a deeper understanding of the nature of motivating factors and how they affect motivation is necessary.

Motivation is widely tackled by Gagné and Deci (2005) through their work in motivation theory. According to them, an increase of motivation is an internalization of the motivation in itself. Motivation can be gradually internalized from an external motivation, whereby *“satisfaction comes not from the activity itself but rather from the extrinsic consequences to which the activity leads”* (p. 331), to an internal motivation which implies *“people doing an activity because they find it interesting and derive spontaneous satisfaction from the activity itself”* (p. 331). They also indicate that the greater the internalization of motivation is, the greater the performance of the entrepreneurial actions taken. By extrapolation, this means that women entrepreneurs will maintain higher efficiency if they enjoy their work. However, if they are mainly motivated by, for example, large monetary rewards, they will perceive greater difficulties in creating their own businesses. Ultimately, as is noted by Gagné and Deci (2005), an excessive external motivation could lead to amotivation, such that no further entrepreneurial actions will be taken.

Consequently, the most internal motivation inheres in those women entrepreneurs who enjoy the process of starting a business itself. Therefore, they will maintain a higher probability of becoming an entrepreneur and they will be more efficient in the process. In contrast, those women who carry out entrepreneurial actions without any enjoyment will mainly keep external motivation. Consequently, this can lead to lower performance in

relation to the process of starting a business, even to the point of leaving it altogether. This might be the case for women entrepreneurs who start a business purely for future financial gain.

As mentioned earlier, motivation can be both internalized and externalized progressively. Both internalization and externalization are favoured by external factors, i.e. motivations (Gagné & Deci, 2005). Scholars have pointed out the factors that influence the motivation of entrepreneurs during the time they run their businesses. Therefore, these motivations could be also influential in the process of starting businesses. For example, Gagné and Deci (2005) suggest that the mere fact of having the option to choose what actions to take increases internal motivation. Thus, becoming a woman entrepreneur will provide motivation in itself. Moreover, they also note that feeling competent - or self-efficient - facilitates the internalization of extrinsic motivation (i.e., it increases motivation). This self-efficiency can be a consequence of antecedent factors, such as *“education, age, work history, relative experience, childhood family environment such as birth order and occupations of parents”* (Okafor & Amabu, 2001, p. 68; based on Bartol & Martin, 1998). However, this also owes to the fact that knowledge has been gained during the process of starting their businesses regarding what is perceived as being uncertain. Thus, in addition to providing how to act, this also leads to an increase in the motivation to carry out entrepreneurial actions.

It has also been indicated that social interaction, when it is associated with positive feedback, promotes the internalization of motivation (Gagné & Deci, 2005). Indeed, the authors point out that interactions with other entrepreneurs can positively influence the motivation of women during the process of becoming entrepreneurs as well as while they are running their businesses (Norris et al., 2000; Langowitz & Minniti, 2007). These positive interactions can also be extended to mentors (Norris et al., 2000; Orser et al., 2012) as well as to family, friends, and intimate partners (Tan, 2008). It is recognized that each of them can provide psychological support. Nevertheless, there is also another side to the coin (e.g., negative feedback, the reduction of autonomy, etc.) which undermines motivation until entrepreneurial actions are totally restrained due to amotivation (Gagné & Deci, 2005).

Finally, institutional factors can also influence motivation (Meijer et al., 2007). They can be sources of economic incentives, such as tax reductions or subsidies (Dean & McMullen, 2007). These can lead to the decision to become an entrepreneur. However, women who are mainly supported by these economic incentives can maintain a high degree of external motivation. This can lead to weakness in overcoming their perceived

uncertainties. Therefore, they could cease to take entrepreneurial actions (Gagné & Deci, 2005; Meijer et al., 2007).

2.3 PERCEIVED UNCERTAINTIES AND MOTIVATION: ENTREPRENEURIAL ACTIONS

To relate motivation and perceived uncertainties with entrepreneurial actions, it is useful to imagine certain situations. For example, given the recognition of a business opportunity, motivated women entrepreneurs will also perceive uncertainties in the process of starting their own businesses. If these perceived uncertainties are low, women entrepreneurs will know how to act. This can be explained by their greater knowledge of their environment as regards the questions “*What’s happening out there?*”, “*How will it impact me?*” and “*What am I going to do about it?*” (McMullen & Shepherd, 2006, p. 135).

Nevertheless, if the perceived uncertainties are significant but - regardless - motivation is higher, those women who are trying to start their own businesses will take actions that will lead to a reduction of those uncertainties (Meijer et al., 2007). For example, a woman without any knowledge of the different types of legal forms of businesses, but conscious of their importance, will act to obtain information about them. Afterwards, she will be able to decide upon the best legal form for her business and act accordingly. This is called ‘acting strategically’ (i.e., obtaining information and processing it before acting) (Bruner et al., 1956; ref. by McMullen & Shepherd, 2006)

Ultimately, another possibility might also be stressed. In those cases where perceived uncertainties are just above motivation, entrepreneurial actions could be addressed to increase the degree of motivation itself (Gagné & Deci, 2005; Langowitz & Minniti, 2007). For instance, women entrepreneurs in the process of starting their businesses may talk to their friends to share their business problems. This activity can lead to an increase in motivation, since it is associated with positive feedback (Langowitz & Minniti, 2007).

2.4 CONCEPTUAL MODEL

Based on the theoretical discussion, this study presents a conceptual model with three main concepts inherent for entrepreneurs: *perceived uncertainties*, *motivation* and *entrepreneurial actions*. The two categories of external and internal factors to a business are also revealed following Meijer’s et al. (2007) work. The interactions between perceived uncertainties and entrepreneurial actions, and motivation and entrepreneurial actions, are assigned in a

unidirectional manner, following the original conceptual model of McMullen and Shepherd (2006) (Fig. 2.1).

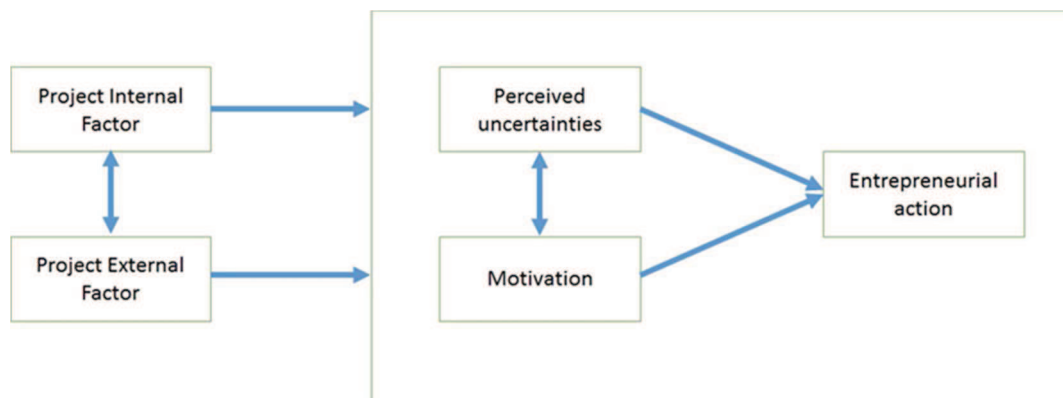


FIGURE 2.1: ADAPTED CONCEPTUAL MODEL BASED ON MEIJER ET AL. (2007), AND MCMULLEN AND SHEPHERD (2006)

As can be appreciated in the conceptual model, perceived uncertainties and motivation maintain a balance (the perceived uncertainties/motivation arrow). In the case where motivation overcomes perceived uncertainties, entrepreneurial actions will occur (the motivation/entrepreneurial action arrow). Furthermore, the type of entrepreneurial actions taken will be based on the perceived uncertainties with which entrepreneurs are confronted (the perceived uncertainties/entrepreneurial action arrow). Finally, the two categories of factors are indicated as the origin of perceived uncertainties and motivations. Some of these factors will be perceived uncertainties and/or motivations to act entrepreneurially. Since both internal and external factors can affect each other, the two factor categories are also interrelated⁴. For example, if a technology is adopted by many entrepreneurs (an internal factor), it can lead to a decrease in its license price in the market (an external factor). In turn, other entrepreneurs may also start to use this type of technology. Likewise, policies that promote entrepreneurship (an external factor) can lead to an increase in the number of entrepreneurs. In turn, starting a new business and learning during the process can also increase the motivation of entrepreneurs.

⁴Nevertheless, the main focus of this study is on the recognition of perceived uncertainties, motivations, and entrepreneurial actions, instead of the relation between internal and external factors.

3. METHODS

3.1 RESEARCH DESIGN

The aim of this research is to understand how women entrepreneurs act in starting their own businesses. To achieve this goal, it is necessary to cultivate a better understanding of the perceived uncertainties, motivations and entrepreneurial actions of such women. The previous studies have mainly focused on the performance of women entrepreneurs, with a few studies considering why women become entrepreneurs - but none have focused on how the processes of establishing businesses occur (Langowitz & Minniti, 2007; Koellinger et al., 2013). Therefore, the design of this study exhibits an exploratory nature, since the main purpose has been to gain preliminary insights (Cuthill, 2002; Taylor et al., 2002). To determine any significant findings, a comparative cross-cultural case study based on qualitative research was carried out (Fig. 3.1). Cross-cultural research is concerned with *“empirical studies carried out among members of various cultural groups who had different experiences that lead to predictable and significant difference in behaviours”* (Brislin, 1976, p. 215).

This type of research was chosen because it was expected to be the most feasible method to discover relevant perceived uncertainties, motivations, and entrepreneurial actions of women entrepreneurs. Besides, due to their different experiences to start businesses in their respective countries, the comparison between both groups would be more easily performed.

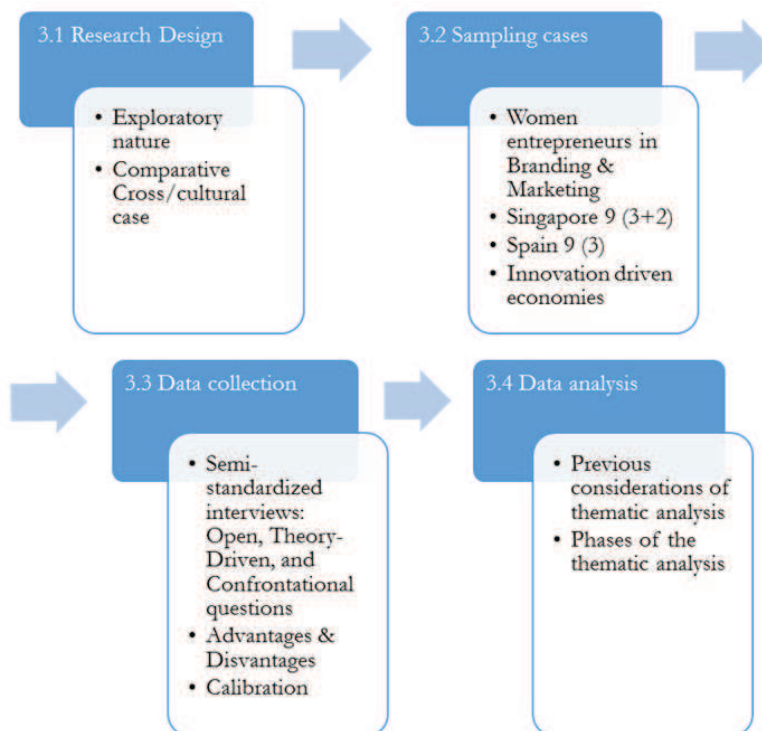


FIGURE 3.1 FLOWCHART OF METHODS

3.2 SAMPLING CASES

The choice of the particular cases was made by adopting a purposive sampling approach (Bryman, 2012). Namely, the cases were selected according to the aim of this study - to understand how women entrepreneurs start their own businesses. Spain and Singapore were selected in order to accomplish the comparative-cultural case study.

On the one hand, Singapore is the only country where women have overtaken men in becoming entrepreneurs (Chernyshenko et al., 2012). This characteristic was decisive in the selection of Singapore, since it represents a unique, deviant case (Bryman, 2012). On the other hand, Spain was chosen in order to compare the findings obtained during the study of women entrepreneurs from Singapore. Spain currently exhibits a decreasing rate in the proportion of women who become entrepreneurs (GEM, 2012). Therefore, this also makes Spain suitable for study. Finally, both countries are supported by innovation-driven economies (GEM, 2012). In particular, their development strategies are based on the promotion of research and development efforts to increase their national productivity (Frantzen, 2000). This common point provided for the feasibility for their comparison, since women entrepreneurs in both countries are subject to the same types of economic policies (GEM, 2012).

The women entrepreneurs selected for this study belonged to the branding and marketing sector (B&M). This sector combines both innovative products and innovative processes, such that it corresponds with the entrepreneurial actions triggered by technological change noted by McMullen and Shepherd (2006) and Meijer et al. (2007). The choice of a specific sector provided “*natural controls of confounding factors*” (Peteraf & Shanley, 1997; quoted. by Tan, 2008, p. 553). In other words, in focusing on a particular sector, the findings could be addressed with higher certainty as to the differences between entrepreneurs in each country instead of the inherent characteristics of their sectors.

In the case of women entrepreneurs from Spain, the Spanish government provides for general requirements and incentives in starting businesses. However, the 17 regions maintain distinct policies and programmes in promoting entrepreneurship. Therefore, to consider a more homogeneous institutional environment, only women entrepreneurs from the Andalusia region were selected. The search was carried out through the regional governmental network of entrepreneurs *Red de Cooperación de Emprendedoras de Andalucía* (Cooperation Network of Women Entrepreneurs from Andalusia). This organization provides a large online database where contacts for women entrepreneurs can be consulted

by sector. A total of 12 women entrepreneurs were selected: nine interviews for the comparative analysis and three pilot interviews for the calibration of the methodology (see Section 3.5.3).

Also, 14 women entrepreneurs from Singapore were selected: nine interviews for the comparative analysis and five pilot interviews for the calibration of the methodology (see 3.5.3). Women entrepreneur founders (or co-founders) of companies in the B&M sector were found through the *LinkedIn* website (a professional online social network) and through organizations promoting female entrepreneurship in Singapore, such as *Secret (W) Business* and *Geek Girls*, and *The Hub Singapore*. Other women entrepreneurs were contacted with the assistance of events organized by *The Athena Network* (a professional network of women entrepreneurs and business women in Singapore).

Therefore, in total 26 interviews were used to provide some preliminary ideas about how women entrepreneurs start their own businesses. This sample size was considered optimum because of the short time available for the cross-country study of a deep, case-oriented analysis (Onwuegbuzie & Collins, 2007).

3.2.1 BRANDING AND MARKETING

The women entrepreneurs selected to conduct the interviews belonged to the branding and marketing (B&M) sector. This choice matches with the conceptual model described by McMullen and Shepherd (2006) and Meijer et al. (2007), and in which is based this study. Both of them frame their theoretical insights in the business opportunities triggered by innovative technological changes and recognized by entrepreneurs. Moreover, it was expected to be a sector, as happens in other innovation-driven nations, with a high number of women entrepreneurs in both countries (Mayer, 2008). This would facilitate the contact with the women entrepreneurs needed for this investigation.

3.3 DATA COLLECTION

3.3.1 TOOL OF DATA COLLECTION

The data collection was performed through semi-standardized interviews. This type of interview is structured by *open questions*, *theory-driven questions* and *confrontational questions* (Flick, 2006). First, *open questions* comprise those questions in which the information is provided in its totality by the respondents. That is, without the direct purpose of confirming or neglecting knowledge from theory. Respondents may answer the questions however they choose to respond. In-depth responses are expected, along with a description or explanation.

Some examples of these questions would be: “*Which difficulties did you face in creating your business?*” Second, *theory-driven questions* are based on the scientific literature, reflecting presumptions derived from this (Flick, 2006). For example, some questions would be: “*Did you perceive any uncertainty when creating your business with regard to issues relating to technology, the political situation at that time, financing, suppliers, competitors at that time, clients, the fact that you are a woman, family or others?*”

Finally, *confrontational questions* provide for the possibility of reaffirming answers. Other alternative answers which were not mentioned by the interviewees were presented to them. By doing so, it is possible to evaluate whether the information given by the interviewees was conclusive or else contradictory. These questions are inherent in the theory-driven questions, since they are created by offering several optional answers to the same question. Moreover, in those cases where there are contradictory answers between open and theory-driven questions, women entrepreneurs were asked to confront their answers. For example, “*So, you said that you found it very difficult to deal with the legislation regarding your company, but now you say that clients represented the most difficult issue during the creation of your businesses. Could you explain this?*” These latter questions were added during the interviews according to the answers given.

3.3.2 PROCESS OF DATA COLLECTION

The data collection was performed in several steps (Fig. 3.2). The formulation of the questions was firstly carried out by a *storm of questions*, inspired by the reading of entrepreneurial studies (see Appendix A). This gross composition of questions was analysed based on the literature, and 20 were selected. The first 13 questions were formulated in order to gain information about the background and demographic data: Personal, Business, and Family information of the women entrepreneurs (exceptionally, four additional questions were asked by email to complete these demographic information after the interviews) With the help of this information, the other questions posed would be better understood. Also, this information would facilitate the discussion of the results. The second part of the questionnaire was addressed to discover perceived uncertainties (PUs), motivations (Ms) and entrepreneurial action (EAs).

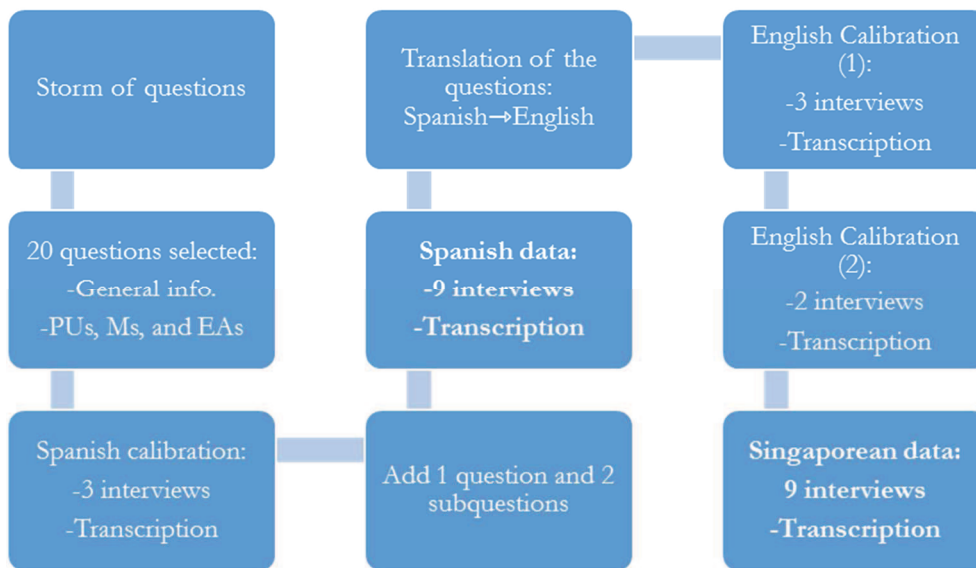


FIGURE 3.2: FLOWCHART OF THE DATA COLLECTION

Then, to carry out the data collection in Spain, the set of questions written in Spanish was submitted to three Spanish women entrepreneurs (pilot interviews). This was performed in order to check their understanding of the questions, to increase the researcher's training, and to fit the questions with the three main concepts. From the preliminary analysis, one main question and two sub-questions were added, and others were adapted. In the end, 21 questions were used to conduct the rest of interviews in Spain (see Appendix B).

To gather the information in Singapore, the same process was carried out. Since the original language of the main researcher was Spanish, the calibration of the questions was performed in two analysis phases to increase their clarity. The first one accomplished three preliminary interviews, and the second one only two. After this calibration, the 21 main questions were formulated in English and then prepared for the rest of the Singaporean women entrepreneurs.

The interviews were conducted in person. Both a brief introduction about the research (see Appendix C) and the list of questions were given previously to start the interviews. In doing so, women entrepreneurs were put in situation and could follow easier the questionnaire.

All the interviews were audio recorded in .ogg format (high quality) with the consent of the respondents. In order to facilitate the data analysis, the audio recordings were manually transcribed in *Word* format (Braun & Clarke, 2006). To increase their accuracy, all the transcripts were checked against the original recordings (Braun & Clarke, 2006). Finally, in the case of the Spanish interviews, the transcripts were also translated into English by the

main researcher. Finally, these translations were checked by other two persons external to this investigation.

3.3.3 ADVANTAGES OF SEMI-STANDARDIZED INTERVIEWS

Semi-standardized interviews possess certain advantages. First, they obtain the “subjective theories” that people maintain as regards to certain issues (Scheele & Groeben, 1988; quoted. by Flick, 2006). Hence, by carrying out this type of interview, women entrepreneurs provided their views about how they started their own businesses. Second, the use of semi-standardized interviews also implies a higher response rate than questionnaire surveys could have yielded (Austin, 1981). This was because they greatly extended the possibilities of obtaining information, not limiting the interviewees to preconceived or inflexible answers. Third, non-verbal expressions during the interviews provided additional information beyond the answers. This was kept in mind during the data analysis (Braun & Clarke, 2006). These were, for instance, the intonation in explaining the relationship with their families after they started their businesses. Finally, the possibility of adding extra questions provided most the appropriate information as to how women entrepreneurs started their own businesses (Remington, 1979).

3.3.4 DISADVANTAGES OF SEMI-STANDARDIZED INTERVIEWS AND SOLUTIONS

Semi-structured interviews can also present certain disadvantages, such as *acquiescence* and the *social desirability effect* (Bryman, 2012). On the one hand, acquiescence is related to “a tendency for some people consistently to agree or disagree with a set of questions or items” (Bryman, 2012, p. 227). Acquiescence was diminished by asking for deeper explanations or examples. It was also reduced by asking questions that contradicted or else provided alternatives to previous answers (i.e., confrontational questions) (Flick, 2009). On the other hand, the social desirability effect refers to the reconstruction of the subjective theories provided by the respondents. These can largely disagree with the reality of a given situation, since they are based on subjective points of view. To check whether or not the respondents answer according social desirability bias, triangulation was carried out through corroboration with other sources of information, such as governmental websites (Spain: *Agencia Idea, Andalucía emprende, Centros de Apoyo al Desarrollo Empresarial (CADEs), Cámaras de Comercio, Ministerio de Empleo y Seguridad Social*; Singapore: *Ministry of Manpower Singapore, Accounting and Corporate Regulatory Authority (ACRA)*), specialized newspapers such as *The Economist, El Economista* and *Forbes*, independent reports such as *Doing Business 2014*, as well as corroboration in the

information given by the women entrepreneurs themselves. Through such triangulation, it was possible to contrast the answers and deliberate as to what information could be accepted in the analysis.

3.4 DATA ANALYSIS

In order to increase the comparability between the interviewees from both countries, a thematic analysis was performed (Flick, 2006). This type of analysis is used to discover different views in varied *social groups* (Flick, 2006). Thematic analysis maintains the basic steps of the grounded theory (Glaser & Strauss, 1967), but it presents some particularities. For this research, some *previous considerations* and the *phases of thematic analysis* developed by Braun and Clarke (2006) were used to accomplish the data analysis.

3.4.1 PREVIOUS CONSIDERATIONS

Before starting the thematic analysis, certain considerations were taken into account. First, a semantic approach was chosen for the analysis. The semantic approach refers to looking for meanings from the direct information given by the respondents (Braun & Clarke, 2006). Since this study seeks to gain preliminary insights, the semantic approach was chosen as the most suitable. The meanings of the answers were directly attributed to the *prima facie* understanding of the data. Meanings that women entrepreneurs did not express were not treated.

Second, the coding in the thematic analysis was carried out by a process driven by data and theory (Braun & Clarke, 2006). A data-driven approach is an inductive approach which assigns codes from the data themselves. In contrast, a theory-driven approach is a deductive approach which allocates codes based on concepts previously identified in the literature. Both coding approaches were simultaneously combined.

Finally, the epistemology of the investigation adopted an essentialist/realist approach instead of a constructionist one (Braun & Clarke, 2006). The essentialist/realist perspective requires that we “*theorize motivations, experience, and meaning in a straightforward way*” (Braun & Clarke, 2006, p. 85). Conversely, a constructionist approach looks to “*theorize the sociocultural contexts, and structural conditions*” (Braun & Clarke, 2006, p. 85). Since this investigation focuses on the actions, motivations and perceived uncertainties of women entrepreneurs, the essentialist/realist approach was the most suitable.

Next, the phases of the analysis were developed in order to structure the breakdown of the data. The thematic analysis was carried out for separately Spain and Singapore. By doing so, both groups were compared in order to answer the research questions.

3.4.2 PHASES OF THE THEMATIC ANALYSIS

3.4.2.1 FAMILIARIZING WITH THE DATA

The first direct contact with the data was accomplished by conducting the interviews in person. Therefore, “*some prior knowledge of the data, and some initial analytic interests or thoughts*” (Braun & Clarke, 2006, p. 87) came before the thematic analysis itself. The familiarization with the data was also reinforced by the manual transcription of the interviews instead of using a particular software package (Riessman, 1993; Braun & Clarke, 2006). This active interpretation provided a higher understanding and initial meanings for the data (Braun & Clarke, 2006). This phase encompassed carrying out the interviews, the manual transcriptions of the recordings, and the re-reading of the transcripts. Moreover, notes with initial ideas for coding were written down (Braun & Clarke, 2006). These notes were added to the transcribed interviews through comments in the *Word* programme (Fig. 3.3). They were used in the following phases of the thematic analysis.

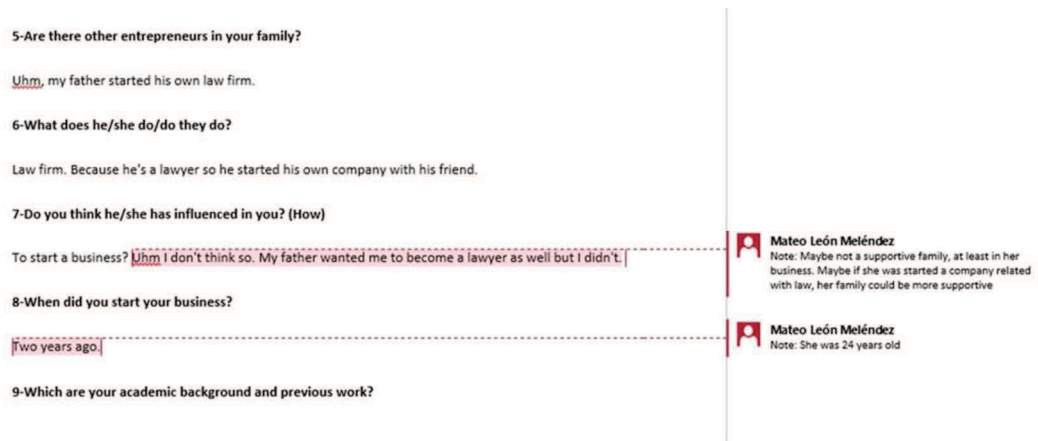


FIGURE 3.3: EXAMPLE OF NOTES WITH INITIAL IDEAS

3.4.2.2 GENERATING INITIAL CODES

The transcripts of each interview were broken into initial codes. They were split into “*the most basic segment, or element, of the raw data or information that can be assessed in a meaningful way regarding the phenomenon*” (Boyatzis, 1998, p. 63; quoted by Braun & Clarke, 2006). The coding was carried out manually using *Word's* comment tool. Perceived uncertainties, motivations, and entrepreneurial actions were mostly recognized keeping in mind the sensitizing concepts

indicated in the theoretical framework. However, they were also identified taking ideas from data themselves.

For example, if a women entrepreneur had said “I knew about how to do my work, but not how to manage all the legal requirements to start my business”, the preliminary codes might be *I feel competent* and *legal requirements* (driven by sensitizing concepts). Alternatively, if one of them were to mention “I invited all my potential customers to visit my company in an open day”, the code might be *I invited customers* (driven by data). Finally, in order to remember a possible categorization, the acronyms of the main concepts - *PU* (perceived uncertainties), *M* (motivation) and *EA* (entrepreneurial action) - as well as some sensitizing concepts were added to the codes, through *Word’s* comments (Fig. 3.4). In this manner, analysing sentence by sentence, the phase of generating initial codes was tackled.

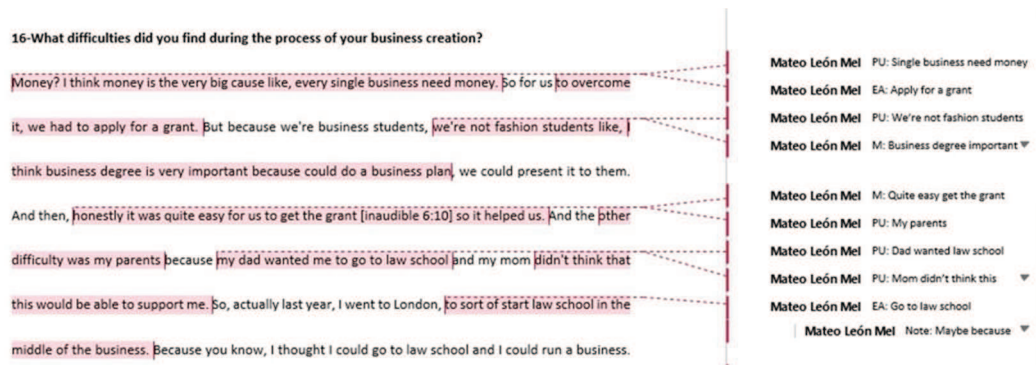


FIGURE 3.4: INITIAL CODES WITH ACRONYMS

3.4.2.3. SEARCHING FOR THEMES

Themes refer to higher abstractions of the data analysed. Some of the preliminary codes were discarded, and others were gradually clustered into aggregate codes, and then into themes (see Appendix D). These themes were the specific perceived uncertainties (PUs), motivations (Ms), and entrepreneurial actions (EAs) found (Braun & Clarke, 2006). Some of them were named through the use of sensitizing concepts, such as *autonomy*, *entrepreneurial relationships*, *customers*, etc.

3.4.2.4 REVIEWING THEMES

A deeper scrutiny was given to all the preliminary PUs, Ms and EAs during this phase. Some of them were removed or else they were split into the final PUs, Ms and EAs, based on the quantity of supporting data (see Appendix E). The refinement was accomplished at two levels. The first one focused on the phases of initial coding through the search for concepts. This concluded with a further, developed thematic map. At a second level, “*the validity of individual themes in relation to the data set*” was considered (Braun & Clarke, 2006, p.

91). The final PUs, Ms and EAs were also clustered into sources. These sources referred to the nature of each perceive uncertainty, motivation, and entrepreneurial action.

Only PUs, Ms and EAs present in more than 50% of the interviews counted once by interviewee (>4 interviews) were marked as significant, and taken for the comparison (see Appendix F). Hence, the new thematic map was tested in order to corroborate its fit with the meanings discovered in the data. This repetitive review was carried out until it was not possible to refine the PUs, Ms and EAs. This task was separately performed for the women entrepreneurs from Spain and Singapore. Finally, to facilitate the abstraction process, all the codes were clustered in *Excel* sheets. In turn, the significant PUs, Ms and EAs were diagrammed under the three main concepts using the conceptual model (thematic map).

3.4.2.5 DEFINING AND NAMING THEMES

During this phase, the significant PUs, Ms and EAs were defined. This was accomplished, first, by the use of data pieces related to each significant theme; and second, by the presentation of narratives arguing the existence of these significant PUs, Ms and EAs. All the narratives were then fitted into the framework of the research questions, taking into account the conceptual boundaries of sources to which the PUs, Ms and EAs belong. Furthermore, possible relations between the significant PUs, Ms and EAs were also included in these definitions to provide a better understanding.

The theoretical saturation and informational redundancy (or data saturation) were expected to be largely facilitated. Therefore, the issues regarding small samples were lessened (Bryman, 2012). Theoretical saturation refers to the moment when the perceived uncertainties, motivations and entrepreneurial actions were fully described. This goal was achieved by a constant comparative analysis, and further development of the constructed theory was unnecessary (i.e., the meanings of the women entrepreneurs' statements were widely explained (Lewis-Beck et al., 2004; Given, 2008)). The data saturation or informational redundancy was also achieved when PUs, Ms and EAs became repetitive. Hence, the interpretation of new statements did not add value to the constructed theory (Saumure & Given, 2008; Given, 2008).

3.4.2.6 PRODUCING THE REPORT

This phase was mainly presented in the sections dealing with the results and the discussion. In order to answer the research questions, the two final thematic maps were compared. The significant PUs, Ms and EAs were submitted with their frequency in each

group (at least 50% in a country). Scrutinizing their percentage differences, pointing out their significant differences (more than a 50%), the variance in the predominance of certain sources, and the amount of PUs, Ms and EAs in each country, results were exposed. Figure 3.5 schematizes the phases of the thematic analysis described above.

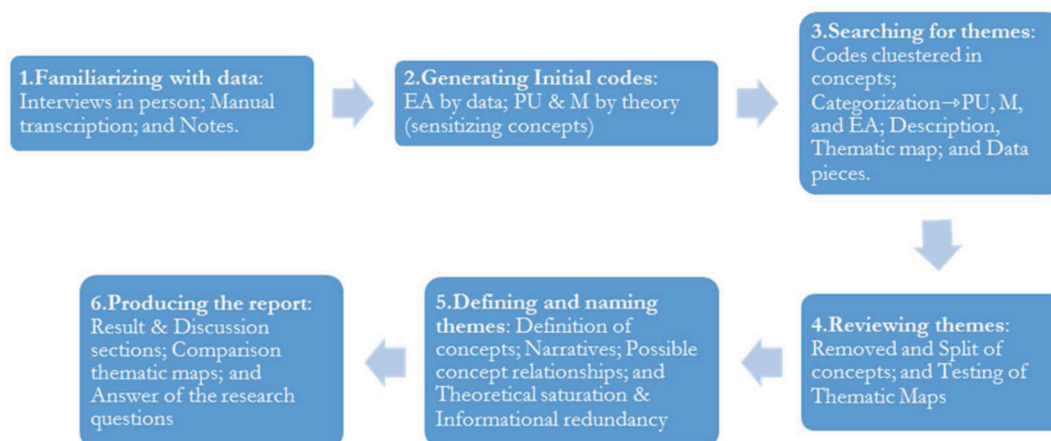


FIGURE 3.5: PHASES OF THE THEMATIC ANALYSIS

3.5 QUALITY CRITERIA IN QUALITATIVE RESEARCH

3.5.1 INTERNAL VALIDITY

This term refers to the degree to which the theoretical framework matches with the results (Bryman, 2012). In other words, this relates to the possible generalization of the findings to the entire data set so as to verify the causal relationships of the conceptual model (Yin, 2003). However, the nature of this research is exploratory. This means that the theoretical framework is used only as guideline to discover specific PUs, Ms and EAs rather than verifying their causal relationships. Hence, the internal validity was based on confirming the majority presence of specific PUs, Ms and EAs in each group of women entrepreneurs. By doing so, an “*internal generalization*” was encouraged and the problem of *anecdotalism* was reduced (Silverman, 2010).

To ensure the generalization of the specific PUs, Ms and EAs, several tactics were employed. First, the conceptual model was based on the empirically-assessed theoretical insights of other scholars. Second, a *comprehensive data treatment* was applied (Silverman, 2010) (i.e., a repeated inspection of the statements provided by the interviewees was performed). As a result, some PUs, Ms and EAs were rejected and others were grouped (see Section 3.4.2.4). Third, *deviant cases* of PUs, Ms and EAs were thoroughly analysed (Silverman, 2010). Fourth, only those PUs, Ms and EAs present in more than 50% (five of nine interviews) of the interviews were marked as significant. Fifth, the definitions of the significant PUs, Ms

and EAs were supported by clear examples taken from the women entrepreneurs' statements (see Section 3.4.2.5).

3.5.2 EXTERNAL VALIDITY

This criterion refers to the possible generalization of the findings across social settings (Bryman, 2012). As has been noted above, this investigation presents a relatively small number of women entrepreneurs, and they were not randomly selected. Moreover, it was narrowed to the B&M sector and only two countries with innovation-driven economies were taken into account. Moreover, the Spanish women entrepreneurs came only from the Andalusian region. Hence, the scope for generalization is limited to the cases analysed (see Section 3.5.1).

3.5.3 CONSTRUCT VALIDITY

This criterion refers to *“the degree to which a construct under investigation is accurately measured and interpreted”* (Sullivan, 2009), namely the degree to which the PUs, Ms and EAs were correctly identified and understood through the collection and analysis of the data.

First, this criterion has been covered by the good understanding of PU, M and EA developed in the theoretical framework. This was used to properly identify the specific PUs, Ms and EAs used in the analysis (Yin, 2003). Besides this, the PUs, Ms and EAs found in the analysis were established by a researcher who was continuously involved during the empirical and theoretical investigation (Bryman, 2012). Second, the questionnaire clearly reflected the main concepts of PU, M and EA being measured. The open questions were directly addressed in order to discover the wide variety of perceived uncertainties, motivations and entrepreneurial actions, while the theory-driven questions were used to evaluate the importance of certain factors mentioned in the literature. Third, prior to the interviews for the comparative analysis, the questionnaire was calibrated for both groups of women entrepreneurs (pilot interviews). This entailed an adjustment of the questions until the three main concepts were easily identified. This also involved interactive improvement between the main researcher and the interviewees in order to encourage the measurement of the concepts (see Section 3.3.2). And fourth, other external sources were consulted to triangulate the information given by the women entrepreneurs (Yin, 2003) (see Section 3.3.2).

3.5.4 INTERNAL RELIABILITY

This criterion refers to the agreement among the researchers about what they can infer from the analysis of the data (i.e., inter-observer consistency). This investigation involved three researchers. One of them carried out all the research processes, the other two - with more experience in social studies - maintained the role of supervisors (one of them was a direct supervisor and the other was a second reader). To ensure internal reliability, the statements of the women entrepreneurs were analysed separately by the two researchers, sharing in advance the methodology of how to tackle the analysis. Therefore, the similar individual results confirmed a high degree of inter-observer consistency.

3.5.5 EXTERNAL RELIABILITY

This term refers to the degree of replicability of a study (Bryman, 2012). This implies both the evaluation of the results of this investigation and the possibility of performing another comparative study about how women entrepreneurs start their own businesses. To ensure that other scholars can evaluate and replicate this study, detailed documentation of the methods employed and their results is presented (i.e., the questionnaire, the questions added during the interviews, the transcripts of the answers, the way the data were coded, and the results were submitted to their fullest extent).

4. RESULTS

The aim of this study is to understand how women entrepreneurs start their own businesses. This is achieved by explaining differences between their perceived uncertainties (PUs), motivations (Ms) and entrepreneurial actions (EAs) during establishment of their businesses. Semi-standardized interviews were applied to a sample of 18 female subjects in order to collect data related to the PUs, Ms and EAs, as well as relevant demographic information. The subjects comprised nine entrepreneurs from Singapore (SIN) and nine entrepreneurs from Spain (SP). The data obtained is presented in two sections as demographic data (4.1) and significant PUs, Ms and EAs (4.2).

4.1 DEMOGRAPHIC DATA: SINGAPORE AND SPAIN

This information was utilized to assess the homogeneity within - as well as between - both groups of women entrepreneurs. It was also used to facilitate the discussion of the significant PUs, Ms and EAs as they emerged during the analysis. The demographic issues considered were:

Personal information

Starting ages, Academic background, Years of labour experience in the branding and marketing (B&M) sector, and Work status before they started.

Business information

Sector, Start year, Co-founders (presence and gender), and Division of business ownership with co-founders

Family information

Presence of intimate partner when they started, Presence of family duties, Siblings (presence and order), and Close entrepreneurial family.

Table 4.1 shows the demographic data.

TABLE 4.1: DEMOGRAPHIC DATA OF SINGAPOREAN AND SPANISH WOMEN ENTREPRENEURS.

	SIN	SP		SIN	SP
<u>Personal Information</u>			<u>Business Information</u>		
Ages when they started			Sector B&M	100%	100%
Range ages	23-38	26-40	Start year		
Mean ages	30.5	33	Range start years	2004-2013	2007-2013

7/9-Range ages (78%)	23-30	26-31	8/9-Range start years (89%)	2009-2013	2009-2013
Academic background			Co-founders		
University degree	100%	100%	With co-founders	78%	67%
Business	22%	11%	Women co-founders	100%	33%
Multimedia	11%	-	Percentage of businesses with co-founders		
Art	11%	-	Equally	100%	83%
Mass communication	22%	-	Family Information		
Law	11%	-	Siblings		
Theatre and communication	11%	-	Presence	100%	100%
Advertising	-	67%	Order		
Journalism	-	11%	1st born	78%	44%
Management computing	-	11%	2nd born	-	33%
			3rd born	11%	22%
Years of labour experience in the B&M sector			7th born	11%	-
Range of years	1-15	2-20	Close entrepreneurial family	11%	44%
Average	6.3	8.6	Intimate partner	56%	78%
Work status before they started			Family duties		
Previously unemployed	22%	56%	Presence	11%	33%
			Children	-	11%
			Mortgage	11%	22%

Personal information

Both groups of women entrepreneurs presented a similar age when they started their businesses (Range of ages: SIN 23-38; SP 23-30). This means that most of them were at the same stage in their lives at the moment of the creation of their companies.

As academic backgrounds, all the interviewees held a university degree. However, in comparison with Spain, the women entrepreneurs from Singapore maintained a higher diversity in their titles. The years of previous labour experience were, on average, 6.3 in Singapore and 8.6 in Spain. Therefore, the base qualification of the women entrepreneurs to run their businesses at the beginning was quite similar between both groups.

Most Spanish women entrepreneurs were unemployed when they started their businesses (56%). Meanwhile, only two Singaporean women entrepreneurs were unemployed

(22%). Interestingly, these were not recently unemployed as the Spanish women entrepreneurs were. They started their companies just after of finishing their student internships.

Business information

All the women entrepreneurs belonged to the B&M sector. The start years of their businesses ranged from 2004 to 2013 in Singapore, and from 2007 to 2013 in Spain. Most of the entrepreneurs in both groups (89%) started between 2009 and 2013. Hence, the majority shared a similar socio-economic environment (in each country) at the beginning of starting their businesses.

The businesses were, in some cases, co-founded (SIN 78%, SP 67%). While all the Singaporean co-founders were women, only 33% of the Spanish co-founders were women. In the co-founded businesses, the business ownerships were mostly equally split between business partners (Equally: SIN 100%, SP 83%).

Family information

All the women entrepreneurs had siblings. Most of the women entrepreneurs in both countries were firstborn (SIN 78%, SP 44%). The existence of close entrepreneurial families was a minority in both groups. However, this was higher in Spain (SIN 11%, SP 44%).

Regarding intimate partners, most women entrepreneurs were married or had a boyfriend (SIN 56%, SP 78%). However, only a minority of women entrepreneurs had family duties (SIN 11%, SP 33%). These responsibilities were a mortgage in the case of Singapore, and both children and mortgages in Spain.

4.2 PERCEIVED UNCERTAINTIES, MOTIVATIONS AND ENTREPRENEURIAL ACTIONS

The information gathered to discover specific PUs, Ms and EAs was examined through a thematic analysis. A total of 32 PUs, 26 Ms and 54 EAs were identified. They were grouped into different sources according to their nature. This compilation was performed to facilitate the conceptual boundaries of each theme (see Section 3.4.2.5.). Appendix G presents the sources, their meanings and the themes belonging to them. Between all these themes, only the significant ones⁵ were used to compare the Singaporean and Spanish women entrepreneurs (see Appendix H). A total of 32 themes, 10 PUs, 12 Ms and 10 EAs, were pointed out as being significant. Table 4.2 shows the overview of the significant themes. In

⁵ Themes that appeared at least five times in one group ($\geq 50\%$). Themes were counted just once per interview when they appeared.

appendix I, all the significant PUs, Ms and EAs with their meanings and supportive verbatim transcripts are presented (see Appendix I for full transcript of the interviews).

TABLE 4.2: OVERVIEW OF THE SIGNIFICANT PUS, MS AND EAS AS FOUND BY THE WOMEN ENTREPRENEURS FROM BOTH SINGAPORE AND SPAIN. SEE APPENDIX H FOR THE EXACT DEFINITIONS OF THESE THEMES.

	Significant PUs	Significant Ms	Significant EAs
1	Competitors	Previous work	Business diversification
2	Client interaction	Friendly entrepreneurs	Social media
3	Profitable coordination	Autonomy	Work with partner
4	Start-up capital	Self-determination	Help request to institutions for business creation
5	Business administration	Work enjoyment	Personal savings
6	Brand management	Family	Office at home
7	Workload management	Business partner	Company registration
8	Economic Crisis	Lower investment than in other sectors	Learning management
9	Business creation	Viability	Planning
10	Financial debt	Experienced business partner	Start with a professional friend
11		Institutional support	
12		Intimate partner	

To visualize the significant themes found in each country, this study presents two thematic maps (Figure 4.1). The conceptual model is used to superimpose these themes. As was mentioned in the Section 2.4, internal and external factors are not differentiated, nor are their linkages tackled.

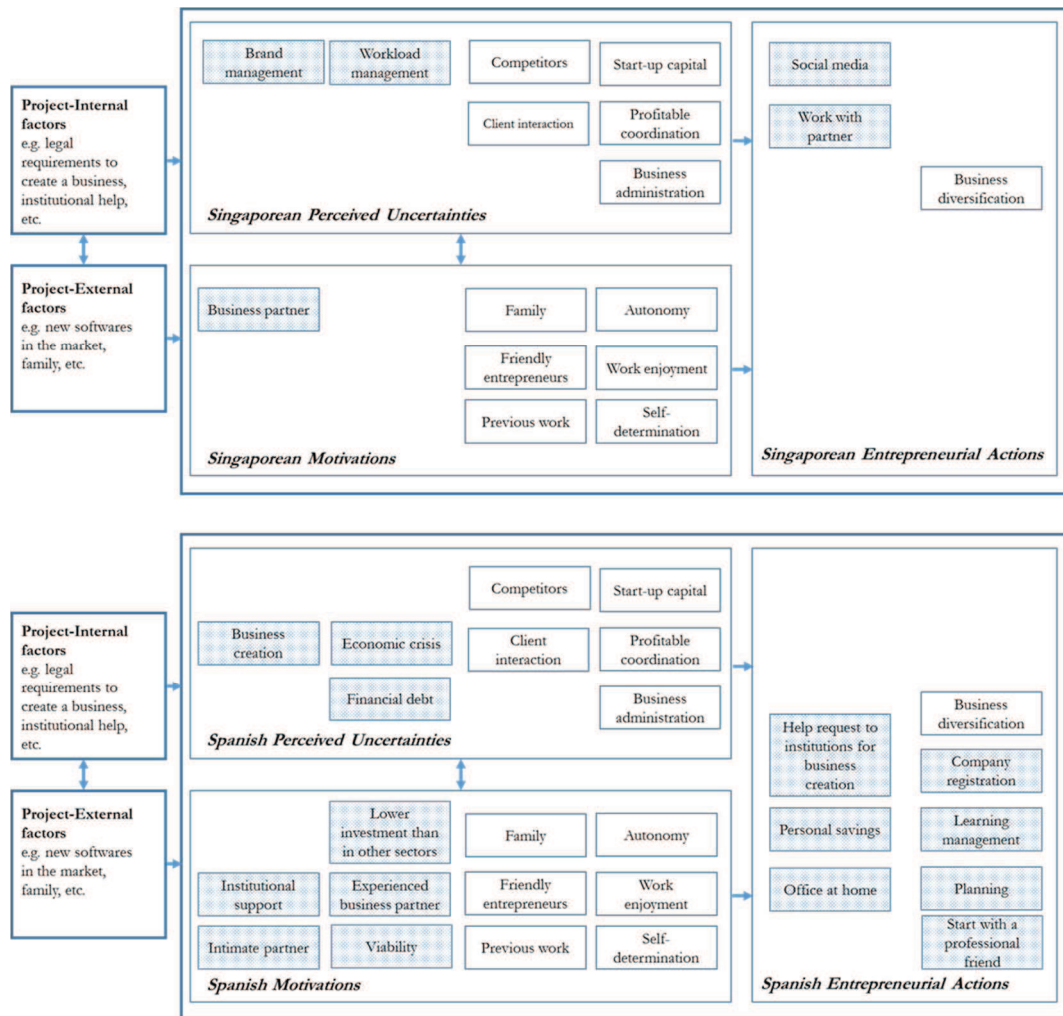



FIGURE 4.1: MAPS OF SIGNIFICANT THEMES FOUND IN SINGAPORE AND SPAIN (THE PUS, MS AND EAS DIFFERENT IN EACH COUNTRY ARE ENCLOSED IN BOXES WITH A DOTTED PATTERN ). SEE APPENDIX H FOR THE EXACT DEFINITIONS OF THE SIGNIFICANT THEMES.

In the following sections, the significant PUs, Ms and EAs are compared between both countries. Their significance percentages, their percentage differences and the sources to which they belong are shown in each section. The comparison is accomplished by pointing out these percentages and their nature, and giving possible meanings regarding the research questions.

4.2.1 SIGNIFICANT PERCEIVED UNCERTAINTIES

A total of 10 significant PUs were identified. In Table 4.3, an overview of the significant PUs is given. The PUs are listed per country. In addition, their significance percentages, their percentage differences and the sources to which each PU belongs are given. Those with a difference higher than 50% are highlighted and recognized as

significantly different between both countries.

TABLE 4.3: SIGNIFICANT PUS AS FOUND BY THE WOMEN ENTREPRENEURS FROM BOTH SINGAPORE (SIN) AND SPAIN (SP) (THE SIGNIFICANCE PERCENTAGES OF THE PUS ($\geq 50\%$) ARE INDICATED IN BOLD, AND PERCENTAGE DIFFERENCES HIGHER THAN 50% ARE UNDERLINED).

<i>Country</i>	<i>Source of PUs</i>	<i>Perceived Uncertainties</i>	<i>SIN (%)</i>	<i>SP (%)</i>	<i>Difference (%)</i>
Singapore & Spain	SPU2. Competition	PU1. Competitors	78	78	0
	SPU3. Consumers	PU2. Client interaction	100	89	11
	SPU4. Resources (Financial)	PU3. Profitable coordination	100	78	22
	SPU4. Resources (Financial)	PU4. Start-up capital	56	56	0
	SPU4. Resources (Organizational)	PU5. Business administration	67	67	0
Singapore	SPU4. Resources (Organizational)	PU6. Brand management	56	11	45
	SPU1. Personal PUs	PU7. Workload management	56	33	23
Spain	SPU3. Consumers	PU8. Economic Crisis	11	67	<u>56</u>
	SPU5. Political	PU9. Business creation	11	56	45
	SPU4. Resources (Financial)	PU10. Financial debt	44	78	34

Next, based on the significance percentages, their differences and their natures, the PUs are compared given possible interpretations. These interpretations form the following sections.

4.2.1.1 PERCEIVED UNCERTAINTIES INHERENT TO START BUSINESSES

To start their businesses, the women entrepreneurs perceived uncertainties in their respective countries. Interestingly, although the national socio-economic environments were different, they agreed on a few of these uncertainties. In both groups, the women entrepreneurs were concerned about how to deal with competitors (PU1), interacting with

(prospective) clients to agree contracts (PU2), coordinating their businesses to become profitable (PU3), affording their first investment (PU4), and managing the basic administration common to any other business (PU5). Even though the significances between different PUs were unlike (less than 45%), the differences between the countries per theme were quite low (less than 23%). This means that both groups gave almost the same importance to each PU. Given the lack of significant differences (higher than 50%), all these PUs might indicate the existence of challenges inherent to starting businesses. However, this might be only for Singaporean and Spanish women entrepreneurs in the sector of B&M. Nevertheless, this interpretation should be taken with care, since further comparisons between other women entrepreneurs in other sectors and nations are needed.

4.2.1.2 PERCEIVED UNCERTAINTIES JUST BEFORE LAUNCHING

The Singaporean and Spanish women entrepreneurs highlighted other PUs which were not shared between both countries. Some of these *unshared* PUs appeared just before their businesses started to operate. While the Singaporean women entrepreneurs were more concerned with how to create a proper brand for their businesses (PU6: SIN 56%, SP 11%), the Spanish women entrepreneurs were affected by the legal requirements needed to create their businesses (PU9: SIN 11%, SP 56%). Both challenges should be solved before launching businesses.

On the one hand, the Singaporean women entrepreneurs were more concerned about their brands, which were to be launched just at the beginning. They indicated the conception of their brands as relevant to entry into the market. Nevertheless, this challenge was not significant for the Spanish women entrepreneurs in starting. Perhaps, they were more confident about their brands, or they were much worried about other issues.

On the other hand, instead, the women entrepreneurs from Spain - before starting their businesses - noted difficulties regarding the business creation process. They did not know exactly how to manage each requirement demanded by the public administration. However, the women entrepreneurs from Singapore barely mentioned the challenge of legally registering their businesses. In many cases, they did not refer to this process, and when they did they described it as a 'mere' process.

Therefore, it seems that just before launching into the market, the PUs in both Singapore and Spain were disparate.

4.2.1.3 PERCEIVED UNCERTAINTIES DURING THE INITIAL STAGE

Other issues were perceived as uncertainties, and they were also not shared between the Singaporean and Spanish women entrepreneurs. Some of these challenges were associated with the early period of their businesses. Specifically, the Singaporean women entrepreneurs indicated as a challenge the excessive workload that they had to manage. Meanwhile, this PU was not significant in the case of Spanish women entrepreneurs (PU7: SIN 56%, SP 33%). Instead, during the initial stage, the Spanish women entrepreneurs were more worried about the economic crisis affecting their (prospective) clients in Spain. This PU was not highlighted among the Singaporean women entrepreneurs (PU8: SIN 11%, SP 67%). This challenge seems to be important, since it was the only with a significant difference (56%). This difference could be even more marked if it is considered that the only Singaporean woman entrepreneur who perceived this challenge created her business during an earlier period.

Therefore, while the Singaporean women entrepreneurs were more concerned regarding how to manage the excessive workload due to new contracts with clients, the Spanish women entrepreneurs were more worried about the economic crisis which was affecting their (prospective) clients and the acquisition of new contracts.

4.2.1.4 PERCEIVED UNCERTAINTIES OF ECONOMIC DEBTS

Finally, another interpretation regarding PUs might be highlighted. While both groups were concerned about how to coordinate their businesses to become profitable (PU3) and affording their first investment (PU4), the Spanish women entrepreneurs were also worried about another financial issue, namely having economic debts (PU10). As was mentioned by the Spanish women entrepreneurs, creating a business in Spain meant paying taxes from the very beginning. These would be paid even if the business did not make any profits. This uncertainty was perceived by Spanish women entrepreneurs both before of the launch and during the early stages. In the case of the Singaporean women entrepreneurs, they did not mention this challenge to a significant extent (PU10: SIN 44%, SP 78%).

4.2.2 SIGNIFICANT MOTIVATIONS

A total of 12 significant Ms were recognized. In Table 4.4, an overview of the significant Ms is exposed. The Ms are listed per country. Also, their significance percentages, their percentage differences and the sources to which each M belong are provided. Those with a difference higher than 50% are highlighted and recognized as being significantly

different between the two countries.

TABLE 4.4: SIGNIFICANT MS AS FOUND BY THE WOMEN ENTREPRENEURS FROM BOTH SINGAPORE (SIN) AND SPAIN (SP) (THE SIGNIFICANT PERCENTAGES OF MS ($\geq 50\%$) ARE INDICATED IN BOLD, AND PERCENTAGE DIFFERENCES HIGHER THAN 50% ARE UNDERLINED).

Country	Sources of Ms	Motivations	<i>SIN (%)</i>	<i>SP (%)</i>	<i>Difference (%)</i>
Singapore & Spain	SM3. Personal motivation	M1. Previous work	89	100	11
	SM2. Professional help	M2. Friendly entrepreneurs	67	56	11
	SM3. Personal motivation	M3. Autonomy	67	56	11
	SM3. Personal motivation	M4. Self-determination	100	89	11
	SM3. Personal motivation	M5. Work enjoyment	56	67	11
	SM1. Emotional support	M6. Family	56	100	44
Singapore	SM1. Emotional support	M7. Business partner	100[#]	17 ^{##}	<u>83</u>
Spain	SM4. Economic incentives	M8. Lower investment than in other sectors	11	67	<u>56</u>
	SM4. Economic incentives	M9. Viability	33	67	34
	SM2. Professional help	M10. Experienced business partner	43 [^]	83^{^^}	40
	SM2. Professional help	M11. Institutional support	0	89	<u>89</u>
	SM1. Emotional support	M12. Intimate partner	40 [*]	71^{**}	31

Seven Singaporean women entrepreneurs of seven with business partners; ## One Spanish women entrepreneurs of six with business partners

[^] Three Singaporean women entrepreneurs of seven with business partners; ^{^^} Five Spanish women entrepreneurs of six with business partners

* Two Singaporean women entrepreneurs of five with an intimate partner; ** Five Spanish women entrepreneurs of six with an intimate partner

Next, according to the significance percentages, their differences between both countries and their nature, the Ms are compared, thereby providing possible meanings. These meanings are detailed in the following sections.

4.2.2.1 ESSENTIAL MOTIVATIONS IN STARTING A BUSINESS

Regarding the significant Ms which helped to overcome the PUs, some of them were common to both groups of women entrepreneurs. However, the attention narrows on those which were shared, and, in addition, presented a very low difference of significance between both countries (lower than 12%). On the one hand, both the Singaporean and Spanish women entrepreneurs considered themselves to be motivated by themselves. They indicated the motivation provided by their previous experience in the B&M sector (M1: SIN 89%, SP 100%), the autonomy involved in taking one's own decisions (M3: SIN 67%, SP 56%), the self-determination which characterized their personalities (M4: SIN 100%, SP 89%), and the fact that they enjoyed their work in the B&M sector (M5: SIN 56%, SP 67%). On the other hand, they also found their interactions with other entrepreneurs to be motivating. These other entrepreneurs mainly provided professional help (M2: SIN 67%, SP 56%). It is quite interesting to see that, even though entrepreneurs were from different nations, these Ms appeared with almost the same significance. This might imply the existence of *essential* Ms to starting a business, at least in the case of women entrepreneurs from Singapore and Spain in the B&M sector. However, as was considered for the PUs shared between both countries, this appreciation must be taken with some caution. Its possible generalization can only be supported by further investigation.

4.2.2.2 EMOTIONAL SUPPORT OUTSIDE OR INSIDE BUSINESSES

The divergence in the origin of the emotional support triggered by social interactions should also be highlighted. In Singapore, emotional support was given by the women entrepreneurs' families (M6) and business partners (M7). Meanwhile, in Spain, this support was provided by their families and intimate partners (M12). However, the difference in the significance of *Family* was the maximum possible in a shared motivation (44%). This is interpreted as a tendency towards emotional support inside businesses in Singapore and outside businesses in Spain.

In fact, the Singaporean women entrepreneurs spoke about their business partners from the point of view of a close friend. Meanwhile, the same impression appeared when the Spanish women entrepreneurs were speaking about the importance of their families and intimate partners. However, this possible tendency regarding the origin of emotional support must be considered to have connotations. In measuring the significance of business partners, only those entrepreneurs with them were taken into account (SIN 7 of 9, SP 6 of 9). The same happened as regards the significance of intimate partners (SIN 5 of 9, SP 6 of 9). Therefore, although business partners and intimate partners formed a majority in both groups, the validity of their significance was reduced in each group.

4.2.2.3 SUPPLEMENTARY PROFESSIONAL HELP

Because of the women entrepreneurs' PUs due to their lack of knowledge in certain areas, they noted the professional help provided by other people was motivating. Both in Singapore and in Spain, the professional help provided by other entrepreneurs was significant (M2). However, the Spanish women entrepreneurs also pointed out a further two factors as being motivating: the direct professional help coming from Spanish governmental institutions (M11), and the professional help of their business partners (M12).

On the one hand, the direct Institutional support was remarkably important for the Spanish women entrepreneurs. In contrast to Singapore, the significance was highly important in Spain (M11: SIN 0%, SP 89%). Indeed, the Spanish women entrepreneurs repeatedly mentioned the positive role of the Andalusian Institution for Entrepreneurship (CADE)⁶ on their motivation in starting their businesses. However, any institutional support as motivating was mentioned by the Singaporean women entrepreneurs did not mention this type of institutional support at all.

On the other hand, the Spanish women entrepreneurs highlighted the professional competence of their business partners as being motivating (M10: SIN 43%, SP 83%). Because the Spanish women entrepreneurs felt backed by the professional skills of their business partners, this was motivating for them.

Together, this is interpreted such that the Spanish women entrepreneurs found additional motivation in professional help. Nevertheless, once again, the validity regarding the significance of their experience of their business partners is lessened - this is because only those entrepreneurs with co-founders were counted in order to provide such significance (SIN 7 of 9, SP 6 of 9).

⁶ Andalusian governmental institutions that provide professional help to start businesses

4.2.2.4 MOTIVATING ECONOMIC INCENTIVES

Finally, another possible interpretation based on the emerging significant Ms is related to the incentives. Unlike the Singaporean women entrepreneurs, the Spanish women entrepreneurs highlighted two Ms relating to economic incentives. First, the Spanish women entrepreneurs gained motivation in comparing their first investment with those needed in other, more expensive sectors. Just one of the Singaporean women entrepreneurs made the same comparison (M8: SIN 11%, SP 66%). Thus, the difference was significant between both countries (higher than 50%). This was curious since, as a proportion, the basic investment in this type of business should be the same in both countries. Accordingly, more entrepreneurs could have mentioned it in Singapore. Second, within the group of Spanish women entrepreneurs, the belief in the profitability of their businesses was motivating (M9: SIN 33%, SP 67%). They were partially pushed to start their own businesses based on its economic viability.

Therefore, the Spanish women entrepreneurs seemed to be more motivated by factors related to economic incentives. But rather than being addressed to *exorbitant* profits, these seemed to be used for reducing their perceived uncertainties regarding possible economic debts.

4.2.3 SIGNIFICANT ENTREPRENEURIAL ACTIONS

A total of 10 significant EAs were recognized. In Table 4.5, an overview of the significant EAs is provided, listed for each country. In addition, their significance percentages, their percentage differences, and the sources to which each EA belongs are given. Those with a difference higher than 50% are highlighted and pointed out as being significantly different between the two countries.

TABLE 4.5: SIGNIFICANT EAS AS FOUND BY THE WOMEN ENTREPRENEURS FROM BOTH SINGAPORE (SIN) AND SPAIN (SP) (THE SIGNIFICANT PERCENTAGES OF EAS ($\geq 50\%$) ARE INDICATED IN BOLD, AND PERCENTAGE DIFFERENCES HIGHER THAN 50% ARE UNDERLINED).

Country	Sources of EAs	Entrepreneurial Actions	SIN (%)	SP (%)	<i>Difference (%)</i>
Singapore & Spain	SEA3. Business competence	EA1. Business diversification	56	89	<u>33</u>

Singapore	SEA1. Client actions	EA2. Social media	78	44	34
	SEA2. Partner relationship work	EA3. Work with partner	86[#]	33 ^{##}	<u>53</u>
Spain	SEA4. Professional help actions	EA4. Help request to institutions for business creation	0	56	<u>56</u>
	SEA5. Financial actions	EA5. Personal savings	11	56	45
	SEA5. Financial Actions	EA6. Office at home	44	56	12
	SEA6. Legal actions	EA7. Company registration	33	89	<u>56</u>
	SEA3. Business competence	EA8. Learning management	22	56	34
	SEA3. Business competence	EA9. Planning	33	78	45
	SEA2. Partner relationship work	EA10. Start with a professional friend	33	67	34

[#] Six Singaporean women entrepreneurs of seven with business partners

^{##} Two Spanish women entrepreneurs of six with business partners

Next, based on the significance percentages, their differences between Singapore and Spain and their nature, the EAs are compared in giving one main interpretation. This interpretation is detailed in the following section.

4.2.3.1 ACTIONS TO LAUNCH BUSINESSES AND ACTIONS FOR GROWING BUSINESSES

The number of EAs was higher in Spain than in Singapore. However, appreciating this does not directly reflect that Singaporean women entrepreneurs needed to take far fewer

actions in starting their businesses. However, this evidences the importance given as a whole by the entrepreneurs regarding each action taken.

The total actions taken might be divided into those needed to launch businesses and those performed to grow businesses. On the one hand, the actions taken before launching their businesses were: asking for professional help from governmental institutions (EA4), using their own savings to start-up (EA5), legally registering businesses (EA7), learning business management (EA8), developing business plans (EA9), and looking for a friend with relevant professional skills (EA10). Curiously, all these actions taken before the business launch were only significant in Spain. Considering them closely, two of these actions were significantly different (higher than 50%) between Singapore and Spain. First, the requests for professional advice from governmental institutions to create their businesses appeared only in Spain (EA4). None of the Singaporean women entrepreneurs mentioned such a process (SIN 0%, SP 56%). Second, legal registration (EA7), even though it is mandatory in both countries, was mainly mentioned in Spain (SIN 33%, SP 89%).

On the other hand, other actions might be interpreted as being taken to grow businesses, specifically: the diversification of services (EA1), the advertising of their companies (EA2), the sharing of work with business partners (EA3), and working from home (EA6). These actions were divided between Spain and Singapore. However, they formed a majority in Singapore (SIN: EA1, EA2 and EA3; SP: EA1 and EA3). Among these *growth* actions, the sharing of work with businesses partners was significantly different in Spain (although its validity was lessened since the measure was restricted to those entrepreneurs with business partners).

Therefore, it might be interpreted such that while the Spanish women entrepreneurs mainly concentrated their actions on being prepared before launching their businesses, the Singaporean women entrepreneurs took actions to grow them. In any case, all the actions were associated with profitability (whether achieving it or increasing it in the future).

5. DISCUSSION

In this chapter, the results are discussed. As a reminder, the purpose of this study has been to understand how women entrepreneurs start their own businesses. To achieve this goal, the entrepreneurial actions (EAs) of Singaporean and Spanish women entrepreneurs have been compared. To approach these EAs, their perceived uncertainties (PUs) and motivations (Ms) have also been investigated. The importance of completing this study lies in the possibility of providing clues which might boost the still low number of women entrepreneurs worldwide (Mitchelmore & Rowley, 2013). Moreover, and by doing so, the economic stability of nations might also be promoted (Schumpeter, 1934; van Praag & Versloot, 2007).

5.1 FINDINGS AND INTERPRETATIONS

In the following, the discussion of the results outlined in Chapter 4 is presented. First, the demographic results are tackled and, by doing so, the homogeneity of both samples can be evaluated. Moreover, part of this information is taken into account in the following stages. Second, the significant PUs, Ms and their interpretations are compared with the related literature, highlighting similarities and differences. Finally, the significant EAs and the meanings given to them are also considered in light of previous studies. In this last case, the discussions regarding the significant PUs and Ms are used. In doing so, the differentiation between the EAs of Singaporean and Spanish women entrepreneurs are facilitated, and the main research question answered.

5.1.1 DEMOGRAPHIC DATA. DISCUSSION

Demographic data were gathered from the women entrepreneurs interviewed in both countries. Through this information, the homogeneity of both samples was evaluated in order to support the internal validity of this research. Because this investigation is exploratory in nature, some information was in excess. Only information clearly related to the discovered PUs, Ms and EAs was used to support the data analysis, and discuss the results.

In general, both samples were very homogeneous, both within as well as between themselves. Regarding the personal information provided, only the specific university degrees of the Singaporean entrepreneurs seemed somewhat disparate. However, this was lessened by the similar previous labour experiences related to the B&M sector presented in both groups.

With respect to their business information, the most dissimilar was the number of women entrepreneurs with co-founders within each group. Because some answers given by the women entrepreneurs involved their business partners (in all cases, co-founders), the evaluation of their significance was counted only for those women entrepreneurs with business partners. By doing so, it was possible to make a comparison between both countries. However, the validity of their importance must be carefully judged, since it diminished the possibility of generalization within each group. Moreover, the genders of the co-founders were also different. This disparity is taken into account in the later discussion of the significant Ms.

Finally, the family information provided seemed to be quite disparate between the entrepreneurs. However, only the presence of intimate partners was considered, as was the case for business partners. Other family information was not used, since the women entrepreneurs did not explicitly mention it when they were asked about their PUs, Ms and EAs.

5.1.2 PERCEIVED UNCERTAINTIES IN SINGAPORE AND SPAIN. DISCUSSION

5.1.2.1 PERCEIVED UNCERTAINTIES INHERENT TO STARTING BUSINESSES. DISCUSSION

The presence of certain PUs shared in both countries provides a sense of their inherence for women entrepreneurs in starting businesses. This is also reinforced by the low difference in significance that each shared PU maintains between both countries. This interpretation seems to support Akehurst et al. (2012). They also point out competitors, their interactions with clients, administrative management, start-up capital and a lack of guidance in coordinating businesses as important barriers for female entrepreneurship. Furthermore, this inherence might be extended to entrepreneurs in general. This is because all the PUs shared in both countries perfectly fit with the sources of uncertainties described by Meijer et al. (2007). This might mean that they are not exclusive to women entrepreneurs and that they exist for any person who starts a business. Nevertheless, these findings do not support their universality, neither in the women entrepreneurs nor for general entrepreneurship. The interpretation still needs to be contrasted in other countries, sectors, and between genders.

5.1.2.2 PERCEIVED UNCERTAINTIES JUST BEFORE LAUNCHING. DISCUSSION

Perhaps more interesting were the unshared PUs between the Singaporean and Spanish women entrepreneurs. Two of these PUs arose just before the women entrepreneurs

launched their businesses: the management of their own brands in Singapore, and the legal requirements to create their businesses in Spain. As far as this study is concerned, brand management has not been considered in the literature in relation to starting businesses by entrepreneurs. Although the Singaporean entrepreneurs highlighted this issue because they were working in the B&M sector, almost none of the Spanish entrepreneurs did it. Hence, this worry might be due to specific characteristics of the Singaporean market such as, for example, a high degree of competitiveness.

The other PU which appeared before launching related to the Spanish legal requirements to create a business. This barrier is also identified by Akehurst et al. (2012) in their study of women entrepreneurs from Valencia (Spain). *Doing Business 2014*⁷ also agrees with this finding. According to this dossier, Spain holds the 142nd position in the global rankings regarding the ease of starting a business, while Singapore is placed third. In fact, most of the Singaporean women entrepreneurs did not mention the legal requirements involved in creating businesses as a challenge. A reason for this might be the easiness of this process in Singapore (*Doing Business 2014*). Hence, it seems that excessive legal requirements for starting businesses might be hindering prospective women entrepreneurs in Spain.

5.1.2.3 PERCEIVED UNCERTAINTIES DURING THE INITIAL STAGE. DISCUSSION

Later on, just after the legal constitution and launching of their businesses, the women entrepreneurs differed as to certain PUs: while the excessive workload was a problem in Singapore, the economic crisis affecting (prospective) clients was an issue in Spain. Literature explicitly regarding these two PUs was not found insofar as the starting of businesses by women entrepreneurs is concerned. Hence, these might be situations specific to each country.

Singapore was a rich country when the Singaporean women entrepreneurs started their businesses (The World Bank, 2014). The high stability and wealth of its market could have been the cause of their excessive workload. This could have resulted in a large number of work projects for the women entrepreneurs.

Conversely, the Spanish women entrepreneurs started their businesses when Spain was affected by the global financial crisis that began in 2007 (Dumontaux & Pop, 2013; Thomakos & Papailias, 2014). This adverse socio-economic scenario was clearly the cause of uncertainty - an economic crisis which was affecting their (prospective) clients. Curiously,

⁷ *Doing Business 2014* compares business regulations in 189 countries.

this PU was not identified by Akehurst et al. (2012). Their investigation was carried out under the same economic crisis in Valencia (Spain). Perhaps the cause of this was the embedding of this barrier into the uncertainty about how to interact with clients. Nevertheless, this study cannot guarantee such a supposition.

In any case, and all together, it seems that both adverse and *excessively* favourable socio-economic environments might have been hindering the establishment of women entrepreneurs in Spain and Singapore, respectively.

5.1.2.4 PERCEIVED UNCERTAINTIES OF ECONOMIC DEBTS. DISCUSSION

Economic debts, mainly due to the paying of taxes, were another challenge for the Spanish women entrepreneurs. This perception appeared both before and after starting their businesses. Taxes had to be paid even though they did not generate profits from their work. These would be paid according to the legal type of business chosen. This finding supports Akehurst et al.'s (2012) research. They note the “*excess of fiscal duties and obligations*” (p. 2496) in Spain. According to Langowitz and Minniti (2007), risk tolerance is a characteristic of the individual, and is given by cultural factors which “depend on the specific history of the place” (p. 358). This study cannot ensure that there is a difference in the risk tolerance of the Singaporean and Spanish women entrepreneurs as regards economic debts. This is because the socio-economic environments were not sufficiently similar for the comparison of such a personal characteristic. However, some exceptional conditions are pointed out as the most plausible reasons. While the Spanish women entrepreneurs had to pay taxation at the inception of their businesses, the Singaporean women entrepreneurs had full tax exemption for the first three consecutive years of their businesses (EnterpriseOne, Singapore Government, 2014). These favourable circumstances could have been the reason why the Singaporean entrepreneurs did not remark upon having debts as an uncertainty, and not because they were clearly more risk tolerant. Therefore, the perception of possible economic debts in the future seems to be another important challenge, but one which can be reduced by certain political conditions.

5.1.2.5 NO-FINDINGS OF PERCEIVED UNCERTAINTIES. DISCUSSION

Finally, some *no-findings* should also be discussed in order to shed light on their unexpected absence. Any group of women entrepreneurs perceived uncertainties regarding technology and suppliers (Meijer et al., 2007). It seems that the software used in B&M did not present problems in terms of their acquisition and utilization. A reason for this could be

their advanced technological phase, and the easiness to find these software on the market. Besides, PUs due to gender were anecdotal. Being a woman was not indicated as being a barrier in starting businesses. Hence, the absence of this finding partially contradicts the studies carried out by Akehurst et al. (2012) and Tan (2008). However, it supports Vazquez-Carrasco et al.'s (2011) work. They state that being a woman is neither an advantage nor a disadvantage in forming businesses. Moreover, family-conciliation difficulties (Akehurst et al., 2012; Vazquez-Carrasco et al., 2011; Tan, 2008) were not pointed out by the interviewees. However, this is not conclusive, since most of the interviewed women entrepreneurs did not have familial obligations - such as children - when they started.

5.1.3 MOTIVATIONS IN SINGAPORE AND SPAIN. DISCUSSION

5.1.3.1 ESSENTIAL MOTIVATIONS IN STARTING A BUSINESS. DISCUSSION

The women entrepreneurs from Singapore and Spain shared certain Ms. Some of them were associated with their personalities, and others with their social interactions. Regarding the personal ones, having the autonomy to decide and enjoying the work in itself were recognized in this study. Both findings agree with Gagné and Deci (2005). Other Ms caused by labour experience and self-determination were also pointed out. These two factors might be clustered into the feeling of competence described in the literature (Okafor & Amabu, 2001; Gagné & Deci, 2005; Langowitz and & Minniti, 2007). According to Okafor and Amabu (2001), this feeling is triggered by antecedent factors, such as education, age, order of birth, etc. Because the women entrepreneurs clearly mentioned their labour experience as being motivating, this feeling of competence was differentiated. Other hidden factors were clustered into the self-determination expressed by the women entrepreneurs.

The extent of social interaction with other entrepreneurs based on professional help was also motivating in both countries. According to Langowitz and Minniti (2007) and Norris et al. (2000), meeting other entrepreneurs seems to be highly important to the motivation of women entrepreneurs in starting their own businesses. In addition, Langowitz and Minniti (2007) provide three possibilities for why this could happen: the importance of other entrepreneurs as role models, the existence of networks, and the reduction of the doubts of women entrepreneurs in starting their own businesses. This study, besides supporting previous investigations, highlights one of these possibilities: namely the existence of networks which facilitate interactions with clients.

Together, Ms deriving from the personalities of the women entrepreneurs and their social interactions with other entrepreneurs based on professional help seem to be *essential* in

starting businesses, at least in this research. This essentiality is supported by the low differences in significance for each motivation between both countries and by their agreement with other investigations. However, this study in no way verifies their total universality for women entrepreneurs. Further investigations in other sectors and nations are needed for such a purpose.

5.1.3.2 EMOTIONAL SUPPORT OUTSIDE OR INSIDE BUSINESSES. DISCUSSION

The Singaporean and Spanish women entrepreneurs also diverged in some Ms. Emotional support was also important in both groups. While the Singaporean entrepreneurs mainly found this emotional support inside of their businesses (business partners and, to a lesser extent, outside the family), the Spanish entrepreneurs found this motivation outside (family and intimate partners). This kind of motivation is frequently addressed in the literature when it is associated with positive social interactions (Gangé & Deci, 2005; Norris et al., 2000; Langowitz & Minniti, 2007; Orser et al., 2012; Tan, 2008). However, this partly contradicts Akehurst et al. (2012) in the case of the Spanish women entrepreneurs and their intimate partners. They explicitly note: “*Younger women entrepreneurs also share family responsibilities to a lesser extent with their partners. Not having a partner at the moment of creating the firm appears to have a positive influence on the ambition to start up in business*” (p. 2499). The Spanish women entrepreneurs indicated their intimate partners as being motivating, even two of the three with children. Therefore, the problem might not be having an intimate partner, but rather coming to agreement in terms of family responsibilities. Hence, Akehurst et al.’s (2012) two statements might not be correlated. In the case of Singapore, most women entrepreneurs with intimate partners did not highlight them as an emotional support. Perhaps having women co-founders to interact with was much more important than - indeed - having intimate partners. This might explain the divergent trend. In any case, if this divergence is confirmed in further studies, the next step would be to understand their effects. This study is not able to determine whether the emotional support from inside businesses instead of outside is favourable for women entrepreneurs in starting their own businesses (or its opposite), but it points out its possible importance.

5.1.3.3 SUPPLEMENTARY PROFESSIONAL SUPPORT. DISCUSSION

Both groups noted the importance of interacting with other entrepreneurs. This was based on the possibility of obtaining useful knowledge in starting their businesses. However, the Spanish women entrepreneurs highlighted additional interactions based on the same

purpose. These were the interactions with members of governmental institutions and with their *experienced* business partners.

The direct professional support of governmental institutions can mainly be associated with the knowledge gained during these interactions (Gagné & Deci, 2005), and also with the positive interactions that mentors can offer (Norris et al., 2000; Orser et al., 2012). According to Gagné and Deci (2005), through *assisted* learning a feeling of competence could be increased and, consequently, the motivation of the Spanish women entrepreneurs. Hence, this finding holds up previous theoretical ideas. In the case of Singapore, none highlighted this factor as being motivating. This was because there were no analogous institutions. This institutional support seemed to be needed in Spain because it helped to solve the various challenges regarding the requirements for business creation.

The professional experience of the co-founders was another motivating factor in Spain. The Spanish women entrepreneurs believed in the partners' professional skills, which they did not hold. This was important to overcoming certain challenges in starting their businesses. This motivation might be connected to the fact of the acquisition of knowledge as being motivating (Gagné & Deci, 2005). However, these professional skills are held in another person, available in favour of the women entrepreneurs. This motivation was not significant in Singapore. This might be due to the number of PUs being lower and the fact that co-founders with different professional skills were not generally needed. In any case, as far as this study is concerned, the literature which tackles this motivating factor has not been found.

Together, the institutional support and their interaction with experienced business partners seemed to be highly important to the motivation of the Spanish women entrepreneurs. These seem to be needed based on the different uncertainties perceived in Spain rather than Singapore.

5.1.3.4 MOTIVATING ECONOMIC INCENTIVES. DISCUSSION

Finally, another meaning given to the Ms addressed the economic incentives. While economic incentives appeared significant in Spain, they did not in Singapore. Specifically, these Ms were the belief in the economic viability of their businesses, and the comparison of their first investment with those they would need in other sectors.

On the one hand, the Spanish women entrepreneurs based the viability of their businesses on the possibility of obtaining profits. However, instead of providing *exorbitant* earnings, this would economically sustain their businesses. This specific motivation can be

associated with the *recognition of the business/entrepreneurial opportunity* extensively mentioned in the literature (Langowitz & Minitti, 2007; Vazquez-Carrasco et al., 2011; Koelinger et al., 2013; McMullen & Shepherd, 2006; Norsiah & Razak, 2011). This is an essential motivation which differentiates entrepreneurs from non-entrepreneurs. However, this motivation was not highlighted in Singapore. This difference might be explained by the distinct PUs that both groups had to overcome - in this case as regards economic debts. The Spanish women entrepreneurs needed specific Ms that countered these economic challenges. In this case, the economic viability of their businesses played such a role. Because most Singaporean women entrepreneurs did not perceive economic uncertainties, they did not highlight this motivation.

Second, comparing their first investment with those capitals needed to start-up in other sectors was another motivation. The Spanish women entrepreneurs were motivated in thinking that in other sectors they would need a higher investment. Accordingly, this psychologically counteracted the PU regarding the start-up capital that they would need to raise. This study did not find any literature that covered this motivation. However, possible perspectives of behavioural economics might be taken into account in further investigations.

Together, both Ms seemed to counteract the PUs related to economic debts. This explanation might be in disagreement with Gangé and Deci (2005). They argue that these types of Ms based on future rewards decrease motivation, and this can lead an amotivation. However, these were especially necessary to starting their own businesses due to the type of uncertainties perceived in Spain.

5.1.3.5 NO-FINDINGS OF MOTIVATIONS

Some no-findings regarding Ms should also be mentioned. According to Akehurst et al. (2012), family loans, subsidies and bank financing are also motivating factors. However, they were not significant for any group of this study. A reason for this could be the type of business in question. As was mentioned by the interviewees, a business in the B&M sector does not call for a 'huge in other sectors' investment, since the raw material is mainly creativity. Besides, these incentives involve financial debts which must be repaid in the future. Therefore, they could be more of a challenge than a motivation. In any case, further investigations should be carried out in other sectors to clarify this ambiguity.

5.1.4 ENTREPRENEURIAL ACTIONS IN SINGAPORE AND SPAIN

5.1.4.1 ACTIONS TO LAUNCH BUSINESSES AND ACTIONS FOR GROWING BUSINESSES. DISCUSSION

At this point, the EAs taken by the Singaporean and Spanish women entrepreneurs will be discussed. In doing so, the main purpose of this investigation seeks to be realized: the understanding how women entrepreneurs start their own businesses. To facilitate this approach, the previous considerations regarding PUs, Ms and their possible meanings are taken in account. In addition, a comparison with the related literature is accomplished.

The first observation given to the EAs highlighted in each country was the difference in number and, just after, their two different main purposes: launching their businesses and growing in their businesses. The Spanish women entrepreneurs mainly indicated EAs aimed at the preparing the launching of their businesses in the market. Instead, the Singaporean women entrepreneurs mentioned EAs addressing the growth of their businesses. In all events, both groups shared certain Ms in terms of starting their businesses. As personal Ms, their autonomy, self-determination, labour experience and enjoyment of their work were key in all the process. Furthermore, emotional support coming from families, intimate partners and/or business partners were also highly important to them.

Launching of businesses

Looking closely into the Spanish EAs, these were mainly focused on complying with the legal requirements of business creation and being prepared to manage their companies before launching. The Spanish women entrepreneurs asked for professional help from governmental institutions. By these institutions, they were instructed as to all the regulations which they had to meet before starting. By doing so, their ignorance about the relevant legal requirements was lessened. This also implied an increase in their motivation, since they reduced their PUs by means of the acquisition of such knowledge (Gangé & Deci, 2005).

Moreover, through these governmental institutions and by other means, the Spanish entrepreneurs developed business plans and completed courses of basic administration. In both cases, they gained knowledge. Notably, through their business plans, their belief in the viability of their companies increased, and accordingly their motivation. At the same time, and through the same plans, their worries about possible economic debts in the future decreased. Equally, the training courses decreased their uncertainties as to how to administrate their businesses, and therefore again, their uncertainties regarding economic debts.

In addition to all this preparation, the Spanish women entrepreneurs had previously looked for co-founders with advantageous professional skills. Thanks to them, the Spanish women entrepreneurs increased their motivation. This was because these co-founders would help in solving business challenges, such as the needed legal requirements, their interactions with clients, and basic administration, etc.

Finally, before launching their businesses, the Spanish women entrepreneurs noted legal registration. To accomplish this process, they mentioned having invested their personal savings. The creation of their businesses did not mean simply investment in the necessary professional equipment (computers, software, etc.), but also starting to pay taxes every month. Therefore, their start-up capital would have to be higher. Nevertheless, the Spanish women entrepreneurs compared their investments with what they would otherwise need in sectors with high capital-risk. This was a motivation to finally invest and launch their businesses, even with their uncertainties regarding possible future economic debts.

The Singaporean women entrepreneurs, instead, did not highlight having registered their companies, or even having invested their personal savings. This was associated with the lower importance of these given by them, and not because they did not take both actions. In fact, the Singaporean women entrepreneurs were exempted from taxes for their first three consecutive years (EnterpriseOne, Singapore Government, 2014), while the registration of their businesses was carried out by an inexpensive and simple online process (Accounting and Corporate Regulatory Authority (ACRA), 2014). Other launch actions not taken in Singapore are also explained by these tax exemptions. Not having to pay fiscal duties every month might have decreased the perception of having future economic debts. Therefore, all the actions and Ms that were only mentioned in Spain were not needed in Singapore before the women entrepreneurs launched their businesses.

Previous investigations have mainly tackled the uncertainties - or challenges - that women perceive during their entrepreneurship, and their specific Ms in becoming entrepreneurs. However, the EAs taken by women entrepreneurs to start – specifically, to launch - their businesses have not been approached. In any case, during this study, the actions taken by women entrepreneurs just after launching their businesses were also tackled. These actions were associated with the growing of businesses, but at the earliest stages. All the actions considered in this study were embedded before the businesses began to operate routinely, and in that way was described by the women entrepreneurs.

Growing businesses

The other group of actions was associated with the growth of businesses. The Spanish entrepreneurs emphasised emphasized the fact of working at home. Meanwhile, the Singaporean entrepreneurs underlined the promotion of their business in social media and the sharing of their workload with their business partners. In turn, both the Singaporean and Spanish women entrepreneurs highlighted the diversification of their services.

Moreover, the actions taken by the Spanish women entrepreneurs were addressed to reduce the PU of having economic debts. They mentioned the fact of working at home in order to reduce costs. This would facilitate the economic sustainability of their businesses.

Instead, the Singaporean women entrepreneurs mentioned sharing their workloads with their business partners. This was directly related to reducing the PU of having an excessive workload. Another action taken in Singapore was the promotion of their businesses. Having good B&M through social media would help to overcome their uncertainties in interacting with clients and competitors and, finally, in terms of the profitability of their businesses. In fact, the promotion of businesses is described in the literature as one of the most important growth strategies in relation to female entrepreneurship (Gundry & Welsch, 2001; Mitchelmore & Rowley, 2013). Although the Singaporean women entrepreneurs described their actions in starting their businesses, they highlighted actions associated with growth in their businesses. Perhaps these actions were not mentioned by the Spanish women entrepreneurs because they had to perform a higher number of actions before the launch of their businesses. Hence, the Spanish women entrepreneurs did not associate the starting of their businesses with their promotion.

In any case, the women entrepreneurs from both countries also shared one class of action: the diversification of their businesses. Again, this action is another of the most important growth strategies, at least in female entrepreneurship (Gundry & Welsch, 2001; Mitchelmore & Rowley, 2013). This action is associated with business profitability. Offering a higher diversity of value services would reduce the uncertainties as regards competitors, interactions with clients and, in the case of Spain, dealing with the economic crisis which was affecting their clients.

In summary, it seems that the actions taken by the Spanish women entrepreneurs mainly addressed preparation before launching their businesses. These were carried out while keeping in mind the necessity of meeting all the legal requirements in starting, and being prepared for possible economic debts in the future. Meanwhile, the Singaporean women

entrepreneurs largely obviated both the legal requirements and any plausible economic debts, and they directly began to grow their businesses. Therefore, in any case, it seems that the entrepreneurial actions reduced the perceived uncertainties, and at the same time, increased the women entrepreneurs' motivation.

In the following sections, the validity and reliability of this investigation are tackled. Additionally, suggestions for further research are given based on this discussion. Afterwards, possible policy recommendations are provided based on the results obtained and their interpretation. Finally, a final conclusion is provided.

5.2 LIMITATIONS: VALIDITY AND RELIABILITY

5.2.1 LIMITATIONS IN INTERNAL VALIDITY

Regarding its internal validity, this investigation presents certain limitations. First, the significance of each PU, M and EA found during the analysis was determined by counting their number in each group. The themes were counted just once per interview whenever one appeared. This implies that the importance of each theme was subject to their presence instead of their direct evaluation by the women entrepreneurs. Second, the definition of the PUs, Ms and EAs was accomplished from the perspective of the researchers. The verification of such definitions was not carried out by the women entrepreneurs themselves. Hence, adjustments in their meanings were not possible. Third, the linkages between the themes were exposed in order to facilitate the understanding of the themes. However, these linkages were not verified. Finally, in some respects, the samples - both within as well as between - were not exactly homogenous. This could have affected to some extent the possible generalization of the findings both within and between the groups.

Further investigations should consider these internal limitations. First, the significance of each theme identified should be evaluated by the women entrepreneurs interviewed. A possible solution might be the use of a Likert scale. Each theme should be graded several times, describing these themes in different ways. By doing so, a higher certainty in their importance might be obtained. Second, definitions of each theme should be contrasted with the opinions of the interviewed women entrepreneurs. After that, possible adjustments should be considered. Third, the causal relations between the different PUs, Ms and EAs should be studied through the postulation of hypotheses and their verification by empirical data. Finally, statistical tools - according to the sample sizes - should be used to discover and/or explain possible deviant results due to the heterogeneity of the samples.

5.2.2 LIMITATIONS IN EXTERNAL VALIDITY

The generalization of the findings are limited to the studied samples. This is because the samples were relatively small. Besides, the selection of the women entrepreneurs were not randomly made, and only Singaporean and Andalusian (Spanish) women entrepreneurs from the B&M sector were selected. All these limitations imply the impossibility of generalizing across the total setting of women entrepreneurs. Therefore, other investigations should be conducted with a higher number of women entrepreneurs, of other nationalities, and in other different sectors. Besides, if the sample size makes this possible, the interviewees should be randomly selected.

5.2.3 LIMITATIONS IN CONSTRUCT VALIDITY

The tool used to gather information from the women entrepreneurs was the semi-standardized interview. The questionnaire was largely calibrated in both countries. However, the pilot interviews for the calibration were accomplished by just one researcher. This implies a limitation, since further refinement of the questionnaire could have been undertaken if all the researchers in this study had had the same degree of involvement during the pilot interviews. More, different points of view could have been taken into account in elaborating the final questionnaire.

5.2.4 LIMITATIONS IN INTERNAL RELIABILITY

This investigation involved three male researchers. The data were separately analysed by each of them, sharing in advance the methodology. This implied a certain degree of inter-observer consistency for the results and interpretations. However, some limitations emerged. First, the Spanish interview transcriptions could only be analysed in their original language by two of the researchers. Possible meanings could have been lost in the translation into English. Second, only one of the researchers was from Andalusia (Spain) and none came from Singapore. Local expressions could have been misunderstood by some researchers. Finally, since this investigation implies that women could have different ways of perceiving things than men, the inclusion of a woman researcher could have enriched the results and interpretations. Any future investigations should consider all these limitations.

5.2.5 LIMITATIONS IN EXTERNAL RELIABILITY

This criterion is especially important due to the exploratory nature of this investigation. This implies the possibility of its evaluation and the necessity of its replication in other groups of women entrepreneurs, in different sectors and countries. This study widely presents detailed documentation of the methodology and the results. It also involves all the transcriptions, their translations from Spanish, and all the tables with the codification of the raw data. The only one considered limitation was the impossibility of facilitating the original recordings through this report.

5.3 THEORETICAL CONTRIBUTIONS AND POSSIBLE IMPLICATIONS

This study contributes its particular value to the literature of female entrepreneurship. However, because of the exploratory nature of this research, its implications still need to be verified in further studies. Hence, two methodological contributions and one possible theoretical implication based on the results and their interpretation are given.

First contribution

Environmental factors that subjectively affect women entrepreneurs in the process of starting their own businesses have been scrutinized. In turn, EAs taken by women entrepreneurs in response to such factors have also been examined. As a result, a total of 32 PUs, 26 Ms and 54 EAs were identified. Although not all of them were significant in this study, they are available as a check list for further investigation.

Second contribution

All the PUs, Ms and EAs were clustered into specific sources. Some of the PU sources agreed with those described by Meijer et al. (2007). However, this study provides other possible PU sources, as well as new one for Ms and EAs. This implies that, through the use of these sources, other investigations will be able to more easily identify new PUs, Ms and EAs.

Possible implication

According to Langowitz and Minniti (2007), the low number of women entrepreneurs can be explained by their entrepreneurial propensity to start businesses. In turn, this propensity is essentially furnished by the perception of business opportunities, the belief in their own entrepreneurial skills, and knowing other entrepreneurs. This study adds that, when the recognition of a business opportunity and the self-confidence in one's own entrepreneurial skills are not enough, they are perceived as uncertainties instead of as motivating factors. However, this investigation also indicates that women entrepreneurs can

take actions to overcome such uncertainties, transforming the PUs into Ms. For example, the Spanish women entrepreneurs were not sure about the business opportunities available to them due to possible economic debts in the near future. However, they developed business plans to ensure the viability of their businesses. With regard to their entrepreneurial skills, they were not confident in all of them. Nevertheless, they pursued training courses in management, asked for professional help in institutions, and even looked for business partners with exceptional professional skills. Therefore, this study notes that although the perceptions of business opportunities and belief in their own entrepreneurial skills are crucial, they can be consciously gained through determined actions during the process of starting a business.

5.4 SUGGESTIONS FOR FURTHER RESEARCH

Because of its exploratory nature, this study should be replicated in other sectors and nations. This should be done in consideration of the limitations of this research (see Section 5.2).

Additionally, the results of this study imply possible relationships between the PUs, Ms and EAs with different policies to boost entrepreneurship in Singapore and Spain. These policies were identified through the interviewees and contrasted with other independent sources. Further research should consider correlating all these types of government policies and programmes with the identification of significant PUs, Ms and EAs. By doing so, it might be possible to recognize the most effective policies to increase the number of women entrepreneurs.

5.5 POLICY RECOMMENDATIONS

Successful policy recommendations based on the results and interpretations of this study are difficult to provide. This is because this study can only generalize its findings from the analysed samples. Therefore, some possible recommendations are specifically offered for the Spanish government. These are addressed to entrepreneurship in general, but with a primary focus on favouring women who start their own businesses. Singapore is not considered to have need of them, since the proportion of women who start businesses is maintained within the global top tier (Chernyshenko et al., 2012).

Women entrepreneurs perceive uncertainties when they start their own businesses. If their M overcomes these uncertainties, they take actions to reduce such PUs (McMullen & Shepherd, 2006; Meijer et al., 2007). Hence, policies could be aimed at eliminating such

uncertainties and at increasing the motivation of women entrepreneurs. By doing so, women entrepreneurs would mainly take actions to grow their businesses instead of preparing them before launch.

Looking closely to the PUs of the interviewed Spanish entrepreneurs, three of them appeared only in Spain: requirements to start a business, possible future financial debts, and the economic crisis affecting (prospective) clients. The Spanish women entrepreneurs highlighted most of their actions to reduce these uncertainties. Policies in Spain could be addressed to more extensively simplify the legal requirements for creating businesses.

In addition, taxes could be reduced or removed during the first years of businesses' existence. This would entail that women would not perceive economic debts for the near future and that they might finally decide start their businesses. The implementation of these policies might overburden the state financial system. However, the number of institutions that provide direct support to (prospective) entrepreneurs might be reduced, compensating for such overload. Besides, if the number of entrepreneurs were to increase, the entire state economy might correspondingly be boosted.

With the economic crisis, policies could be aimed to facilitate credit. This might be accomplished through banking entities and also by governmental funds. The incentives should be addressed to entrepreneurs in general and established companies. By doing so, women entrepreneurs might indirectly be the beneficiaries of such incentives through their (prospective) clients, without the perception of possible financial debts in the future.

If these three *Spanish* PUs are reduced, it is considered that some of their Ms in starting businesses will not be needed, or at least at such a high level (for example, Ms given through the support of state officials for creating their businesses, business partners with exceptional professional skills, and a strong belief in their business viability).

Regarding other PUs which were shared with Singapore, policies could also be aimed at reducing some of them. However, these uncertainties have a lower priority. First, some policy programmes could be addressed to increase basic business administration training. Nevertheless, if taxation regulations were reduced, this training would not be an imperative. Second, policies favouring the interaction between entrepreneurs are to be recommended. By doing so, the launching of businesses and relationships with (prospective) clients might be promoted. Because this study did not recognize advantages in interactions between women entrepreneurs alone, it cannot recommend policies that stimulate such sectarianisms of gender. Finally, regarding start-up capital, policy measures could be aimed at facilitating low-interest credit and non-refundable grants (based on business-type). Nevertheless, these

economic incentives should not be excessive, since they might stimulate a weak M (for example, women entrepreneurs might base their entrepreneurship on just future gains).

6. CONCLUSION

Singaporean and Spanish women entrepreneurs differed in their entrepreneurial actions (EAs) to start their own businesses. Some EAs were shared by the women entrepreneurs from both countries. However, while the Spanish women entrepreneurs mainly took actions in preparation before launching their businesses, the Singaporean women entrepreneurs mainly took actions in growing them.

Women entrepreneurs worldwide remain underrepresented. To understand why this is so, the main research question has focused on those EAs taken by women entrepreneurs in Spain and Singapore: *“How different are the entrepreneurial actions taken by women entrepreneurs in Singapore compared to those taken by women in Spain in starting their own businesses?”* To answer this main question, it is important to understand the perceived uncertainties (PUs) and motivations (Ms) of women entrepreneurs in relation to starting their own businesses. Therefore, the two sub-questions asked were: *“What uncertainties are perceived by women entrepreneurs in Singapore and Spain?”*, and *“What motivations of Singaporean and Spanish women entrepreneurs make it possible to overcome their perceived uncertainties?”* Even though some of the PUs, Ms and EAs may have been shared by all the women entrepreneurs interviewed, some of them were exclusive to each country.

In terms of economic stability, the potential number of women entrepreneurs indicates great economic potential, since for most countries in the world half the total labour force has not yet been adequately utilized. Entrepreneurs tend to create more employment, grow productivity and boost innovation. So far, female entrepreneurship studies have been based on comparisons between men and women entrepreneurs. However, these studies have failed to gain an in-depth understanding of women entrepreneurs and their socio-economic context, which is essential to understanding why they remain underrepresented. Studies show that women entrepreneurs have the same business survival likelihood as men entrepreneurs. Therefore, the underlying problem is the promotion of specifically female entrepreneurship. This study fills this gap in the knowledge, determining women’s PUs, Ms and EAs when they are in the process of starting their own businesses.

Nevertheless, the biggest limitation of this research is the number of women entrepreneurs interviewed and the variety of countries and sectors to which they belong. The theorization of the findings must be verified in further studies comprising other sectors and

nations - this is the only way that generalizations for all women entrepreneurs could be achieved.

For Singapore, policy recommendations are not given since they maintain the highest rate of women entrepreneurs worldwide. However, this study provides two main policy recommendations to the Spanish government. These are addressed in order to reduce those uncertainties only perceived in Spain. First, the legal requirements for creating a business might be reduced. Second, fiscal duties might be removed for the first few years of entrepreneurship. By doing so, Spanish women entrepreneurs might focus their actions on growing their businesses rather than on preparation before launching their businesses.

Female entrepreneurship requires more promotion in order to target and increase the number of (prospective) women entrepreneurs. In doing so, not only could inequality be addressed but so too could countries enhance their economic stability, which is basic to maintaining quality of life in our societies.

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APPENDIX

APPENDIX A. STORM OF QUESTIONS

- How did you become an entrepreneur?
- What actions did you carry out?
- What difficulties did you find during the process of establishing your business?
- What was the most difficult? Why?
- What helped to you to overcome those difficulties?
- Could you explain what actions you carried out to solve those problems?
- What were your motivations to become an entrepreneur?
- Do you find important the family support to become an entrepreneur?
- Did your family help you in the process to become an entrepreneur? How?
- Do you think the current situation in Spain/Singapore supports to start a business? Why? Or/and How?
- Why did you become an entrepreneur?
- Do you find important the previous experience in other jobs to become an entrepreneur? Why? Or/and How?
- Did you make use of public subsidies to start your business?
- How did public institutions help to you?
- Did you find problems with public institutions during the process to start your business?
- How did you treat with these problems?
- What motivations did you have to overcome these problems?
- What actions did you carry out to overcome these problems?
- Did you keep in contact with private institutions to become an entrepreneur?
- Could you describe why you contacted with private institutions?
- Were there any person who supported you during the process to become an entrepreneur?
- Did you find the motivation of your partners important in the process of becoming an entrepreneur?
- How did the motivation of your partners influence to you during the process?
- Why did you start your business related to _____?
- Did you have children during the process of establishing of your company?
- Do you think about raising a family?
- Would you stop your activity to raise a family?
- Did you have couple during the process of establishing of your company? Was this person supporting you in those moments? How?
- By that time, did you have close friends also entrepreneurs? Women entrepreneurs?
- Did they give you advices to start your business?
- Did you ask for advices to your entrepreneurial friends?

-Did your previous work experience motivate to start your business? How?

-Did your family support your decision to start a business?

-Are there entrepreneurs in your family? Do you think they could have influenced you in the decision to become an entrepreneur?

-Have you lived in another country? Do you think it was useful to decide to start your business?

-Why did you decide to start a business?

-How did you imagine your company before to start your business?

-What were your goals before you started your company?

-What is your background?

-Did you have the experience to start businesses?

-Was your idea to start a business or someone purpose to you?

-Do you usually read about entrepreneurial policies?

-Did you feel that your talent was being wasted in your previous work?

-Did you see before you start your business with other companies in the same sector making money easily?

-Why did you see your business as an opportunity for you?

-Did you see difficult find finance to start your business? Why?

-What did you do to find financing?

-Did you find difficulties to start a business because you are a woman? Why?

-Were you involved in any social network that supported your beginning in business? How did they do? Why did you contact with them?

-Did you feel that the public institutions hindered your motivation to start a business?

-What actions did you do to face institutional challenges? Why did you decide to continue?

-Have you identified “glass ceiling” during your previous experience? What this a factor to become an entrepreneur? How do you think this affected you?

-Did you start your business because necessity or because you see a unique opportunity?

-Have you been involved in entrepreneurial training before start your business? Why did you decide to participate in this training?

-Do you think you could start a business without your colleagues? Why?

-Did you find enough information to become entrepreneurs? How did you find this information?

APPENDIX B. TABLE OF CALIBRATION



TYPE OF QUESTION	CALIBRATION QUESTIONS IN SPANISH (3 interviews)	CALIBRATED QUESTIONS IN SPANISH (10 interviews)	FIRST CALIBRATION QUESTIONS IN ENGLISH (3 interviews)	SECOND CALIBRATION QUESTIONS IN ENGLISH (2 interviews)	CALIBRATED QUESTIONS IN ENGLISH (10 interviews)
General information	1-¿Cómo te llamas?	=	1-What is your name?	=	=
General information	2-¿Cuál es tu fecha de nacimiento?	=	2-What is your date of birth?	=	=
General information	3-¿Cuántos hermanos y hermanas tienes?	=	3-How many siblings do you have?	=	=
General information	4-¿Qué posición eres entre tus hermanos?	=	4-What is your place in the birth order?	=	=

General information	5-¿Hay algún emprendedor/a en tu familia?	=	5-Are there other entrepreneurs in your family?	=	=
General information	6-¿Qué hace/n esta/s persona/s?	=	6-What does this person/do these persons do?	=	6-What does he/she do/do they do?
General information	7-¿Crees que esta/s persona/s te ha/n influenciado? (How?)	=	7-Do you think this person has/these persons have influenced in you? (How)	=	7-Do you think he/she has influenced you? (How)
General information	7-¿Cuándo comenzaste tu negocio?	8-¿Cuándo comenzaste tu empresa?	8-When did you start your business?	=	=
General information	8-¿Cuál es tu formación profesional? (estudios, trabajos previos, etc.)	9-¿Cuáles son tus estudios y trabajos previos?	9-Which are your studies and previous work?	=	9-Which are your academic background and previous work?

General Information	9-¿Podrías explicar qué exactamente hace tu negocio?	10-¿Podrías explicar a qué se dedica tu empresa?	10-Could you explain what your company is?	=	=
General Information	10-¿Podrías explicar por qué comenzaste tu negocio? ¿Oportunidad o necesidad?	11-¿Podrías explicar por qué comenzaste tu empresa? ¿Oportunidad o necesidad?	11-Could you explain why you started your business? Opportunity or necessity?	=	=
General Information	11-¿Tienes socios en tu negocio? ¿Son mujeres u hombres?	12-¿Tienes socios en tu empresa? ¿Son mujeres u hombres?	12-Do you have business partners? Are they women and/or men?	=	=
General Information	12-¿Comenzaste tu negocio con ellos?	13-¿Comenzaste tu empresa con ellos?	13-Are your business partners also founding partners?	=	=
General Information	13-¿Qué porcentaje de compañía compartes con tus socios?	14-¿Qué porcentaje de la empresa comparte con ello/as?	14-How is the company divided	=	=

			amongst the business partners?		
Entrepreneurial Action Open Question	14-¿Podrías explicar el proceso que llevaste a cabo para comenzar tu negocio, desde el momento que pensaste en comenzar un negocio, al momento en que tu empresa empezó a funcionar?	15-¿Podrías explicar el proceso que llevaste a cabo para abrir tu empresa, desde el momento en que pensaste en crearla, al momento en que tu empresa comenzó a funcionar?	15-Could you explain the process you went through to go from an idea to the start of your business?	15-Could you detail the steps you carried out to go from an idea to the start of your business?	15- Could you explain the process you took since you had the idea of starting the business until it started to work?
Perceived Uncertainty Open Question	15-¿Qué dificultades encontraste durante el proceso de establecer tu negocio? ¿Por qué?	16-¿Qué dificultades encontraste durante el proceso de establecer tu empresa?	16-What difficulties did you find during the process of your business creation?	=	=
Motivation Open Question	16-¿Qué razones o quién te ayudó a superar estas dificultades?	=	17-How/Why did you overcome these difficulties?	17-What were the reasons and/or who helped you to overcome these difficulties?	=

Entrepreneurial Action Open Question	17-¿Podrías explicar qué hiciste para superar esas dificultades?	=	18-What exactly did you do to overcome these difficulties?	=	=
Perceived Uncertainty Theory Driven Question	18-¿Percibiste alguna incertidumbre acerca de temas relacionados con la tecnología, política, recursos, proveedores, competencia, consumidores, género, familia u otro que no haya mencionado durante el proceso de comenzar tu negocio?	19-¿Percibiste alguna incertidumbre durante el proceso de comenzar tu empresa, acerca de temas relacionados con: -la tecnología -la situación política del momento -la financiación -los proveedores -la competencia del momento -los clientes -el hecho de ser mujer -la familia -u otro?	19-Did you perceive any uncertainty during the process of starting your business, regarding issues related to: -technology -the political situation at that moment -financing -suppliers -competence at that moment -customers -the fact of being a woman -family or other?	=	19-Did you perceive any uncertainty during the process of starting your business, regarding issues related to:-technology -the political situation at that moment -financing -suppliers -competitors at that moment -clients -the fact of being a woman -family or other?

<p>Perceived Uncertainty Theory Driven Question</p>	<p>¿</p>	<p>19.1-¿Podrías destacar alguna en particular?</p>	<p>19.1-Could you highlight one in particular?</p>	<p>=</p>	<p>=</p>
<p>Motivation Theory Driven Question</p>	<p>19-¿Encontraste alguna motivación procedente de tu familia, pareja, red profesional con otros emprendedores, mentores, previa educación, experiencia laboral o ambiente institucional en ese momento para superar esas incertidumbres? ¿Podrías explicar cuáles y cómo?</p>	<p>20-¿Encontraste alguna motivación durante el proceso de crear tu empresa procedente de:</p> <ul style="list-style-type: none"> -tu familia o amigos -pareja -otros emprendedores -otros profesionales -mentores -previa formación -experiencia laboral -ambiente institucional -u otro que te hicieran superar esas incertidumbres? <p>¿Podrías explicar cuáles y cómo?</p>	<p>20-Did you find any motivation during the process to create your business coming from:</p> <ul style="list-style-type: none"> -your family or friends -(intimate) partner -other entrepreneurs -other professionals -mentors -previous training -work experience -political environment -or other which helped you overcome those uncertainties? 	<p>=</p>	<p>=</p>

			Could you explain which and how?		
Motivation Theory Driven Question	¿	20.1-¿Podrías destacar alguna en particular?	20.1-Could you highlight one in particular?	=	=
Entrepreneurial Actions Open Question	20-¿Podrías explicar qué acciones llevaste a cabo para superar esas incertidumbres que has señalado como más importantes cuando estabas comenzando tu negocio?	21-¿Podrías explicar qué acciones llevaste a cabo para superar esas incertidumbres que has señalado como más importantes cuando estabas comenzando tu negocio?	21-Could you explain what actions you carried out to overcome the uncertainties that you have highlighted as most important when you were starting your business?	=	=

APPENDIX B.1 EXTRA INFORMATION GATHERED BY EMAIL AFTER THE INTERVIEWS

Spain

1-¿Cuántos años de experiencia laboral teníais antes de comenzar vuestra empresa?

2-¿Estabais empleadas por cuenta ajena o desempleadas antes de comenzar vuestra empresa?

3-¿Teníais cargas familiares cuando comenzasteis vuestra empresa (por ejemplo hij@s)? ¿Cuáles?

4- ¿Teníais pareja sentimental cuando empezasteis vuestra empresa?

Singapore

1 - How many years of work experience did you have before starting your business?

2 - Were you employed or unemployed before starting your business?

3 - Did you have family duties when you started (e.g. children, mortgage, etc.)? Which?

4 - Did you have an intimate partner when you started your business?

APPENDIX C. BRIEF INTRODUCTION

“I’m a master student at the University of Utrecht, in the Netherlands. This is a research for my master’s thesis, and it focuses on how women entrepreneurs start their own businesses, a comparison between Spain and Singapore. The period that I’m trying to analysis is from the moment you thought about start your business until your company was running routinely, that is to say the first moments of your entrepreneurship. Moreover, what I’m trying to see are the perceived uncertainties (challenges or barriers) that you saw in that period, as well as the motivations that you had to overcome them, and finally the actions that you took to solve these difficulties. Namely, I focus on perceived uncertainties, motivation, and entrepreneurial actions. So, please keep in mind this period of your entrepreneurship when you are answering the questions.” (This introduction was performed in the original language of each country, English and Spanish).

APPENDIX D. PRELIMINARY CODES & AGGREGATED CODES (PC&AC)

APPENDIX D.1 PC&AC FOR SPANISH WOMEN ENTREPRENEURS

Spanish Women Entrepreneurs	PU	Aggregated PUs	M	Aggregated Ms	EA	Aggregated EAs
<i>Sp. 1/9</i>	Need work	NEED WORK	Casualty of friend-clients	FRIEND-CLIENTS	Try to share with friends to be higher company	WORKING BEFORE REGISTRATION
	Many clients better legal way	BETTER LEGAL	Viability of the company	VIABILITY	Curriculum	SOCIAL MEDIA
	How create a company	BUSINESS CREATION	Help from professional friends	PROFESSIONAL FRIENDS	Manage social network	SOCIAL MEDIA
	What are these legal requirements?!	BUSINESS CREATION	Knowing many professional people	PROFFESIONAL HELP	Seek her possible services	BUSINESS DIVERSIFICATION
	Real world		Self-determination to solve probelms	SELF-DETERMINATION	Promoting herself	SOCIAL MEDIA
	Corporate tax	TAXES	I was unemployed	DESIRED SALARY	Start business with a friend	START WITH A PROFESSIONAL FRIEND
	Legal requirements	BUSINESS CREATION	Live in Spain	SPAIN	Web creation	SOCIAL MEDIA
	Without knowledge about legal requirements	BUSINESS CREATION	Already clients	CLIENTS BEFORE	Registration web domain	SOCIAL MEDIA
	Public Finance & Social Security	BUSINESS CREATION	Family	FAMILY	Company registration	COMPANY REGISTRATION
	Pay taxes	TAXES	Friends	FRIENDS	Go to Finance & Social security	COMPANY REGISTRATION

State advisory about taxes	TAXES	Emotional support from FAMILY & FRIENDS		Making taxations	TAXED
Pay taxes	TAXES	No possible family reproach	FAMILY	Reading again	LEARNING LEGISLATION
State unconcern	STATE UNCONCERN	Emotional support from friends	FRIENDS	Registration company	COMPANY REGISTRATION
Save money in office	PROFITABLE COORDINATION	Emotional support from freinds	FRIENDS	Clients through friends	CLIENTS FRIENDS-TO-FRIENDS
Unconcern by no company	STATE UNCONCERN	Feel competent	COMPETENT	Clients through clients	CLIENTS FRIENDS-TO-FRIENDS HELP REQUEST TO INSTITUTIONS FOR BUSINESS CREATION
CADE implication	INSTITUTIONAL ADVICE	I like to work in this	WORK ENJOYMENT	Go to CADE	
Need of institutional advise	INSTITUTIONAL ADVICE	I studied for this	COMPETENT	Ask for incubator	INCUBATOR
Make invoices	RUN COMPANY	Previous work give me skills	PREVIOUS WORK	See clients in their office	CLIENTS' OFFICES
Tax questions	TAXES	No good work conditions previously	PREVIOUS WORK CONDITIONS	Work online	OFFICE AT HOME
Telematics is a lie	BUSINESS CREATION	I can do it-feel competent	COMPETENT	Contact with your professional network	CONTACT PROFESSIONAL FRIENDS
Legal deadlines	BUSINESS CREATION	Everybody say you do this great	EVERYBODY	Ask for help to professional friends	CONTACT PROFESSIONAL FRIENDS
Informatic problems with administration	BUSINESS CREATION	Professional growth	PROFESSIONAL GROWTH	Ask to friends	CONTACT PROFESSIONAL FRIENDS
Earn money	PROFITABLE COORDINATION	Economic growth	EARN MONEY M	Go to Public Finances	COMPANY REGISTRATION

Habituate take bills	RUN COMPANY	Recognition	EVERYBODY	Looking for old computer	COMPANY REGISTRATION
Make budgets and billing	RUN COMPANY	Work for myself	AUTONOMY	Use many different computers	COMPANY REGISTRATION
Having clients	ENOUGH CLIENTS	Personal fulfillment	PROFESSIONAL GROWTH	Planning	PLANNING
Make money	PROFITABLE COORDINATION	Earn your deserved salary	DESIRED SALARY	Make numbers	PLANNING
VAT	TAXES	Pigheadedness	SELF- DETERMINATION	Economic planning in mind	PLANNING
Make money enough to survive	PROFITABLE COORDINATION	<i>Strange faces</i>	PU: AGAINST SOCIAL	Follow the coming clients	CLIENTS FRIENDS-TO-FRIENDS
Fix numbers	PROFITABLE COORDINATION	Say why not?!	SELF- CONVICTION	Personal savings	PERSONAL SAVINGS
Business plan from your mind	BUSINESS PLAN PU	Other people can do it	SELF- CONVICTION	Business plan	PLANNING
Be in bankruptcy	PROFITABLE COORDINATION	I have studied	SELF- CONVICTION	Speak with friends	SPEAK FRIENDS
Financing	PROFITABLE COORDINATION	Say let's go	SELF- CONVICTION	Explain the project to friends	SPEAK FRIENDS
Real expenses	FINANCIAL DEBTS			Personal savings	PERSONAL SAVINGS
Enough clients	ENOUGH CLIENTS			Say to me it's like spend money in a master	SAY TO ME
Pariah if you fail	FAIL			Think about it's a investment	SAY TO ME

Can I do it?	FAIL			Clients from friends of friends	CLIENTS FRIENDS-TO-FRIENDS
No enough studies	ENOUGH FORMATION			Use Facebook contacts	SOCIAL MEDIA
No laboral experience related	ENOUGH FORMATION			Go to events looking for clients	GO EVENT CLIENTS
Interact with clients	CLIENT INTERACTION			Give business cards	SOCIAL MEDIA
Legal papers	BUSINESS CREATION			Convince to yourself	SAY TO ME
Financing	PROFITABLE COORDINATION			Say to yourself Camera	SAY TO ME
I'm ashamed to give my business card	CLIENT INTERACTION			Change the chip	SAY TO ME
				Move for clients	SEEK CLIENTS
				Interviews finally cleints	SEEK CLIENTS
				Use LinkedIn	SOCIAL MEDIA
				Use social media networks	SOCIAL MEDIA

Sp. 2/9

Evolution of media	EVOLUTION MEDIA	Experience like a journalist	PREVIOUS WORK	Refresher training in social networks and web designs	INCREASE KNOWLEDGE M&B
Stagnant in my knowledge	EVOLUTION MEDIA	Clear work in communication	WORK ENJOYMENT	Adaptation new times	INCREASE KNOWLEDGE M&B

Always an employee	EMPLOYEE STABILITY	Registration because subsidy	SUBSIDY	Maturing business concept	PLANNING
Pay taxes	TAXES	Help from local and Andalusian institutions	INSTITUTIONAL SUPPORT	Formation company issues	LEARNING MANAGEMENT
Manage a company	RUN COMPANY	I love to learn	ENJOY LEARN	Training to be my own company	LEARNING LEGISLATION
Legal forms of companies	BUSINESS CREATION	Training courses	TRAINING COURSES	Maturing business	PLANNING
Retraining	EVOLUTION MEDIA	Self-determination doing everything right	SELF- DETERMINATION	Registration company	COMPANY REGISTRATION
Big penalty	BETTER LEGAL	<i>Fear to big penalty</i>	PU: BUSINESS CREATION	Courses about entrepreneurship	LEARNING MANAGEMENT
Technology the most	EVOLUTION MEDIA	Make a right business	COMPETENT	Combination formation entrepreneurship & profession	LEARNING MANAGEMENT
Internet applications	EVOLUTION MEDIA	For myself training	SELF- DETERMINATION	Registration company	COMPANY REGISTRATION
Make clients by networking	ENOUGH CLIENTS	Family by moral	FAMILY	Continuous training	INCREASE KNOWLEDGE M&B
Sometimes I don't know do something	BE COMPETENT	My intimate partner	INTIMATE PARTNER	Studying	INCREASE KNOWLEDGE M&B
Clients can disappear	ENOUGH CLIENTS	Other professionals very friendly	PROFESSIONAL FRIENDS	Follow courses business training	LEARNING MANAGEMENT
		Share with other entrepreneurs if I'm wrong	FRIENDLY ENTREPRENEURS	Go to meeting with other entrepreneurs	MEETING OTHER ENTREPRENEURS
		Mentors in courses	MENTORS	Recognition you don't know something	RECOGNIZE LIMITATIONS

My personal experience 20 years	PREVIOUS WORK	Follow training courses	INCREASE KNOWLEDGE M&B
Help from my city council	INSTITUTIONAL SUPPORT	Continous training	INCREASE KNOWLEDGE M&B
THE MOST INTIMATE PARTNER	THE MOST INTIMATE PARTNER		
My intimate partner in negative moments	INTIMATE PARTNER		
Intimate partner 24 hours	INTIMATE PARTNER		
The most my experience	THE MOST WORK EXPERIENCE		
I've 20 years working I don't sell motorbikes	COMPETENT		
My experience supports me	COMPETENT		
By learning you are more confident	TRAINING COURSES		

Sp. 3/9

Attracting customers	ENOUGH CLIENTS	Innate & personal inquietude	SELF-DETERMINATION	Courses of marketing	INCREASE KNOWLEDGE M&B
Different business vision with my business partner	RUN COMPANY	Internal necessity	SELF-DETERMINATION	Courses of social networks	INCREASE KNOWLEDGE M&B
Money to create a company	START-UP CAPITAL	Interesting to bring new concepts	COMPETENT	Market study	MARKET STUDY
Manage her business	RUN COMPANY	CADE phenomenal	INSTITUTIONAL SUPPORT	Speak about market to clients	BUSINESS DIVERSIFICATION

I needed a business project with innovation	BUSINESS PLAN PU	Help from CADE	INSTITUTIONAL SUPPORT	We broke the business relationship	BREAK BUSINESS PARTNER RELATIONSHIP
What happening around with the competence	COMPETITORS	Autonomous because subsidies	SUBSIDY	Looking for subsidies	SEEK SUBSIDIES
Differential value of the project	ENOUGH DIFFERENTIATION	Many advantages CADE	INSTITUTIONAL SUPPORT	Looking for subsidies by internet	SEEK SUBSIDIES
No subsidy finally	PROFITABLE COORDINATION	No office expenses	SUBSIDY	Formation about manage a company	LEARNING MANAGEMENT HELP REQUEST TO INSTITUTIONS FOR BUSINESS CREATION
Pay money	PROFITABLE COORDINATION	Networking with people like you	FRIENDLY ENTREPRENEURS	I entered to CADE	LEARNING MANAGEMENT HELP REQUEST TO INSTITUTIONS FOR BUSINESS CREATION
No same conditions between men and women	GENDER DISPARITY	Knowledge from FRIENDLY ENTREPRENEURS around	FRIENDLY ENTREPRENEURS	I entered in th incubator	INCUBATOR
Borrowed money	FINANCIAL DEBTS	A guy today friend and client	FRIENDS-CLIENTS	Developing the business	PLANNING
Having loan debts	FINANCIAL DEBTS	Emotional support by FRIENDLY ENTREPRENEURS around	FRIENDLY ENTREPRENEURS	Doing a business plan	PLANNING
The onset of the crisis	ECONOMIC CRISIS	Spirit of collaboration between friends entrepreneurs	FRIENDLY ENTREPRENEURS	Viability plan	PLANNING
The most financing	THE MOST FINANCING	CADE works	INSTITUTIONAL SUPPORT	Registration when it's clear	COMPANY REGISTRATION
Competition with other companies	COMPETITORS	Confident about her creativity & innovation	COMPETENT	We started like autonomous	START AUTONOMUS
Money to invest in a event	PROFITABLE COORDINATION	Subsidies help to launch	SUBSIDY	Market studies	MARKET STUDY

Suppliers increasingly stringent	SUPPLIER RELATIONSHIPS	Believe in our project	INNOVATIVE PROJECT	Prices to the competence	MARKET STUDY
Competence	COMPETITORS	Niche market	INNOVATIVE PROJECT	Training courses	LEARNING MANAGEMENT
		Our work is different	INNOVATIVE PROJECT	Shaping the project	PLANNING
		Believe in ourselves	SELF-DETERMINATION	Give a concept & strategy	PLANNING
		Family always	FAMILY	Spend long time	SPEND TIME
		From family	FAMILY	Spend more time	SPEND TIME
		The most entrepreneurs around	THE MOST FRIENDLY ENTREPRENEURS	No fix a salary	NO FIX SALARY
		Entrepreneurs with same innovative concerns	FRIENDLY ENTREPRENEURS	Cover all and not delegate	NOT DELEGATE
		Make projects	NEW PROJECTS	Try to work 24h	NOT DELEGATE
Incubator network	INSTITUTIONAL SUPPORT			Differentiation with the competence	BUSINESS DIVERSIFICATION
				Go to the incubator	INCUBATOR
				Mention CADE to suppliers	SHOW YOUR SUPPORTS
All day working	WORKLOAD MANAGEMENT	Entrepreneurial parents	FAMILY	I said tomorrow to my business partner	START WITH A PROFESSIONAL FRIEND

Sp. 4/9

Restlessness for being an entrepreneur	EMPLOYEE STABILITY	Confident about her business partner skills	COMPETENT	Request single payment	PERSONAL SAVINGS
Very self-sacrificing	WORKLOAD MANAGEMENT	I could sell	COMPETENT	Investment equipment	INVEST EQUIPMENT
Insecurity find clients by her skills	ENOUGH CLIENTS	I can find clients	COMPETENT	Unique windows business	COMPANY REGISTRATION
Can I get clients?	ENOUGH CLIENTS	Doing this with unknown things	COMPETENT	Fix social security	COMPANY REGISTRATION
Economic crisis	ECONOMIC CRISIS	Imagine if it's for me	AUTONOMY	Fix public finance	COMPANY REGISTRATION
Capital to start	START-UP CAPITAL	No other work commitments	PREVIOUS WORK	Request subsidies	SEEK SUBSIDIES
Work in home	NOT AT HOME WORKING	Two days but it's done	FAST REGISTRATION	Separated autonomous	START AUTONOMUS
Place for clients	NOT AT HOME WORKING	Enough money yet	VIABILITY	Separated autonomous	START AUTONOMUS
How will be going	ENOUGH CLIENTS	Help from administration	INSTITUTIONAL SUPPORT	Mutual billing	TAXED
Get clients	ENOUGH CLIENTS	Subsidy	SUBSIDY	Being civil society	CHANGE TYPE LEGAL BUSINESS
Respond with personal property	FINANCIAL DEBTS	Save money because the type business	CHEAP BUSINESS	Single payment to start business	PERSONAL SAVINGS
Crazy mutual billing	RUN COMPANY	Invest not too much money	CHEAP BUSINESS	Pay autonomous through the single payment	PAY AUTONOMUS
Confident to get clients	BE COMPETENT	Family support	FAMILY	We bet all	PERSONAL SAVINGS
Money is going	FINANCIAL DEBTS	Intimate partner support	INTIMATE PARTNER	Look for clients	SEEK CLIENTS

Your single payment is paying autonomous	FINANCIAL DEBTS	Institutional support through subsidies	SUBSIDY	Making contacts	SEEK CLIENTS
Your singles payment paid the office	FINANCIAL DEBTS	Family emotional support	INTIMATE PARTNER	Contacts from other companies	SEEK CLIENTS
You are paying all your life	FINANCIAL DEBTS	Possible economic help from parents	FAMILY	Make a strategy	BUSINESS DIVERSIFICATION
Money is not coming	PROFITABLE COORDINATION	Clients back	CUSTOMER LOYALTY	Reinvent ourselves	FIX MY PRODUCTS
People say NO all the time	ENOUGH CLIENTS	9 years working	PREVIOUS WORK	Invest time	SPEND TIME
Future money didn't come	PROFITABLE COORDINATION	A lot of work experience	PREVIOUS WORK	Try a meeting	SEEK CLIENTS
Mortgage	FINANCIAL DEBTS	Not be in an agency	SELF-DETERMINATION	Innovative creative stories for clients	BUSINESS DIVERSIFICATION
Find clients	ENOUGH CLIENTS	Not defend a boss	PREVIOUS WORK CONDITIONS	Think and innovate creatively	BUSINESS DIVERSIFICATION
Competence other small companies	COMPETITORS	Decisions autonomy	AUTONOMY	Feet on wall	FEET ON WALL
Trust me client	ENOUGH CLIENTS	Not be the messenger of another	AUTONOMY	Say I'm not stupid, this is not free	FEET ON WALL
People said no	ENOUGH CLIENTS	Risk for myself	AUTONOMY	Speak clear to clients	FEET ON WALL
Clients see us like children	ENOUGH CLIENTS	Satisfaction work my way	AUTONOMY	Say work with other	FEET ON WALL
Replace a client by another	ENOUGH CLIENTS	Same vision with my business partner	BUSINESS PARTNER	I stop you	FEET ON WALL

Clients generate my resources	FINANCIAL DEBTS	Feel good when you decide	AUTONOMY	Speak clear with suppliers	STOP SUPPLIERS
You can lose your client	ENOUGH CLIENTS	Clients trust us	CUSTOMER LOYALTY	Give new concepts	BUSINESS DIVERSIFICATION
Clients want to take too much advantage from us	CLIENT INTERACTION	Not repeat my past	PREVIOUS WORK CONDITIONS	Rethink about new concepts	BUSINESS DIVERSIFICATION
Picaresque customers	CLIENT INTERACTION	Family support	FAMILY	Creation new strategies of marketing & branding	BUSINESS DIVERSIFICATION
Clients see us almost students yet	CLIENT INTERACTION	Couple support	INTIMATE PARTNER	Door by door with new stories	SEEK CLIENTS
Roguish suppliers	CLIENT INTERACTION	The most not repeat my past	THE MOST WORK EXPERIENCE	Be transparent with clients	RECOGNIZE LIMITATIONS
People see us hungry women	CLIENT INTERACTION	The negative work experience	THE MOST WORK EXPERIENCE	Do others don't do	FIX MY PRODUCTS
Get clients	ENOUGH CLIENTS	Do it better	AUTONOMY	Service my client	BE AWARE CLIENTS
How is the market?	ECONOMIC CRISIS	To prove to myself	AUTONOMY	Don't think only in billing	BE AWARE CLIENTS
Clients spending money	PROFITABLE COORDINATION	Do it my way	AUTONOMY	Be aware with my clients	BE AWARE CLIENTS
The most competence	THE MOST COMPETITORS	Rematch	PREVIOUS WORK CONDITIONS	Invent new concepts	BUSINESS DIVERSIFICATION
The most clients	THE MOST CLIENTS	Do it right	COMPETENT		
New company every 5 minutes	COMPETITORS	Believe other way is possible	COMPETENT		

People were stating other companies	COMPETITORS	I can prove I can do it	COMPETENT
The cake is too small	COMPETITORS	Work in my way	AUTONOMY
Overcome the compotence	COMPETITORS	Happy for helping other companies	WORK ENJOYMENT
Clients want to pay less	CLIENT INTERACTION		
Difficult make something different	ENOUGH DIFFERENTIATION		
Competence	COMPETITORS		
Get clients	ENOUGH CLIENTS		
Money is going	FINANCIAL DEBTS		

Sp. 5/9

Financing like always	FINANCIAL DEBTS	Experienced entrepreneur partner	EXPERIENCED BUSINESS PARTNER	On the manager's hands	FOLLOW EXPERIENCED BUSINESS PARTNER
Too much hours	WORKLOAD MANAGEMENT	They knew a manager	EXPERIENCED BUSINESS PARTNER	Solving policy	COMPANY REGISTRATION
No financing	FINANCIAL DEBTS	No so much money we're services	CHEAP BUSINESS	Solving business structure	PLANNING
Business contextualization	BUSINESS CREATION	We're raw material	CHEAP BUSINESS	Spend your life's hours	SPEND TIME
Save on costs	FINANCIAL DEBTS	The manager	PROFESSIONAL HELP	Work together	WORK WITH PARTNER

The most competence	THE MOST COMPETITORS	Our experience	COMPETENT	Looking resources between us	WORK WITH PARTNER	
Too much options online	COMPETITORS	Informatic work	CHEAP BUSINESS	Working from home	OFFICE AT HOME	
So much competence	COMPETITORS	University offers co-working	INSTITUTIONAL SUPPORT	Spend in good PC	INVEST EQUIPMENT	
Much hours	WORKLOAD MANAGEMENT	My profile	COMPETENT	Not invest so much	OFFICE AT HOME	
		Family support tranquility	FAMILY	Family office	EXCHANGE SERVICES	
		Personal motivation	SELF-DETERMINATION	Exchange services	EXCHANGE SERVICES	
		Gap in the market	EARN MONEY M	Space office by informatics services		EXCHANGE SERVICES
				Office at home		OFFICE AT HOME
				Offer different services		BUSINESS DIVERSIFICATION
				Make yourself your webside		SAVE COSTS DOING YOURSELF
				Close to our client		BE AWARE CLIENTS
		Intimacy with clients		BE AWARE CLIENTS		
		Work in project leave market others		WORK WITH PARTNER		
		Being in contacts with clients		BE AWARE CLIENTS		

Sp. 6/9

				Actions in social media	SOCIAL MEDIA
How is working	PROFITABLE COORDINATION	Recognition value of her work	VALUE OF MY WORK	I though in Beatriz	START WITH A PROFESSIONAL FRIEND
Something different	ENOUGH DIFFERENTIATION	Climb work level	VALUE OF MY WORK	Approach my business partner	START WITH A PROFESSIONAL FRIEND
Psicologic barrers	FAIL	I knew how to do it	COMPETENT	Go to CADE	HELP REQUEST TO INSTITUTIONS FOR BUSINESS CREATION
New in interpreneurship	FAIL	I worked with her	BUSINESS PARTNER	Business process creation	COMPANY REGISTRATION
Family didn't like the idea	FAMILY BARRIER	I like work together	BUSINESS PARTNER	Go to unique window	HELP REQUEST TO INSTITUTIONS FOR BUSINESS CREATION
Family wanted employee	FAMILY BARRIER	It will be going good	VIABILITY	Paper registration	COMPANY REGISTRATION
Do everything right	BE COMPETENT	Everything very fast	FAST REGISTRATION	Start like freelances	START AUTONOMUS
I have to pay my mortgage	FINANCIAL DEBTS	Help from administration	INSTITUTIONAL SUPPORT	Capitalize unemployment assistance	PERSONAL SAVINGS
Confidence in yourself	BE COMPETENT	Information from administration	INSTITUTIONAL SUPPORT	Buy computers	INVEST EQUIPMENT
Spend my money	FINANCIAL DEBTS	We could capitalize unemployment assistance	SAVINGS TO START	One moth unique window	COMPANY REGISTRATION

Money didn't entry	PROFITABLE COORDINATION	You helped to built other company	COMPETENT	Establish the basis	PLANNING
We spend money	FINANCIAL DEBTS	Be positive about future	SELF-CONVICTION	Pay taxes freelance	TAXED
Pay my mortgage	FINANCIAL DEBTS	My business partner	BUSINESS PARTNER	In 3 years I'm ok	SAY TO ME
Pay electricity and water	FINANCIAL DEBTS	My intimate partner	INTIMATE PARTNER	Speak my business partner	SPEAK BUSINESS PARTNER
My money to entrepreneurship	START-UP CAPITAL	Value of my work	VALUE OF MY WORK	Speak with business parttner	SPEAK BUSINESS PARTNER
Spend my money	FINANCIAL DEBTS	My couple	INTIMATE PARTNER	Do something different	BUSINESS DIVERSIFICATION
My family	FAMILY BARRIER	My sister	FAMILY	Being partner of our clients	BE AWARE CLIENTS
The most competitors	THE MOST COMPETITORS	My parents	FAMILY	Being transparent and sincere with clients	RECOGNIZE LIMITATIONS
Many people unemployee doing entrepreneurship	COMPETITORS	First my couple	INTIMATE PARTNER		
		Clients from my business partner	EXPERIENCED BUSINESS PARTNER		
		Start our company	AUTONOMY		
		Family	FAMILY		
		My couple gives me confidence	INTIMATE PARTNER		

The most family **THE MOST FAMILY**

The most intimate partner **THE MOST INTIMATE PARTNER**

The most labour experience **THE MOST WORK EXPERIENCE**

Labour experience gives confidence **THE MOST WORK EXPERIENCE**

Work for my self gives value **COMPETENT**

Sp. 7/9

Get clients	ENOUGH CLIENTS	Multidisciplinary business partners	EXPERIENCED BUSINESS PARTNERS	Speaking with future business partners	START WITH A PROFESSIONAL FRIEND
Crisis situation	ECONOMIC CRISIS	Everybody believe online fundamental	EVERYBODY	Different services same company	BUSINESS DIVERSIFICATION
Companies not spend in marketing	ENOUGH CLIENTS	Background business partners	EXPERIENCED BUSINESS PARTNERS	Expert in marketing online	INCREASE KNOWLEDGE M&B
Revenues	PROFITABLE COORDINATION	Labour experience in entrepreneurship	PREVIOUS WORK	Talk with future business partner	START WITH A PROFESSIONAL FRIEND
Get clients	ENOUGH CLIENTS	Extenda helps	INSTITUTIONAL SUPPORT	Constitution of the society	COMPANY REGISTRATION
Many competitors	COMPETITORS	Entrepreneurs around	FRIENDLY ENTREPRENEURS	Start to run	----
Economic crisis	ECONOMIC CRISIS	Previous work experience	PREVIOUS WORK	Legal personal registration	COMPANY REGISTRATION
Companies spend money	PROFITABLE COORDINATION	I believe in me	COMPETENT	Hire commercial person	HIRE EMPLOYEE

Acceptation business agent	ENOUGH CLIENTS	My family	FAMILY	Surveys of viability	MARKET STUDY
I have children	FAMILY BARRIER	My family	FAMILY	Go other continent	BUSINESS DIVERSIFICATION
Find clients	ENOUGH CLIENTS	Where I work	PREVIOUS WORK	Contact with Extenda	CONTACT PROFESSIONAL MANAGERS
Get clients	ENOUGH CLIENTS	EXPERIENCED BUSINESS PARTNER	EXPERIENCED BUSINESS PARTNERS	Hire a business agent	HIRE EMPLOYEE
		No too much investment	CHEAP BUSINESS	Interview the business agent	HIRE EMPLOYEE
				Business plan	PLANNING
				Entrepreneurial family	SPEAK FRIEND ENTREPRENEURS
				Use office of business partner	OFFICE AT HOME
				Hire business agent	HIRE EMPLOYEE
<hr/>					
Legal papers	BUSINESS CREATION	Not be an employee	AUTONOMY	Many different services	BUSINESS DIVERSIFICATION
Spend money	FINANCIAL DEBTS	Someone told me start	FAMILY	Planning of communication	SOCIAL MEDIA
Which legal form	BUSINESS CREATION	Family member help	FAMILY	Marketing plan	SOCIAL MEDIA
How get clients	ENOUGH CLIENTS	Familiar member told me start	FAMILY	Subcontract works	HIRE EMPLOYEE

Sp. 8/9

Which services offer	ENOUGH DIFFERENTIATION	I could ask him	INSTITUTIONAL SUPPORT	Focus on new clients	SEEK CLIENTS
What services subcontract	ENOUGH DIFFERENTIATION	Administration help in papers	INSTITUTIONAL SUPPORT	Part of design my business partner	WORK WITH PARTNER
Seek clients	ENOUGH CLIENTS	Free service	INSTITUTIONAL SUPPORT	Find a business partner	START WITH A PROFESSIONAL FRIEND
Work as well	WORKLOAD MANAGEMENT	Help people	WORK ENJOYMENT	Fix initial idea	BUSINESS DIVERSIFICATION
No time seek clients and work	WORKLOAD MANAGEMENT	Some business in entrepreneurs	VIABILITY	Focus on entrepreneurs	BUSINESS DIVERSIFICATION
First idea not with the market	ENOUGH DIFFERENTIATION	Grants	SUBSIDY	Read official papers for grants	SEEK SUBSIDIES
Entrepreneurial clients no money	PROFITABLE COORDINATION	Good administration advises	INSTITUTIONAL SUPPORT	I visited all the administration	HELP REQUEST TO INSTITUTIONS FOR BUSINESS CREATION
No money to start	START-UP CAPITAL	No too much investment	CHEAP BUSINESS	Looking different options	LEARNING LEGISLATION
Requirements for grants	GRANT REQUIREMENTS	We can work in co-working	INSTITUTIONAL SUPPORT	Don't lose my patiente	SAY TO ME
Some age no grant	GRANT REQUIREMENTS	Administrative people	INSTITUTIONAL SUPPORT	For administration look for administration help	HELP REQUEST TO INSTITUTIONS FOR BUSINESS CREATION
Requirements for grants	GRANT REQUIREMENTS	I help myself	SELF-DETERMINATION	See the market	FIX MY PRODUCTS
Return grants	FINANCIAL DEBTS	Workers from the administration	INSTITUTIONAL SUPPORT	Adapt to the market	FIX MY PRODUCTS

Return grants	FINANCIAL DEBTS	Prices of competitors too high	VIABILITY	Research the market	FIX MY PRODUCTS
Already an investment	FINANCIAL DEBTS	My couple	INTIMATE PARTNER	Look for problems of my product not sold	FIX MY PRODUCTS
Lack of economic incentives	START-UP CAPITAL	Other entrepreneurs around	FRIENDLY ENTREPRENEURS	I used my money	PERSONAL SAVINGS
Taxes of freelance	TAXES	Help from administration	INSTITUTIONAL SUPPORT	Use uncover niche of clients	BUSINESS DIVERSIFICATION
Pay office	FINANCIAL DEBTS	Meet other entrepreneurs	FRIENDLY ENTREPRENEURS	Research the market	FIX MY PRODUCTS
Minimum of sales to cover outgo	PROFITABLE COORDINATION	The most family	THE MOST FAMILY	Go event with entrepreneurs	MEETING OTHER ENTREPRENEURS
Difficult get public office	GRANT REQUIREMENTS	The most other entrepreneurs	THE MOST FRIENDLY ENTREPRENEURS	Go events from administration with other entrepreneurs	MEETING OTHER ENTREPRENEURS
Salary every month	EMPLOYEE STABILITY			Networking with other entrepreneurs	MEETING OTHER ENTREPRENEURS
External complicated financing	GRANT REQUIREMENTS			Use my money	PERSONAL SAVINGS
Return the money with interest	FINANCIAL DEBTS			Forget economic crisis	SAY TO ME
Economic crisis	ECONOMIC CRISIS			Look for help institutions	HELP REQUEST TO INSTITUTIONS FOR BUSINESS CREATION
I started with the crisis	ECONOMIC CRISIS			Look for help other entrepreneurs	CONTACT PROFESSIONAL FRIENDS
Economic crisis	ECONOMIC CRISIS				

My resources	START-UP CAPITAL
Competitors	COMPETITORS
Conciliation with family	FAMILY BARRIER
Meeting with my child	FAMILY BARRIER
The most financing	THE MOST FINANCING
The most economic crisis	THE MOST ECONOMIC CRISIS
The most clients	THE MOST CLIENTS
Expenses	FINANCIAL DEBTS
Family	FAMILY BARRIER
The most financing	THE MOST FINANCING

Sp. 9/9

I came from Publicity	RUN COMPANY	My entrepreneurial father	FAMILY	Go to sign	COMPANY REGISTRATION
Contability and legal papers	RUN COMPANY	Live this experience	WORK ENJOYMENT	Business project	PLANNING
Outgo start in the first month	FINANCIAL DEBTS	I don't have mortgage	EARN MONEY M	Two branches	BUSINESS DIVERSIFICATION

Questions if I'm legal	BETTER LEGAL	I don't have children	FAMILY	Heritage and sponsorship	BUSINESS DIVERSIFICATION
No network in Cordoba	SOMEONE'S HELP	Come back to Andalusia	ANDALUSIA	Think about what lose	SAY TO ME
Pay taxes	TAXES	Other entrepreneurs doing right	FRIENDLY ENTREPRENEURS	Speak with my couple (business partner also)	SPEAK BUSINESS PARTNER
Pay Notary	FINANCIAL DEBTS	Believe it's my future	SELF-CONVICTION	Course about entrepreneurship	LEARNING MANAGEMENT
Pay advisor	FINANCIAL DEBTS	See can be real	VIABILITY	Write the project	PLANNING
Contability books	RUN COMPANY	Family	FAMILY	Personal savings	PERSONAL SAVINGS
What papers I have to fill	BUSINESS CREATION	I want to be in Andalusia	ANDALUSIA	Social entrepreneurship	CHEAP LEGAL TYPE BUSINESS
Put my name outside	BRAND MANAGEMENT	Courses entrepreneurship from Junta	TRAINING COURSES	Father capitalist	PARENTS MONEY
Many other companies	COMPETITORS	See other entrepreneurs around	FRIENDLY ENTREPRENEURS	Start business with my intimate couple	START WITH A PROFESSIONAL FRIEND
Economic crisis	ECONOMIC CRISIS	Learning how entrepreneurship	TRAINING COURSES	Choose SLL	CHEAP LEGAL TYPE BUSINESS
Start to promote yourself	BE COMPETENT	Help from professionals	PROFESSIONAL HELP	Hire a consultant	CONTACT PROFESSIONAL MANAGERS
Start-up capital	START-UP CAPITAL	Having business plan	BUSINESS PLAN M	Follow another course	LEARNING MANAGEMENT
Legal issues	BUSINESS CREATION	Refine business plan help	BUSINESS PLAN M	Business plan	PLANNING
Legal requirements	BUSINESS CREATION	Professional say it's possible	PROFESSIONAL HELP	See the competitors	MARKET STUDY

Only me	LONELINESS	Politicians know us	EVERYBODY	Defining services	BUSINESS DIVERSIFICATION
Make a business plan	BUSINESS PLAN PU	Public intitutions know us	EVERYBODY	Analyze competitors	MARKET STUDY
Competitors	COMPETITORS	Companies know us	EVERYBODY	Follow courses entrepreneurship	LEARNING MANAGEMENT
Who to speak, competitor?	COMPETITORS	CADE help	INSTITUTIONAL SUPPORT	Refine my business plan	PLANNING
Clients	CLIENT INTERACTION	CADE is free	INSTITUTIONAL SUPPORT	Not start legaly	WORKING BEFORE REGISTRATION
Is it ok the offer	CLIENT INTERACTION	Professional from CADE	INSTITUTIONAL SUPPORT	Work with feak company	WORKING BEFORE REGISTRATION
Client comes back	ENOUGH CLIENTS	Less gout in B&M	CHEAP BUSINESS	I will legal this year	WORKING BEFORE REGISTRATION
The most work routinely	LONELINESS	Clients recommend other clients	CUSTOMER HELP	Say to me I'm working	SAY TO ME
The most decide your tasks everyday	LONELINESS	My family help	FAMILY	Go to events	GO EVENT CLIENTS
Start a routine	LONELINESS	Family hears you	FAMILY	Work for free	BE AWARE CLIENTS
Work alone only with my partner	LONELINESS	Advices from friends	FRIENDS	Legalitation after enough clients	WORKING BEFORE REGISTRATION
No routine days	LONELINESS	Advices from entrepreneurial friends	FRIENDLY ENTREPRENEURS	Delay legal requirements	LEARNING LEGISLATION
Start the organization	LONELINESS	No too much money	CHEAP BUSINESS	Go to CADE	HELP REQUEST TO INSTITUTIONS FOR BUSINESS CREATION

Find clients	ENOUGH CLIENTS	No rent for living	VIABILITY	Follow instructions CADE professionals	HELP REQUEST TO INSTITUTIONS FOR BUSINESS CREATION CLIENTS FRIENDS-TO-FRIENDS
Advisor for billings	RUN COMPANY	Advise from family	FAMILY	Publicity through people	
The most combine intimate partner and business partner	THE MOST INTIMATE PARTNER	Free mentors	MENTORS	Speak to friends	SPEAK FRIENDS
Sometimes you alone	LONELINESS	Professional mentors	MENTORS	Money from family	PARENTS MONEY
Feel alone	LONELINESS	Just try to call them	MENTORS	Live in a family house	PARENTS MONEY
Meetings with clients	CLIENT INTERACTION	My business partner experience	EXPERIENCED BUSINESS PARTNER	Call my family	SPEAK FAMILY
Being a manager	RUN COMPANY	Family	FAMILY	Call directly to mentors	CONSULT MENTORS
Client's opinion if you fail	CLIENT INTERACTION	My balls	SELF-CONVICTION	Contact with professionals	CONTACT PROFESSIONAL MANAGERS
		My intimate partner	INTIMATE PARTNER	Follow mentors' advices	CONSULT MENTORS
		Myself	SELF-DETERMINATION	Call professional people	CONTACT PROFESSIONAL MANAGERS
		Family	FAMILY	Call people that you know	CONTACT PROFESSIONAL FRIENDS
		CADE institution	INSTITUTIONAL SUPPORT	Courses in business plan	LEARNING MANAGEMENT

Other entrepreneurial associations	FRIENDLY ENTREPRENEURS	By books	LEARNING MANAGEMENT
Chamber of Commerce	INSTITUTIONAL SUPPORT	Follow online courses	LEARNING MANAGEMENT
Professional around me	PROFESSIONAL HELP	Say to me try again	SAY TO ME
Networking	PROFESSIONAL HELP	Get happy clients	BE AWARE CLIENTS
Support from my couple	INTIMATE PARTNER	Work at home	OFFICE AT HOME
Business partner	BUSINESS PARTNER	Being disciplined	BEING DISCIPLINED
Family support	FAMILY	You say to you you can do it	SAY TO ME
Speak with your parents	FAMILY	Training about technology	INCREASE KNOWLEDGE M&B
Doing something like your family	FAMILY	Analyze failures with clients	FIX MY PRODUCTS
The most my business-intimate partner	THE MOST INTIMATE PARTNER	Say to me I'm learning	SAY TO ME
Enjoy what you do	WORK ENJOYMENT	Organization in your routine	BEING DISCIPLINED
Find clients	PU: ENOUGH CLIENTS	Learning become manager	LEARNING MANAGEMENT
See happy clients	FRIENDS-CLIENTS	Stop to think	SAY TO ME
My company my children	AUTONOMY	Work strategically	PLANNING

The most family	THE MOST FAMILY	Being organized	PLANNING
The most friends	THE MOST FRIENDS	Being honest with clients	RECOGNIZE LIMITATIONS
The most business-intimate partner	THE MOST INTIMATE PARTNER	Free if I'm wrong	RECOGNIZE LIMITATIONS
Something is yours	AUTONOMY	Lose the fear of making mistakes	RECOGNIZE LIMITATIONS
Family support	FAMILY		
Professionals around	PROFESSIONAL HELP		
Your clients	FRIENDS-CLIENTS		
Myself	SELF-DETERMINATION		
Confident by training	PREVIOUS WORK		
Client values your effort	CUSTOMER LOYALTY		
Being young entrepreneur	SELF-DETERMINATION		

APPENDIX D.2 PC&AC FOR SINGAPOREAN WOMEN ENTREPRENEURS

Singaporean Women Entrepreneurs	PU	Aggregated PUs	M	Aggregated Ms	EA	Aggregated EAs
<i>Sin. 1/9</i>	We needed money	START-UP CAPITAL	My business partner had the idea	BUSINESS PARTNER	We thought why not let's just try it out.	SAY TO ME
	Spread the word about our company	ENOUGH DIFFERENTIATION	Not work someone else	AUTONOMY	Research online stores	MARKET STUDY
	Single business need money	START-UP CAPITAL	Marsha approached me	BUSINESS PARTNER	Business plan	PLANNING
	We're not fashion students	BE COMPETENT	We got 50,000\$	SUBSIDY	Research on grants	SEEK SUBSIDIES
	My parents	FAMILY BARRIER	Business degree important for business plan	TRAINING COURSES	Money from parents	PARENTS MONEY
	Dad wanted law school	FAMILY BARRIER	Quite easy get the grant	SUBSIDY	Apply for grant at Spring Singapore	SEEK SUBSIDIES
	Mom didn't think this support me	FAMILY BARRIER	I don't want law school	SELF-DETERMINATION	We got our stock from a grant	INVEST EQUIPMENT
	Family support	FAMILY BARRIER	Marsha helped a lot	BUSINESS PARTNER	Get in touch with designers	START SUPPLIER RELATIONSHIPS

Everybody wants to be banker, lawyer, doctor	AGAINST SOCIAL	Marsha understands	BUSINESS PARTNER	Get in touch with magazines	SEEK CLIENTS
Society says why are you doing this?	AGAINST SOCIAL	At least someone understands	BUSINESS PARTNER	Getting in touch with a lot of people	NETWORKING
Be an entrepreneur	AGAINST SOCIAL	Someone is there for you	BUSINESS PARTNER	I designed the website	WORK WITH PARTNER
Be a woman	GENDER DISPARITY	You can work together	BUSINESS PARTNER	We had email designers	START SUPPLIER RELATIONSHIPS
You need a business partner	NEED BUSINESS PARTNER	Okay, let's do this together	BUSINESS PARTNER	We keep a stock	INVEST EQUIPMENT
Alone I didn't have support	NEED BUSINESS PARTNER	Marsha was very important	BUSINESS PARTNER	Stock in Marsha's house	WORK WITH PARTNER
At time very lonely	LONELINESS	I didn't want to work in a normal company	AUTONOMY	Apply for a grant	SEEK SUBSIDIES
Employees don't understand entrepreneurship	AGAINST SOCIAL	I want to be able to start my own business	AUTONOMY	Go to law school	
We need money	PROFITABLE COORDINATION	I'm motivated by myself	SELF-DETERMINATION	I cancelled school	SAY TO ME
Always money problems	PROFITABLE COORDINATION	I want to do something different	AUTONOMY	We applied for a grant	SEEK SUBSIDIES

Designer has to trust us	SUPPLIERS RELATIONSHIPS	Shop is kind of our dream	WORK ENJOYMENT	I started shop first	BUSINESS DIVERSIFICATION
Clients hard in Singapore	CLIENT INTERACTION	I have my shop	AUTONOMY	Consulting work after	BUSINESS DIVERSIFICATION
A lot of online shops	COMPETITORS	My shop is supporting me, less scare family	EARN MONEY M	Use money to support ourselves	
They sell very cheap clothes	COMPETITORS	Someone stand up to my family	AUTONOMY	Use money to support shop	BUSINESS DIVERSIFICATION
They don't believe you because woman	GENDER DISPARITY	Technology I can do everything by design background	COMPETENT	Use business background to earn money	BUSINESS DIVERSIFICATION
Women speaking about money	GENDER DISPARITY	We're very lucky because we're in Singapore	SINGAPORE	Get money from consultancy instead of shop	BUSINESS DIVERSIFICATION
All bankers are men	GENDER DISPARITY	Lucky our designers are you young entrepreneurs	FRIENDLY ENTREPRENEURS	Supporting each other designers	START SUPPLIER RELATIONSHIPS
Communication high position men	GENDER DISPARITY	We are fast learner by internet	COMPETENT	Learn by yourself	INCREASE KNOWLEDGE M&B
They see us below	YOUNG DISPARITY	<i>Marketing outside worked</i>	EA: BUSINESS DIVERSIFICATION	We don't sell cheap clothes	BUSINESS DIVERSIFICATION
The most family in Asia	THE MOST FAMILY PU	Being a woman	BEING WOMAN	Marketing outside Singapore	BUSINESS DIVERSIFICATION

Only two of us	LONELINESS	Meet a lot of women running business	FRIENDLY WOMEN ENTREPRENEURS	Have a mentor	CONSULT MENTORS
Find help from someone else	SOMEONE'S HELP	Strong women that helped us by advices	MENTORS	Ask can we do this? To mentor	CONSULT MENTORS
Alone would be depressed	LONELINESS	Marsha friend business partner	BUSINESS PARTNER	Talking to my friends	SPEAK FRIENDS
Marsha not all the time	LONELINESS	Business partner as my family	BUSINESS PARTNER	Reading online for my soul	READ ABOUT OTHERS
Workload management get too depressed	WORKLOAD MANAGEMENT	Like sisters	BUSINESS PARTNER	Read about other entrepreneurs and their difficulties	READ ABOUT OTHERS
Only me and Marsha	LONELINESS	We help each other	BUSINESS PARTNER	Find other people to share	SPEAK FRIENDS
Break down Marsha alone	WORKLOAD MANAGEMENT	She helped me	BUSINESS PARTNER	Tell yourself not to give up	SAY TO ME
		Advices from Grace mentor	MENTORS	Do happy things	SAY TO ME
		Mentor has prior same experience	MENTORS	Make sure you feel positive	SAY TO ME
		She gives advices	MENTORS	Took care of myself	SAY TO ME

Advices	MENTORS
The most Marsha	THE MOST BUSINESS PARTNER
Find motivation for myself	SELF-CONVICTION
Say you can like other entrepreneurs	SELF-CONVICTION
Business partner lucky	BUSINESS PARTNER
Share with other people	FRIENDLY ENTREPRENEURS
I worked a lot feel well	WORK ENJOYMENT

Sin. 2/9

Proper company	PROPER COMPANY	Learning about Photoshop	TRAINING COURSES	Self-taught	INCREASE KNOWLEDGE M&B
Your own business everything yourself	WORKLOAD MANAGEMENT	Interested by learning	ENJOY LEARN	Freelance work previously	WORKING BEFORE REGISTRATION
Overwhelming for two of us	WORKLOAD MANAGEMENT	Natural progression	VIABILITY	Start proper company	COMPANY REGISTRATION

Agree name of company	COMPANY NAME	Something that I really liked	WORK ENJOYMENT	Meet business partner in networking	START WITH A PROFESSIONAL FRIEND
Put new projects in the new company	ENOUGH CLIENTS	Passionate	WORK ENJOYMENT	Refer to each other	WORK WITH PARTNER
Name both like	BRAND MANAGEMENT	Source of income	EARN MONEY M	Join forces	WORK WITH PARTNER
Design logo again	BRAND MANAGEMENT	Not so lonely you have support	BUSINESS PARTNER	New company	COMPANY REGISTRATION
Perfectionist in her new logo	BRAND MANAGEMENT	Everything within one company itself	VIABILITY	Work together before	START WITH A PROFESSIONAL FRIEND
Within the budget	START-UP CAPITAL	More practical	VIABILITY	Brainstorm for names	FIX NEW NAME
Singapore so expensive	START-UP CAPITAL	We are comfortable together	BUSINESS PARTNER	Take name both liked it	WORK WITH PARTNER
Manage the overhead	START-UP CAPITAL	Our own network	CLIENTS BEFORE	Paper work administration	COMPANY REGISTRATION
Cash flow	PROFITABLE COORDINATION	Through our own	AUTONOMY	Find an office	INVEST EQUIPMENT
Office too expensive	PROFITABLE COORDINATION	Personal effort	COMPETENT	Find staff	INVEST EQUIPMENT

News out your business	BRAND MANAGEMENT	Being resourceful	COMPETENT	My previous staff	START WITH A PROFESSIONAL FRIEND
Technology too many options	EVOLUTION MEDIA	We can talk to them	FRIENDLY SUPPLIERS	Ask stuff move to new company	START WITH A PROFESSIONAL FRIEND
Try one technology maybe fails	TECHNOLOGY FAILS	Our clients open bigger company	CUSTOMER LOYALTY	Rent part of the office	EXCHANGE SERVICES
Something new comes up	EVOLUTION MEDIA	They like our previous work	CUSTOMER LOYALTY	Shared with somebody else	EXCHANGE SERVICES
Never ending process of looking	EVOLUTION MEDIA	I'll just do whatever I want	AUTONOMY	Telling to personal network	NETWORKING
Financing is always	PROFITABLE COORDINATION	I don't need their support that much	AUTONOMY	News of a new company to the network	SOCIAL MEDIA
You need strict on budgeting	PROFITABLE COORDINATION	This is me	AUTONOMY	Office space	INVEST EQUIPMENT
Designers not very good with numbers	PROFITABLE COORDINATION	Wanted since 14	AUTONOMY	Office by personal network	EXCHANGE SERVICES
Trust suppliers	SUPPLIERS RELATIONSHIPS	Didn't like working for people	AUTONOMY	Use our network	USE NETWORK SAVE MONEY
Suppliers didn't deliver properly	SUPPLIERS RELATIONSHIPS	Previously freelancing	PREVIOUS WORK	Tech always looking elsewhere	INCREASE KNOWLEDGE M&B

Suppliers not flexible	SUPPLIERS RELATIONSHIPS	Confidence working for people previous work	PREVIOUS WORK	Choose one technology	INCREASE KNOWLEDGE M&B
Another agency really cheaply	COMPETITORS	Last job I have gave me confidence	PREVIOUS WORK	Advice our accountants	CONTACT PROFESSIONAL MANAGERS
Make obvious value prospects	ENOUGH DIFFERENTIATION	The most work experience	THE MOST WORK EXPERIENCE	Financing on the expertise of our accountants	CONTACT PROFESSIONAL MANAGERS
Why choose us?	ENOUGH DIFFERENTIATION			Being disciplined to do budgeting	TAXED
Ask what is the objective	CLIENT INTERACTION			Build relationships	NETWORKING
Competition definitely	THE MOST COMPETITORS			We consult them we advise them	BE AWARE CLIENTS
Wondering they will follow us	ENOUGH CLIENTS			You help them save money	EXCHANGE SERVICES
Family say are you crazy!	FAMILY BARRIER			Not compete by price	BUSINESS DIVERSIFICATION
Family say are you sure?	FAMILY BARRIER			Choose your type of clients	BUSINESS DIVERSIFICATION
Family really annoying	FAMILY BARRIER			Act professionally do best work	BE AWARE CLIENTS

The most the financing	THE MOST FINANCING			Be creative in how to save	SAVE COSTS DOING YOURSELF
No sure about having proper business	BE COMPETENT			Seeking advice of our accountants	CONTACT PROFESSIONAL MANAGERS
How sell yourself	CLIENT INTERACTION			Second furniture	SAVE COSTS IN EQUIPMENT
Operational business development	RUN COMPANY			Asking for furniture others don't want	SAVE COSTS IN EQUIPMENT
Steady flow of clients	ENOUGH CLIENTS			Go to Ikea	SAVE COSTS IN EQUIPMENT
				Body like business contacts	EXCHANGE SERVICES
				Body treat	EXCHANGE SERVICES

Sin. 3/9

Disagreement in the new team	DISAGREEMENT TEAM	Try something new	AUTONOMY	Office at home	OFFICE AT HOME
One final decision	DISAGREEMENT TEAM	Magazines S'pore no money	PROFITABLE COORDINATION	Social media stuff	SOCIAL MEDIA
People know us	BRAND MANAGEMENT	On my own	AUTONOMY	We launched	SOCIAL MEDIA

Contacts in media	BRAND MANAGEMENT	With my small team	BUSINESS PARTNER	We wrote in website	SOCIAL MEDIA
Keep name in business	BRAND MANAGEMENT	Everything I do is meaningful	WORK ENJOYMENT	Launched business by website first	SOCIAL MEDIA
Our business very similar previous work	ENOUGH DIFFERENTIATION	Income and potential income	EARN MONEY M	Work with PR agencies	SOCIAL MEDIA
Company petty young	ENOUGH DIFFERENTIATION	Work together	BUSINESS PARTNER	Go to events	GO EVENT CLIENTS
People confused before website	BRAND MANAGEMENT	People that I want to work with	BUSINESS PARTNER	Go PR agencies events	GO EVENT CLIENTS
People don't know how we work	BRAND MANAGEMENT	Business opportunity	EARN MONEY M	Content website	BUSINESS DIVERSIFICATION
Cash flow	PROFITABLE COORDINATION	Exciting opportunity	EARN MONEY M	Adapt something	BUSINESS DIVERSIFICATION
The most cash flow	PROFITABLE COORDINATION	Legal tools	PROFESSIONAL HELP	Finding different ways	BUSINESS DIVERSIFICATION
Money not came immediately	PROFITABLE COORDINATION	Help from lawyer	PROFESSIONAL HELP	Find best way to work	BUSINESS DIVERSIFICATION
Your finances	FINANCIAL DEBTS	Help from lawyer	PROFESSIONAL HELP	Actively for business	SEEK CLIENTS

Not monthly salary	PROFITABLE COORDINATION	Help from small boutique	CUSTOMER LOYALTY	Add email for companies	SEEK CLIENTS
Companies pay on time	CLIENT INTERACTION	PR introduce clients	PROFESSIONAL FRIENDS	Meeting with companies	SEEK CLIENTS
Different to sell a cup	CLIENT INTERACTION	We're all former really magazine journalists	COMPETENT	Say companies what we do	SEEK CLIENTS
Wait 30 day for collecting	CLIENT INTERACTION	S'pore good for business women	SINGAPORE	Arrange meeting with people	SEEK CLIENTS
People don't pay after 30	CLIENT INTERACTION	Proud of our work	COMPETENT	Explain nature our business	SEEK CLIENTS
People don't pay on time	CLIENT INTERACTION	Team work friends	BUSINESS PARTNER	Tap on saving	SAVE PREVIOUSLY
Weird to keep on chasing for money	CLIENT INTERACTION	How work with friends	BUSINESS PARTNER	Chasing	FEET ON WALL
Some companies 60 days	CLIENT INTERACTION	We can settle it	BUSINESS PARTNER	Legal recourse to get money	FEET ON WALL
Wait two months is annoying	CLIENT INTERACTION	Knowing our relationship	BUSINESS PARTNER	Explain money is important to them	FEET ON WALL
They don't take us seriously	CLIENT INTERACTION	Lines of relationship	BUSINESS PARTNER	Send letter of engagement	FEET ON WALL

Word out our business	BRAND MANAGEMENT	Supportive partner	BUSINESS PARTNER	Send lawyer letter	FEET ON WALL
Shy talk about money	CLIENT INTERACTION	Control of my time	AUTONOMY	Help PR	CONTACT PROFESSIONAL FRIENDS
Content can be free	COMPETITORS	What I want to do and time	AUTONOMY	<i>Getting the word out</i>	PU: BRAND MANAGEMENT
People want to pay with their products	CLIENT INTERACTION	Other entrepreneurs recommend us	FRIENDLY ENTREPRENEURS	Put upfront money in clients	FEET ON WALL
Value of what we do	ENOUGH DIFFERENTIATION	Support from other small businesses	CUSTOMER HELP	Explain about monetary issues to clients	FEET ON WALL
People don't know why to pay	ENOUGH DIFFERENTIATION	Business partner high expertise	EXPERIENCED BUSINESS PARTNER	Explain the quality	TEACH CLIENTS
A lot of bloggers	COMPETITORS	Business partner boss	EXPERIENCED BUSINESS PARTNER	Explain the value	TEACH CLIENTS
Blogger make for fun	COMPETITORS	The most business partner mentor	THE MOST BUSINESS PARTNER	Explain why not cheaply	TEACH CLIENTS
Need compensate time and expertise	PROFITABLE COORDINATION	Business partner mentor feedbacks	MENTORS	Spend time on chasing up on payment	FEET ON WALL
Other companies creative services	COMPETITORS	Business partner skills	EXPERIENCED BUSINESS PARTNER	Explain to my mom why	DEALING FAMILY

Other companies very cheaply
COMPETITORS

Devalue nature of our work
COMPETITORS

Explain them why not cheaply
CLIENT INTERACTION

How they are so cheaply
COMPETITORS

Clients don't pay up
CLIENT INTERACTION

Mom why?!
FAMILY BARRIER

The most clients
THE MOST CLIENTS

Respect from clients
CLIENT INTERACTION

Can't cheap rates
PROFITABLE COORDINATION

So many people for free
COMPETITORS

Ask to expertise business partner
CONSULT PARTNER MENTOR

Paper agreement with clients
FEET ON WALL

Get more referrals from business contacts
SEEK CLIENTS

Use people network
NETWORKING

Promote by previous clients
NETWORKING

We approach them
SEEK CLIENTS

Explain to the clients why not cheap
CLIENT INTERACTION

People came to us
ENOUGH CLIENTS

Sin. 4/9

Blogs are for free	COMPETITORS	I need a challenge	AUTONOMY	Split the jobs	WORK WITH PARTNER
Clients need understand for paying	CLIENT INTERACTION	I will show you how to work	COMPETENT	Making Our Website our profile	SOCIAL MEDIA
Who we are for our clients	BRAND MANAGEMENT	People need re-education	COMPETENT	Branding exercise	SOCIAL MEDIA
Get business for content creation	ENOUGH CLIENTS	People need re-education	COMPETENT	Set-up our website	SOCIAL MEDIA
Sales problem	ENOUGH CLIENTS	Write for more than one magazine	EARN MONEY M	Write interesting stories in our website	SOCIAL MEDIA
No name no job	BRAND MANAGEMENT	We are quite well-established in print and publishing	COMPETENT	Interesting interview in our website	SOCIAL MEDIA
Costs	PROFITABLE COORDINATION	We love your website	EVERYBODY	We make the business work	SOCIAL MEDIA
Bank loan overhead	FINANCIAL DEBTS	My background is marketing and branding	COMPETENT	Branding approach	SOCIAL MEDIA

PR side	BRAND MANAGEMENT	People know we were expert	COMPETENT	Cheap idea	SAVE COSTS DOING YOURSELF
People could see a betrayal	BRAND MANAGEMENT	I was an expert in	COMPETENT	Work in close field	
Low costs	PROFITABLE COORDINATION	Everybody knew I was an expert	COMPETENT	We go to PR agency solve betrayal	SOCIAL MEDIA
Portray the right impression	BRAND MANAGEMENT	Previous experience about impression	COMPETENT	Go PR of friend	CONTACT PROFESSIONAL FRIENDS
War to potential customers	BRAND MANAGEMENT	In my slippers	AUTONOMY	Advertisers for clients	SOCIAL MEDIA
The right impression	BRAND MANAGEMENT	Family teach be independent	AUTONOMY	Speak tone voice to previous publishers Portray impression passionate writers	SOCIAL MEDIA
We weren't traitors	BRAND MANAGEMENT	Self-sufficient	SELF- DETERMINATION		SOCIAL MEDIA
First-impression is everything	BRAND MANAGEMENT	Autonomy by independent family	AUTONOMY	Contact with PR	SOCIAL MEDIA
Impression we are rich of everybody	BRAND MANAGEMENT	Family are pretty ok	AUTONOMY	Contact with PR	SOCIAL MEDIA
Look part big business	BRAND MANAGEMENT	Set my mind no change	AUTONOMY	Doing people think your company is rich	SHOW YOUR SUPPORTS

Who does my PR	BRAND MANAGEMENT	Set my mind no change	AUTONOMY	We rented service office fancy business address	SHOW YOUR SUPPORTS
Who design my logo	BRAND MANAGEMENT	Getting my way	AUTONOMY	Pay low cost for office	OFFICE AT HOME
Work with big brands	BRAND MANAGEMENT	Intimate partner very encouraging	INTIMATE PARTNER	PR Agency	SOCIAL MEDIA
Impression of people	BRAND MANAGEMENT	Intimate partner also an entrepreneur	INTIMATE PARTNER	Cheap PR Agency of a friend	CONTACT PROFESSIONAL FRIENDS
Submit our accounts book	RUN COMPANY	Other entrepreneurs possible clients	FRIENDLY ENTREPRENEURS	Tap into your network	CONTACT PROFESSIONAL FRIENDS
Financing	PROFITABLE COORDINATION	People say you're going success	EVERYBODY	Make them advocates of your business	SOCIAL MEDIA
Into debt before make money	FINANCIAL DEBTS	Other professional positive feedback	PROFESSIONAL FRIENDS	Build brave looking front	SHOW YOUR SUPPORTS
A lot of financial commitment	FINANCIAL DEBTS	Always chairperson	AUTONOMY	Free advertising for big brands	EXCHANGE SERVICES
Loans are still being paid	FINANCIAL DEBTS	I want to be the boss	AUTONOMY	We went for a limited liability business	CHEAP LEGAL TYPE BUSINESS
The most financial	THE MOST FINANCIAL	Blind ambition	AUTONOMY	We just declare profit	CHEAP LEGAL TYPE BUSINESS

Not earning so much	PROFITABLE COORDINATION	I want to run the show	AUTONOMY	Low start-up cost	SAVE COSTS DOING YOURSELF
Loans I have to pay	FINANCIAL DEBTS	Singapore is easy start business	SINGAPORE	Speak about my business	SPEAK FRIENDS
Loans	FINANCIAL DEBTS	Help from brother-in-law legal part of business	PROFESSIONAL FRIENDS	I knew 10 before	SAVE PREVIOUSLY
House has to be paid	FINANCIAL DEBTS	Friends entrepreneurs and advices	PROFESSIONAL FRIENDS	Start save money	SAVE PREVIOUSLY
I'm bad tempered	STRONG PERSONALITY	THE MOST INTIMATE PARTNER	THE MOST INTIMATE PARTNER	Being more thrifty	SAVE PREVIOUSLY
Not easy person	STRONG PERSONALITY	He is paying half house and car loan	INTIMATE PARTNER	Spoke insurance agent	SAVE PREVIOUSLY
My personality	STRONG PERSONALITY	Pretty equal partnership	INTIMATE PARTNER	Cashed out form insurance policy	SAVE PREVIOUSLY
Not friendly person	STRONG PERSONALITY	He was quite encouraging paying bills	INTIMATE PARTNER	Put money bank emergency	SAVE PREVIOUSLY
		He pays his half	INTIMATE PARTNER	Put aside money	SAVE PREVIOUSLY
		<i>The most the money</i>	PU	I invited complement personality business partners	START WITH A PROFESSIONAL FRIEND

Business partners can do it for me

BUSINESS PARTNER

Business partners are

START WITH A PROFESSIONAL FRIEND

Somebody back me up

BUSINESS PARTNER

Sin. 5/9

Hard decision event	DISAGREEMENT TEAM	Digital opportunity	EARN MONEY M	One is the leader	FOLLOW EXPERIENCED BUSINESS PARTNER
Maybe not earn money in the beginning	PROFITABLE COORDINATION	Having each other	BUSINESS PARTNER	Get business license	COMPANY REGISTRATION
Convince people why	ENOUGH DIFFERENTIATION	Advice from business partners	BUSINESS PARTNER	Get lawyer for contracts	COMPANY REGISTRATION
Results of good content take time	WORKLOAD MANAGEMENT	Feedback from friends	FRIENDS	Basic administrative work	COMPANY REGISTRATION
Convincing people the value our product	CLIENT INTERACTION	Read about lead with clients	INFO. TREAT CLIENTS	Get service office	SHOW YOUR SUPPORTS
Dealing with clients	CLIENT INTERACTION	Family supportive	FAMILY	Office at home	OFFICE AT HOME
The most financing	THE MOST FINANCING	Everybody say we are brave	EVERYBODY	Office for our mail	SHOW YOUR SUPPORTS
Giving up our jobs	EMPLOYEE STABILITY	Other entrepreneurs	FRIENDLY ENTREPRENEURS	Set aside some saving	SAVE PREVIOUSLY

Not regular income	EMPLOYEE STABILITY	Knowing about other entrepreneurs did	FRIENDLY ENTREPRENEURS	Tell each other about problems	WORK WITH PARTNER
Cash flow	PROFITABLE COORDINATION	Community of start-ups	FRIENDLY ENTREPRENEURS	Trying secure a contract	WORK WITH PARTNER
The most financing	THE MOST FINANCING	Interesting ideas from other entrepreneurs	FRIENDLY ENTREPRENEURS	We give each other support	WORK WITH PARTNER
How make profitable business	PROFITABLE COORDINATION	My own thing	AUTONOMY	Talk with friend entrepreneurs	SPEAK FRIEND ENTREPRENEURS
Pay at the end of the month	EMPLOYEE STABILITY			Talk to friends	SPEAK FRIENDS
Work and money	PROFITABLE COORDINATION			Reading online	READ ABOUT OTHERS
				Speaking to family & friends	SPEAK FAMILY
				Part-time job	PART-TIME JOB
				Give up part-time job so busy with company	PART-TIME JOB
				Watching videos entrepreneurs	READ ABOUT OTHERS

Read articles about other entrepreneurs
READ ABOUT OTHERS

Read about challenges of other
READ ABOUT OTHERS

Apply in my own life
READ ABOUT OTHERS

I worked extra hard
SPEND TIME

Work harder
SPEND TIME

Sin. 6/9

Not full time	EMPLOYEE STABILITY	I wanted to start a digital magazine	SELF-DETERMINATION	Got the license	COMPANY REGISTRATION
Monthly income	EMPLOYEE STABILITY	Digital is future	EARN MONEY M	Website WordPress	SOCIAL MEDIA
Financial challenge	PROFITABLE COORDINATION	Nothing to lose anyway	VIABILITY	PR Agency	SOCIAL MEDIA
Clients	ENOUGH CLIENTS	We don't need physical office	CHEAP BUSINESS	Speak yourself not full-time job	SAY TO ME
Get people to believe	ENOUGH CLIENTS	Very easy website	CHEAP BUSINESS	Always communicating	SPEAK FRIENDS

People don't believe in paying	CLIENT INTERACTION	Branding name of business partner	EXPERIENCED BUSINESS PARTNER	Share our difficulties	WORK WITH PARTNER
Freelancers	COMPETITORS	People know us by her	EXPERIENCED BUSINESS PARTNER	Justify spend money in us	TEACH CLIENTS
Employer get done easily	CLIENT INTERACTION	Four our us	BUSINESS PARTNER	Keep pushing our brand	SOCIAL MEDIA
Problem clients see our perspective	CLIENT INTERACTION	From each other	BUSINESS PARTNER	Persistent in our pitches	SOCIAL MEDIA
Getting clients believe us	ENOUGH CLIENTS	Open communication	BUSINESS PARTNER	Keep on trying	SOCIAL MEDIA
Can't help my parents	SUPPORT MY FAMILY	Low risk of money	CHEAP BUSINESS	Refining our proposal	BUSINESS DIVERSIFICATION
Clients find another cheaper	COMPETITORS	Family is supportive	FAMILY	Brand out there	SOCIAL MEDIA
Monthly income	FINANCIAL DEBTS	FAMILY & FRIENDS		Convincing people for good work	TEACH CLIENTS
		Parents very supportive	FAMILY	Cut down our expenditure	SAVE COSTS DOING YOURSELF
		They keep reassuring	FAMILY	Adapt my financial situation	SAVE COSTS DOING YOURSELF

What I enjoy doing	WORK ENJOYMENT
I can try more times	VIABILITY
The other business partners	BUSINESS PARTNER
The most family	THE MOST FAMILY
Client will understand	VIABILITY
Learn from rejection	REJECTION EXPERIENCE

Sin. 7/9

Money bit slow	PROFITABLE COORDINATION	Do something myself	AUTONOMY	Social media and marketing consultancy	BUSINESS DIVERSIFICATION
Going on this path	-----	Not what everyone	AUTONOMY	Start business	----
Have to have something special	ENOUGH DIFFERENTIATION	5-10 years down	AUTONOMY	Ask her start	START WITH A PROFESSIONAL FRIEND
Grant from Singapore government	GRANT REQUIREMENTS	Work with her	BUSINESS PARTNER	Financial vs. Creative side	BUSINESS DIVERSIFICATION

Legal documents	BUSINESS CREATION	Suitable business partner	BUSINESS PARTNER	I approached my business partner	START WITH A PROFESSIONAL FRIEND
Where to start	HOW START	Money from grant	SUBSIDY	Brainstorming ideas	
Where money	START-UP CAPITAL	Help Kate's dad lawyer	PROFESSIONAL HELP	Started on line store	SOCIAL MEDIA
Finding an idea	BUSINESS PLAN PU	Dad managed company incorporation	PROFESSIONAL HELP	Products from Korea	INVEST EQUIPMENT
A name	COMPANY NAME	Government grant	SUBSIDY	Sold online	SOCIAL MEDIA
Business model	BUSINESS PLAN PU	Government grant helped	SUBSIDY	Found a grant	SEEK SUBSIDIES
Just getting started	HOW START	Parent's money to start	FAMILY	Business plan	PLANNING
Basis money	START-UP CAPITAL	Other entrepreneurs very supportive	FRIENDLY ENTREPRENEURS	Apply grant	SEEK SUBSIDIES
Stable income	STABLE INCOME	Clients from mentors	MENTORS	Curate site for Asian Pacific designers	PLANNING
Money	PROFITABLE COORDINATION	Mentor's help	MENTORS	Promised Singaporean designers	SEEK SUBSIDIES

Money	PROFITABLE COORDINATION	Someone can help you	PROFESSIONAL HELP	Consulting	BUSINESS DIVERSIFICATION
Parents take risk	RISK PARENTS	Parents' money	FAMILY	Products from Korea	INVEST EQUIPMENT
Solution not always with you	RUN COMPANY	Grant	SUBSIDY	Money from our parents	PARENTS MONEY
No technology background	EVOLUTION MEDIA	You can find supplier	FRIENDLY SUPPLIERS	Start networking	MEETING OTHER ENTREPRENEURS
Technical aspects website	EVOLUTION MEDIA	Working in your own strength	COMPETENT	Sit together	SPEAK BUSINESS PARTNER
Financing	PROFITABLE COORDINATION	Family supportive	FAMILY	Ask other people	CONTACT PROFESSIONAL FRIENDS
Cash flow	PROFITABLE COORDINATION	No rent at family's home	FAMILY	Keep asking	CONTACT PROFESSIONAL FRIENDS
Suppliers always risk	SUPPLIER RELATIONSHIPS	Family big factor	FAMILY	Depend on Kate	WORK WITH PARTNER
Competitors very stiff	COMPETITORS	Family's money	FAMILY	Outsource	BUSINESS DIVERSIFICATION
Meet their expectations	CLIENT INTERACTION	Boyfriend	INTIMATE PARTNER	More on client's level	BEING PROFESSIONAL WITH CLIENTS

Very new	BE COMPETENT	Boyfriend told her start	INTIMATE PARTNER	Spoke day-to-day entrepreneurs	SPEAK FRIEND ENTREPRENEURS
Women but not too much	GENDER DISPARITY	Mentor Grace	MENTORS	We price our services	PLANNING
The most competitors	THE MOST COMPETITORS	Using your strength	COMPETENT	Create website	SOCIAL MEDIA
Why choose us	ENOUGH DIFFERENTIATION	Women entrepreneurs	FRIENDLY WOMEN ENTREPRENEURS	Innovating	BUSINESS DIVERSIFICATION
Like clients	ENOUGH CLIENTS	Government grant	SUBSIDY	Reading	READ ABOUT OTHERS
Costs	FINANCIAL DEBTS	The most family	THE MOST FAMILY	Speaking other entrepreneurs	SPEAK FRIEND ENTREPRENEURS
Make money	PROFITABLE COORDINATION	The most intimate partner	THE MOST INTIMATE PARTNER	Be in the Hub	SPEAK FRIEND ENTREPRENEURS
Differentiate yourself	ENOUGH DIFFERENTIATION	People say better one website	EVERYBODY	Yourself loop	SAY TO ME
People catch up very fast	CLIENT INTERACTION	Best looking website	EVERYBODY		
Everyone caught up	CLIENT INTERACTION	Other entrepreneurs around	FRIENDLY ENTREPRENEURS		

Keep going ahead	ENOUGH DIFFERENTIATION	You can learn from	FRIENDLY ENTREPRENEURS
Keep up technology	EVOLUTION MEDIA		

Sin. 8/9

Know everything	RUN COMPANY	Always wanted	AUTONOMY	Wait to be confident	INCREASE KNOWLEDGE M&B
Finance	RUN COMPANY	Work experience	PREVIOUS WORK	Think about my brand	SOCIAL MEDIA
Employment law	RUN COMPANY	Met associates	PROFESSIONAL HELP	Talk designers and artists	CONTACT PROFESSIONAL MANAGERS
Your own contract	RUN COMPANY	Good interns	PROFESSIONAL HELP	Spend time thinking	SOCIAL MEDIA
Term and conditions for clients	CLIENT INTERACTION	Having him support (intern)	PROFESSIONAL HELP	Key words on big white wall	SOCIAL MEDIA
Expert in everything	RUN COMPANY	Good training for me to delegate	PROFESSIONAL HELP	Pictures on big white wall	SOCIAL MEDIA
My brand to stand for	BRAND MANAGEMENT	Portfolio growing	VIABILITY	Write down from my head	SOCIAL MEDIA
My company to stand for	BRAND MANAGEMENT	Reputation growing	EVERYBODY	Look again next moth	SOCIAL MEDIA

People think about my brand	BRAND MANAGEMENT	People know who I am	EVERYBODY	Boiled until one thing	SOCIAL MEDIA
How visually my brand	BRAND MANAGEMENT	Family	FAMILY	Look for clients	SEEK CLIENTS
Work alone	LONELINESS	Friends	FRIENDS	Prepare presentation proposal	BEING PROFESSIONAL WITH CLIENTS
Expert in everything	RUN COMPANY	Other entrepreneurs definitely	FRIENDLY ENTREPRENEURS	My administration	LEARNING MANAGEMENT
How your marketing	BRAND MANAGEMENT	Other professionals	PROFESSIONAL HELP	Also work for clients	SPEND TIME
Administration	RUN COMPANY	Professional friends	PROFESSIONAL FRIENDS	Networking	NETWORKING
Time also your work	WORKLOAD MANAGEMENT	Certainly previous training	PREVIOUS WORK	Hire interns	HIRE EMPLOYEE
Invest my own money	START-UP CAPITAL	Work experience	PREVIOUS WORK	Find somebody actively	HIRE EMPLOYEE
Find the right person to work with	NEED BUSINESS PARTNER	Singapore stable	SINGAPORE	Told myself	SAY TO ME
Enough people to work	FIND GOOD EMPLOYEE TO TRUST	The most previous training	THE MOST WORK EXPERIENCE	See in two years	

How to delegate	FIND GOOD EMPLOYEE TO TRUST	The most work experience	THE MOST WORK EXPERIENCE	I said why not	SAY TO ME
Everything themselves	FIND GOOD EMPLOYEE TO TRUST	I was confident	COMPETENT	Speak with entrepreneurs and their experiences	MEETING OTHER ENTREPRENEURS
They can't give it someone	FIND GOOD EMPLOYEE TO TRUST	My independence	AUTONOMY	Learn in other industries	CONTACT PROFESSIONAL FRIENDS
Trust somebody to do the work	FIND GOOD EMPLOYEE TO TRUST	The value of money	SELF- DETERMINATION	My saving into the business	PERSONAL SAVINGS
I need work with people	NEED BUSINESS PARTNER			Live more simply	LIVE MORE SIMPLY
Financing	PROFITABLE COORDINATION			Cutting back simply life	LIVE MORE SIMPLY
Make revenue	PROFITABLE COORDINATION			Put myself there for clients	BE AWARE CLIENTS
Find clients	ENOUGH CLIENTS			Presentations	SEEK CLIENTS
Go out get clients	ENOUGH CLIENTS			Talk	SEEK CLIENTS
Companies taking PR inside	COMPETITORS			I don't advertise	NO SOCIAL MEDIA

The most financing	THE MOST FINANCING
The most clients	THE MOST CLIENTS
Room full of friends	ROOM FRIENDS
Salary at the end of the month	STABLE INCOME
Time and effort	WORKLOAD MANAGEMENT

Sin. 9/9

Work and living same place	NOT AT HOME WORKING	Independent spirit	AUTONOMY	No business plan	
I am a business owner	RUN COMPANY	Work is interesting	WORK ENJOYMENT	Work at home	OFFICE AT HOME
Money was the problem	START-UP CAPITAL	I needed to do it	SELF-CONVICTION	Hire an assistant	HIRE EMPLOYEE
Financial education	BE COMPETENT	I had more to offer	VALUE OF MY WORK	Get out of the house	INVEST EQUIPMENT
Playing many hats	WORKLOAD MANAGEMENT	The potential of my professional skills	VALUE OF MY WORK	I found an office	INVEST EQUIPMENT

Managing a company	RUN COMPANY	Something in me	SELF-CONVICTION	Renting with design company	EXCHANGE SERVICES
Different skill set	ENOUGH FORMATION	I started with a lot of passion	WORK ENJOYMENT	Grew through word of mouth	NO SOCIAL MEDIA
Learning from my mistakes	FAIL	I do it well	COMPETENT	No business plan	
Financial crisis	ECONOMIC CRISIS	Staff like a family		Managing people	HIRE EMPLOYEE
Tell people what I do	CLIENT INTERACTION	Clients very loyal	CUSTOMER LOYALTY	Managing finances	LEARNING MANAGEMENT
Financing	PROFITABLE COORDINATION	Feel good what you do	WORK ENJOYMENT	Managing administration	LEARNING MANAGEMENT
The most financing	THE MOST FINANCING	Work experience	PREVIOUS WORK	Learnt from mistakes	
Not education in financing	ENOUGH FORMATION	Experience with clients	FRIENDS CLIENTS	Talk people	CONTACT PROFESSIONAL MANAGERS
Financing	PROFITABLE COORDINATION	Relationships with people	FRIENDS CLIENTS	Planning before do it	
Working a lot	WORKLOAD MANAGEMENT	The work itself	WORK ENJOYMENT	Sharing with people what's happening	CONTACT PROFESSIONAL FRIENDS

Playing different hats	RUN COMPANY	The most work experience	THE MOST WORK EXPERIENCE	Make sure next step	
		My father	FAMILY	Get a loan	LOAN
		Father's entrepreneurial spirit	FAMILY	Be honest	RECOGNIZE LIMITATIONS
				Care about what I did	BE AWARE CLIENTS
				Consult finances with my father	USE NETWORK SAVE MONEY
				My father checked my financing books	USE NETWORK SAVE MONEY
				Only me doing everything	

APPENDIX E. UNIFICATION OF AGGREGATE CODES

<i>SPUs</i>	PERSONAL PUs	COMPETITION	CONSUMERS	RESOURCES	POLITICAL	SOCIAL	SUPPLIER	TECHNOLOGY
	LONELINESS	COMPETITORS	ECONOMIC CRISIS	FINANCIAL DEBT	BETTER LEGAL	AGAINST SOCIAL	SUPPLIER RELATIONSHIPS	EVOLUTION MEDIA
	STRONG PERSONALITY		(2)ENOUGH CLIENTS	<u>PROFITABLE COORDINATION</u> (4)	BUSINESS CREATION	FAMILY BARRIER		TECHNOLOGY FAILS
	SUPPORT MY FAMILY		<u>CLIENT INTERACTION</u> (2)	(4)EMPLOYEE STABILITY	GRANT REQUIREMENTS	RISK PARENTS		
	WORKLOAD MANAGEMENT		(2)ENOUGH DIFFERENTIATION	FIND GOOD EMPLOYEE TO TRUST	<u>INSTITUTIONAL ADVICE</u> (3)	ROOM FRIENDS		
	HOW START			(4)NEED WORK	(3)STATE UNCONCERN			
	PROPER COMPANY			(4)STABLE INCOME				
				START-UP CAPITAL				
				TAXES				
				DISAGREEMENT TEAM				
				NEED BUSINESS PARTNER				
				NOT AT HOME WORKING				
				YOUNG DISPARITY				

GENDER
DISPARITY

BRAND
MANAGEMENT (1)

(1)COMPANY
NAME

BUSINESS PLAN
PU

BUSINESS
ADMINISTRATION
(5)

(5)BE
COMPETENT

(5)ENOUGH
FORMATION

(5)FAIL

(5)RUN COMPANY

SOMEONE'S HELP

<i>SMs</i>	EMOTIONAL SUPPORT	PROFESSIONAL HELP	PERSONAL MOTIVATION	ECONOMIC INCENTIVES	CLIENT MOTIVATION	PLACE	POLITICAL M.
	BUSINESS PARTNER	EXPERIENCED BUSINESS PARTNER	AUTONOMY	(7)CHEAP BUSINESS	CUSTOMER LOYALTY	(16)ANDALUSIA	FAST REGISTRATION
	EVERYBODY	<u>FRIENDLY</u> <u>ENTREPRENEURS</u> (11)	BEING WOMAN	(6)CLIENTS BEFORE		(16)SINGAPORE	

FAMILY	(11)FRIENDLY WOMEN ENTREPRENEURS	<u>PROFESSIONAL GROWTH (12)</u>	DESIRED SALARY	(16)SPAIN
FRIENDS	INSTITUTIONAL SUPPORT	(13)SELF- CONVICTION	(6)EARN MONEY	<u>COUNTRY(16)</u>
INTIMATE PARTNER	MENTORS	<u>SELF- DETERMINATION (13)</u>	(6)INNOVATIVE PROJECT	
FRIENDLY SUPPLIERS	PROFESSIONAL FRIENDS	(12)VALUE OF MY WORK	(7)SAVINGS TO START	
	OTHER PROFESSIONAL HELP	(14)ENJOY LEARN	SUBSIDY	
	(15)FRIEND- CLIENTS	<u>WORK ENJOYMENT (14)</u>	<u>VIABILITY (6)</u>	
	<u>CUSTOMER HELP (15)</u>	(14)NEW PROJECTS	<u>LOWER INVESTMENT THAN IN OTHER SECTORS (7)</u>	
		<u>PREVIOUS WORK (10)</u>		
		(10)COMPETENT		
		(10)PREVIOUS WORK CONDITIONS		
		(10)REJECTION EXPERIENCE		
		(9)BUSINESS PLAN M.		
		<u>TRAINING COURSES (9)</u>		

(9)INFO. TREAT CLIENTS

<i>SEAs</i>	CLIENT ACTIONS	PARTNER RELATIONSHIP WORK	BUSINESS COMPETENCE	PROFESSIONAL HELP ACTION	FINANCIAL ACTIONS	LEGAL ACTIONS	EMOTIONAL SUPPORT ACTIONS	SUPPLIER ACTIONS
	BE AWARE CLIENTS	BREAK BUSINESS PARTNER RELATIONSHIP	INCREASE KNOWLEDGE M&B	<u>CONSULT MENTORS</u> (20)	(21)CHANGE TYPE LEGAL BUSINESS	COMPANY REGISTRATION	DEALING FAMILY	START SUPPLIER RELATIONSHIP
	BEING PROFESSIONAL WITH CLIENTS	FOLLOW EXPERIENCED BUSINESS PARTNER	<u>LEARNING MANAGEMENT</u> (24)	(20)CONSULT PARTNER MENTOR	<u>CHEAP LEGAL TYPE BUSINESS</u> (21)	(23)HEALTHCARE SYSTEM	(19)MEETING OTHER ENTREPRENEURS	STOP SUPPLIERS
	CLIENTS FRIENDS-TO-FRIENDS	START WITH A PROFESSIONAL FRIEND	(24)LEARNING LEGISLATION	CONTACT PROFESSIONAL FRIENDS	(22)CLIENTS' OFFICES	(23) PAY AUTONOMUS	READ ABOUT OTHERS	
	FEET ON WALL	WORK WITH PARTNER	<u>PLANNING</u> (25)	CONTACT PROFESSIONAL MANAGERS	EXCHANGE SERVICES	<u>TAXED</u> (23)	SPEAK BUSINESS PARTNER	
	(17)GO EVENT CLIENTS		(25)MARKET STUDY	HELP REQUEST TO INSTITUTIONS FOR BUSINESS CREATION	INCUBATOR		SPEAK FAMILY	
	<u>NETWORKING</u> (17)		<u>BUSINESS DIVERSIFICATION</u> (26)		LIVE MORE SIMPLY		<u>SPEAK FRIEND ENTREPRENEURS</u> (19)	
	NO WINDOW SOCIAL MEDIA		(26)FIX MY PRODUCTS		NO FIX SALARY		SPEAK FRIENDS	
	RECOGNIZE LIMITATIONS		<u>SPEND TIME</u> (27)		PARENTS MONEY		SAY TO ME	
	(17)SEEK CLIENTS		(27)BEING DISCIPLINED		PART-TIME JOB			
	SHOW YOUR SUPPORTS		NOT DELEGATE		SAVE COSTS DOING YOURSELF			

TEACH
CLIENTS

SOCIAL MEDIA
(18)

(18) FIX NEW
NAME

SAVE COSTS IN
EQUIPMENT

INVEST
EQUIPMENT

SAVE
PREVIOUSLY

SEEK SUBSIDIES

(22)START
AUTONOMUS

USE NETWORK
SAVE MONEY

PERSONAL
SAVINGS

OFFICE AT
HOME (22)

WORKING
BEFORE
REGISTRATION

LOAN

HIRE
EMPLOYEE

APPENDIX F. COUNTIF FINAL THEMES

Perceived Uncertainties	<i>S</i> <i>P</i>	<i>SI</i> <i>N</i>	Motivations	<i>S</i> <i>P</i>	<i>SI</i> <i>N</i>	Entrepreneurial Actions	<i>S</i> <i>P</i>	<i>SI</i> <i>N</i>
<u>PERSONAL PUs</u>			<u>EMOTIONAL SUPPORT</u>			<u>CLIENT ACTIONS</u>		
LONELINESS	1	2	BUSINESS PARTNER	1	7	BE AWARE CLIENTS	4	3
STRONG PERSONALITY	0	1	EVERYBODY	3	4	BEING PROFESSIONAL WITH CLIENTS	0	2
SUPPORT MY FAMILY	0	1	FAMILY	9	5	CLIENTS FRIENDS-TO- FRIENDS	2	0
WORKLOAD MANAGEMENT	3	5	FRIENDS	2	2	FEET ON WALL	1	1
<u>COMPETITION</u>			INTIMATE PARTNER	5	2	NETWORKING	4	4
COMPETITORS	7	7	FRIENDLY SUPPLIERS	0	2	NO WINDOW SOCIAL MEDIA	0	2
<u>CONSUMERS</u>			PROFESSIONAL HELP			RECOGNIZE LIMITATIONS	4	0
ECONOMIC CRISIS	6	1	CUSTOMER HELP	1	1	SHOW YOUR SUPPORTS	1	2
CLIENT INTERACTION	8	9	EXPERIENCED BUSINESS PARTNER	5	3	TEACH CLIENTS	0	2
<u>RESOURCES</u>			FRIENDLY ENTREPRENE URS	5	6	SOCIAL MEDIA	4	7
FINANCIAL DEBTS	7	4	INSTITUTIONA L SUPPORT	8	0	<u>PARTNER RELATIONSHIP WORK</u>		
PROFITABLE COORDINATIO N	7	9	MENTORS	3	3	BREAK BUSINESS PARTNER RELATIONSHIP	1	0
FIND GOOD EMPLOYEE TO TRUST	0	1	PROFESSIONAL FRIENDS	2	3	FOLLOW EXPERIENCED BUSINESS PARTNER	1	1
START-UP CAPITAL	5	5	PROFESSIONAL HELP	2	3	START WITH A PROFESSIONAL FRIEND	6	3
TAXES	4	0	<u>PERSONAL MOTIVATION</u>			WORK WITH PARTNER	2	6
SOMEONE'S HELP	1	1	AUTONOMY	5	6	<u>BUSINESS COMPETENCE</u>		

DISAGREEMENT TEAM	0	2	BEING WOMAN	0	1	INCREASE KNOWLEDGE M&B	4	3
NEED BUSINESS PARTNER	0	2	PROFESSIONAL GROWTH	2	1	LEARNING MANAGEMENT	5	2
NOT AT HOME WORKING	1	1	SELF-DETERMINATION	8	9	PLANNING	7	3
YOUNG DISPARITY	0	1	WORK ENJOYMENT	6	5	BUSINESS DIVERSIFICATION	8	5
GENDER DISPARITY	1	2	PREVIOUS WORK	9	8	SPEND TIME	4	2
BRAND MANAGEMENT	1	5	TRAINING COURSES	2	3	NOT DELEGATE	1	2
BUSINESS ADMINISTRATI ON	6	6	<u>ECONOMIC INCENTIVES</u>			<u>PROFESSIONAL HELP ACTIONS</u>		
BUSINESS PLAN PU	3	1	LOWER INVESTMENT THAN IN OTHER SECTORS	6	1	CONSULT MENTORS	1	2
<u>POLITICAL PU</u>			SUBSIDY	4	2	CONTACT PROFESSIONAL FRIENDS	3	4
BETTER LEGAL	3	0	VIABILITY	6	3	CONTACT PROFESSIONAL MANAGERS	2	3
BUSINESS CREATION	5	1	DESIRED SALARY	1	0	HELP REQUEST TO INSTITUTIONS FOR BUSINESS CREATION	5	0
GRANT REQUIREMENTS	1	1	<u>CLIENT MOTIVATION</u>			<u>FINANCIAL ACTIONS</u>		
INSTITUTIONAL ADVICE	1	0	CUSTOMER LOYALTY	3	3	CHEAP LEGAL TYPE BUSINESS	4	1
<u>SOCIAL PU</u>			<u>PLACE</u>			EXCHANGE SERVICES	1	3
AGAINST SOCIAL	1	1	COUNTRY	2	4	INCUBATOR	2	1
FAMILY BARRIER	3	3	<u>POLITICAL M.</u>			LIVE MORE SIMPLY	0	1
RISK PARENTS	0	1	FAST REGISTRATION	2	0	NO FIX SALARY	1	0
ROOM FRIENDS	0	1				PARENTS MONEY	1	2
<u>SUPPLIER PU</u>						PART-TIME JOB	0	1

SUPPLIER RELATIONSHIP	1	4
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TECHNOLOGY

EVOLUTION MEDIA	1	2
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TECHNOLOGY FAILS	0	1
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SAVE COSTS DOING YOURSELF	1	3
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SAVE COSTS IN EQUIPMENT	0	1
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INVEST EQUIPMENT	3	4
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SAVE PREVIOUSLY	0	3
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SEEK SUBSIDIES	2	2
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USE NETWORK SAVE MONEY	0	2
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PERSONAL SAVINGS	5	1
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OFFICE AT HOME	5	4
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WORKING BEFORE REGISTRATION	3	1
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LOAN	0	1
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HIRE EMPLOYEE	2	2
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**LEGAL
ACTIONS**

COMPANY REGISTRATION	8	3
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TAXED	3	1
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**EMOTIONAL
SUPPORT**

DEALING FAMILY	0	1
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READ ABOUT OTHERS	0	3
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SPEAK BUSINESS PARTNER	2	1
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SPEAK FAMILY	1	1
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SPEAK FRIEND ENTREPRENEUR S	3	3
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SPEAK FRIENDS	2	4
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SAY TO ME	4	4
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SUPPLIER
ACTIONS

START SUPPLIER RELATIONSHIPS	0	1
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STOP SUPPLIERS	1	0
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APPENDIX G. SOURCES OF PERCEIVED UNCERTAINTIES, MOTIVATIONS AND ENTREPRENEURIAL ACTIONS

APPENDIX G.1 SOURCES OF PERCEIVED UNCERTAINTIES (SPUs)

SPU1. Personal PUs: This source clusters PUs regarding women entrepreneurs themselves. It is about the difficulties and worries that women entrepreneurs find as regards themselves when they are confronted with their work. This study identified: the impression of working alone without too much support (*Loneliness*), the fear regarding their own personality in interacting with other people (*Strong personality*), the feeling of not being able to help their families (*Support my family*), and the impression of having an excessive workload (*Workload management*).

SPU2. Competition: This source is about the behaviour of other competitors. It includes those competitors who prevent new companies entering into a market. This study identified just one theme: *Competitors* (See also Table 1.1: Competitive uncertainty).

SPU3. Consumers: This source includes all those aspects related to client behaviour (see also Table 1.1: Consumer uncertainty). It is concerned with the propensity of clients to hire B&M services and their interactions with women entrepreneurs. This study identified: the economic crisis in which clients were immersed (*Economic crisis*) and the relationship between entrepreneurs and clients (*Client interaction*).

SPU4. Resources: This source groups all those uncertainties concerning how to manage raw materials, human resources, financial resources and organizing the innovation process (see also Table 1.1: Resource uncertainty). This study identified themes belong to four sub-sources of Resources:

Financial

A concern with financial debts (*Financial debt*), coordinating their businesses to be profitable (*Profitable coordination*), how to deal with the money necessary to start their businesses (*Start-up capital*), and with the taxes that they would have to pay (*Taxes*).

Human

Finding the right employees (*Find good employee to trust*), how to find assistance (*Someone's help*), how to agree with business partners (*Disagreement team*), how to find the right person to become a business partner (*Need business partner*).

Raw materials

The necessity of having a place to receive clients (*Not at home working*) and the issue of how to obtain resources when people do not treat them seriously because they are too young (*Young disparity*) or because they are women (*Gender disparity*).

Organizational

How to manage their brands (*Brand management*), how to elaborate a business plan (*Business plan PU*), the feeling of not being prepared to manage a company (*Business administration*).

SPU5. Political: This source includes all those issues related to policies (see also Table 1.1: Political uncertainty). This study identified: a concern about working illegally (*Better legal*), the legal process for starting a company (*Business creation*), the requirements to apply for a subsidy (*Grant requirements*), and the misunderstanding of institutional advice as to how to start a business (*Institutional advice*).

SPU6. Social PU: This source groups those uncertainties associated with how to deal with the social environment external to their businesses. This research found PUs related to: an unsupportive society in relation to entrepreneurship (*Against social*), opposition from their families (*Family barrier*), how to deal with their families when they took charge of the economic risk (*Risks parents*), and an excessive positivism towards entrepreneurship from friends (*Room friends*).

SPU7. Supplier PU: This embraces all those uncertainties related to relationships with suppliers (see also Table 1.1: Supplier uncertainty). This investigation only found the PU of how to agree with suppliers (*Supplier relationship*).

SPU8. Technology: This source includes all those uncertainties associated with the use of new technologies, the capacity of companies to use those technologies, and the different technological options, etc. (see also Table 1.1: Technological uncertainty). This study found an uncertainty as to how to choose the right technological option (*Evolution media*) and how to deal with the failure of the chosen technology (*Technology fails*).

APPENDIX G.2 SOURCES OF MOTIVATION (SMS)

SM1. Emotional support: Motivation stemming from the social environment of entrepreneurs. Positive feedback and emotional support from people around them increase women entrepreneurs'

motivation. This study identified: motivation from their business partners (*Business partner*), family (*Family*), friends (*Friends*), partners (*Intimate partners*), everybody in general (*Everybody*) and friendly relationships with suppliers (*Supplier M.*).

SM2. Professional help: This source clusters the motivation triggered by the professional assistance provided by other people. Besides learning how to act, entrepreneurs gain motivation to continue taking EAs. This study found: professional help from clients (*Customer help*), from business partners (*Experienced business partner*), from other entrepreneurs (*Friendly entrepreneurs*), from institutions (*Institutional support*), from mentors (*Mentors*), from friends with professional skills (*Professional friends*) and from other professionals (*Other professional help*).

SM3. Personal motivation: Motivation stemming from the woman entrepreneurs themselves. Values, beliefs and preferences as to how to live are used by women entrepreneurs in finding motivation and in continuing to take EAs. This study identified: the feeling of taking free decisions (*Autonomy*), being a business woman (*Being woman*), the necessity of growing professionally (*Professional growth*), the self-conviction of achieving a goal (*Self-determination*), the enjoyment of their work (*Work enjoyment*), the feeling of being competent because of their practical experience (*Previous work*), and that due to their academic training (*Training courses*).

SM4. Economic incentives: This source includes those motivations related to money. Women entrepreneurs are motivated because they believe in their businesses' financial sustainability. This hope is triggered by different factors. This study identified: the relatively low amount of money needed to start their businesses (*Lower investment than in other sectors*), the possibility of having a subsidy (*Subsidy*), business opportunities (*Viability*) and the necessity of having a salary (*Desired salary*).

SM5. Client motivation: This source concerns the motivation triggered by the women entrepreneurs' business relationships with clients. This research found the loyalty of clients as motivating factor (*Customer loyalty*).

SM6. Place: This source includes those motivations due to the enjoyment of the location their business activities. This research recognized motivation due to the country where the women entrepreneurs lived (*Country*).

SM7. Political M: This source embraces those motivations induced by political and administrative issues. This investigation found motivations due to the ease of the business registration process (*Fast registration*).

APPENDIX G.3 SOURCES OF ENTREPRENEURIAL ACTIONS (SEAS)

SEA1. Client actions: These EAs refer to interactions with clients. Different actions are taken in order to deal directly or indirectly with clients. This investigation identified: being especially worried about client satisfaction and not just obtaining a final economic benefit (*Be aware clients*), provided professional treatment for clients (*Being professional with clients*), finding clients through friends (*Clients friends-to-friends*), stopping exorbitant demands by clients (*Feet on wall*), sharing contacts with people to find new clients through events (*Networking*), using word-of-mouth to find new clients (*No social media*), explaining to clients their professional limitations (*Recognize limitations*), impressing prospective clients with their professional supports (*Show your support*), explaining to clients what constitutes quality work (*Teach clients*) and using social media to find new clients (*Social media*).

SEA2. Partner relationship work: This source clusters all those actions related to interactions with business partners. These actions are carried out in efficiently starting their companies. This study identified: stopping the relationship with their business partner(s) so as to have a more efficient company (*Break business partner relationship*), following the instructions of their business partners (*Follow experienced business partner*), finding a friend with professional experience to start a business (*Start with a professional friend*), and sharing the workload with your business partner(s) (*Work with partner*).

SEA3. Business competence: This source groups those actions accomplished to increase business competence. This investigation recognized: increasing their knowledge regarding their specific B&M sector (*Increase Knowledge B&M*), learning about how to manage a business in terms of basic administration (*Learning management*), elaborating a business plan to know what will affect their business (*Planning*), creating new services for prospective clients (*Business diversification*), spending more time on all the tasks (*Spend time*), and not delegating work to ensure that it is properly done (*Not delegate*).

SEA4. Professional help actions: This source clusters all those actions accomplished in asking for professional help. This help is based on knowledge that is used to properly manage the creation of businesses. This investigation identified: requests for professional help from mentors (*Consult mentors*), friends (*Contact professional friends*), hired professionals (*Contact professional managers*), and professionals from institutions (*Help request to institutions for business creation*).

SEA5. Financial actions: These EAs are concerned with the management of resources. The actions are directly accomplished so as to maintain a minimum available of cash flow without neglecting the proper functioning of their companies. This research identified: choosing the most economical business in terms of legalities (*Cheap legal type business*), exchanging services to save money (*Exchange services*), using free public offices (*Incubator*), reducing living expenses (*Live more simply*), not establishing a minimum wage (*No fix salary*), using parents' savings for the first investment (*Parents money*), working part-time in an extra job to ensure a salary (*Part-time job*), reducing costs by doing it themselves (*Save costs doing yourself*), reducing costs in common equipment by looking the cheapest one (*Save costs in equipment*), investing in specific equipment, such as computers and software (*Invest equipment*), saving money before starting a business (*Save previously*), looking and applying for subsidies (*Seek subsidies*), reducing costs using a network of professional friends (*Use network save money*), using savings to start a business (*Personal savings*), reducing costs by working from home (*Office at home*), working before business registration to reduce the cost of taxes, etc. (*Working before registration*), applying for a loan to make the first investment (*Loan*), and hiring an employee (*Hire employee*).

SEA6. Legal actions: This source groups two actions. The first one is the legal registration of companies (*Company registration*) and the second one is the legal duties which arise when entrepreneurs start to run their companies (*Taxed*).

SEA7. Emotional support actions: This source is related to those actions taken to increase positive emotional feelings. This investigation found: actions carried out to increase the support of unconvinced families regarding entrepreneurship (*Dealing family*), reading about other entrepreneurs and their feelings regarding entrepreneurship (*Read about others*), sharing their business problems with partners (*Speak business partner*), with family (*Speak family*), with other entrepreneurs (*Speak friend entrepreneurs*), with other friends (*Speak friends*), and gaining self-awareness to see business problems in perspective (*Say to me*).

SEA8. Supplier actions: This source includes those actions taken towards suppliers. This research recognized the seeking and initiating of supplier relationships (*Start supplier relationship*) and the re-fixing of agreements with suppliers (*Stop suppliers*).

APPENDIX H. SIGNIFICANT THEMES IN SINGAPORE AND SPAIN

APPENDIX H.1 SIGNIFICANT PERCEIVED UNCERTAINTIES

APPENDIX H.1.1 PERCEIVED UNCERTAINTIES IN SINGAPORE AND SPAIN

PU1. Competitors: Both groups of women entrepreneurs were concerned with how to deal with competitors when they started their businesses. They perceived a crowded market of alternatives close to their services in B&M:

Sp. 4: where big advertising companies go bankrupt and their employees create then little ones. It's too competitive, and a few clients who spend money

The Singaporean and Spanish women entrepreneurs also linked this barrier to the PU of interacting with clients (PU: *Client interaction*). This was because clients had many B&M options in the market and, therefore, they were reticent to pay the value of the women entrepreneurs' services:

Sin. 6: the clients, they are very honest with us that: "We really like you but we have another one and we were offered a much lower rate,"

This PU appeared in 78% of both groups.

PU2. Client interaction: Both groups of women entrepreneurs were worried about how to transfer the value of their services. They found difficulties in their appreciation by (potential) clients:

Sin. 5: Difficulties... for me I think even now the difficulty is trying to convince people why they need good content.

This barrier also influenced the uncertainty of how to coordinate their businesses in order to be profitable (PU: *Profitable coordination*). They noted difficulties in coming to payment arrangements with clients for their work:

Sp. 9: I also had clients' uncertainty, thinking if the budget is affordable, thinking if the offers will be liked, and thinking whether the client would come back to me next month

This theme appeared in 100% of the Singaporean women entrepreneurs and 88% of the Spanish women entrepreneurs.

PU3. Profitable coordination: The Spanish and Singaporean women entrepreneurs were concerned about whether they would make a profit during their first steps:

Sin. 3: Like we just didn't have the kind of money that we had, that we were used to, you know, you didn't get monthly salary and

This PU was based on the difficulty of combining all business tasks synergistically to maintain a profitable business. They mainly related this barrier with the uncertainty of interacting with clients (PU: *Client interaction*). In addition, this uncertainty as to how to coordinate was magnified in the case of Spanish women entrepreneurs. The worry of owing money (PU: *Financial debt*) was the cause of this increase:

Sp. 6: above all we struggled at home, as there was no money income and though we had to pay lots of things

This PU appeared in 100% of the Singaporean women entrepreneurs and in 78% of the Spanish women entrepreneurs.

PU4. Start-up capital: This concerned both groups' PUs as to how to afford the first investment. They were especially concerned with this issue since it was fundamental in order to begin their companies:

Sin. 9: Money was the problem; having to start from very little money

In the case of Spanish women entrepreneurs, they linked this worry with the motivation stemming from comparing the amount of other investments in other sectors (M: *Lower investment than in other sectors*):

Sp. 9: Also, you have the lack of money as a main trouble. You start from zero. But, because it's services, it's less.. I meant it's less trouble as to create a shop.

This uncertainty appeared in 56% of both groups.

PU5. Business administration: The women entrepreneurs' PU about how to manage basic business administration. They declared their ignorance about this issue when they started:

Sin. 9: So my learning process was mostly the managing people, managing finances, administration. I realized it was not just about doing things anymore

This barrier was higher in the group of Spanish women entrepreneurs due to their PU as to how to deal with the legal requirements involved in creating a company (PU: *Business creation*):

Sp. 9: Doubts as I came from advertising, and I didn't have a clue about creating a company, about accounting, about the necessary papers.

This theme appeared in 67% of women entrepreneurs in both countries.

APPENDIX H.1.2 PERCEIVED UNCERTAINTIES IN SINGAPORE

PU6. Brand management: The Singaporean women entrepreneurs displayed as concern as to how to manage their brands just before launching their businesses:

Sin. 8: What did I want my brand to stand for? What did I want my company to stand for? What do I want people to think about when they see my brand or my business card, or my logo?

This challenge was linked to the PU of interacting with clients (PU: *Client interaction*). This was because their B&M businesses sought to improve the image of other companies and their own brand was to be a reference for clients:

Sin. 2: And then probably having to design our own logo again. Because, you know, being designers you're fine doing work for your clients and then when it comes to your own work it's really, really difficult

This PU was significant in Singapore, with 56%.

PU7. Workload management: The majority of Singaporean women entrepreneurs exhibited a worry about their excessive workload at the beginning of their businesses:

Sin. 1: You have to take care of yourself well, make sure that you feel positive because if you keep working so hard you might break down or you might get too depressed.

This was associated with the high number of contracts made with clients. They perceived an uncertainty as how to deal with overwork:

Sin. 9: For running the company, I feel that there was a period of time where I was overwhelmed and I was working a lot

This theme arose with 56% of women entrepreneurs in Singapore.

APPENDIX H.1.3 PERCEIVED UNCERTAINTIES IN SPAIN

PU8. Economic crisis: The Spanish women entrepreneurs perceived the current Spanish economic crisis as a difficulty mainly just after starting their businesses. They noted that their (prospective) clients were embedded in this crisis, which meant a lack of cash flow to spend on B&M services:

Sp. 7: As nowadays we are facing a crisis period, and the companies usually cut, and don't think marketing is essential

This barrier was negatively linked to the uncertainty of interacting with clients (PU: *Client interaction*). This was because it became difficult to convince clients to spend on their B&M services:

Sp. 4: and economic environment is very bad, and there were four clients spending on this.

This PU appeared in 67% of women entrepreneurs in Spain.

PU9. Business creation: The majority of the Spanish women entrepreneurs pointed out uncertainty as to how to create a company in terms of legalities. This challenge appeared just before launching their businesses. They saw a mesentery of legal options and Business creation:

Sp. 9: I was uncertain about which papers I had to fill in, where I had to go

Moreover, this challenge was linked to the uncertainty of having financial debts in the future (PU: *Financial debt*). This was because they would pay their taxes based on the type of business form chosen:

Sp. 2: the advantages and disadvantages of being self-employed, is the choice of creating a company, a limited unipersonal company

This theme was present in 56% in Spain.

PU10. Financial debt: The Spanish women entrepreneurs noted the possession of financial debts as a barrier in starting their businesses:

Sp. 3: we didn't look for financing, as maybe we were afraid of having loan debts.

They noted this because, even though they did not gain profits from their clients, they would have to pay bills and taxes to maintain their businesses. This challenge was increased by uncertainty regarding the requirements for creating a company (PU: *Business creation*). This was because they would have to pay differently based on the legal type of business created:

Sp. 4: And not to be committed with a society as we had to respond with personal property, we decided to be self-employed

This PU arose in 78% of women entrepreneurs in Spain.

APPENDIX H.2 SIGNIFICANT MOTIVATIONS

APPENDIX H.2.1 MOTIVATIONS IN SINGAPORE AND SPAIN

M1. Previous work: Both groups of women entrepreneurs manifested the importance of their professional experiences in their motivation. Their backgrounds were avowed to be a motivating factor in creating their companies:

Sin. 2: Maybe what gave me the most confidence to start my own business, like previously I was freelancing and all that

This motivation was linked to the PU of coordinating their businesses (PU: *Profitable coordination*). This motivation seemed counter to this challenge:

Sp. 2: And also my labour experience has helped me, as I have been working for 20 years, that is quite a lot

This theme emerged in 89% of women entrepreneurs from Singapore and in 100% of those from Spain

M2. Friendly entrepreneurs: Both groups noted the motivational effect of having other entrepreneurs around. The women entrepreneurs felt a culture of collaboration between all people who were starting their own businesses:

Sin. 7: So other entrepreneurs are actually quite supportive of each other here and you help, like, there's this culture of helping each other and like referring business to each other.

Collaboration was mainly translated into the facilitation of acquiring new clients and other needed knowledge, as well as sometimes into emotional support:

Sp. 3: that guy (another entrepreneur) is nowadays my customer and my friend. You know? So I can get emotional support, so much collaboration

Therefore, this motivation counteracted the PU of interacting with (prospective) clients (PU: *Client interaction*). This motivation appeared in 67% of Singaporean women entrepreneurs and in 56% of those from Spain

M3. Autonomy: The Singaporean and Spanish women entrepreneurs stated a motivation arising from the independence associated with being their own boss:

Sin. 1: we just you know, didn't want to work for someone else so we thought why not let's just try it out. Yeah.

The freedom to make any decision regarding their businesses – and, therefore, their lives - were motivating during the process of starting their businesses:

Sp. 4: I wanted the satisfaction of working on my way.

This theme arose in 67% of women entrepreneurs from Singapore and in 56% of Spanish women entrepreneurs.

M4. Self-determination: Women entrepreneurs from both countries pointed out their self-conviction in being capable of managing their own businesses:

Sin. 9: But there was just something in me that told me that I should do this. So I did it.

They expressed their internal desire to have their own company:

Sp. 1: Mainly, my pigheadedness, I mean, I can do it

This motivation was found in 100% of Singaporean women entrepreneurs and 89% of Spanish women entrepreneurs.

M5. Work enjoyment: Both groups of entrepreneurs noted the enjoyment associated with working in the B&M sector:

Sin. 9: I just started with a lot of passion for what I do and love. I love to create and I also like to put people together to make things happen.

It was a pleasure for them to help their clients through their work:

Sp. 4: So my work is just leading companies with communication need to know how they could communicate that, so I am excited for helping other companies if the result is positive

This motivation appeared in 56% of women entrepreneurs from Singapore and 67% of those from Spain.

M6. Family: The women entrepreneurs remarked upon the importance of having family support for their motivation. Although this support was mainly emotional, in some cases it was also translated into (possible) economic support:

Sin. 7: so I mean, my own personal spending I earn my personal money but in terms of like rent, and bills like that I don't really have a lot. So my family has been actually a big factor in pushing me towards keeping on this path.

Sp. 9: they bear and support you, they encourage you to carry on, just accepting to be the economic help in case something is not working well

Therefore, this motivation seemed to counteract the PUs regarding initial investment (PU: *Start-up capital*) and the possibility of having debt in the future (PU: *Financial debt*). This motivation emerged in 56% of women entrepreneurs from Singapore and in 100% of Spanish women entrepreneurs.

APPENDIX H.2.2 MOTIVATIONS IN SINGAPORE

M7. Business partner: The women entrepreneurs from Singapore manifested an opinion regarding the importance of having a business partner in their motivation:

Sin. 1: Because if I were doing this alone, I don't think I have support, at times it could get very lonely.

This motivation was mainly emotional to them, though it was sometimes practical:

Sin. 4: If I feel like I don't want to deal with certain things, somebody else will always back me up.

This motivation arose in 100% of the Singaporean women entrepreneurs. This measure was witnessed only among those women entrepreneurs who had co-founders.

APPENDIX H.2.3 MOTIVATIONS IN SPAIN

M8. Lower investment than in other sectors: The Spanish women entrepreneurs were motivated when they compared their first investment with other capital needed in more expensive sectors:

Sp. 4: We weren't afraid of not having finance, if it would have been another type of business perhaps

This was motivating in starting their businesses. This was because this motivation seemed to counter the uncertainty regarding the initial investment (PU: *Start-up capital*):

Sp. 5: Well, as usual we struggled in financing, as usual, despite not needing so much money in this service. As we're the raw material

This motivation appeared in Spain in 67% of women entrepreneurs.

M9. Viability: The Spanish women entrepreneurs believed in the ability of their businesses to operate and be profitable. This was motivating in starting their companies. This viability was sometimes triggered by the assurance of future clients, the innovative nature of their businesses or else the elaboration of their business plans:

Sp. 6: but we had a prospective client there. Then we need to know the business creation process

In any case, it was associated with the assurance that they would obtain financial gains:

Sp. 1: Some friends wrote me about their need for services, then I started to, unforeseeably as I hadn't created anything, to receive clients. I had the idea it could be viable and it seems it is being viable

Therefore, this motivation seemed to counteract the uncertainty of coordinating their business in order to be profitable (PU: *Profitable coordination*). This motivation arose in 67% of women entrepreneurs in Spain.

M10. Experienced business partner: The Spanish women entrepreneurs noted their confidence in their co-founders. This confidence was based on the professional skills of their business partners:

Sp. 6: as I knew that clients would depend on her, and I really relied on her.

This countered the PU concerned with how to coordinate their businesses (PU: *Profitable coordination*):

Sp. 5: Well, both of my partners have undertaken in other business before, so they knew a manager

This motivation appeared in 83% of women entrepreneurs in Spain. Its measurement was carried out among those women entrepreneurs with co-founders.

M11. Institutional support: The support given by institutional workers was highlighted by the Spanish women entrepreneurs:

Sp. 2: I have been really helped from these local and Andalusian institutions so I am pretty pleased of how has worked

This help was informative in relation to how to create their businesses. Institutional workers worked very closely in helping the women entrepreneurs:

Sp. 9: As they treated us really well, they have free services with clever professionals that really help you.

This support countered their PUs regarding the legal requirements to creating a business (PU: *Business creation*). This theme emerged in 89% of women entrepreneurs in Spain.

M12. Intimate partner: Most of the Spanish women entrepreneurs found motivation in the support provided by their intimate partners:

Sp. 4: I believe it was the family, but above all, the most important help was from our intimal partner, my boyfriend

This support was mainly emotional (and sometimes managerial) help:

Sp. 2: Well, definitely the person who has motivated me most is my intimate partner. He has been really implicated in this project

This theme appeared in 71% of Spanish women entrepreneurs. This measure was made for those women entrepreneurs with intimate partners.

APPENDIX H.3 SIGNIFICANT ENTREPRENEURIAL ACTIONS

APPENDIX H.3.1 ENTREPRENEURIAL ACTIONS IN SINGAPORE AND SPAIN

EA1. Business diversification: Both groups of women entrepreneurs underlined the importance of making their businesses different. This differentiation was used to attract clients, make gains over competitors and gain profits:

Sin. 1: I started a shop first. The consulting thing we started about sometime in the middle of last year. And we started that because we needed money.

Sp. 5: So... How we dealt with the competence? Well, we are always willing to offer different services.

Therefore, these actions were aimed at reducing their uncertainties as regards their competitors (PU: *Competitors*), their interactions with clients (PU: *Client interaction*) and, finally, in making their businesses more profitable (PU: *Profitable coordination*). This EA appeared in 56% of the Singaporean women entrepreneurs and in 89% of the Spanish women entrepreneurs.

APPENDIX H.3.2 ENTREPRENEURIAL ACTIONS IN SINGAPORE

EA2. Social media: The Singaporean women entrepreneurs noted as being important actions performed through social media. They carried out branding and marketing for their own companies:

Sin. 8: So that has been the process since I started where I had to first of all think about my brand both visually and conceptually.

These actions were accomplished to promote their businesses among prospective clients:

Sin. 3: So I guess the only thing that we did when we started the business was we did all the social media stuff. [...]— so then people got to know us.

Therefore, these actions reduced their uncertainty concerning interacting with clients (PU: *Client interaction*). This theme emerged in 78% of the Singaporean women entrepreneurs.

EA3. Work with partner: The Singaporean women entrepreneurs highlighted the action of sharing labour with their business partners. They divided their tasks when they could not carry them out individually:

Sin. 2: We started to give work to each other, refer to each other. I was mostly doing web stuff and then she was doing mostly graphic design.

This was a solution to the challenge of having an excessive workload (PU: *Workload management*):

Sin. 4: Maybe I'm too busy to write it so maybe V. will write it and she will get \$50 of the deal.

This EA emerged in 86% of the Singaporean women entrepreneurs. This measure was applied to those women entrepreneurs with business partners.

APPENDIX H.3.3 ENTREPRENEURIAL ACTIONS IN SPAIN

EA4. Help request to institutions for business creation: The Spanish women entrepreneurs asked for professional help to create their businesses. They visited the CADEs and the “single windows”:

Sp. 6: So we did, in the unique windows, the paper registration (we were told about Social Security, the council...). They talked to us about the best way they concerned we could start

Sp. 9: where I had to go, and I went to the CADE (Andalucía's Development Business Support Centre).

By doing so, they increased their understanding of the legal requirements involved in creating their businesses. Therefore, these actions decreased their uncertainty regarding business creation (PU: *Business creation*). This EA appeared in 56% of the Spanish women entrepreneurs.

EA5. Personal savings: The Spanish women entrepreneurs highlighted the use of their savings to create their businesses. Most of their savings came from the capitalization of their job-seeker's compensation in one payment:

Sp. 4: we requested the single payment (a concentration of an only one payment benefits for working many years before).

This action was used to pay for the business's creation rather than to request funding from a third party:

Sp. 8: I actually didn't use external financing. I used my own money, with my last salary. As external financing was pretty tough, I had to return the money with interests, and I didn't want to take risks

Therefore, this action reduced the uncertainty of having financial debts (PU: *Financial debt*). This theme emerged in 56% of the Spanish women entrepreneurs.

EA6. Office at home: Most of the Spanish women entrepreneurs pointed out the importance of working from home:

Sp. 1: I see my client in those offices, and, well, the other everything is online, so I actually don't need a store, I don't need an investment, I am not making a factory

This action was associated with reducing the expenses that would be entailed by an office:

Sp. 5: we started the work from home, which is the best way to save on costs, and that is definitely allowed by your informatics work. We spent in a good PC, and we didn't invest too much.

Hence, this action sought to reduce the uncertainty associated with having debts (PU: *Financial debt*). This EA appeared in 56% of the Spanish women entrepreneurs.

EA7. Company registration: This action included completing all the legal documents in starting their businesses:

Sp. 3: and when it started to have a bit of movement, we had it clear, we registered the company.

The Spanish women entrepreneurs highlighted this action because there were many requirements to meet:

Sp. 4: just a place to fix all papers to start a business, a place where they organised the events, losing two whole days.

This action was noted in 89% of the Spanish women entrepreneurs.

EA8. Learning management: The Spanish women entrepreneurs noted the importance of accomplishing business management training before starting their companies:

Sp. 2: VAT, trimesters issue, ... so, I had to train myself into what is my own company

This action was associated with reducing their uncertainty in terms of how to manage their businesses' administration (PU: *Business administration*):

Sp. 3: I looked for professional training to get over this lack (formation about managing a company) that the majority of us has.

This theme appeared in 56% of the Spanish women entrepreneurs.

EA9. Planning: Most of the Spanish women entrepreneurs pointed to having elaborate business plans before starting.

Sp. 9: when I had the idea. But I started to make the idea real with the business project, and a year just moving around to get whatever was necessary to create it.

Through these reports, they achieved a better understanding of the financial difficulties that they would face in the future:

Sp. 1: Of course, for instance, in aspects such as this or that one, you sit down and you say (I have that number of clients, I think I can achieve that number I can do, in my case, a website within two months whereas I could do three webpages in one month.

This task was facilitated through the motivation provided by institutions (M: *Institutional support*) during their interactions with women entrepreneurs (EA: *Help request to institutions for business creation*). Hence, this action reduced the uncertainties associated with having debts (PU: *Financial debt*) and in coordinating their businesses (PU: *Profitable coordination*). This EA was highlighted in 78% of the Spanish women entrepreneurs.

EA10. Start with a professional friend: The Spanish women entrepreneurs highlighted the fact of having started with a close personal contact (a friend or as part of a couple):

Sp. 9: I started with my intimate couple. Then we decided instead of being self-employed, instead of S.L., we decided to choose S.L.L

Previous professional relationships were decisive to starting with them:

Sp. 6: Indeed, in the company we met I really like how we cooperated together, so initially I suggested that to her.

This action seemed to counteract the uncertainty of how to coordinate their businesses (PU: *Profitable coordination*). This theme emerged in 67% of the Spanish women entrepreneurs.

APPENDIX I. FULL TRANSCRIPTION OF THE INTERVIEW

Spanish Trial interviews

Spa-WE-T1 TRANSLATED

1-What's your name?

Elisa Muñiz

2- Date of birth.

1984 (she is 29 years old)

3-How many brothers and sisters do you have?

I have a brother

4- Are you older or younger than your brother?

I am older (maybe I can accomplish the role of a leader)

5-Are there any entrepreneur in your family?

My uncle is an entrepreneur.

6- What does he do?

He actually possesses different companies; one of them is a developer, and is dealing with building issues in Spain and in Morocco. He also possesses a tinned food factory in Tarifa and other business in biocombustibles. I don't know actually his latest business.

7- When did you start your business?

Well, we actually started to work in March, 2013. But we officially began as a society in June.

8-Explain your studies and your previous work.

I have been a sociologist, and in my whole life I have been focused on new technology, marketing and online investigation.

***(M) And before that last business, did you work in other companies? In which type of companies?**

Are you asking before I created the company?

I am.

Ok then. Before that last project, I had worked on a multinational American people called Nielson, which its work is market investigation. I worked on online division, focused on online measuring, especially in advertising effectiveness, in audience measuring. I was the responsible in mobile area.

9-Could you explain what your company is about?

Ok. My business offers analytic digital advanced services. What we offer to clients, then, are good software's plus consulting services, that usually have the goal of helping people what happens in his digital files. So, it actually depends if it's an e-commercial and you sell online, we help you to understand who buys most, which advertising campaigns run better, how many time do you spend in different places, where do them come from, the essential words to convince, the conversion usual price, the part you have, in fact, how to manage properly your products. If you are from somewhere it is given information but it doesn't sell anything, we help you to learn how to make these people spend more time on your websites that they surf in many different content, so we actually try to improve the online conversion of our clients.

10-Could you explain why you began your business? Was it a matter of chance or a matter of need?

I think both of them. As it was a chance as I was tired of working in the multinational company, where policy is really influenced, more that the job you carry out. There is a lot of political issue, of following the boss ideals just to make more money. Everything was slower; there was a lot of bureaucracy, less flexibility and rigid timetables. But I also had the feeling of need to leave that place. To move away, I wanted a change of environment. On the other hand, the moment I created the company coincided as a moment of restructuration in the company. So lots of people were sacked, included me, so they gave us an important dismissal that was vital to invest in the new company.

11-Do you have any partner in your business? Are those gentles or ladies?

We actually are five partners, which is a huge number of business partners.

12-Did you start the business with them?

I did. Actually the idea came from one of us, who had power in the last company I had worked, realized what was going to happen before all of us. At that moment, and knowing there was some kind of relationship with German business we belong to, he thought about this idea during some months and finally he invited us with his idea. , His proposal was having a filial in Spain where everyone will have a different capital percentage. German, obviously, would have the majority of it, and we would have the rest, divided into Spanish partners.

13-¿Which percentage of the company do you share with them?

German possessed the 70 %, I have the 6 %, my fellow another 6 %, and the other investors possessed 9 % each one. (7:44)

14-Could you explain the process you carried to create your company, from the moment you thought about creating it and until it started to work?

As I said, all came up in a business opportunity after being all sacked (except the creator) from the multinational company. So the partner who was powerful in that company (who was the company vice-president) was offered to renew his contract and he denied this offer and left the company. And then he proposed us being part of his idea and he wanted us to join him and the new business. We decided to take part in that business and we were obliged to do a business case, show it to Germans, just to persuade them to do some filial and convince the mother company. We did a voluntary agreement. In that agreement, it was specified the willingness we wanted to create the company and the basic guide of how we were going to operate. Our provisional statutes. In those statutes it was specified when we could sell the participations, what happens if there is an expansion of capital, what happens if the big Company is purchased by others companies, and just everything that was going to regulate

our relationship manners with our Company and our business. At the same time, we started to look for an office, as well as contacting Nielsen clients that were already waiting for our Company, as they were orphaned of work, so we tried to rescue them to our Company.

So the first thing, having started, was to keep in our company an internal management, which was set by the statutes, and just try to come to an end the gaps of the company and essential business issues. We also tried to take Nielsen's clients to our company, we looked for some headquarter for our company, commercial register, looking for judicial management, and also a cooperation of German and Spanish Lawyers. As German people were really focused on this project, they paid attention on everything. So with all these requirements achieved, we went to the notary and we signed the society. Is that all right? We had the headquarter to start with, so, since the moment we organise ourselves until the moment of finally creating the company, it lasted about four months. *(12:32)*

15- What troubles did you find while you were setting your company?

Well, for instance I had the trouble to have obligatory all the paperwork (paperwork bureaucracy just to create your own business. You have to do the registration and go to the notary to create your society, the fact that we had to face another bureaucracy German process as German need to have a Spanish ID. We had lots of bureaucracy troubles, but the rest was something usual: we had to choose the company, the need to pay the less expensive offices as possible, phone and internet registration in the office, being able to get all the necessary material, an internal organisation without office, the fact that we were working from home, so the day we had to come to an agreement issue to meet at some time, also the shock of not being used to create a business that you don't know if it's going to work, the shock of change the radical routine of going day after day to an office five years in a row.

***(M) So the bureaucracy was the main problem, the public administration papers.**

Yes, it was.

16-Which reasons or who helped you to overcome problems?

Well, actually I had the motivation of fulfilling your dreams, also the economic motivation you can usually carry to step forward, and also my family & friends support, of course, as my friends had had similar situations, as some of my friends have undertaken as me, they had had these entrepreneurial experiences, and that's a pretty good help, from those who have done the same process as you. And finally the business partners support. *(15:34)*

17-Could you explain what did you do to get over your troubles, those bureaucracy troubles, looking for offices?

Well, I have quite a privileged situation, as I have 29 years old starting a project from zero. We actually know the technology we are going to use, we are like a start-up, a filial from the German company that gives technological support. On the other hand, my partners have created companies so they had this experience, one of them from an entrepreneurial family, he was so clever, and had acquired a wide legal knowledge about statutes, companies foundation, etc. So I used to follow my business partners in that process. As that was my first time and it wasn't their first. So we have overcome the troubles we have had to find all the required documents,, and actually going to a consultancy lawyers, another to other entrepreneurs, the network meetings, a search online, and looking for support from other entrepreneurs

18- Did you denote anything uncertain when you were in process of creating the company (cover all and not delegate), in aspects such as: technology, political situation at that moment, financing, suppliers,

Competence of that moment, clients, the fact that you were a woman, the family, others?

Well, the uncertainty is the main problem all entrepreneurs have to face. Also, with the economic crisis, was even more pessimistic and everything was doubtful; no investment, no loans. I was pretty lucky, then to invest my money into some investment. If I had been obliged to borrow money from banks it would have been tougher.

Relatives? I really live by myself. Obviously, that affects your social relationship context, as you have less time; you have to deal with lots of stress. Related to competitiveness, it is actually really high, as we came from an unknown brand, with a brutal competence. We are actually innovating from competitors, competing with google, that's why we are that uncertain, competing with shark google. So, I have to acknowledge my inexperience, and female uncertainty, as it exist (actually not in my company) but it does exists in others, as you usually try to sell things and dealing with an old-man, so they usually think themselves what I was doing there, so it's time after time dealing with that uncertainty.

***(M) Among these uncertainties, which one would you thing has determined the creation company process?**

Actually the competence and consumption have created uncertain among us, as it's a crisis context, and there is limited software consumption among companies. Companies are really cautious and act warily not to lose money.

Political uncertain? We actually suffered some European legislation about management that implies a restriction in cooking use, as they had seen the business use of cookies, so companies have the consumer's legislative distrust, not to accomplish the European policy.

19-¿Did you receive any motivation during the creation process from: family or friends, couple, other entrepreneurs, other professional people,

mentors, previous formation, professional training, labour experience, institutional mood, others?

I did, luckily I found motivation from everywhere. My entire professional and social environment has supported me a lot. My family also has supported me, despite the fact that no one said I was taking too much risk, and actually the risk is not as wide, as I had enough money from compensation. And actually I have invested a part of it, not all.

However, everyone knew I came from that burning experience in my previous work. So I really need some change, which was clear. I had been thinking about that. But in this experience I have evidenced a personal growth, with the advantage of having a support around, so I have listened myself and I have taken advices.

For example, institutional mood, the political entrepreneurial mood has helped you or was it irrelevant?

It's just that politics policy hasn't affected at all. It has been irrelevant. I haven't got any subsidy from the administration, and I didn't hear about a type of economic help. Indeed, we tried to take subsidies, and we didn't get anything at all.

***(M) If you had to choose among all the motivations, which one helped you more to create your company?**

Actually the other entrepreneurs, some of them friends of mine, were who helped me more as they have done what I also have done. Also, my professional contacts have helped me with advices and mentors. I was given advices about how to manage a company, about partner relationship, the knowledge from mentors about clients. But, above all, I would point the entrepreneurial environment I had close to me, that helped me so much. *(26:26)*

20-¿Could you explain the actions you carried to get over the uncertainty you pointed as most important when you started your business?

Well, actually a lot of work. A lot of investigation, of learning of technology, about how to learn in the market (the conditions of it) , share the situation with other professionals, some learning from internet courses, also learn about new concepts by the internet, that are essential for some issues or for my work. And luckily you can find whatever you want in the internet, with lots of educational and informative content. At the same time, I wanted to be my own coach, persuading myself to be optimistic about some issues, that I couldn't be worried about controlling my brain issue for moments, and finally a lot of research and learning.

Spa-WE-T1 ORIGINAL

1-¿Cómo te llamas?

Elisa Muñiz

2-¿Cuál es tu fecha de nacimiento?

1984

Comentado [MLM1]: Note: 29 years old

3-¿Cuántos hermanos y hermanas tienes?

Un hermano

4-¿Qué posición eres entre tus hermanos?

La mayor

Comentado [MLM2]: Note: Maybe role of leader

5-¿Hay algún emprendedor/a en tu familia?

Eee, mi tío

6-¿Qué hace/n esta/s persona/s?

Pues mi tío porque básicamente tiene varias empresas, una es una promotora,

eeee, y está bueno, con temas de construcciones en España y en Marruecos.

Después tiene una fábrica de conservas en Tarifa y después tiene otros negocios

por ahí de inversiones, en temas de biocombustibles, bueno, varios negocios.

Comentado [MLM3]: Note: High entrepreneurship around her

Yo de hecho ni siquiera estoy al día de todos los que tiene.

Comentado [MLM4]: CALIBRATION NOTE: Influence in her, how?

7-¿Cuándo comenzaste tu negocio?

Ah! Pues oficialmente...es decir llevamos trabajando para montarlo desde marzo

(2013), pero oficialmente formar la sociedad fue en Junio.

Comentado [MLM5]: Note: 3 months previous start the company. She was 29 years old

8-¿Cuál es tu formación profesional? (estudios, trabajos previos, etc.)

Comentado [MLM6]: CALIBRATION NOTE: Ask a more simple question

Socióloga de profesión, y después toda mi vida profesional se ha centrado en

área de las nuevas tecnologías, marketing e investigación online.

Comentado [MLM7]: Note: Formation related to her business could lead motivation itself

***(M) “Y anteriormente a esta empresa ¿estuviste trabajando en una empresa? ¿Y qué tipo de empresa?”**

¿Antes de montar esta empresa?

***(M) Sí**

Vale. Antes de montar esta empresa estaba trabajando para una multinacional

americana que se llamaba Nielson, y es una multinacional de investigación de

mercados. Yo trabajaba en la división online, y siempre estaba centrada en

Comentado [MLM8]: Note: High tacit knowledge, high motivation? Low perceived uncertainties?

medición online, de efectividad publicitaria, de medición de audiencia, etc. Yo era responsable del área de móvil.

Comentado [MLM9]: Note: Idem

9-¿Podrías explicar qué exactamente hace tu negocio?

Pues sí, mi negocio es una empresa que se dedica u ofrece servicios de analítica digital avanzada. Vale, entonces lo que nosotros ofrecemos a los clientes es bien un software, bien un software más servicios de consultoría, que un poco van encaminados a ayudar a entender todo lo que ocurre con sus activos digitales. Entonces, depende, si es un e-commerce y vendes online, lo que te ayudamos a entender es quienes compran más, que campañas publicitarias funcionan mejor, cuanto tiempo pasan en tus sitios, como puedes optimizar tus sitios, de donde vienen, de qué buscadores, que palabras claves son las que mejor convierten, cual es el precio medio por conversión, cual es el segmento al que tienes, un poco, que dirigir mejor tus productos. Si eres un sitio que ofrece información pero no vende nada por lo que te ayudamos es a entender como puedes conseguir que pasen más tiempo en tu página web, que consuman un mayor número de contenidos, que accedan desde un mayor número de dispositivos.

Comentado [MLM10]: Note: Related to her previous work. High knowledge about

Es decir, finalmente con lo que intentamos es mejorar la presencia y la conversión online de nuestros clientes.

Comentado [MLM11]: Note: New market methodology, it implies innovation

Comentado [MLM12]: CALIBRATION NOTE: She calls clients instead of customers

10-¿Podrías explicar por qué comenzaste tu negocio? ¿Oportunidad o necesidad?

Yo diría que ambas, vale. Primero una oportunidad porque (4:32) si que es cierto que yo ya estaba un poco cansada de trabajar en un entorno de multinacional, en el que, digamos que hay bastante política, mucho más del trabajo que tú desempeñes. Hay mucha labor de política, de de, de alguna forma, vamos a decirlo rápido y mal, vale, pero de lamer el culo a la gente. Eeeee, toda era muchísimo más lento, una cantidad de burocracia increíble, había muy poca flexibilidad, eran horarios muy rígidos. Eso por un lado, osea, todo eso se unía que creía que creaba un sentimiento en mi de necesidad de necesito salir de aquí y buscar otra cosa.

Comentado [MLM13]: Note: She says opportunity but she mentions a internal necessity

Comentado [MLM14]: Note: Amotivation to be in previous work

Comentado [MLM15]: Note: She saw organizational problems in her previous work. Maybe she found a business opportunity?

Comentado [MLM16]: Note: Ok, she clarifies that her necessity. Previously she mixed with an opportunity

Comentado [MLM17]: M: I need to go out

Por otro lado, justo en el momento en el que, eeee, bueno el momento antes de montar la empresa, coincidió con una reestructuración de la compañía para la que yo trabajaba. Lo que implicó que largasen o despidiesen a mucha gente de la empresa donde yo trabajaba en España, entre ellos a mi y que nos diesen una indemnización muy importante, lo que nos ayudó, un poco a a poder invertir para poder montar este negocio.

Comentado [MLM18]: Note: Economical necessity?

Comentado [MLM19]: PU: Financial compensation

Comentado [MLM20R19]: Note: With a financial compensation the uncertainty about money was lower. But in anycase she see important to have money to start a new business

11-¿Tienes socios en tu negocio? ¿Son mujeres u hombres?

Si, somos cinco socios.

Comentado [MLM21]: Note: Hughe number of business partners

12-¿Comenzaste tu negocio con ellos?

Sí. Digamos que el ejecutor de la idea, vale?, fue uno de mis socios. Es decir,

Comentado [MLM22]: Note: Motivation coming from other business partner

uno de mis socios que tenía una posición dominante en la empresa donde yo

Comentado [MLM23R22]: M: One of my business partners

trabajaba antes, se enteró antes que el resto de trabajadores de lo que iba a

ocurrir. En ese momento, y dado que ya había algún tipo de relación con la

empresa, con la matriz alemana, a la que pertenecemos ahora, vale?, él estuvo

madurando la idea durante unos meses y finalmente nos invitó a unirnos a su

idea. Su idea (6:46) era proponerles a los alemanes montar en España una

Comentado [MLM24]: Note: Business opportunity for her

“start-up”, una filial en España en la que todos tendríamos un porcentaje

diferente de capital. Los alemanes, obviamente, un porcentaje mayoritario, y

nosotros tendríamos el resto del porcentaje dividido entre los socios españoles.

13-¿Qué porcentaje de compañía compartes con tus socios?

Los alemanes tienen el 70% por ciento, yo tengo el 6%, mi compañera otro 6%,

Comentado [MLM25]: Note: Relative low risk in the investment

y los otros dos inversores españoles el resto, es decir, un 9% cada uno. (7:44)

14-¿Podrías explicar el proceso que llevaste a cabo para comenzar tu negocio, desde el momento que pensaste en comenzar un negocio, al momento en que tu empresa empezó a funcionar?

Como te comentaba antes, todo esto surgió de una oportunidad que nació en el momento en el que nos dijeron a, bueno, que hubo una reestructuración en la compañía, y en el caso de España, yo y otra serie de compañeros, éramos veinte y pico, nos decidieron echar a la calle. Vale?, entonces una de las personas que tenía un vicepresidente de la compañía que le ofrecieron quedarse pero que decidió que bajo las condiciones actuales y dado lo mal y lo descontentos estábamos todos con la matriz, “the nielsen”, eeee, decidió salir también, nos propuso formar parte de esta idea, del proyecto. Decidimos que queríamos formar parte y en ese momento tuvimos que realizar un “business case”, eeee, presentárselos a los alemanes para convencerles de la idea de montar una filial bajo las condiciones específicas, hicimos un acuerdo de voluntades. En ese acuerdo de voluntades, se especificaba un poco cuáles eran las intenciones por las que queríamos montar la compañía y unas guías básicas de en qué términos íbamos a operar. De ese acuerdo de voluntades pasamos a un borrador de estatutos, en ese borrador de estatutos se cubría cuando podemos vender

Comentado [MLM26]: CALIBRATION NOTE: I like more business

Comentado [MLM27]: Note: Business opportunity

Comentado [MLM28]: Note: Necessity to have a job

Comentado [MLM29]: M: Proposal from outside

Comentado [MLM30]: EA: Say yes to the proposal

Comentado [MLM31]: EA: Business case

Comentado [MLM32]: EA: Show it to Germans

Comentado [MLM33]: Note: They knew that they need good reasons to convince the mother company.

Comentado [MLM34R33]: PU: Convince the mother company

Comentado [MLM35]: EA: Voluntary agreement

Comentado [MLM36]: Note: Many details to start a business in a affiliated company

Comentado [MLM37]: EA: Statutes

nuestras participaciones, que pasa si hay ampliación de capital, que pasa si la empresa madre es adquirida por otra empresa, que pasa si la empresa madre adquiere otra empresa, y un poco todo lo que es el acuerdo marco que iba a regular la forma en la que nosotros nos íbamos a relacionar con la empresa matriz y con nuestro negocio. (10:48) Paralelamente, empezamos el proceso de buscar oficina, eee, contactar a todos los clientes de Nielsen, es decir, a todos los clientes que la empresa con las que trabajábamos en España y que íbamos a dejar huérfanos de alguna porque Nielsen dejaba de operar, esos servicios que nosotros ofrecíamos en España, intentábamos rescatarlos y arrastrarlos a la empresa donde estamos ahora.

Entonces, empezamos un proceso, primero, internamente organizarnos, ir estableciendo los estatutos, eee un poco eee, cerrar todos los flecos que había abiertos como empresa y cuestiones de negocio importantes que cerrar. Y hacia afuera, lo que intentábamos era cuanto antes intentar arrastrar todos los clientes de Nielsen, estuvimos buscando, pues eso, una sede para nuestra empresa, sede fiscal, dando de alta a todo lo que es la sociedad en el registro mercantil, etc.

Buscar una gestoría que nos pudiera llevar todo los temas legales, buscamos un despacho de abogados que fuera capaz de hacer todo en alemán y español,

Comentado [MLM38]: Note: Statutes give some certainty about possible setbacks

Comentado [MLM39]: EA: Search office

Comentado [MLM40]: EA: Contact Nielsen clients

Comentado [MLM41R40]: Note: They need clients previously to start the company!

Comentado [MLM42]: Note: Many clients already waiting for her company

Comentado [MLM43]: EA: Rescue orphaned clients

Comentado [MLM44]: EA: Internal management

Comentado [MLM45]: EA: Statutes

Comentado [MLM46]: EA: Take Nielsen's clients

Comentado [MLM47]: EA: Headquarters

Comentado [MLM48]: EA: Commercial register

Comentado [MLM49]: EA: Judicial management

Comentado [MLM50]: EA: German and Spanish Lawyers

porque teníamos a los alemanes involucrados, hasta que finalmente, después de reunir todos lo que son..., ya sabes lo que es montar una empresa pero vamos, todo lo que son los requisitos legales necesarios, fuimos al notario y firmamos la sociedad. Vale?, ya teníamos, conseguimos una sede en ese momento empezamos a operar. Es decir, desde el momento en el que empezamos a organizarnos, hasta el momento en el que conseguimos montar la empresa, pasaron aproximadamente unos 4 meses. (12:32)

Comentado [MLM51]: EA: Notary

Comentado [MLM52]: EA: Signatures

Comentado [MLM53]: Note: She did many stuff before the legal registration of her company

15-¿Qué dificultades encontraste durante el proceso de establecer tu negocio? ¿Por qué?

Comentado [MLM54]: CALIBRATION NOTE: It's not necessary

Muchas dificultades cuando quieres montar un negocio, Mateo. Pues mira, dificultades, eemmmm, el hecho de todo el papeleo que necesitas tener, mmmm, conseguir y recopilar para poder montar, conseguir tu tuu, es decir, llegar al notario y tener registrada tu empresa como sociedad, vale?

Comentado [MLM55]: PU: Paperwork bureaucracy

Comentado [MLM56]: PU: Registration&Notary

Eeeemmmm, el hecho de que los alemanes necesitaran darse de alta con un NIF español para poder formar parte de la sociedad, ellos eran inversores mayoritarios, tenían un 70% de la sociedad, lo cual ellos también, teníamos que pasar por otro proceso burocrático para que ellos se pudieran dar de alta. Es

Comentado [MLM57]: PU: Germans with Spanish ID

Comentado [MLM58]: PU: German bureaucracy

decir, sobre todo, las dificultades que encontramos fueron burocráticas, después

Comentado [MLM59]: PU: Bureaucracy

el resto fueron logísticas, más del día a día, de bueno, de conseguir buscar una empresa, elegir la empresa, conseguir unas oficinas donde los alquileres no fueran demasiadooooo, excesivamente caros, eeee, un poco el tema logístico de darte de alta en una línea de teléfono, dar de alta un servicio de internet, conseguir todo el material necesario, eeee, intentar en el momento en el que organizamos, todavía sin tener una oficina, temas organizativos, es decir somos tres personas, que estábamos trabajando desde sus respectivos hogares, vale?, porque uno de ellos es inversor y otro son los alemanes, entonces, en el día éramos los tres, pues imagínate, teníamos que ponernos todos de acuerdo, más el shock de tú estás acostumbrado en los últimos cinco años a ir a una oficina todos los días y de repente te ves montando un negocio que todavía no sabes si va a funcionar o no desde tu casa, diciendo tu sola en tu casa, diciendo “madre mía se me caen las paredes encima”, ese tipo de problemática.

***(M) Pero entonces, lo más problemático era la burocracia, el papeleo con la administración pública.**

Si (14:45)

16-¿Qué razones o quién te ayudó a superar estas dificultades?

Comentado [MLM60]: Note: What company?

Comentado [MLM61]: PU: Expensive offices

Comentado [MLM62]: PU: Phone registration

Comentado [MLM63]: PU: Internet registration

Comentado [MLM64]: PU: Office resources

Comentado [MLM65]: PU: Internal organization without office

Comentado [MLM66]: EA: Work at home

Comentado [MLM67]: PU: Agreement working

Comentado [MLM68]: PU: Shock radical change routine

Comentado [MLM69]: CALIBRATION NOTE: Ask for the most important

Qué razones? pues obviamente la motivación de llevar a cabo tu objetivo, la motivación económica de tengo que llevar esto a cabo porque quiero salir adelante, eeee, y después obviamente, todo el apoyo, eeeee, que yo tenía alrededor, apoyo de amigos, apoyo de familia, situaciones con mis amigos parecidas, porque yo tengo amigos que también han emprendido negocios, con lo cual, yo ya había vivido desde la otra parte, de la persona que apoya al amigo que está organizando algo todo los problemas organizativos, logísticos, burocráticos que hay. Y después, apoyo entre nosotros, entre nosotros como socios. (15:34)

Comentado [MLM70]: Note: Motivation goal?

Comentado [MLM71]: M: Economic motivation

Comentado [MLM72]: M: Friends & family

Comentado [MLM73]: M: Friends with entrepreneurial experiences

Comentado [MLM74]: M: Business partners

17-¿Podrías explicar qué hiciste para superar esas dificultades?

***(M) Esas dificultades burocráticas, buscar oficinas físicas, ¿qué hiciste?**

Comentado [MLM75]: CALIBRATION NOTE: Maybe if I point out some in particular, she doesn't take other more important for her

Pues mira, mi situación es bastante privilegiada, vale? Porque yo no soy una, por decirlo de alguna forma, una chica de 29 años que está empezando un proyecto de cero. Nosotros partimos de una base donde ya existe una tecnología, es decir, estamos cerrando un acuerdo con..., somos una start-up, somos una especie de filial una young-inventus de una empresa alemana que nos provee la tecnología.

Comentado [MLM76]: Note: Security about the technology they are going to use

Comentado [MLM77]: Note: Technological support

Por otro lado, mis socios, uno a montado ya proyectos antes y otra tenía un proyecto suyo propio que vendió antes de irse a trabajar para la multinacional

de donde venimos antes, uno de ellos además es de familia de emprendedores, tiene una cabeza privilegiada y tiene además muchísimo conocimiento legal y de temas de fundación de empresas, estatutos y demás, por lo cual, yo de alguna forma me nutría de toda esa experiencia previa. O sea, realmente, yo soy la que más está aprendiendo de todo este proceso. Porque para mí, es la primera vez, para mis socios no era la primera vez. Entonces, obviamente, bueno pues, a pesar de que ha habido dificultades, pero lo hemos solucionado, pues un poco con tiempo, consiguiendo, teniendo que retratar un poco o yendo más lentos que nos gustaría para poder obtener todos los documentos y demás para poder, necesarios para poder empezar el proyecto, y después un poco nutriendonos de consultas con abogados, consultas con otros emprendedores, acudiendo a redes de networking, un poco donde te asesora, buscando online, y un poco apoyándote en gente que ha pasado por la misma situación por la que tu has pasado. (17:31)

18-¿Percibiste alguna incertidumbre acerca de temas relacionados con la tecnología, política, recursos, proveedores, competencia, consumidores, género, familia u otro que no haya mencionado durante el proceso de comenzar tu negocio?

Comentado [MLM78]: M: Business partners with high entrepreneurial knowledge

Comentado [MLM79]: EA: Follow business partners

Comentado [MLM80]: EA: Consultancy lawyers

Comentado [MLM81]: EA: Consultancy other entrepreneurs

Comentado [MLM82]: EA: Networking meetings

Comentado [MLM83]: EA: Search online

Comentado [MLM84]: EA: Look for support other entrepreneurs

Comentado [MLM85]: CALIBRATION NOTE: Maybe in a list

Sí, de hecho la mayor dificultad con la que un emprendedor tiene que luchar cuando pone a adelante un proyecto, es la incertidumbre. Todo es incertidumbre, y además estamos hablando de un contexto económico de crisis, negativo, pesimista, de no inversión, donde no fluye el crédito. O sea, yo he tenido mucha suerte porque yo he podido poner de mi dinero, la inversión que necesitaba. Si yo tuviera que haber recurrido a una línea de crédito a través del banco, realmente lo hubiera tenido muchísimo más difícil.

Comentado [MLM86]: Note: Too general about uncertainties

Comentado [MLM87]: PU: Economic crisis

Comentado [MLM88]: PU: No investment context

Comentado [MLM89]: PU: Need of investment

Comentado [MLM90R89]: EA: Put my money

Comentado [MLM91]: PU: Money from banks

Familiares? Yo no tengo familia, vale soy familia unipersonal, es decir, soy yo misma. Y obviamente esto te afecta a todo tu contexto de relaciones sociales, tienes menos tiempo, tienes que manejar unos niveles de estrés increíbles, eee, ¿me dices de competitivos? Una competición brutal, porque partimos de lanzar una marca que es desconocida en el mercado, desconocida en el mercado español donde hay otros competidores muy fuertes y donde hay una innovación en el sector tecnológico, ahora mismo está habiendo una innovación por compañías gigantescas increíbles, es decir, (19:52), nosotros ahora mismo estamos compitiendo con Google, vale? Imagínate, la incertidumbre que te crea competir con un competidor como un tiburón, como puede ser Google.

Comentado [MLM92]: Note: She means she live by herself, but she has family

Comentado [MLM93]: PU: Time for social relations

Comentado [MLM94]: PU: Estrés

Comentado [MLM95]: PU: Brutal competence

Comentado [MLM96]: PU: Innovation of competitors

Comentado [MLM97R96]: PU: Innovation technology

Comentado [MLM98]: PU: Google

Comentado [MLM99]: PU: Shark Google

Eeee, y después obviamente, de género, yo tengo que reconocer que soy la más joven, la más inexperta, y mujer. Entonces muchas veces tienes que, esto ya viene de antes, es decir, esa incertidumbre de género, yo porque soy una persona muy fuerte y con un carácter bastante eee marcado. Pero por supuesto hay una incertidumbre de género en tanto no tanto desde dentro, es decir, no tanto dentro de mi compañía, digamos que son “women-friendly”, sino que afuera muchas veces te sientas para intentar vender tu proyecto a gente de 50 años para arriba que está acostumbrado a tratar con tíos mayores. Entonces, tu tienes de alguna forma que enfrentarte al hecho de que piesen “y esta yogurina que hace aquí?” Entonces, sí, sobre todo, el mayor obstáculo que hay es tu mismo, porque es lidiar constantemente y diariamente con la incertidumbre.

***(M) Y entre estos temas de incertidumbres, ¿cuál dirías tu que es el más importante que ha marcado el proceso durante el cual tu formaste tu empresa?**

La **competencia** y el **consumo**, es decir, el consumo es, como sabemos en un **contexto de crisis**, el consumo de las empresas y del software, ee, ee, muy limitado. Es decir, la **gente no quiere dejarse dinero y mira cada euro que se**

Comentado [MLM100]: Note: This is during the business is running, or maybe also when they just start?

Comentado [MLM101R100]: PU: Woman yogurina

Comentado [MLM102]: CALIBRATION NOTE: Specification which PU is/are the most important

Comentado [MLM103]: PU: High Competence

Comentado [MLM104]: PU: consumption

Comentado [MLM105]: PU: Economic crisis

gasta, con lo cual que una casa te contrate cuesta tres veces más que un contexto positivo.

Comentado [MLM106]: PU: Consumers don't spend money

Político? Es importante también, porque ha habido una regulación (21:50) europea sobre la gestión, yo no se si estas al tanto de esto, pero bueno, en el que “van la olímpica web (??)” acaban de sacar una regulación europea que implica una restricción muy fuerte sobre el uso de la cookies, has visto que las empresas se hacen de las cookies, con lo cual la gente esta muy desconfiados acerca de si utilizamos tu tecnología pueden tener algún tipo de problema a la hora de cumplir con esta directiva política a nivel europeo.

Comentado [MLM107]: PU: European legislation

Comentado [MLM108]: PU: Legislation cookies

Comentado [MLM109]: Consumers legislative distrust

19-¿Encontraste alguna motivación procedente de tu familia, pareja, red profesional con otros emprendedores, mentores, previa educación, experiencia laboral o ambiente institucional en ese momento para superar esas incertidumbres? ¿Podrías explicar cuáles y cómo?

Comentado [MLM110]: CALIBRATION NOTE: In a list

Si, si, gracias a Dios, he encontrado motivación a través de todas esas fuentes.

Comentado [MLM111]: Note: It's only an expression, she is not religious. No motivation from God

Todo mi entorno profesional y todo mi entorno social eee me ha apoyado muchísimo. Mi familia también me ha apoyado muchísimo, había una parte, en

Comentado [MLM112]: M: Professional environment

Comentado [MLM113]: M: Social environment

Comentado [MLM114]: M: Family support

el fondo nadie me ha dicho esto es demasiado riesgo el que asumes, en el fondo no estoy asumiendo un riesgo tan grande porque gracias a la indemnización que

nos dieron, yo tenía ahí un colchón, y no he invertido todo mi colchón, he invertido una parte.

Comentado [MLM115]: M: Enough money from compensation

Comentado [MLM116]: PU: Lose all the money saved

Comentado [MLM117R116]: EA: Invest only part

Eee, pero, toda mi familia y mi entorno que sabía perfectamente de dónde venía yo, eran concientes de mi malestar en la última fase de la multinacional.

Comentado [MLM118]: M: Burn in previous work

O sea, yo necesitaba un cambio y todo el mundo lo sabía. Yo ya venía diciendo

Comentado [MLM119]: M: Need a change

hace tiempo “necesito cambiar, o irme a otro país, o cambiar de empresa, o hacer otra cosa”. Y esto realmente me está haciendo crecer como persona, lo

Comentado [MLM120]: M: Personal growth

cual todos me han animado. O sea, en esa parte he tenido mucha suerte porque todo mi contexto me ha animado, y me ha apoyado y me ha escuchado, y me ha aconsejado a la hora de tomar...

Comentado [MLM121]: M: Support around

Comentado [MLM122]: EA: Speak around you

Comentado [MLM123]: EA: Take advices

(M) Y por ejemplo, lo que es el ambiente institucional, el ambiente de política hacia los emprendedores, ¿te ha ayudado también o tampoco ha sido algo relevante?

Comentado [MLM124]: CALIBRATION NOTE: Confrontational question, good.

Digamos que la política ha sido como no digamos inexistente, sino que yo no he tenido ninguna ayuda por parte de la administración, ni he sentido que había ningún tipo de ayuda, eeee, para que yo pudiera montar esto. De hecho

Comentado [MLM125]: Note: Policy is not important, about incentives

estuvimos mirando subvenciones o regulaciones positivas hacia lo que yo estaba haciendo y no pudimos obtener absolutamente nada.

Comentado [MLM126]: Note: Try to take subsidies, but it wasn't very important in the process. No incentive motivation from the government

***(M) Si tuvieras que elegir entre estas fuentes de motivación, ¿cuál dirías tú que te ayudó más en el proceso de montar tu empresa? A nivel de motivación.**

Comentado [MLM127]: CALIBRATION NOTE: To see what is the most important for her

Las redes de emprendedores, a través de mis amigos que tienen redes de emprendedores, han montado cooperativas, empresas y demás, todos ellos me han ayudado mucho. Mis contactos profesionales también me han servido mucho de mentores y de consejos, y les he contado mi idea, me han ayudado, y me han aconsejado, y me han dado consejos de como gestionar la relación entre los socios, como gestionar, montar desde el principio, como escalar el negocio, como dirigirte, como contar tu idea a posibles clientes. Pero sobre todo destacaría, eso, las redes de emprendedores que había alrededor mía, de mis amigos y conocidos. (26:26)

Comentado [MLM128]: M: Other entrepreneurs

Comentado [MLM129]: M: Professional contacts

Comentado [MLM130]: M: Mentors

Comentado [MLM131]: M: Knowledge from mentors about clients

Comentado [MLM132R131]: PU: Clients

Comentado [MLM133]: M: Friend entrepreneurs

20-¿Podrías explicar qué acciones llevaste a cabo para superar esas incertidumbres que has señalado como más importantes cuando estabas comenzando tu negocio?

Pues mucho mucho mucho mucho trabajo, es decir, mucha labor de investigación y de aprendizaje, aprendizaje de la tecnología que estás vendiendo,

Comentado [MLM134]: EA: Investigation

Comentado [MLM135]: EA: Learn technology

aprendizaje de con las condiciones del mercado, aprendizaje a través de las preguntas y un poco el compartir tu situación con profesionales dentro del sector, mucho aprendizaje de hacerme cursos por internet, investigar sobre cualquier tipo deeee, pues imagínate, yo estoy suscrita, eee, mucha de la labor que yo hago es aprendizaje por mi misma, entonces, eee, pues imagínate, si estamos hablando de conceptos de los que yo no conozco nada previamente, pues muchísimo tiempo investigando y aprendiendo por internet sobre esos conceptos. Gracias a Dios, en internet tienes una cantidad de información increíble, y después además hay unas redes o unas fuentes de información y educativas brutales. Entonces, bueno, pues diría que toda esa incertidumbre, además de hacerme un poco de “personal coach”, es decir, de yo a mi misma intentar decirme que hay que ser positivo, que no me puedo preocupar por cosas que no puedo controlar en este momento y un poco de la labor del cerebro de ser positivo, sobre todo mucha labor de investigación y de aprendiza

Comentado [MLM136]: EA: Learn market

Comentado [MLM137]: EA: Share situation with professionals

Comentado [MLM138]: EA: Learn from Internet courses

Comentado [MLM139]: EA: Learn about new concepts by internet

Comentado [MLM140R139]: PU: New concepts

Comentado [MLM141]: M: Be my positive personal coach

Comentado [MLM142]: EA: Learn and research

Entrevista Ana Rosiris 12:00=1.5 pages

Spa-WE-T2 TRANSLATED

1-What's your name?

Ana Rosiris Castro

2- Date of birth.

1st January 1977. I am 36 years old.

3-How many brothers and sisters do you have?

I have three.

4- Are you older or younger than your brothers or sisters?

I'm the oldest one.

5-Are there any entrepreneur in your family?

Practically all of them are entrepreneur.

6- What do they do?

Well, my father was the first entrepreneur I met. He has his company (he was, at first, an employee) and I have seen him in those entrepreneurial issues.

***(M) What does he do?**

He has a commercial transport (nothing related with my business).

7- When did you start your business?

Well, I began more or less, nine years ago (I was 27), as I immigrated to Spain, and I was clear I wanted some autonomy, and just create my own business. And as I had some experience, I principally decided to create it.

8-Explain your studies and your previous work.

Well, I am graduated in Design Business administration. So I started as a graphic designer and I finished my professional training doing a post-graduate about business. That's why I am in the website part, as I actually was clever in graphic design. And actually, I had worked as an employee some years before, about one or one and a half.

9-Could you explain what your company is about?

I have a web consultancy. Where I actually am working in three different branches: online shopping development, computing trade and all related to e-learning formation training, and finally some other services that complement graphic design, such as marketing and other similar issues...

10 -Could you explain why you began your business? Was it a matter of chance or a matter of need?

It was actually a chance rather than need. As I mainly wanted to create my own company.

11-Do you have any partner in your business? Are those gentles or ladies?

I do not have any partner.

***(M) Then are you the only one?**

I am.

12-Did you start the business with them?

-Not applicable-

13-¿Which percentage of the company do you share with them? (3:25)

-Not applicable-

14-Could you explain the process you carried to create your company, from the moment you thought about creating it and until it started to run?

Well, the principal action we carried was to start a customer portfolio. So I started the opposite as it is normally done. I was half in Venezuela and half in Spain, and so I began to do freelance work. I designed some websites, which was something unusual as interned shops and trade didn't existed yet. I started to get some clients, and when I was definitely fixed in Spain, I hopefully could get the clients from a programmer here in Spain. As he works as something different from web design, so I referred to the clients. So I started as something like this, doing some little work, and when I had more work volume, I formally opened my new business.

15- What troubles did you find while you were setting your company?

To be quite honest, I think I am quite weird as I didn't find any trouble at all. All was pretty simple, as I only had to work with a computer from home, I registered as a self-employed, and I hope that will last, as it has succeed quite well.

16-Which reasons or who helped you to overcome problems?

Well, the toughest thing is to get clients. It was a service issue and I hopefully was helped by the programmer I told you before, Dani, as I met with his confidence clients. So I was introduced, thus, to know the Spanish market, which was too different from where I was born, especially in the behaviour. So it was a grateful help.

Also it was important my husband, as when I was uncertain, about the difficulties I found to understand the Spanish market working (actually that could have been included in 15th question). And it was necessary, despite seeming to be a triviality, to show a budget with appropriate words, which was something really hard for me to achieve. But not for my husband, who used to correct it and finally, so that's pretty helpful.

17-Could you explain what did you do to get over your troubles?

Well, I mainly asked for help when I needed it, and try to learn the more knowledge as possible.

18- Did you denote anything uncertain when you were in process of creating the company (cover all and not delegate), in aspects such as: technology, political situation at that moment, financing, suppliers, Competence of that moment, clients, the fact that you were a woman, the family, others?

Well, the most uncertainty I had was business management. I actually did a course of companies management, as I said before, and it was true I had a sort of idea before I started about these type of issues such as legislation, about the appropriate behaviour, technology issues, as I was doing technology, and I am aware of uncertainty, I live with it, I can't get away with it, and I don't know if I will be selling other products in six months. (7:56). In fact, I am not selling what I sold in the past related to technology. I try to get over the difficulties acquiring more knowledge. For instance, be aware of what happens in the market. Well, politically, I demanded a subsidy, even though I don't know if that

is included in policy and resources. Hopefully, they didn't give it to me, as I didn't want to have to pay back the debt. Suppliers? Well, depends on the hosting level, just to make them be all right in the website. But is just a matter of luck; you got them or not. About competitiveness? I did have some competitiveness even before I started that company. But, you know, everyone just sell their own products and occupy a part of the market. With consumers, the most important issue is just understand them, understand their attitude, behaviour. Understand them. I had never been mistreated just for being a female.

***(M) Above all of them, was it one of it that was especially more uncertain?**

Well, it could have been technology, as you have to be over technology, as it's mainly my work. *(9:40)*

19-¿Did you receive any motivation during the creation process from: family or friends, couple, other entrepreneurs, other professional people, mentors, previous formation, professional training, labour experience, institutional mood, others?

Referred to legislation, I thought it was great to have lots of free forming courses in Spain. So I thought it was pretty good in that aspect, as I have tried to take advantage of it. Also, I partly find difficulty in technology...

***(M) But could you tell us a motivation source among all of it.**

To overcome problems?

***(M) Yes, or only a sort of motivation.**

I actually was clear about what I wanted to do, my own motivation. And also, I have had the family support, which is really important.

20-¿Could you explain the actions you carried to get over the uncertainty you pointed as most important when you started your business? You pointed technology, didn't you?

I did, exactly.

***(M) So what did you do to overcome those difficulties...**

Well, these are the same difficulties as the ones I have at present. They haven't even changed. Indeed, I try to find out what's happening in the market and trying to learn and form myself as much as possible on my own, as these things normally don't... when you do a course is because training has expired, and you have to be really focused on everything and be over that training expiry.

Spa-WE-T2 ORIGINAL

1-¿Cómo te llamas?

Ana Rosiris Castro

2-¿Cuál es tu fecha de nacimiento?

El uno de enero del 77

Comentado [MLM143]: Note: She is 36 years old

3-¿Cuántos hermanos y hermanas tienes?

Tengo tres

4-¿Qué posición eres entre tus hermanos?

La mayor

Comentado [MLM144]: Note: maybe role of leader

5-¿Hay algún emprendedor/a en tu familia?

Casi todos

Comentado [MLM145]: Note: Entrepreneurial environment, influence?

6-¿Qué hace/n esta/s persona/s?

Bueno mi padre fue como el primer emprendedor que yo conocí, entonces el tiene su empresa, bueno y de toda la vida lo he conocido como emprendedor, aunque comenzó como empleado, vamos. Y nada, esa ha sido la persona que visto como mayor emprendedor

Comentado [MLM146]: Note: Family of entrepreneurs. It's normal for her to be entrepreneur

Comentado [MLM147R146]: CALIBRATION NOTE: Ask for his/her/their influence

***(M) ¿Qué hace él?**

El tiene un transporte de comerciante

Comentado [MLM148]: Note: No related with her business

7-¿Cuándo comenzaste tu negocio?

Bueno, mi negocio yo lo comencé más o menos hace unos nueve años y fue un poco porque yo me trasladé aquí a España y tenía bastante claro que no quería trabajar para nadie, sino que quería montar mi empresa. Yo ya más o menos tenía experiencia, y bueno, me decidí a montarla principalmente.

Comentado [MLM149]: Note: She was 27 years old when she started

Comentado [MLM150]: Note: She is from other country. Maybe this gives problems due to other variables as for example work permit, xenophobia, etc. That means she could have other PU besides the "normal" ones. Therefore, although for calibration can be ok, for comparison it would be better only Spanish and Singaporean Women entrepreneurs

Comentado [MLM151]: M: Autonomy

Comentado [MLM152]: Note: Knowledge can lead her motivation

8-¿Cuál es tu formación profesional? (estudios, trabajos previos, etc.)

Bueno yo soy licenciada en administración de empresas de diseño. Bueno, entonces yo comencé más como diseñadora gráfica y luego justo antes de comenzar hice un master en e-business, y es por eso que estoy en la parte web, porque realmente lo fuerte era diseño gráfico. Y antes de eso trabajé por cuenta ajena un par de años o un poquito menos, un año y medio o algo así.

Comentado [MLM153]: Note: High knowledge about her business

Comentado [MLM154]: M: Graphic design strong-Feel competent

Comentado [MLM155]: Note: She was also employee

9-¿Podrías explicar qué exactamente hace tu negocio?

Yo tengo una consultoría web. Que donde yo me dedico es a, principalmente, a tres áreas: lo que es el desarrollo de tiendas online, todo lo que es comercio electrónico, lo que es formación a través de internet, todo lo que es e-learning, y luego hay una parte de formación que es la que yo doy, tanto presencial como a través de online. Y luego hay varios servicios que son complementarios que son el diseño gráfico, un poco lo que es el marketing, todo eso...

Comentado [MLM156]: Note: Branding and marketing

Comentado [MLM157]: Note: Diversification of her business

Comentado [MLM158]: Note: More branding and marketing

10-¿Podrías explicar por qué comenzaste tu negocio? ¿Oportunidad o necesidad?

Más una oportunidad que una necesidad principalmente. Y por qué lo comencé, porque yo quería montar mi propia empresa principalmente.

Comentado [MLM159]: CALIBRATION NOTE: Ask for more details

11-¿Tienes socios en tu negocio? ¿Son mujeres u hombres?

No

***(M) ¿Sólo eres tú?**

Yo sola

Comentado [MLM160]: Note: She doesn't share responsibilities

12-¿Comenzaste tu negocio con ellos?

-Not applicable-

13-¿Qué porcentaje de compañía compartes con tus socios? (3:25)

-Not applicable-

14-¿Podrías explicar el proceso que llevaste a cabo para comenzar tu negocio, desde el momento que pensaste en comenzar un negocio, al momento en que tu empresa empezó a funcionar? *(M) Las acciones principales

Bueno, las acciones principales fue comenzar una cartera de clientes, es decir,

Comentado [MLM161]: EA: Customer portfolio

yo comencé un poquito al revés. Yo estaba mitad en Venezuela, mitad en

España y comencé a tomar trabajo freelance. Hacía páginas web, era lo que yo

Comentado [MLM162]: EA: Freelance work previously

hacía en ese momento, es decir, lo que se hacía en ella época, que no existían

tiendas, ni existía comercio en internet. Comencé a tomar algunos clientes, y

ya luego, cuando ya estaba aquí fijada en España tuve la maravillosa

oportunidad de que un amigo programador me dio su cartera de clientes

prácticamente, porque él se dedica a otra parte que no es el diseño web,

Comentado [MLM163]: M: Friend with clients

entonces me refería a la gente. Entonces, yo comencé, así como te digo, así de

esa forma, me refería un cliente, comencé haciendo algunos trabajos y ya

Comentado [MLM164]: EA: Work with referenced clients

cuando tenía un volumen de negocio, digo vamos ya a abrir mi empresa

formalmente, por decirlo de alguna forma. Y nada y comencé de esa forma.

Comentado [MLM165]: EA: Start company when enough clients

(4:38)

Comentado [MLM166R165]: PU: Enough clients

15-¿Qué dificultades encontraste durante el proceso de establecer tu

negocio? ¿Por qué?

Si te digo sinceramente, creo que soy un bicho raro porque yo no me encontré ningún tipo de dificultad. Es decir, para mí fue bastante sencillo, porque bueno yo también lo único que tenía que hacer era trabajar desde mi casa con un ordenador y no encontré... me di de alta como autónoma y la verdad que toco madera para que siga siendo así, ha ido todo bastante bien.

Comentado [MLM167]: CALIBRATION NOTE: Maybe it's not necessary

Comentado [MLM168]: Note: This sector could have less barriers because it's not necessary many resources

Comentado [MLM169]: EA: Autonomous company

Comentado [MLM170]: CALIBRATION NOTE: Stress problems, but without give examples, just like "But, don't you remember some problems at that period?"

16-¿Qué razones o quién te ayudó a superar estas dificultades?

Bueno, yo creo que la mayor dificultad es encontrar los clientes en este caso, porque yo era una cuestión de servicio y te digo que este programador amigo que es Dani, vamos, me ayudó muchísimo porque al presentarme a sus clientes ya era como una confianza y también él me iba y me presentaba a la gente, me introducía, entonces me ayudó un poco a conocer el mercado, porque yo venía de una cosa que no tenía que ver con el mercado español, el comportamiento era diferente, entonces en ese particular me ayudó mucho.

Comentado [MLM171]: PU: Search clients

Comentado [MLM172R171]: Note: She finally sees some difficulties

Comentado [MLM173]: M: Help from professional friend

Comentado [MLM174]: EA: Learn business with a friend

También mi marido me, cuando yo tenía ciertas dudas, porque yo una dificultad que me encontré, mira ahora que hablamos de las dificultades, fue entender un poco el mercado español, como se manejaba. Parece una tontería, pero

Comentado [MLM175]: PU: Spanish market

Comentado [MLM176R175]: CALIBRATION NOTE: Just here there are difficulties because she came from other country. The best not mix nationalities in the comparaison

Comentado [MLM177]: M: Help from a professional friend

Comentado [MLM178]: M: Husband help

Comentado [MLM179]: PU: Spanish market

presentar un presupuesto y que no tenga las palabras correctas, por ejemplo, en vez de “importe” diga “monto”, la gente no entiende, entonces, por ejemplo, mi marido en eso me ayudó mucho porque yo muchas veces le pasaba esto “mira, mirale a ver si el texto está correcto”, entonces yo creo que esos son los que más me han echado una mano.

Comentado [MLM180]: PU: Wrong words in budgets

Comentado [MLM181]: M: Husband help

Comentado [MLM182]: EA: Ask her husband

17-¿Podrías explicar qué hiciste para superar esas dificultades?

Bueno, pedir ayuda cuando la necesitaba principalmente, y formarme cuando también me ha tocado.

Comentado [MLM183]: EA: Ask for help

Comentado [MLM184]: EA: Learn knowledge

18-¿Percibiste alguna incertidumbre acerca de temas relacionados con la tecnología, política, recursos, proveedores, competencia, consumidores, género, familia u otro que no haya mencionado durante el proceso de comenzar tu negocio?

Comentado [MLM185]: NOTA CALIBRATION: Better in a clear list

Bueno, yo creo que la mayor incertidumbre en mi caso era enterarme sobre la marcha como era la gestión de una empresa. Bueno yo hice un curso de creación de empresas, que te lo comenté hace un momentito, entonces más o menos podía tener una idea, pero eso era cosa que, por ejemplo, lo que es la legislación, muchas veces como comportarte, eso yo creo que fue, con respecto, por ejemplo, temas con tecnología, bueno yo estaba en la tecnología, entonces claro,

Comentado [MLM186]: PU: Manage the company

Comentado [MLM187]: EA: Course of manage company

Comentado [MLM188]: Note: She doesn't extend about these two issues

yo me informo de la incertidumbre, bueno a ver eso es una cosa que la vivo todavía, yo no se q va, es decir, yo estoy vendiendo un producto ahora, pero yo no se si en un mes o dentro de seis meses estoy vendiendo lo mismo (7:56), de hecho lo que vendo yo ahora, no es lo mismo que vendía, en ese aspecto tenía una incertidumbre con respecto a la tecnología. Con lo que yo lo trato de superar es con formarme todo el tiempo, es decir, tratar de formarme y ver que está sucediendo en el mercado. Eeee, con algo político pues la verdad es que no, bueno, recuerdo que, no se si en recursos y política va un poco de ese tema, que pedí una subvención, nunca me la dieron pero bueno digo menos mal, así no tengo que a nadie que deber. Proveedores?, bueno, si dependo de proveedores a nivel de hosting y eso, dependo mucho de proveedores para que esté bien la web y todo eso. Y bueno eso es un poco como una lotería, si tienes algún problema. Competencia? Pues si tengo competencia y he tenido siempre incluso cuando comencé la empresa. Pero bueno, no se, cada uno hace un producto diferente, y bueno, cada uno toma un trocito del mercado, así que por ahora. Con los consumidores, eee, para los consumidores era a veces entenderlo, la forma esa que te hablaba de comportarse. En género, yo creo,

Comentado [MLM189]: PU: Technology is continuous

Comentado [MLM190]: EA: Formation about technology

Comentado [MLM191]: EA: Be aware about the market

Comentado [MLM192]: Note: Policy looks no relevant for her in the period she started her business

Comentado [MLM193]: EA: Request a subsidy

Comentado [MLM194R193]: M: Money subsidy

Comentado [MLM195]: PU: Owe to someone

Comentado [MLM196]: Note: Not high importance to the problems of suppliers

Comentado [MLM197]: Note: Low importance to competence

Comentado [MLM198]: PU: How act with customers

vamos, yo nunca he sentido así menospreciada por ser mujer, o más o menos oportunidad.

Familia bien y bueno.

Comentado [MLM199]: Note: No problems due to be a woman. Family is also ok, no problems. Husband was helping her, so defenety family is not source of uncertainties

***(M) Y entre ellos, ¿alguno que tu crees que percibiste más incertidumbre, entre estos temas?**

Comentado [MLM200]: CALIBRATION NOTE: To see which was the most important for her

Bueno, puede ser el de tecnología, que tienes que estar siempre encima de ella, es decir, sobre todo porque es mi trabajo, sino, si fuese otra cosa, yo creo que tecnología (9:40)

Comentado [MLM201]: PU: The most Technology

Comentado [MLM202]: EA: Over technology

19-¿Encontraste alguna motivación procedente de tu familia, pareja, red profesional con otros emprendedores, mentores, previa educación, experiencia laboral o ambiente institucional en ese momento para superar esas incertidumbres? ¿Podrías explicar cuáles y cómo?

Comentado [MLM203]: CALIBRATION NOTE: Include also friends, she mentioned this before

Con respecto, por ejemplo, a la legislación, pues yo, aquí una cosa que me pareció fantástica de España aquí hay millones de cursos gratis para formarse, entonces en ese aspecto me pareció que estaba muy bien, y yo los he aprovechado todos los que he podido. Eeemmm, que otra dificultad, pues en la parte de tecnología...

Comentado [MLM204]: M: Legislation free courses

Comentado [MLM205]: EA: Attend free courses

***(M) Pero una fuente de motivación entre estos que te he nombrado**

¿Para superarlos?

***(M) Sí, o propia motivación.**

Eeee, pues, bueno, yo creo que principalmente mi motivación, es decir, no es ... , sino mi motivación, es decir, yo como tenía claro que quería hacer, que eso era lo que iba a hacer, pues mi motivación propia. Y bueno, siempre tener mucho apoyo de la familia también (10:52)

Comentado [MLM206]: M: Clear goal

Comentado [MLM207]: M: Family

20-¿Podrías explicar qué acciones llevaste a cabo para superar esas incertidumbres que has señalado como más importantes cuando estabas comenzando tu negocio? *(M) creo que has señalado que era la tecnológica

Comentado [MLM208]: CALIBRATION NOTE: Be sure about what she said before

Si exáctamente

***(M) Y ¿qué acciones hiciste para superar todas...**

Bueno, esas son las mismas que hago ahora, no han cambiado mucho en ese aspecto. Es decir, trato de ver que es lo que está sucediendo en el mercado y trato de formarme y aprender mucho por mi cuenta, porque estas cosas normalmente no..., ya cuando haces un curso ya es porque ya estás caduco, entonces tienes que estar muy encima de todo esto y aprendiendo todos los días.

Comentado [MLM209]: EA: See the market

Comentado [MLM210]: EA: Auto formation

Comentado [MLM211R210]: Note: Spa-WE-T1 said the same

Comentado [MLM212]: PU: Training expires

Comentado [MLM213]: EA: Be over training expires

Spa-WE-T3 TRANSLATED

1-What's your name?

María de los Ángeles Puerma Cuadrado

2- Date of birth.

15th November 1978. I am 35 years old.

3-How many brothers and sisters do you have?

I do have a brother and a sister.

4- Are you older or younger than your brother and your sister?

I am the youngest one. The last one.

5-Are there any entrepreneur in your family?

My brother is an entrepreneur.

6- What does he do?

He works in the hotel industry, he possesses two restaurants and another which is rented to another person

***(M) Do you think this person has influenced you? In which way?**

No.

7- When did you start your business?

The last year, eemm, in February 2012. I was 34 years old. Before that, I had been a partner in another company. I began the partner activity in a limited society. After a year, I decided to sell my part of it, and start to work on my own.

8-Explain your studies and your previous work.

I am graduated in market techniques and investigation. First of all, I did the business general degree, and afterwards, I did a management post-graduate, an MBA, and two more post-graduates, one about design, and the other about social media issue.

***(M) And about your previous work? (1:46)**

I did some sort of it. I began to work in 2004, as a marketing responsible, in a company about glass bead and precious gem importation to consume jewelry as well as jewelry. I was there for two years or something like that, and afterwards I had some jobs such as a sale analyst not for a long time, and finally I was as a marketing consultant in a company that was about technological issues.

9-Could you explain what your company is about?

Eeemm, ok I will tell you the structure of it. I am an autonomous, a marketing consultant, and I work practically always in consultancy. I have the accreditation from the Regional government in some economic help in innovation. What really is doing is help companies to have a free consultancy. And then I have the accreditation by the Chamber of Commerce in innovation and commercial issues.

***(M) And in web services and design marketing issues?**

I don't want to interfere, I prefer being involved only in consultancy and carry companies such as Sarah's one for design aspects and other ones. However, I feel more confident working on my area, as I felt as if I was a sort of intruder

10-Could you explain why you began your business? Was it a matter of chance or a matter of need?

Well, I was just working in a related company as employee, in consultancy area. At the same time, I started a new company with a friend, and actually in the same area of consultancy, web designs, advertising... But the company I was an employee was struggling due to the economic crisis, and they started to sack lots of employees. One of them was me, so I got focused only in the new company my fellow friend created. I lasted there for a couple of years, but as I told you, I feel as intruder working in these type of issues, so I was confused whether I had been right or wrong in that decision. Also, everybody was working in a different rhythm, so I decided to create a company on my own.

Furthermore, I started to work as a freelance for other companies, and then was when I did the legal registration and I only focused on that.

***(M) So... Was it a matter of chance or a matter of need?**

Indeed, it was actually a chance. It was something I had always liked, and with that negative experience as an employee, and I actually went to interviews that didn't pay too much, so it wasn't worth. And I wanted to do what I really liked, so I thought about create something on my own.

However, it was a bit of need as well. As I was diagnosed a disease (difficult to understand and to explain in the interviews), and that could end up with firing. So I decided that was the moment to work on my way, in consultancy issue. Nowadays I am working from home, I organize myself, quite good, I think. Furthermore, I had another goal: I wanted to compensate the quality of life, as I was in a medical study.

11-Do you have any partner in your business? Are those gentles or ladies?

I don't. Indeed, my consultancy doesn't need any people working on it. But as a result of consultancy, I have got some partners that come from clients at first. They have offered me to come to their business three times, and I actually accepted one of them. So now I am going to join, as a partner, a new company that deals with marketing application development.

12-Did you start the business with them?

I didn't. I started as a consultant. In my company I am autonomous.

13-¿Which percentage of the company do you share with them?

It doesn't proceed. *(6:17)*

14-Could you explain the process you carried to create your company, from the moment you thought about creating it and until it started to work?

I actually started to work well almost before I started the business. Indeed, when the company was dissolved, what was tough for me was to interact with people. I hadn't had powerful jobs so I didn't have the commercial profile, and I didn't

like to be broker. Nevertheless, going together to meetings gave me lots of confidence, as I started to get along and I made lots of networking. With that, they phoned me, we met to do an interview, and I started to achieve what we called Freelance work in the sector of consultancy, which was what lacked in the company (it was a sort of necessity). So, when I finished that activity and I sold business participation, I registered as an autonomous, I registered my company. So I began to work with a post of manager. And, actually, it wasn't a hard step despite investing a lot of money. It was about planning everything, it was about how many time I would be without an income. It was actually the other way around. I had the assurance of a fixed work, a part from the autonomous work. *(8:12)*

15- What troubles did you find while you were setting your company?

I was afraid of working on my own. But I also had the uncertainty...

***(M) Uncertainty? In which area?**

As I said, being alone, without that commercial profile, as well as the shyness to go somewhere and contact with consultancies that took me as a freelance, to seek for new clients, that type of stories. I actually felt and gained more confidence when I was working with another person and he/she got along with working issues. It was the issue that most worried me.

16-Which reasons or who helped you to overcome problems?

Basically, it has been essential to have the convenience to think we can step forward. It is true that you receive support from some people and from companies, also CADE's support (the chamber of commerce), as in that institution I have some contacts that support you, that help you, come to my defense... well, and finally, the family gave me some motivation as well *(9:42)*

17-Could you explain what did you do to get over your troubles?

What I did was simply hold up myself and struggle in some ways awful moments. Basically, I had no other option. I tried to face the issue, to be

determined to go alone to some events, the awareness of everything, to know what we had and didn't have, and just the need of food. *(10:10)*

18- Did you denote anything uncertain when you were in process of creating the company (cover all and not delegate), in aspects such as: technology, political situation at that moment, financing, suppliers, Competence of that moment, clients, the fact that you were a woman, the family, others?

Not really. At least, technologically. As I came from consultancy, and I had always been slightly interested in that, as it is necessary to do my work, so I am quite confident in that aspect.

Eem, I am from marketing, so for me the crisis is like a chance and not as a threat, and it's just now the moment where companies really have use the marketing that wasn't used. I also take advantage of the accreditation with the Regional government and the chamber of Commerce, that, in fact, guaranteed getting clients and I was not going to correct expenses. Therefore, indeed I have been benefited with that instead of being harmed. And, finally, neither was investment harmful for me; I didn't have to invest.

***(M) So, if you had to choose an uncertainty issue, which one was the most important? If there is any uncertainty.**

I would say maybe it was the family, but it actually wasn't.

***(M) It could have been the competence, the clients, the suppliers...**

I don't even have any supplier.

***(M) For instance, Sara's company could be a supplier**

Ok, but I have always tried to assure and set agreements, and help with people that give me confidence, and they actually haven't failed. I don't know, but only if I told you...

***(M) Maybe clients' achievement, the political moment...**

I wasn't affected by the political moment. It could have been uncertain the family, as I wanted to become mother, and in this work I had to spend a lot of hours. I didn't know what would happen if I became mother, despite knowing I would improve my quality of life. That was the most uncertain issue.

***(M) Did you have that uncertainty while you were creating the company?**

I did. But I actually perceived that as I told you: I thought I would increase the quality of life, but I knew it's too risky to become mother, I could actually complicate a lot my life. So I made plans to put off the pregnancy, as nowadays... so it was a bit uncertain, and thus, that made me realize to lay out things in another way. *(14:10)*

19-¿Did you receive any motivation during the creation process from: family or friends, couple, other entrepreneurs, other professional people, mentors, previous formation, professional training, labor experience, institutional mood, others?

I think I did from everywhere. What's more curious is that my mother is a functionary, and she has been the person who supported me more, that encouraged me to step forward, and we have actually pretty different perceptions of the world. Institutionally, I had CADE's support, from the Chamber of Commerce. Also it was important the entrepreneurs help from entrepreneurs meetings in networking association. And lots of conferences and stores that increases your confidence and make you optimistic about your future.

***(M) If you had to choose any of these motivation source, which one would you choose?**

I would choose my family and my mother, actually. *(15:07)*

20-¿Could you explain the actions you carried to get over the uncertainty you pointed as most important when you started your business? You pointed technology, didn't you?

At the moment, what I only did was remind as I had been. And that's one of the issues I have laid out, just sometimes thinking about how to organize myself to combine the family with the profession, despite postponing my family life.

Spa-WE-T3 ORIGINAL

Entrevista M^a Ángeles Puerma

1-¿Cómo te llamas?

María de los Ángeles Puerma Cuadrado

2-¿Cuál es tu fecha de nacimiento?

El quince del once de 1978

Comentado [MLM214]: Note: She is 35 years old

3-¿Cuántos hermanos y hermanas tienes?

Un hermano y una hermana

4-¿Qué posición eres entre tus hermanos?

La última, la tercera

Comentado [MLM215]: Note: She is not the alleged leader in the family

5-¿Hay algún emprendedor/a en tu familia?

Mi hermano

6-¿Qué hace/n esta/s persona/s?

Pues se dedica a la hostelería, tiene dos restaurantes y un tercero que lo tiene

alquilado a otra persona

Comentado [MLM216]: Note: No related with her business

*(M) ¿Crees que esta persona te ha influenciado? ¿Cómo?

Comentado [MLM217]: CALIBRATION NOTE: Ask this because if I don't do it the previous question doesn't have value

No

7-¿Cuándo comenzaste tu negocio?

Hace un añito, eeee, en Febrero de 2012. Antes fui socia de otra empresa, si, para que lo sepas. Que me puse por mi cuenta, pero empecé la actividad de socia en una sociedad limitada, decidí al año y pico o así vender mi parte y ponerme por mi cuenta.

Comentado [MLM218]: Note: She was 34 years old

Comentado [MLM219]: Note: Previous experience like business partner in other company. Now she is alone in her company

Comentado [MLM220]: EA: Sell previous business participation

Comentado [MLM221]: EA: Start business alone

8-¿Cuál es tu formación profesional? (estudios, trabajos previos, etc.)

Mi formación profesional cual es, pues soy licenciada en Investigación y Técnicas de Mercado, primero hice la diplomatura de empresariales, y luego hice un master de gestión, un MBA y otros dos master más, uno de diseño y otro con el tema de social media.

Comentado [MLM222]: Note: High qualification related her business

*(M) Y, ¿trabajos previos? (1:46)

Trabajos previos sí. Empecé a trabajar en 2004, entré de responsable de marketing en una empresa que se dedicaba a la importación de abalorios y de piedras preciosas para la bisutería y demás y la joyería, estuve allí unos dos años o así, luego tuve algún que otro trabajo de analista de ventas y demás, por poco tiempo y luego tuve casi cinco años de consultora de marketing en una empresa que se dedicaba al tema tecnológico.

Comentado [MLM223]: Note: 9 years working

Comentado [MLM224]: Note: Previous work related to her business

Comentado [MLM225]: Note: Again previous work related to her business

9-¿Podrías explicar qué exactamente hace tu negocio?

Eeeee, vale, te cuento la forma. Yo soy autónoma y soy consultora de marketing, a lo que me dedico es al tema de la consultoría prácticamente...eee, estoy acreditada por la Junta de Andalucía en unas ayudas que hay que son el cheque innovación que lo que hace es ayudar a las empresas a que puedan acceder una consultoría gratuita, que no cuesta nada. Y luego estoy acreditada también por el Consejo Superior de Cámara de Comercio para lo mismo, para el mismo servicio de innovación, en temas de la comercialización.

Comentado [MLM226]: Nota: She is "autonomus". This could be translated by "freelance", however this last term is used in Spain to point out independent employee who is contracted but s/he doesn't have a company. In other cases, "freelance" is also used to note works without government controls, i.e. illegal.

Comentado [MLM227]: Note: She is consultant in marketing

Comentado [MLM228]: M: Accreditation by regional government-Feel competent

Comentado [MLM229R228]: EA: She requested accreditation

Comentado [MLM230R228]: PU: Recognition by customers

Comentado [MLM231]: M: Accreditation by Chamber of Commerce

*(M) ¿Y temas de web services, de marketing de diseño?

Si, eee, no me gusta entrometerme, prefiero dedicarme a la consultoría pura y dura y tirar de empresas como la de Sara para el tema de diseños y demás, que aunque tengo formación, me gusta el tema, pero me siento un poco intrusa, y donde me siento más cómoda es en temas de la consultoría y del xxxx.

Comentado [MLM232]: Note: Maybe she was also in the marketing and branding, because these services are overlapping in the same company

Comentado [MLM233]: Note: She feels more confident working in her area

10-¿Podrías explicar por qué comenzaste tu negocio? ¿Oportunidad o necesidad?

Pues a raíz de, vamos, montamos la empresa, la primera empresa de la que te hablaba que se dedicaba también al tema del marketing, consultoría, estaba más

enfocada al tema de reclamo publicitario, diseños web y demás; yo estaba trabajando por cuenta ajena en la consultora esta y entré a formar parte de esta empresa que monté con un amigo, eeee, las cosas llegan, llega la crisis, la situación en la empresa se viene un poco abajo y empiezan a despedir a gente hasta que la cierran. Entonces ya me enfoqué y me dediqué en exclusiva a la empresa esta, estuve un par de años, lo que pasa (4:10) es lo que te decía, que a mí el tema de dedicarme al diseño, dedicarme a ese tipo de historias, me siento un poco intrusa y no terminaba de verlo. Luego también a nivel de trabajo íbamos cada uno a un ritmo yyyyyy, total que decidí ponerme por mi cuenta. Y comencé a trabajar como freelance para otras empresas y ya fue cuando decidí darme de alta por mi cuenta, y dedicarme en exclusiva a esto.

***(M) Entonces, ¿qué dirías que fue una oportunidad o una necesidad?**

Eeeee, fue oportunidad porque era algo que a mi siempre me había gustado y después de la experiencia esta, un poco mala, de estar trabajando por cuenta ajena y que a las entrevistas a las que iba, lo típico, lo que te ofrecía tampoco eran unas condiciones buenas, pues me podía un poco permitir el decir voy a dedicarme a lo que me gusta, voy hacer realmente lo que me gusta.

Comentado [MLM234]: Note: She was working in a related company like employee. At the same time she started a new company with a friend. Always in the same area of consulting, web designs, publicity, etc.

Comentado [MLM235]: Note: The company where she was employee started to dismiss people, also her.

Comentado [MLM236]: Note: She focused on the company shared with her friend.

Comentado [MLM237]: Note: She was amotivated because she was working in an area that she didn't like. I.e. low internal motivation, maybe only for the money, but she didn't like her work.

Comentado [MLM238]: EA: Start a company alone

Comentado [MLM239]: EA: EA: Work like freelance

Comentado [MLM240]: EA: Legal registration

Comentado [MLM241R240]: Note: Here we can see that be a freelance doesn't mean to have your own company.

Comentado [MLM242]: Note: She says opportunity, but also she related this with a internal necessity

Comentado [MLM243]: Note: She wasn't very happy with the situation vacants.

Comentado [MLM244R243]: M: Situation vacants

Comentado [MLM245R243]: Note: But this motivation is more to start business

Comentado [MLM246]: M: What really I like

También un poco por necesidad porque me diagnosticaron una enfermedad que es algo complicado de entender y que además hay que explicarla cuando vas a una entrevista, y como puede dar pie a que me despidan, pues la verdad que me sentía ahí un poco que dije este es el momento para que me dedique precisamente al tema de la consultoría trabajar desde, ahora mismo trabajo desde casa y me organizo la verdad que bastante bien. Entonces, era también un poco por compensar la calidad, yo estoy en un estudio médico, y por compensar también un poco porque tengo que...

Comentado [MLM247]: M: Disease necessity

Comentado [MLM248]: EA: Work from home

Comentado [MLM249]: M: Quality of life

11-¿Tienes socios en tu negocio? ¿Son mujeres u hombres?

No, bueno a raíz del tema de la, en mi negocio no, pero a raíz de las consultorías que he ido haciendo con clientes, ya me han ofrecido en tres ocasiones, con uno de ellos si que estoy formar parte del negocio de ellos. Entonces, ahora entro de socia en una empresa que se dedica al tema de desarrollo de aplicaciones para marketing.

Comentado [MLM250]: Note: She is alone in her business

Comentado [MLM251]: Note: But these business partners will be in the future, not when she started her company

12-¿Comenzaste tu negocio con ellos?

No, no, comencé como consultora. En la empresa mía soy autónoma.

Comentado [MLM252]: Note: She started alone

13-¿Qué porcentaje de compañía compartes con tus socios?

NO PROCEDE (6:17)

14-¿Podrías explicar el proceso que llevaste a cabo para comenzar tu negocio, desde el momento que pensaste en comenzar un negocio, al momento en que tu empresa empezó a funcionar?

La verdad que empecé casi a funcionar antes de comenzar con el negocio, es decir, cuando yo terminé de trabajar con la...de disolver mi parte en la empresa, pues bueno, si a mi algo me costaba era el relacionarme con la gente, yo he tenido más el trabajo de currito y no tenía perfil comercial y además no me gustaba mucho, pero sí que me dio mucha soltura el hecho de ir siempre juntos a las reuniones, me empecé a desenvolver e hice bastantes contactos. Entonces, a raíz de ahí me llamaron por teléfono, fui a una entrevista y ya fue cuando medio fui cerrando la parte de esa freelance para esta agencia para tema de la consultoría, que lo que necesitaba era la parte del marketing que era lo que les fallaba. Entonces, cuando ya terminé la actividad y vendí mi parte de la empresa me di de alta en autónomos y empecé a trabajar con esta gente, con una gerencia. Entonces fue un poco, que no fue un paso duro en cuanto tener que hacer una inversión de decir a ver qué planificación me hago, cuanto tiempo voy a estar sin mis ingresos y demás. Fue un poco al contrario, vamos, que ya tenía el trabajo asegurado, aparte del trabajo de XXXX (8:12)

Comentado [MLM253]: EA: Work before start business

Comentado [MLM254]: PU: Interact with people

Comentado [MLM255]: PU: Don't like be broker

Comentado [MLM256]: EA: Go to meetings

Comentado [MLM257]: EA: Make networking

Comentado [MLM258]: EA: Freelance work

Comentado [MLM259]: EA: Sell business participation

Comentado [MLM260]: EA: Register company

Comentado [MLM261]: PU: Investment

Comentado [MLM262]: PU: Planification

Comentado [MLM263]: PU: Time without money

Comentado [MLM264]: Note: Although she didn't have problems of investment, planification, and money to start, she recognize the problem of these issues to start businesses.

15-¿Qué dificultades encontraste durante el proceso de establecer tu negocio? ¿Por qué?

El miedo que me daba el ponerme por mi cuenta pero eso era la única el miedo, la incertidumbre de decir me voy a meter en éste...

Comentado [MLM265]: PU: Be alone working

*(M) ¿Incertidumbre en que ámbito?

En lo que te comentaba antes, de verme sola, de ese perfil comercial que creo que no tengo, y que me costaba un poco el hecho de tener que ir y contactar con consultoras que me tuviesen como freelance, a buscarme nuevos clientes, historias de estas, era la parte que peor llevaba, o sea lo., me sentía mucho más segura mucho más tranquila cuando iba con otra persona y que se soltaba. Era la parte que más me agobiaba.

Comentado [MLM266]: PU: be alone

Comentado [MLM267]: PU: Commercial skills

Comentado [MLM268]: PU: Seek new clients

Comentado [MLM269]: Note: She was more confident with another person working with her. However, she was alone working in her business now

16-¿Qué razones o quién te ayudó a superar estas dificultades?

Pues ha sido a base de aguantarme básicamente, ha sido a base de decir venga vamos a tirar para adelante. Es verdad que encuentras apoyo en terceros y en empresas que te apoyan, luego hay instituciones que te ayudan un montón, los CADEs, no se si los conoces, la cámara de comercio pues la verdad que quieras que no ahí tengo contactos y gente que, técnicos que te arropan, te apoyan y te

Comentado [MLM270]: M: Tell to myself pull ahead

Comentado [MLM271]: Note: Motivation doesn't come only from her

Comentado [MLM272]: M: Support of companies

Comentado [MLM273]: M: CADE support

Comentado [MLM274R273]: Note: The term CADE means in Spanish: "center business development support". They are Andalusian governmental institutions distributed in many cities in all Andalusia. They help to new entrepreneurs in issues related to business projects, legal forms of business, subsidies, etc.

ayudan a tirar para adelante. Bueno y a nivel familiar por supuesto, es otro...

(9:42)

17-¿Podrías explicar qué hiciste para superar esas dificultades?

Aguantarme y pasar muchos malos ratos, eee, básicamente, aguantarme, no me

quedaba otra. Echarle cara al asunto, y decir pues ya está, yo iré sola a los

eventos, yo me organizaré como pueda e iré, o sea, cuestión de concienciarse

de que era lo que había, ya está, tampoco, cuestión de comer. (10:10)

18-¿Percibiste alguna incertidumbre acerca de temas relacionados con la

tecnología, política, recursos, proveedores, competencia, consumidores,

género, familia u otro que no haya mencionado durante el proceso de

comenzar tu negocio?

No. A nivel de tecnología no, no porque, bueno, venía de la consultora esta,

estábamos así a la última, siempre me ha gustado estar un poco, vamos, a lo que

me dedico no me queda más remedio que estar en lo mío, casi que a lo último

que va saliendo a nivel tecnológico, entonces por ahí no.

Eeee, soy de marketing, entonces la crisis casi que la veo como una oportunidad

no como una amenaza, entiendo que ahora es cuando las empresas realmente

se tienen que dedicar a un poco a hacer uso del marketing que no se estaba

Comentado [MLM275]: M: Professional friends in Chamber of Commerce

Comentado [MLM276R275]: Note: Chamber of Commerce is also a institution distributed in all Spanish territory. They depend on the association of companies. They also help with issues related to finance, training courses, etc.

Comentado [MLM277]: M: Of course family

Comentado [MLM278]: EA: Hold up myself

Comentado [MLM279R278]: Note: She mentioned that the interaction with other people, prospective clients, was difficult. She just faced this problem by doing it many time

Comentado [MLM280]: EA: Self-conviction

Comentado [MLM281R280]: M: Believe in herself

Comentado [MLM282]: EA: Awareness herself

Comentado [MLM283]: M: Need of food

Comentado [MLM284]: Note: She is very confident about her technological knowledge this could lead:

Comentado [MLM285R284]: M: Technological knowledge

Comentado [MLM286]: Note: Crisis looks like opportunity. Economic context is an opportunity. This is not shared by other entrepreneurs

haciendo y aproveché además la coyuntura de la Junta de Andalucía y de la

Cámara de Comercio que ofrecía la posibilidad a asesores de acreditarse, que

quieras que no, de alguna forma, te garantizaba el conseguir clientes porque no

iba a tener que reparar en los costes. O sea, que a mi casi que me ha beneficiado

la situación que perjudicarme.

Y luego inversión, no he tenido que hacer tampoco.

Comentado [MLM287]: EA: Accreditation by official institutions

Comentado [MLM288]: PU: Getting clients

Comentado [MLM289]: Note: She doesn't see the economic crisis like a problem for her business, the opposite, an opportunity

Comentado [MLM290]: Note: She mentions about the investment, because she is in the consultant business she doesn't need many resources

***(M) Entonces si tuvieras que elegir una fuente de incertidumbre, ¿cuál**

dirías que es la más importante para ti? Si hay alguna.

Iba a decir la familia pero tampoco, no no

***(M) Los clientes a lo mejor, o la competencia que había, o los**

proveedores.

No proveedores no tengo. Proveedores no tengo porque proveedores no tengo.

Eeeee, ¿qué te digo?

***(M) Por ejemplo la empresa de Sara puede ser un proveedor**

Comentado [MLM291]: Note: She uses other companies for marketing, etc.

No pero no, porque siempre he intentado asegurarme y establecer alianzas y

trabajar con gente que me inspirase confianza y en ese caso no me han fallado.

Y no se, como no te diga...

***(M) La captación de clientes, la política del momento cuando empezaste**

La política del momento a mi no me afectaba, o sea, no he sentido que me haya afectado. Te iba a decir, porque pone la familia, más de cara pensando en mi, en el futuro con este trabajo en el que si gano un poco de calidad de vida, pero pierdo en otros aspectos, porque ahí son horas y horas y horas y horas de curro y si que el tema familiar más a nivel de futuro, de poder ser madre, que no me veo así ahora con una barriga gorda. Esa es una de las cuestiones que si que me genera un poco de más de inseguridad.

Comentado [MLM292]: PU: Become mother

***(M) ¿La tuviste cuando fuiste a comenzar la empresa?**

Sí. Lo veía un poco por lo que te comentaba antes que ganaba calidad de vida para una serie de cosas, en temas del estudio médico y toda la historia, pero por otro lado decía, ostia! me voy a meter en un fregado que cualquiera se plantea ahora a día de hoy ser madre, bueno de hecho los planes que tenía los he tenido que un poco que aplazar precisamente por eso, porque ahora mismo, con la vida que yo llevo no...así que esa fue un poco la incertidumbre, y lo que haga que el día de mañana me plantea las cosas de otra forma. *(14:10)*

Comentado [MLM293]: M: Quality of life

Comentado [MLM294]: PU: Become mother

Comentado [MLM295]: EA: Postpone become mother

19-¿Encontraste alguna motivación procedente de tu familia, pareja, red profesional con otros emprendedores, mentores, previa educación, experiencia laboral o ambiente institucional en ese momento para superar esas incertidumbres? ¿Podrías explicar cuáles y cómo?

Si si, yo creo que por parte de todos. La que más, es curioso, es mi madre que es funcionaria, es que es curioso, pero es la que ha sido prácticamente la que más me ha apoyado y la que me ha animado a que diese el paso, con una mentalidad, imagínate, totalmente diferente. Y a nivel institucional ya te digo que he estado super arropada con la gente del CADE, de la cámara de comercio y emprendedores como ahora con el tema del emprendimiento hay tantas asociaciones de networking y tantas jornadas y tantas historias la verdad es que al final te llenan un poco de ese optimismo que vamos necesitando todos.

*(M) Y si tuvieras que elegir una entre estas fuentes de motivación, ¿podrías elegir alguna?

Mi madre, la familia (15:07)

20-¿Podrías explicar qué acciones llevaste a cabo para superar esas incertidumbres que has señalado como más importantes cuando estabas comenzando tu negocio?

Comentado [MLM296]: M: Mother support

Comentado [MLM297]: M: CADE support

Comentado [MLM298]: M: Chamber of Commerce support

Comentado [MLM299]: M: Meet of entrepreneurs

Comentado [MLM300R299]: Note: This implies...

Comentado [MLM301R299]: EA: Attendance to meeting for entrepreneurs

Comentado [MLM302]: M: The most mother support

De momento quedarme como estoy, lo único que he hecho para superar la incertidumbre es quedarme como estoy, y no la he superado para nada porque es una de las cuestiones que si me sigo planteando, de hecho hay momentos en los que he dicho haber de que forma me organizo, lo hago para poder compaginar una vida familiar con la profesión, así que no está superada.

Comentado [MLM303]: EA: Postpone family life

TRANSCRIPTIONS & TRANSLATION WOMEN

ENTREPRENEURS FROM SPAIN

Sp.1/9. TRANSLATED

1-What's your name?

Elisa

2- Date of birth.

9th May 1982 (In this interview she was 30 years old)

3-How many brothers and/or sisters do you have?

I have an older sister.

*(M) De acuerdo, esa era la siguiente pregunta

4-Related to that, are you the oldest, the youngest?

IT IS ALREADY ANSWERED BEFORE

5-¿Are there any entrepreneur in your family?

Well, practically all of them work as a teachers, from the pre-school to the university. Eeeem the only thing is that I have a godfather working on a stationery shop here, in San Fernando as well as my uncle who is a podiatrist. The others are all civil (therefore, no entrepreneurial environment in her family.

6- What do/does this person/people do in his/their jobs?

IT IS ALREADY ANSWERED

7-Do you think this/these person /people have influenced you?

I don't think so. In fact, they are not my close family, it is actually the other way around. They are just working hard in fixed timetables so it is impossible to come close to them, they are focused on their job (It looks like she didn't have any familiar reference to become an entrepreneur

8-When did you start your own company?

I really have started in January, 2013 (she was 29 years old when she registered the company). Well and before I had been in process during some months to create it.

9- What have you studied and what work have you experienced?

Well I studied Business, and afterwards I did the degree of Advertising, then a social economy master and finally some design and themes such as marketing, market and others

10-Could you explain us how your company works

I HAVEN'T DONE IT!!!!!!

11-How could you explain why you started your company? ¿Was it a matter of chance or need?

Actually it was because I had it on the back of my mind, but it wasn't created on purpose. It was a casualty. Some friends wrote me about their need for services, then I started to, unforeseeably as I hadn't created anything, to receive clients. I had the idea it could be viable and it seems it is being viable, so I started because I had the chance...but also I was unemployed.

12-Does your company has any membership? Are there man or woman?

I did something foolish. It was to pass two friends-a male and a female we had been classmates when we did Advertising- from self-employed to what is already a Company, but it halted. Well, I continued my business but, them, also, they had two different jobs. So it was only an idea an idea, but it didn't work.

.13-Did you start you Company with them?

No.

14-¿Which percentage do you share with them?

I actually can do everything I want (She doesn't have business partner to share PU, and M.

(2:53)

15-Could you explain the process you carried to open your Company, since you created it , until it started to work ?

Well the first thing I did was to reorganize my Curriculum and above all, everything socially, from internet websites and others .I had a personal since I started to deal with web design, and I have been changing and adding

things... Well, the first thing I did, while I was working, was to focus on what I could offer (seek her possible services and also, promoting myself adding myself into network). Also, I had the clear idea with a friend, so he decided to work on the Brand, but finally it has been my business then we (my friend and I) created "El Pez que Muerde", that was an idea to have something together, and It started as I have explained... but with another business idea...we were working on a trade grant from Andalucía's council, so at that time he was in assignments part in "Checa" and I was in Andalucía's council, in the commercial part. So these training period, we saw the fault related to businessman's aspect. Practically all businessman haven't been able to mobilise their business to the future, and it is a halted sector, mainly in traditional trade, that it is used in the cities, despite being now the aspect of opened portals, but, well, in this trade lacks initiative. I mean, the idea started when we finished that grant. We tried to form the Company eat this kind, giving to the business an advisable support, in marketing, in communication ..., so as to save their business as lots of them were closing. Then everything started, partly owing to my self-employed worker idea, trying to be determined and also because of this man, to try to carry out this project. That became only an idea, so we created the webpage, we did the registration web domain and also, though become halted due to the fact that he started to work and I started in another place. He has been working as a trade tenor, but at the end he wasn't able to create the Company with me, as he is still working in "Ceka", So my personal idea restarted the Brand I had already created, when we put together "El Pez que Muerde", was when we put together...we were talking each other, it was something in common, but personally it was when I joined as a self-employed and It was when I said, well, now I have started to have some clients, and I must do it legally and let's see how it works. So then, go to Finalce & social security and... What are these legal requirements? despite studying business administration, and then when you face it, that's something I haven't been

explained for, as that's something like that (difference between university and the world) So I consider myself as a business manager (I have been making taxations and I have carried (Reading again as I hadn't done the corporate tax) I had done IRPF, and those are two different things. Then, when yourself has to do the check-in, is when you realise that everything you have studied (and you have studied) is pointless. But when you realise it, is better than others I suppose. Then in January I formalised the registration company and from that moment until now I have been working with clients through friends or clients through clients.

16-What troubles did you face in your Company setting?

The thing is that related to Public Finance and Social Security, people don't explain at all. So, everybody thinks you know it for sure, so you fill it in (pay taxes to avoid problems) and that's all. Nobody explains you what are you creating, what could be your future. It doesn't have a standard answer. And afterwards, if you want to be a plumber self. worker, if you want to create an online business,... it's just the simplicity of paying an amount every month and then you can do whatever you, , or create (it is just that nobody asks you what are you going to do, they simply ask if you are becoming a self-worker

More specially, in CADE's case, while I went there I was already a self-worker. I joined CADE the first time and I asked mainly for the incubator (a place where you can have an office for rent free during the first period in your business and locals, eeem, they didn't gave me long one, but it was like "yes, you have to wait", make an appointment, something more, and when I told them I had already the certificate, that I was working on that, the situation changed. I came in in another way, and they gave me some priority. In any case, it is true that it's the same (she has a lack of implications, in the sense; what do you actually need? (9:00). As sometimes, for instance, I told this person: there is no need for a store, I only need it to have an office, as I see my client in those offices, and, well, the other everything is online, so I actually don't need a store,

I don't need an investment, I am not making a factory I don't need a product investment, I need institutional advice. And is similar in that sense. Fill in a questionnaire for a Local and come in, you know? But nothing more. Then is like having your business done, if you want to join, ok, but you can go into another way.

17 Which reasons or who had helped you to overcome your difficulties?

(9:50)

Actually in fiscal and economic aspects, I have lots of business friends that have followed this way and I have a cousin who have helped me with fiscal and tax aspects with doubts I had, "how can I facture that?" and that is the aspect I have seen more doubtful. As you know how to do your job, the doubts are about what you don't know. So then it's important to have help from friends (Now that I need a professional network, I have it here, is what happens, and at the end, it's pretty useful. At present we have that solution.

18-¿What did you do to get over the problems?

Well, I ask them if they could really help

***(M): In the last questions, which reasons did you have to keep trying to overcome your difficulties?**

Well, I have found toughness (especially in tax, legal doubts but it is something day after day in a Company... It's not a difficulty in my business but it is on the way of doing it. So, actually the conversations with friends, going to Public Finances, de for some papers and these things, fight with the computer, and Telematics is a lie, as one day I had to go to my grandfather's house as the computer only accepted a computer network as Windows XP to do a questionnaire, so I had to think about the way of answering a questionnaire that only accepts od computers (from 2000) It was impossible with Windows 7 and with Java(my computer)So I ended up going to my grandfather's house and asking him to use his computer and I became calm at that moment (as I had

tried it with a Mac, with iPad, Windows and it was a 3 days length to do it. So I ended up doing it on a Sunday at 7 pm, and that didn't make sense.

Then I had administration, network or aspects I had never dealt with (aspects you have to do come what may

19- Did you denote anything uncertain when you were in process of creating the company, in aspects such as:

-technology

-political situation at that moment

-financing

-suppliers

-Competence of that moment

-clients

-the fact that you were a woman

-The family

-Others (13:00)

Well, it is doubtless that when you start a business, you don't even know how it will work (you don't even know your income. You have a salary when you work on a foreign account, it could be higher or lower, but you don't know the amount, and you do know how much is in every month. You don't have troubles with public finances, you have your IRPF every year, and that's all. Nevertheless, as a self-worker, is different. You need to get used to taking bills of things that you usually don't do. It is something you need to get used to. Then the budget, billing, how much you earn... so nothing less than knowing how is it going, as, if I contemplate that Am I going good or bad. Where Am I going? That's actually the problem.

***(M): But during the creation process of the company...**

Of course, for instance, in aspects such as this or that one, you sit down and you say (I have that number of clients, I think I can achieve that number I can do, in my case, a website within two months whereas I could do three webpages

in one month. Yes, whatever. Then I make numbers, and you say, well, I can do that, with that I can make 1000 euros in one month and then you (14:22), and then you see your expense, I pay that amount as a self-worker, then IVA tax, and then everything (all the expenses and earnings) should be well-structured in your mind So, I can reach that level, but I actually never achieve it. When you arrive, you think yourself: well, at the end of the month I have done something, I have earned, not I have this uncertainty that I have while I decided to go forward or not. Then, as I said, it was a matter of chance more than anything as I had some clients to check-in. Then it was the reality I had to be the leader, and if it goes wrong, never mind, we go forward. And, also, I was unemployed and I decided either that, or, running away to another country. We will try it, as I say it, it I am going to burn until the last row in Spain, and If Spain sacks me, I will leave (although I didn't want to leave Spain) and, as I had already clients to check-in, I decided to try it. But the thing is that, when I started, I thought we weren't capable of fixing numbers Well, I am incapable of saying if this is going well or not, or I am losing money....and, In fact, you use your thrift and you say: I am going to use these savings but when you focus on that, despite doing a Business plan, the world is something completely different. Neither in competitors, in clients, in efforts, in nothing .So the most uncertainty was to say: how can I solve the problems I would have, you know? Maybe in some months I would be in Bankruptcy.

19.1-¿Could you explain one of these particularly? (16:16)

Well, principally, financing the way of what it is (real expenses of the company and then consumers theme: Am I going to have enough clients to face all the expenses? How could I maintain all the clients in order to earn a wage?

(16:48)

20- Did you find any motivation during the creation process of your company from:

-family or friends

-couple

-another entrepreneurs

-other professional people

-mentor

-previous formation

-labour experience

-institutional environment

-others

That made you get clear up your mind? ¿Which ones and how did you do it?

Well, Principally I had two hands. First of all, my close family, friends, supported me since I started and everybody told me I was able to do it, you are keen on that so it is clear that people support me in “ok, just do it, try it, if it doesn’t work, no problem you know that here in Spain we have the “if it’s too tough” , it does matter, you can’t do another business... so different from the US , for example, as in there, if you create a new business and you are in bankruptcy, you set up another one. (Here is a Pariah if you fail .So you have that feeling of, Am I going to mount that? Am I going to work and I will be capable of having customers, going to meetings, as I have never done something like this? Can I do it? It is worth? You look yourself as something pretty tiny, as it doesn’t mind how much you have studied, how much you have worked in other things, and for this part I have a lot of emotional support from friends and family (I have always commented that)

20.1-Could you point particularly some of these?

Well, I have some friends that have undertaken that, that are related to, CADE and that’s pretty good. Actually to the contrary, the entire world who I say it, they told me that as I was a Business woman and I was willing to do that, then it would be all right. And then professional experience. My business idea was

online communication, marketing web design and others. What happens is that the labour experience I had before was completely different, it was in a Bank, in the Council, related to companies in an advertising agency. Just that, as I had another professional facet, just thinking I was so tiny (19:00) I had studied, but, In fact, I wasn't determined to say to the clients that I do your website, I carry your communication and I have no experience in that. I was a bit anxious. But just my last professional experience was in a real state agency bringing the website, sells, social network, communication, solving computer problems (everything for a girl) (that gave me skills) . So I resign to that job as my salary was every day lower, less hours, and the question What the hell Am I doing here? .And then I just considered, I am going to work on my own, as everybody thinks it's wonderful , I would consider that. (20:06). And then I started to think: well, I have been contracted here they told me to do that, and I did it in less time than what was expected (so I found myself able to do it as I have worked on it, and on the other hand, nobody has criticised me, they told me I do it outstandingly (I had the sufficient strength to start this project. So it was a bit of professional and economic growth, in that sense, and also having a job where they treat you correctly, with a salary, money recognition at that moment I saw myself saying to work for you, look for the clients and work wherever you want. But you can achieve it, and at that moment is vital the uncertainty, the legal papers of claiming for working for myself for personal fulfilment, that at the end you always get the salary you have deserved.

21Could you explain the acts you made to overcome your uncertainty that you have point as the essential ones when you were starting your business? Not many actions really. Mainly, pigheadedness, I mean, I can do it. As you consider lots of doubts and everybody looks you awkwardly thinking: do you really want to do that? Then you get up every day and you think. Why not? Why not. These people haven't studied, and they do have their own

companies, business, and home. So If I have acquired this business knowledge, (I have studies just for that, I can and I will do it. Say let's go!

***(M) But you mentioned before the importance of resources, don't you?**

You told me.

Of course, I used savings to spend it on that resources either it goes right or wrong, the objective is to learn from it. The cost of a Master is two thousand euros, such as an entrepreneur master If I do it , it will cost me two thousand euros, and I can pay as a self-employed, I can pay petrol, whatever I want, and I can do it, and that's important. So, then resources theme about financing it's about losing money; it's about an investment. Then it only depends on us... client's aspect I think we were pretty lucky, as the majority of the clients are friends of mine (or clients from friends of friend or friends that managed and created companies themselves. So they have been around me, close to me, or with the contact with another person (however, in Facebook, some have contacted looking my profile, and saying what I was doing. These are people you haven't talked during the last 20 years, but it becomes useful to meet them in Facebook, as you go to events with them looking for clients, go to some places (you give business cards to everybody, that gives you shyness (I am ashamed to give my business card, saying that's the chip I have to change and he has convinced to yourself and you remain as if nothing has happened. So then the actions were just that one's (I will spent money on that as if I was spending it on a photo camera Change the chip and to move for client's .I actually have, time after time increasing clients, and I have increased it due to interviews for example. In Infojob ones, when they found out I have created Freelance, I have made more clients that were from a working interview and now they are mine. What I need is someone to make me a website. Could you do it? They told me. So, it is useful that one year later, this person has looked your profile in Linked. In and will say you: Are you doing that? Are you doing that? Well, we are looking for... pointless things, actually... but it's true.

Network is just there, and you need to use social network. You need to know where they are, how they work...

Sp.1/9. ORIGINAL

1-¿Cómo te llamas?

Elisa

2-¿Cuál es tu fecha de nacimiento?

Nueve de mayo del 82

Comentado [MLM1]: Note: She is 30 years old

3-¿Cuántos hermanos y hermanas tienes?

Tengo una hermana mayor que yo.

Comentado [MLM2]: Note: She is not the alleged leader because she is the younger sister

*(M) De acuerdo, esa era la siguiente pregunta

4-¿Qué posición eres entre tus hermanos?

YA CONTESTADA

5-¿Hay algún emprendedor/a en tu familia?

Casi todo el mundo es profesor o maestro, desde parvulito hasta la universidad,

eee, lo único que tengo es mi padrino que tiene una papelería aquí en San

Fernando y mi tío que es podólogo. El resto todo el mundo es funcionario.

Comentado [MLM3]: Note: No entrepreneurial environment in her family

6-¿Qué hace esta/s persona/s?

YA CONTESTADA

7-¿Crees que esta/s persona/s the ha/n influenciado?

No creo, porque no son, digamos, de la familia cercana cercana, más que nada es todo lo contrario. Son gente que tiene trabajo fijo, son gente más frenada, la gente de cerca.

Comentado [MLM4]: Note: It looks like she didn't have any familiar reference to become an entrepreneur

8-¿Cuándo comenzaste tu empresa?

Empezar, empezar realmente, empecé en enero de este año, de 2013. Y bueno antes he estado lo que es el proceso han sido unos meses antes poniéndolo en marcha.

Comentado [MLM5]: Note: She was 29 years old when she registered the company

Comentado [MLM6]: Note: Starting to be an entrepreneur is when she did the first action, not when she registered her company

9-¿Cuáles son tus estudios y trabajos previos?

Pues hice empresariales, luego hice publicidad, luego estuve haciendo un máster de economía social, y ya luego cursos varios sobre diseño y temas de marketing mercados y demás.

10-¿Podrías explicar a qué se dedica tu empresa?

ME LA HE SALTADO!!!!

Comentado [MLM7]: Note: The answers to the question 10 are more about the deeper understanding of the sector by the researcher. Even though in this case, it hasn't been answered, it could be remedied by other interviews.

11-¿Podrías explicar por qué comenzaste tu empresa? ¿Oportunidad o necesidad?

Realmente fue por...era lo que tenía en mente, pero fue más por casualidad. Me escribieron amigos que necesitaban los servicios, entonces como empezaron a

Comentado [MLM8]: Note: She had the possibility to create a company in mind some time ago.

Comentado [MLM9]: M: Casualty of friend-clients

entrarme clientes, digamos sin montar nada, me digo un poco la idea esa de

mmm parece que la idea está siendo un poco viable, entonces empecé más que

Comentado [MLM10]: M: Viability of the company

nada por eso, por oportunidad, se me presentó y tampoco...y estaba en el paro.

Comentado [MLM11]: Note: Motivation coming from rewards. External motivation led by money?

12-¿Tienes socios en tu empresa? ¿Son mujeres u hombres?

Pues hice una tontería, de digamos pasarlo a autónomo a lo que es ya empresa

con dos amigos, un chico y una chica, compañeros de publicidad, pero la cosa

se quedó parada, bueno vamos yo seguí con mi negocio porque ellos a parte

Comentado [MLM12]: EA: Try to share with friends to be higher company

tenía dos trabajos, entonces era algo como en idea, pero no terminó de salir

Comentado [MLM13R12]: Note: The action was to present the idea to her friends, but it never happened

como tal.

13-¿Comenzaste tu empresa con ellos?

No.

14-¿Qué porcentaje de la empresa comparte con ello/as?

Yo misma me lo guiso y me lo como (2:53)

Comentado [MLM14]: Note: She doesn't have business partner to share PU, and M.

15-¿Podrías explicar el proceso que llevaste a cabo para abrir tu empresa,

desde el momento en que pensaste en crearla, al momento en que tu

empresa comenzó a funcionar?

Pues realmente, principio principio, lo primero que hice fue ordenar mi

curriculum, y sobre todo la parte que tenía entre sociales, internet y demás. Yo

Comentado [MLM15]: EA: Curriculum

Comentado [MLM16]: EA: Manage social network

tenía una web personal desde que empecé a bichear el tema de diseño web, he ido modificando, añadiendo...entonces lo primero que hice fue, mientras trabajaba, dedicarme a centrarme en ver lo que podía ofrecer y un poco darme a conocer a través de las redes. Y a parte, con un amigo que teníamos un poco la idea, que se quedó en hacer la marca, aunque al final ha sido mi negocio, entonces fue cuando montamos lo de “El Pez que Muerde”, que fue una idea como para los dos, para tener un portafolio en común, empezó como tal y era un poco más centrado en otra idea de negocio...estábamos trabajando en una beca de comercio de la Junta de Andalucía, entonces él estaba en la parte de asignaciones en “Checa” y yo estaba en la Junta, en comercio. Entonces en los años que estuvimos de formación, digamos, estábamos viendo la deficiencias que había para el tema de los comerciantes. Casi todos los comerciantes no han sabido movilizar sus negocios hacia el futuro, es un sector muy estancado, sobre todo el comercio tradicional, el comercio que está dentro de las ciudades, aunque está ahora mucho el tema de portales abiertos dentro de las ciudades..., pero al fin y al cabo estos comercios no tienen iniciativa. O sea, la idea realmente empezó, cuando terminamos esa beca, intentar formar la empresa en ese sentido, en darle a los comercios un apoyo de asesoramiento, de marketing, de

Comentado [MLM17]: EA: Seek her possible services

Comentado [MLM18]: EA: Promoting herself

Comentado [MLM19]: EA: Start business with a friend

Comentado [MLM20]: Note: Recognition of an opportunity. This could lead an economic motivation

comunicación..., para que pudieran sacar adelante su negocio porque muchos estaban cerrando. Entonces, esto empezó, digamos, por una parte mi idea personal de trabajador autónomo, de intentar ser decidida, y luego por otro lado por este chico, pues intentar llevar a cabo este proyecto. Esto se quedó en idea,

montamos la web, registramos el dominio y demás, pero se quedó estancado

Comentado [MLM21]: EA: Web creation

Comentado [MLM22]: EA: Registration web domain

porque el empezó a trabajar y yo empecé a trabajar en otro lado. Él ha estado

Comentado [MLM23]: Note: She doesn't look very internally motivated for creating a company.

trabajando unos años en...ha sido tenor de comercio, pero al final no tenía la

opción de montar una empresa conmigo, porque sigue trabajando para “Ceka”,

entonces mi idea personal retomó la marca que había creado ya, entonces en

cuando montamos ya el tema de “El Pez que Muerde”, fue cuando

montamos...lo fuimos hablando entre los dos, fue como algo común, pero al

final ya teníamos hecha la marca a nivel personal, fue cuando me di de alta como

autónomo, tenía que trabajar y fue cuando dije, bueno, ahora ya realmente

Comentado [MLM24]: EA: Company registration

Comentado [MLM25]: PU: Need work

empecé a tener clientes, y bueno esto ya hay que hacerlo legal y hay que ver

Comentado [MLM26]: PU: Many clients better legal way

Comentado [MLM27R26]: Note: She started to provide services before the company was resgistered

como se monta, entonces bueno pues nada, ya es vete a la Seguridad Social, vete

Comentado [MLM28]: PU: How create a company

a Hacienda y “¿esto como va?!” , porque aunque haya estudiado empresariales,

Comentado [MLM29]: EA: Go to Finance & Social security

Comentado [MLM30]: PU: What are these legal requirements?!

y luego cuando te enfrentas, esto realmente a mi no me lo han explicado, porque

es un poco así diferencia entre universidad y mundo real, yo soy de

Comentado [MLM31]: PU: Real world

empresariales pero yo me he estado haciendo mis impuestos y me he llevado

Comentado [MLM32]: EA: Making taxations

leyendome las cosa otra vez porque claro, yo no había hecho impuesto

Comentado [MLM33]: EA: Reading again

sociedades, había hecho IRPF, y esos son dos mundo diferentes. Entonces,

Comentado [MLM34]: PU: Corporate tax

Comentado [MLM35R34]: Note: No knowledge about taxes, she needed to learn about

cuando tu mismo tienes que hacer el tema de facturación, tienes que hacerte

Comentado [MLM36R34]: PU: Legal requirements

eso, es cuando realmente te das cuenta que has estudiado algo y no sirve para

nada. Pero bueno más o menos la verdad es que te enteras, mejor que otras

Comentado [MLM37]: PU: Without knowledge about legal requirements

personas supongo. Entonces en enero ya digamos formalicé ya lo que es el tema

de autónomo y a partir de ahí he estado trabajando en temas de ... con clientes,

Comentado [MLM38]: EA: Registration company

casi todos han venido por parte de amigos conocidos, o clientes míos que me

Comentado [MLM39]: EA: Clients through friends

han traído otros clientes, ha sido un poco ahí todo.

Comentado [MLM40]: EA: Clients through clients

16-¿Qué dificultades encontraste durante el proceso de establecer tu empresa?

Más que nada que la gente, sobre todo el tema de en Hacienda o Seguridad

Social no te explican nada. Es decir, todo el mundo da por hecho, o tú esto lo

Comentado [MLM41]: PU: Public Finance & Social Security

rellenas, pagas tanto y ten dinero en la cuenta sino luego tienes problemas, ya

Comentado [MLM42]: PU: Pay taxes

está. En ningún momento nadie te explica, te da un poco de qué vas a montar,

a ver, que te puede venir, no, tienen como la respuesta estándar, y luego que si

vas a ser autónomo fontanero, si vas a montar un negocio online,...es un poco

Comentado [MLM43]: PU: State advisory about taxes

la simplicidad de decir pagas tanto al mes y ya puedes hacer lo que tu quieras, o

Comentado [MLM44]: PU: Pay taxes

montar...digamos en sí que nadie te pregunta qué vas a hacer o que idea tienes,

simplemente ¿qué te quieres dar de alta de autónomo? Autónomo.

Comentado [MLM45]: PU: State unconcern

En el caso concreto del CADE cuando yo fui ya estaba de alta, ahí si cambia la

cosa. Yo entré en el CADE la primera vez y pregunté, mira, sobre todo en temas

Comentado [MLM46]: EA: Go to CADE

de la incubadora, y locales,eee, no me dieron largas, pero si fue como de, si

Comentado [MLM47]: EA: Ask for incubator

bueno tienes que esperarte, tener una cita, un no se que, entonces cuando ya les

Comentado [MLM48R47]: Note: An incubator is a place where you can have an office for rent free during the first period in your business. This could imply:

dije que estaba dada de alta, que estaba trabajando en esto, entonces como que

Comentado [MLM49R47]: PU: Save money in office

la cosa cambió. Ya entré, digamos, por otra vía, y ya si me dieron un poco más

de prioridad. De todas formas, si es verdad que yo he visto que es lo mismo,

Comentado [MLM50]: PU: Unconcern by no company

que le falta un poco de implicación, en el sentido de decir, bueno, ¿tú qué es lo

que necesitas realmente? (9:00). Porque yo ahora mismo por ejemplo, yo se lo

Comentado [MLM51]: PU: CADE implication

decía, a mi realmente un local no me hace mucha falta, a mi me hace falta un

local pues bueno por tener una oficina...yo realmente veo a mis clientes en sus

Comentado [MLM52]: Note: No very important having a office, so previous note about its PU is not very important

oficinas y bueno, el resto es todo online, entonces realmente no necesito un

Comentado [MLM53]: EA: See clients in their office

local, no necesito una inversión, no voy a montar una fábrica. No necesito una

Comentado [MLM54]: EA: Work online

inversión del producto, ni nada. Entonces, lo que me hace falta es

Comentado [MLM55]: Note: She doesn't need so much money for starting her business

asesoramiento. Y en ese sentido es un poco más, más de lo mismo. Venga,

Comentado [MLM56]: PU: Need of institutional advise

rellena un formulario para un local y ven a..., ¿sabes? Pero, ya está. Luego ya aparte de ahí, es como tienes el negocio montado, si te quieres unir bien y si no sigues con tu negocio por otro lado. Pero bueno.

17-¿Qué razones o quién te ayudó a superar estas dificultades? (9:50)

Realmente en los temas económicos o fiscal, tengo muchos amigos de empresariales que si han seguido por esa vía y tengo una prima que es la que ha estado ayudándome con el tema fiscal, de impuestos, de dudas que me han ido surgiendo, de bueno, esto ahora como lo facturo, esto que tiene que tener, porque ahí realmente es donde te vienen mucho más las dudas. Porque tú tu trabajo sabes hacerlo, las dudas te vienen con lo que no sabes hacer. Entonces, más que nada he ido haciendo tirando de amigos, me hace falta esto, ¿ahora que me hace falta un informático? Pues cojo un informático, es lo que tiene estudiar carreras que conoces mucha gente, y al final eso te sirve. Eso es lo que tenemos a favor, a día de hoy, ese engranaje.

Comentado [MLM57]: M: Help from professional friends

Comentado [MLM58]: PU: Make invoices

Comentado [MLM59]: EA: Contact with your professional network

Comentado [MLM60]: M: Knowing many professional people

18-¿Podrías explicar qué hiciste para superar esas dificultades?

Sí, bueno lo que hice es moverme y decirles ¿me podeis ayudar? Realmente.

Comentado [MLM61]: EA: Ask for help to professional friends

***(M):** En la anterior pregunta, las razones por las que continuabas

intentando superar las dificultades, ¿qué razones tenías?

Comentado [MLM62]: Note: Maybe she can point out much clear motivations

Hombre, yo las dificultades que he encontrado han sido en temas de dudas fiscales, legales, entonces, es algo del día a día de una empresa, no tienes otra.

Comentado [MLM63]: PU: Tax questions

No es una dificultad en mi negocio, es una dificultad en la forma de hacer el negocio, entonces, realmente a base de preguntar a amigos, de ir a Hacienda

Comentado [MLM64]: EA: Ask to friends

por la mañana otra vez, por un papel y esas cosas, pelearse con el ordenador, lo

Comentado [MLM65]: EA: Go to Public Finances

de la administración electrónica es mentira, la telemática la última vez tuve que

Comentado [MLM66]: PU: Telematics is a lie

irme a casa de mi abuelo porque el ordenador sólo admitía, para poder hacer el

formulario, Windows XP, y yo dando vueltas por mi casa buscando un

ordenador del año 2000 para intentar hacer el trámite. Era con Java y con

Comentado [MLM67]: EA: Looking for old computer

Windows 7 que eso no había manera. Y terminé en casa de mi abuelo, hola que

voy a usar tu ordenador y me quedé tranquila al momento, porque lo intenté

con Mac, con Ipad, con el Windows con todo y era tres días para hacer papel,

Comentado [MLM68]: EA: Use many different computers

y decía va llegar el último día, entonces claro, terminé haciéndolo un domingo

Comentado [MLM69]: PU: Legal deadlines

a las siete de la tarde, en plan ya esto no tiene lógica ninguna.

Entonces han sido problemas tipos más informáticos, con la administración, o

Comentado [MLM70]: PU: Informatic problems with administration

que no sabían algún tema de datos que no te has enfrentado nunca, son temas

que tienes que suplir si o si, no tienes más opciones.

Comentado [MLM71]: M: Self-determination to solve problems

19-¿Percibiste alguna incertidumbre durante el proceso de comenzar tu empresa, acerca de temas relacionados con:

-la tecnología

-la situación política del momento

-la financiación

-los proveedores

-la competencia del momento

-los clientes

-el hecho de ser mujer

-la familia

-u otro? (13:00)

Hombre, lo que tiene un negocio de incertidumbre es siempre que no sabes como te va a ir, ni sabes cuanto vas a ganar. Cuando tú estás trabajando por cuenta ajena tu tienes tu sueldo, puede ser más alto o más bajo, lo que tu quieras, pero sabes cuantos es, y sabes cuanto es al mes. Y tampoco tienes muchos problemas con Hacienda, en el sentido tienes tu IRPF al año, y ya está. En el tema autónomo es totalmente diferente, te tienes que acostumbrar a coger facturas, de las cosas, que no haces normalmente, es algo que te tienes que

Comentado [MLM72]: PU: Earn money

Comentado [MLM73]: PU: Habituate take bills

acostumbrar. Luego el tema de hacer los presupuestos, de hacer la facturación, de a ver cuando cobras...entonces, más que nada, el dilema digamos es saber esto como va, igualmente si me lo planteo hoy ¿cómo voy? ¿voy bien, voy mal? ¿este voy a...?, realmente esa es la dificultad.

***(M): Pero durante el proceso de constituir tu empresa...**

Claro, por ejemplo, en temas de decir, bueno, voy a empezar a hacer esto, eee claro, te sientas y dices tengo tantos clientes ahora mismo, en teoría, puedo llegar a tantos clientes, puedo hacer, no se, en mi caso, puedo hacer una web en dos semanas, en un mes puedo llegar a hacer tres webs, cuatro diseños de “rotitos”, lo que sea (14:22), entonces tu con eso haces números, y dices bueno yo soy capaz de hacer personalmente tanto, con esto puedo llegar a cobrar, digamos en un mes 1.000 euros, y luego miras los gastos, de autónomo pago tanto, luego está el tema de IVA, entonces tienes que cuadrarte todo, pero todo en mente. Es decir, yo soy capaz de llegar a todo esto, pero claro la realidad luego nunca es eso. Cuando tú llegas, dices bueno, yo al final este mes que he hecho, he cobrado algo, no he cobrado, entonces esa era la incertidumbre primera que tenía a la hora de decir voy a dar el paso realmente. Entonces, fue como ya te digo, fue más por oportunidad pero porque ya tenía unos clientes

Comentado [MLM74]: PU: Make budgets and billing

Comentado [MLM75]: Note: Actually she was answering about her start in her business

Comentado [MLM76R75]: Note: These PUs related to manage a company could be a different source of uncertainty, not mentioned in the Q. 19

Comentado [MLM77]: PU: Having clients

Comentado [MLM78]: EA: Planning

Comentado [MLM79]: EA: Make numbers

Comentado [MLM80]: PU: Make money

Comentado [MLM81]: PU: VAT

Comentado [MLM82]: EA: Economic panning in mind

Comentado [MLM83]: PU: Make money enough to survive

que tenía que facturar. Entonces fue más que decir tirarme del carro, bueno ya si o no ya es que da igual, ya vamos para adelante. Y a parte es eso, estaba en el paro, y entonces un poco decir, o esto o me voy al extranjero ya. Entonces vamos a intentar, como digo yo, voy a quemar la última traca en España, y ya si España ya me echa, ya me iré. Pero todavía no quería irme fuera, y bueno como ya tenía clientes que facturar, pues me lancé lo que es al toro. Pero lo que pasa es que es eso, al principio yo lo veía que no era capaz de cuadrar números. Bueno, yo soy incapaz de decir si eso me va ir bien o mal, o voy a perder dinero o ...al final y al cabo vas a coger unos ahorros que tienes y dices, venga voy a emprender, pero realmente tu cuando te pones, por mucho que haga yo un plan de empresa, un plan de empresa es que tú lo has sacado de tu cabeza, pero realmente, la realidad nunca tiene nada que ver. Ni en competidores, ni en clientes, ni en esfuerzo luego, ni en nada. Entonces hay fue la mayor incertidumbre fue esa, de decir esto como me va a salir. Sabes, ¿dentro de unos meses voy a estar en quiebra, o...?

Comentado [MLM84]: EA: Follow the coming clients

Comentado [MLM85]: M: I was unemployed

Comentado [MLM86]: M: Live in Spain

Comentado [MLM87]: M: Already clients

Comentado [MLM88]: PU: Fix numbers

Comentado [MLM89]: EA: Use savings

Comentado [MLM90]: EA: Business plan

Comentado [MLM91]: PU: Business plan from your mind

Comentado [MLM92]: PU: Be in bankruptcy

19.1-¿Podrías destacar alguna en particular? (16:16)

Pues en principio, la financiación, los recursos más que nada lo que son gastos reales que iba a tener realmente en la empresa y luego el tema de consumidores,

Comentado [MLM93]: PU: Financing

Comentado [MLM94R93]: Note: This totally corroborates her previous answer. Everything is about money, but not if she is going to be rich, it's more if she is not going to be poor

Comentado [MLM95]: PU: Real expenses

clientes, ¿iba a tener los clientes suficientes como para abastecer los gastos o

no? ¿o como puedo mantener tantos clientes como para ganar un sueldo?

(16:48)

20-¿Encontraste alguna motivación durante el proceso de crear tu empresa procedente de:

-tu familia u amigos

-pareja

-otros emprendedores

-otros profesionales

-mentores

-previa formación

-experiencia laboral

-ambiente institucional

-u otro

que te hicieran superar esas incertidumbres? ¿Podrías explicar cuáles y cómo?

Hombre, en principio, eee, hay dos partes. Por una parte el tema cercano de

(17:18) familia, amigos y demás, que me apoyaron desde el principio que dije

Comentado [MLM96]: PU: Enough clients

Comentado [MLM97]: Note: Clients and Money are very close related. No clients then no money then bankruptcy

Comentado [MLM98]: M: Family

Comentado [MLM99]: M: Amigos

esto, y todo el mundo me dijo tú eres capaz de hacer eso, hay gente que no pero tú tienes vocación o por lo menos...claro la gente me apoya mucho en el sentido de bueno venga, intentalo, si no, no pasa nada, sabes porque claro es como que aquí en España tenemos la cosa del por si acaso es muy chungo, porque por mucho que diga tú aprende todo, da igual porque... en Estados Unidos por ejemplo es diferente, tú montas un negocio y fracasa da igual y montas otro.

Comentado [MLM100]: M: Emotional support from family and friends

Comentado [MLM101]: M: No possible family reproach

Aquí fracasas, y ya nunca más puedes montar nada porque eres un paria ya.

Comentado [MLM102]: PU: Pariah if you fail

Comentado [MLM103R102]: Note: Family and friends helped her to overcome this uncertainty

Entonces, claro esa sensación la tienes de decir, ¿voy yo a montar esto? ¿voy yo

a trabajar y voy a ser capaz de captar clientes, presentarme en reuniones, si no

lo he hecho nunca? Es decir, te ves muy pequeñito, en ese sentido, por mucho

Comentado [MLM104]: PU: Can I do it?

que hayas estudiado, lo que sea, hayas trabajado en otras cosas, ahí te ves muy

pequeño, entonces por esa parte siempre he tenido mucho apoyo por amigos,

Comentado [MLM105]: PU: No enough studies

compañeros de trabajo, vamos que por ahí nunca...siempre que se lo

Comentado [MLM106]: M: Emotional support from friends

comentaba.

Comentado [MLM107]: EA: Speak with friends

20.1-¿Podrías destacar alguna en particular?

Luego eso, tengo amigos que han emprendido, amigos que están relacionados

con el CADE y muy bien. La verdad que al contrario, todo el mundo que se lo

decía, me decía si tú eres de empresariales tú ya tenías esa iniciativa de montar

Comentado [MLM108]: EA: Explain the project to friends

algo, de...entonces por ahí muy bien. Y luego el tema de la experiencia profesional. Porque claro mi idea de negocio, era tema de comunicación online, de marketing, diseño web y demás. Que pasa yo mi (19:00) experiencia laboral anterior no tiene nada que ver, o sea yo he trabajado en un banco, en la Junta Andalucía, era más relacionado a empresariales, quitando haber estado en Madrid en una agencia de publicidad, digamos, que yo tenía otra faceta profesional, entonces ahí claro si que me veía yo pequeña, de decir bueno a mi me gusta esto, he estudiado para eso, al fin y al cabo, pero yo no me veo con la cara de decirle a la gente, oye que yo te hago la web, o yo te llevo la comunicación sin haber trabajado nunca sabes, te da un poco de ansiedad. Pero justo mi experiencia anterior profesional fue en una inmobiliaria y fue llevando la página web, sello, redes sociales, comunicación, bueno todo, era un poco chica para todo, incluido también arreglar el ordenador, entonces esos meses fue un trabajo que terminé dejando porque cada vez cobraba menos, estaba menos horas dada de alta, menos horas y eso fue un poco yaaa, que dije ¿qué estoy haciendo aquí? Y ahí si que realmente me planteé de decir, bueno trabajar por cuenta ajena que todo lo ve muy bonito o trabajar para mi, me lo voy a pensar a plantear. (20:06). Entonces ya ahí empezó a hervir digamos

Comentado [MLM109]: M: Emotional support from freinds

Comentado [MLM110]: M: Feel competent

Comentado [MLM111]: PU: No laboral experience related

Comentado [MLM112]: M: I like to work in this

Comentado [MLM113]: M: I studied for this

Comentado [MLM114]: PU: Interact with clients

Comentado [MLM115]: M: Previous work give me skills

Comentado [MLM116]: M: No good work conditions previously

profesionalmente, es decir, vamos a ver me ha contratado aquí, me han dicho que tenía que hacer esto, esto y esto, y yo lo he hecho en menos tiempo de lo que me había dicho, entonces claro ahí me vi un poco más capacitada en el sentido de decir yo he trabajado en esto y al revés, nunca me han dicho que no lo haga bien, si no que todo lo contrario. Entonces bueno, digamos, fue un poco de crecer profesionalmente y económicamente, en ese sentido, y por otro lado eso el tener un trabajo donde no te valoran, sobre todo con el sueldo, y con todo relacionado con cobrar en negro, tu sabes, ahí fue cuando ya si me vi de decir, oye pues trabaja para ti, buscate tus clientes y trabaja desde tu casa, desde donde quieras. Pero puedes hacerlo, sabes, y ahí si que tiene mucha después adaptar al tema de incertidumbre, de los papeles, de decir, bueno, todo es por trabajar para ti, por hacer algo tú, que al final cuando trabajas para otro no siempre te paga lo que debe o lo que sea.

Comentado [MLM117]: M: I can do it-feel competent

Comentado [MLM118]: M: Everybody say you do this great

Comentado [MLM119R118]: Note: This is a positive feedback, or absence of negative feedback

Comentado [MLM120]: M: Professional growth

Comentado [MLM121]: M: Economic growth

Comentado [MLM122]: M: Recognition

Comentado [MLM123]: PU: Legal papers

Comentado [MLM124]: M: Work for myself

Comentado [MLM125]: M: Personal fulfillment

Comentado [MLM126]: M: Earn your deserved salary

21-¿Podrías explicar qué acciones llevaste a cabo para superar esas incertidumbres que has señalado como más importantes cuando estabas comenzando tu negocio?

Pues, acciones acciones realmente pocas. Lo que si sobre todo la cabezonería, es decir, puedo con esto. Porque se te plantean muchas dudas, luego casi todo

Comentado [MLM127]: M: Pigheadedness

el mundo te mira con cara extraña de decir, ¿enserio te vas a poner a trabajar...de

tu decir vámonos? Entonces, ahí es más que nada es levantarte todos los días y

Comentado [MLM128]: PU: Strange faces

decir, bueno y por qué no, y por qué no, sabes, por qué la gente, me refiero, hay

Comentado [MLM129]: EA: Say why not?!

mucha gente que no sabe nada, que no ha estudiado nada y tienen empresas y

llevan años trabajando, viviendo de su propio negocio. Entonces, por qué no,

Comentado [MLM130]: M: Other people can do it

si has estudiado, se supone que estamos formados, que podemos, entonces más

que nada, acciones acciones en sí no, más que nada era un poco de psicología y

Comentado [MLM131]: M: I have studied

decir, venga vámonos.

Comentado [MLM132]: EA: Say let's go

***(M) Pero, por ejemplo, has mencionado antes que lo más importante era recursos, consumidores, ¿no?, me dijiste.**

Claro, el tema de recursos, tenía un dinero ahorrado que fue lo que digamos me

planteé, tengo este dinero para gastarme en esto. Ya salga bien o salga mal, pero

Comentado [MLM133]: EA: Use savings

me lo tomé como ya que voy a estar yo voy a intentar aprender. Realmente,

hacer un máster me cuesta dos mil euros, hacer un máster en emprendimiento

por ejemplo. Si lo hago yo, me va a costar dos mil euros, porque puedo pagar

Comentado [MLM134]: EA: Say to me it's like spend money in a master

autónomo, tengo esto, y puedo pagar gasolina, y todo lo que tu quieras, pero lo

hago yo, y me tengo que tirar a eso. Entonces realmente, al final, el tema de

recursos, de financiación, fue más el cambiar el chip a no estoy perdiendo

dinero, estoy invirtiendo dinero. Porque ahí si depende de...entonces, el tema

Comentado [MLM135]: EA: Think about it's a investment

Comentado [MLM136R135]: PU: Financing

de los clientes yo creo que he tenido mucha suerte porque es lo que te digo, la

mayoría de los clientes han sido amigos de amigos, o amigos míos que han ido

Comentado [MLM137]: EA: Clients from friends of friends

montando empresas ellos mismos. Entonces, me han ido saliendo dentro de mi

círculo, fuera de mi círculo me han salido muy poco. Y al final salían salían por

una tercera persona, que a lo mejor tenía otro contacto, pero por el tema de

Facebook, que me han contactado de eso de verlo en mi perfil, y decirme, oye

tu que estás haciendo ahora esto, son gente de esta que tienes en el Facebook

Comentado [MLM138]: EA: Use Facebook contacts

que hace veinte años que no hablas con ellos, pero están en el Facebook, pero

sirve. Porque a parte bueno, luego al final vas a eventos, vas a muchos sitios, y

Comentado [MLM139]: EA: Go to events looking for clients

demás, tarjetas para arriba y para abajo, le das tarjeta a todo el mundo, eso

Comentado [MLM140]: EA: Give business cards

también que me da vergüenza, de sentirte tú ahí de dar tarjeta, yo hago esto, ¿a

qué te dedicas? A esto. Ese es otro chip que hay que cambiar, y tu te lo crees tu

Comentado [MLM141]: PU: I'm ashamed to give my business card

mismo y te quedas igual. Y entonces, claro eso las acciones más que nada eran

Comentado [MLM142]: EA: Convince to yourself

esas, el decir, bueno, este dinero lo voy a gastar y lo voy a gastar igual que si me

lo gastara en una cámara de fotos, o en lo que quiera, va a ir para esto destinado.

Comentado [MLM143]: EA: Say to yourself Camera

Comentado [MLM144R143]: Note: This increases her motivation to continue starting her business

Es más que nada cambiar el chip y el tema de clientes pues empezarte a moverte.

Comentado [MLM145]: EA: Change the chip

Comentado [MLM146]: EA: Move for clients

Yo realmente he ido, un poco surgiendo de uno a otro y a base de entrevistas

de trabajo, por ejemplo. En entrevistas de Infojob, cuando a lo mejor me han llamado y demás y han encontrado que he montado el tema de freelance y demás, entonces ahí he conseguido clientes que eran de una oferta de trabajo y al final son clientes míos. Sabes, porque bueno yo lo que necesito es alguien que me haga una web, sabes, ¿me la puedes hacer? sí. Entonces, de ahí si me han venido...pero eso a lo mejor la entrevista de trabajo de a lo mejor hace un año que tuve la entrevista, que esa persona haya mirado tú perfil de LinkedIn un año después, y te escriba diciendo, eh! ¿tú que estás haciendo ahora esto? Pues mira ahora estamos buscando...Cosas super absurdas, que realmente...pero es verdad, las redes está ahí y sirven, entonces ahí está un poco...porque las acciones al final son eso, estar donde hay que estar y a ver como...

Comentado [MLM147]: EA: Interviews finally cleints

Comentado [MLM148]: EA: Use LinkedIn

Comentado [MLM149]: EA: Use social media networks

Sp. 2/9. TRANSLATED

1-What's your name?

Amparo Bou Martín

2- Date of birth.

21th February 1972 (41 years old)

3-How many brothers and sisters do you have?

I have two brothers

4- Are you older or younger than your brothers?

The youngest one (I am not the alleged leader)

5-Are there any entrepreneurial person in your family?

No. No entrepreneurial environment in her family

6-What do/does this person /people do?

Does not proceed

7-Do you think this/those person /people has/have influenced you?

Does not proceed

8-When did you start your company?

November, 2012 (she was 40 years old)

9-Explain your studies and your previous work?

I am graduated in Information's Science. I have studied Journalism. I have been working for 16 years in Cadena Ser in Valencia, then Valencia's radio doing the news, carrying programmes, editing, as a radio speaking, directing... I had worked on more sporadic jobs while I was studying, such as in "Onda Cero", interned in Europapress (a news agency) , but I worked in their majority in Ser in Valencia.

10-Could you explain what your company offer?

My company tries to offer a public image of any company or public institution (marketing and branding). At present, it tries to offer to every public or private institution. At present, every public or private company needs an external projection either in internet or in offline media. So, we offer this brand image, online reputation digital marketing, relationship with communication media, advertising, anything related to external image of any company or institution. (Opportunity of business because companies need publicity online.

11Could you explain why did you start your company ¿Was it a matter of chance or need?

I think it was a necessity rather than a chance I am from Valencia, and I have been during the whole life in Valencia. In 2010 I got married with a man from Jerez, I came here, I took advantage of an ERE (Due to the economic crisis that is now in Spain, the government facilitates the firing

workers through EREs (records of employment regulation) giving financial compensation to workers) in Cadena Ser to demand a voluntary time off. So I left Ser in December, 2011. I became unemployed. So, I had to start in Jerez. Then I had to start from zero in Jerez, and at my old age (practically 40 years old) and, also, my own circumstances, the global crisis I was sure nobody would contract me. So it was just a need of auto-employment, just to look for a new professional career in my own circumstances. Just the need of starting to work again

12-¿Does your Company has any partner are them men or women?

No, I have all the responsibility

13-¿Did you start your company with them?

Does not proceed

14-¿Which percentage of the company do you share with them?

Does not proceed

15-¿Could you explain the process you carried to create your company, from the moment you thought about creating it and until it started to work? (3:25)

In December, 2011, I end up unemployed. I was aware of my experience as a journalist, but journalism and communication media has evolved a lot, maybe due to social network, internet, so I needed to change myself in journalism to keep going, to look for some Jobs. So the first year I was unemployed I spent time doing some tasks I had forgotten: business management of social network, webpages design that I had abandon due to my age and my professional training. So, meanwhile, I strengthen my own ideas of business. I was sure I wanted to work on communication, even though I was aware of the fact that I was a bit stiff in knowledge, in my studies. I was stagnant in my knowledge. Then that year I started to adapt myself into new times as well as maturing the business concept. Also in Company issues that I had never heard about before, as I had always been an employee. So I haven't got a clue in being a self-

employed, VAT, trimesters issue, so, I had to train myself into what is my own company. So, during that whole year I really matured business and I was thinking of the purpose of the company. It was only Until November, 2012, that I registered myself as a self-employed. I did some Courses about entrepreneurship in the local government and in Andalucía. Undertake in entrepreneurship, and about a wide range of suggestion business in those business that you start from zero. Then I combine both of things (formation entrepreneurship training and my profession) until November, 2012, that I step forward in the registration of the company. It was that date for practical reasons as Jerez local government, in one of the courses I did, included the subvention for entrepreneurs that were able until 30th November, 2012. That was the reason: Registration for subsidy.

16- What troubles did you find while you were setting your company?

Well, above all, my ignorance in company managing issues. Being and working as a self-employed, is assume the advantages and disadvantages of being self-employed, is the choice of creating a company, a limited unipersonal company, and I really didn't have a clue in that. I still have troubles with that, as I have never worked as something like that. So I only had difficulties with that, as the rest, Administrations (where I have been treated amazingly well, either in Jerez local Administration or Andalucía's council. I have been really helped from these local and Andalusian institutions so I am pretty pleased of how has worked. But not only that was the main problem I had, but also it was my own retraining. However, that last one wasn't really a problem. As it was a process of continuous training and improving, and I really love to learn.

17-Which reasons or who helped you to overcome problems?

Well, the different courses I realize in my professional training were to fight against this lack I had in business world. They helped me either in the Local Government or in "Andalucía is doing entrepreneurial issues" as well as other

institutions such as Jerez and Cadiz trade chamber. All these training courses helped me a lot.

***(M) But who has motivated you to carry on?**

Motivation? I had motivation by myself. Motivation of knowing I need to do everything right, that I need that professional training to have, somehow, a judgment. It was just the self-determination. In that case we are talking about something legal. The motivation is that if I don't know how the trimester is going; for instance, IVA trimester, then Hacienda will put me a large penalty. So you must know it, for sure, despite being sometimes uncomfortable or unfair to comprehend, to study, to know. It was the fear to a big penalty. It's just making a right business and not hurry madly, but have strength to build up your company.

18-Could you explain what did you do to get over your troubles? (8:30)

Simply, What I did was studying. Not studying as in the school, but joining the maximum of courses as possible; to overcome this lack I had about business formation. I followed business courses training. I really focused on that issue.

19- Did you denote anything uncertain when you were in process of creating the company, in aspects such as:

- technology
- political situation at that moment
- financing
- suppliers
- Competence of that moment
- clients
- the fact that you were a woman
- The family
- Others (13:00)

Actually I didn't find any trouble just for being a woman. Instead, being a woman is an advantage to obtain higher subsidies. I received one thousand

euros more than any man. So everyone has its own conception if it's right or wrong, but it has benefited me. So to the contrary, I don't have any request.

19.1-¿Could you explain one of these particularly?

Technology the most, as I hadn't advanced (I was a bit out-of-step) Even in technology issues, internet applications I had to work hard to get it over. But for myself training, as if I don't do it I could be unemployed. And the truth is that politics is not what I dream

***(M) Clients, financing, suppliers...?**

The problem of the clients is that sometimes, these people (small and traditional businessman or businesswoman, the importance of communication or have a proper image or being in the internet. Making them aware that it's not an expense, it's just an investment is the most difficult issue for me

20- Did you find any motivation during the creation process of your company from:

- family or friends
- couple
- another entrepreneurs
- other professional people
- mentor
- previous formation
- labour experience
- institutional environment
- others

That made you get clear up your mind? ¿Which motivation and how did you solve your uncertainty?

Well, the family always wants you to go forward. So I have a moral support from them. In my case it wasn't necessary, not because they didn't pay attention on it but due to the fact that I was earning from unemployment so I didn't need any financial, economic help. Obviously, my couple has supported me as he is

a journalist, so he depends on my job as well, as if someone's job goes wrong, both of us will have problems. It's just the couple support of the intimate partner. I have received support from other professionals, despite not knowing practically any professional in Jerez. However, my couple was really recognised in Jerez, so he helped me to find professionals who were really friendly with me, also. They gave me facilities and I haven't found any trouble. Furthermore, I have gone to meetings with other entrepreneurs from "Jerez is entrepreneurial", and to some activities with them that are realized monthly where we share our experiences. That makes possible that I can make clients by networking. First of all, I went there only to listen and then I exposed all my professional trajectory that is what we were talking about; and finally, lots of contacts of people in the same situation as you: starting with it, the uncertainty, will it go forward, am I making mistakes. Share with other entrepreneurs if I'm wrong.

Also mentors in courses, the ones I had in the institutions where I did the courses have been great, I have left the course excited, all they have told me has been useful...

And also my labour experience has helped me, as I have been working for 20 years, that is quite a lot. The institutional mood, the help from my city council... They have helped me and they have answered all my worries

20.1-Could you point particularly some of these? (13:30)

Well, definitely the person who has motivated me most is my intimate partner. He has been really implicated on this project, in spite of not being legally recognized that work, he has helped me in negative moments, He has helped me when I thought that was disastrous. The others could help you sometimes, but never relentlessly as my dear does. So if I have to choose, I do not hesitate in choosing him. But the experience I had it's just something vital as well. I really know what I want to do, I really know what I can do, what I cannot do, so I've been working for 20 years and I don't sell motorbikes (I don't pretend

to be someone I am not really. So I'm not lying to anybody, and my experience helps me to feel confident

21- Could you explain the acts, you made to overcome your uncertainty, that you have point as the essential ones when you were starting your business? (15:05)

Well, one of the questions was: Am I prepared to do that? Have I received enough professional training? My opinion is that making these courses daily I have never stopped learning. I have been in a continuous training. Yet in all courses I have learnt something, and that helps you to carry more security, more confidence, more self-efficient, with more power to employees. And I can control it because I have learnt it. However, the uncertainty never goes away. As clients, sometimes, can disappear as they don't want to support you, and then your uncertainty comes back. And is a lot more in comparison to what I had when I worked in the radio, where I had an undefined contract, my vacations, and days with no work. That's completely different.

Sp.2/9. ORIGINAL

1-¿Cómo te llamas?

Amparo Bou Martín

2-Cuál es tu fecha de nacimiento?

El 21 de febrero del 72.

Comentado [MLM150]: Note: She is 41 years old

3-Cuántos hermanos y hermanas tienes?

Tengo dos hermanos

4-¿Qué posición eres entre tus hermanos?

La más pequeña

Comentado [MLM151]: Note: No the alleged leader

5-¿Hay algún emprendedor/a en tu familia?

No

Comentado [MLM152]: Note: No entrepreneurial environment in her family

6-¿Qué hace esta/s persona/s?

No procede

7-¿Crees que esta/s persona/s te ha/n influenciado?

No procede

8-¿Cuándo comenzaste tu empresa?

En noviembre de 2012

Comentado [MLM153]: Note: She was 40 years old

9-¿Cuáles son tus estudios y trabajos previos?

Yo soy licenciada en Ciencias de la Información, estudié Periodismo. Y he trabajado 16 años en la Cadena Ser en Valencia, en Radio Valencia haciendo informativos, llevando programas, editando, locutando, dirigiendo..., durante más tiempo también había hecho otros trabajos más esporádicos antes cuando estaba estudiando trabajé en la radio, como en Onda Cero, de beca en Europapress, que es una agencia de noticias, pero vamos la mayoría de mi trabajo fue en la Cadena Ser, en Valencia, 16 años.

Comentado [MLM154]: Note: High experience about media

10-¿Podrías explicar a qué se dedica tu empresa?

Mi empresa intenta ofrecer una imagen pública de cualquier empresa o institución pública o privada. Hoy en día todas las empresas públicas o privadas

Comentado [MLM155]: Note: Marketing and branding

necesitan hacer una proyección exterior tanto en internet como en los medios offline también, entonces bueno, ofrecemos esa imagen de marca, reputación online, marketing digital, relación con los medios de comunicación, publicidad, todo lo que tenga que ver con la imagen exterior de cualquier empresa o institución.

Comentado [MLM156]: Note: Opportunity of business because companies need publicity online

11-¿Podrías explicar por qué comenzaste tu empresa? ¿Oportunidad o necesidad?

Bueno, pues fue más bien necesidad que oportunidad. Porque yo había estado toda la vida, yo soy valenciana, entonces había pasado toda la vida en Valencia, en el año 2010 me casé con un Jerezano, me vine para acá, aproveché un ERE (expediente de regulación de empleo) en la Cadena Ser para pedir la baja voluntaria, me fui de la Ser en diciembre del año 2011, me fuí al paro evidentemente. Entonces claro, tenía que empezar en Jerez de cero otra vez, y claro evidentemente a mi edad casi ya cuarenta años en aquel momento y también mis circunstancias en aquel momento, y la crisis económica, tenía claro que no iba a contratarme nadie. Entonces bueno, pues fue una necesidad, de buscarme un autoempleo y buscarme una carrera profesional propia visto que,

Comentado [MLM157]: Note: She say it was a necessity!

Comentado [MLM158]: Note: Due to the economic crisis that is now in Spain, the government facilitates the firing workers through EREs (records of employment regulation) giving financial compensation to workers

Comentado [MLM159]: Note: She was unemployed

Comentado [MLM160]: Note: Her 40 years old was a PU but to find a job, but not for starting a company. This could be a pull factor to start business

Comentado [MLM161]: Note: Which ones?

Comentado [MLM162]: Note: Economic crisis was a PU but for find a job

Comentado [MLM163]: M: Need self-employment

siendo muy realista, no iba nadie a contratarme con mis circunstancias

personales. Fue esa necesidad de ponerme en marcha por mi misma.

12-¿Tienes socios en tu empresa? ¿Son mujeres u hombres?

No.

13-¿Comenzaste tu empresa con ellos?

NO PROCEDE

14-¿Qué porcentaje de la empresa comparte con ello/as?

NO PROCEDE

15-¿Podrías explicar el proceso que llevaste a cabo para abrir tu empresa, desde el momento en que pensaste en crearla, al momento en que tu empresa comenzó a funcionar? (3:25)

Pues cuando me quedé en el paro, en diciembre de 2011, y como era consciente

de que tenía mucha experiencia como periodista, con los medios de

comunicación, pero durante todo el tiempo que había estado trabajando había

evolucionado muchísimo tanto el periodismo como la comunicación en general,

con la aparición de redes sociales, internet, en fin todo estas cosas, entonces

necesitaba un reciclaje importante antes de seguir, de buscar algo. Entonces el

primer año de desempleo lo dediqué a formarme en un montón de tareas que

Comentado [MLM164]: Note: The PU about anybody would give her a job triggered motivation to start her business

Comentado [MLM165]: Note: She has all the responsibility

Comentado [MLM166]: M: Experience like a journalist

Comentado [MLM167]: PU: Evolution of media

yo las tenía un poco olvidadas, la gestión empresarial de redes sociales, el diseño de páginas web, todo lo que tenga que ver con internet, que lo tenía un poco abandonado, por mi edad y mi formación. Entonces fui mientras tanto iba formándome iba madurando la idea de negocio. Eee, tenía claro que quería trabajar en lo mío que es la comunicación, pero también era consciente de que me había quedado un poco anquilosada en los conocimientos que tenía, de cuando había estudiado. Entonces ese primer año empecé a formarme para adaptarme a los nuevos tiempos y a la vez ir madurando la idea de negocio. También formarme en cuestiones de empresa que yo tampoco había tocado nunca, había trabajado siempre por cuenta ajena, con lo que eso de ser autónomo, del IVA, de los trimestres, de esas cosas no tenía ni idea. Entonces bueno, me tuve también que formar en esa parte de ser tu propia empresa. Entonces, durante todo ese año, fui madurando y dando pasos para ver por donde iba a tirar la empresa, hasta que en noviembre de 2012 ya me di de alta de autónomo. Hice también varios cursos en el ayuntamiento y en Andalucía Emprende sobre emprendimiento, sobre todo tipo de consejos que empiezan un negocio desde cero. Y entonces fui combinando las dos cosas, la formación de emprendedor, y la formación de mi profesión. hasta que ya en noviembre de

Comentado [MLM168]: EA: Refresher training in social networks and web designs

Comentado [MLM169]: M: Clear work in communication

Comentado [MLM170]: PU: Stagnant in my knowledge

Comentado [MLM171]: EA: Adaptation new times

Comentado [MLM172]: EA: Maturing business concept

Comentado [MLM173]: EA: Formation company issues

Comentado [MLM174]: PU: Always an employee

Comentado [MLM175]: PU: Pay taxes

Comentado [MLM176]: EA: Training to be my own company

Comentado [MLM177]: EA: Maturing business

Comentado [MLM178R177]: Note: This is a clear example of "strategy".

Comentado [MLM179]: EA: Registration company

Comentado [MLM180]: EA: Courses about entrepreneurship

Comentado [MLM181]: EA: Combination formation entrepreneurship & profession

2012 di el paso. Fue esa fecha y no otra por motivos muy prácticos y es que el ayuntamiento de Jerez, en uno de los cursos que yo había realizado, incluís una subvención para emprendedores y la fecha tope para darse de alta para poder acceder a esa subvención era el 30 de noviembre de 2012. me tenía que dar de alta antes de esa fecha para poder acceder a esa subvención, al final me la concedieron y ya me la otorgaron, que me daba igual que fuera en noviembre, en diciembre, ese fue el motivo de elegir esa fecha en noviembre y hasta hoy.

Comentado [MLM182]: EA: Registration company

16-¿Qué dificultades encontraste durante el proceso de establecer tu empresa? (6:05)

Comentado [MLM183]: M: Registration because subsidy

Comentado [MLM184R183]: Note: It looks like because she could obtain a subsidy, she registered her company before having clients. Other entrepreneurs sought clients before the registration of their company. So, may be financing is very important issue in the case of women entrepreneurs

Las dificultades, bueno sobre todo mi total ignorancia de cuestiones que tenían que ver con la gestión de una empresa. Ya te digo, que yo de temas de trabajar por cuenta propia, todo lo que significa legalmente ser autónomo, las ventajas e inconvenientes de elegir ser autónomo, elegir ser una sociedad, o ser una sociedad limitada unipersonal, entonces ese tipo de cosas no tenía ni idea, todavía las llevo con bastante dificultad porque no me he dedicado nunca a eso. Entonces eso fue la dificultad máxima, porque por lo demás, las administraciones he tenido un trato super correcto, muy bueno, tanto el Ayuntamiento de Jerez como de Andalucía Emprende que depende de la Junta

Comentado [MLM185]: PU: Manage a company

Comentado [MLM186]: PU: Legal forms of companies

Comentado [MLM187]: Note: Administration was great

y me han ayudado en todo lo que han podido y estoy muy contenta, la verdad de cómo ha funcionado. Y esa ha sido la principal dificultad, y el reciclaje mío profesional, pero bueno eso no es dificultad tampoco, ¿no?, porque eso fue un proceso que sigo continuo formándome y que es bonito que a mí me encanta aprender.

Comentado [MLM188]: M: Help from local and Andalusian institutions

Comentado [MLM189]: PU: Retraining

Comentado [MLM190]: EA: Continuous training

Comentado [MLM191]: M: I love to learn

17-¿Qué razones o quién te ayudó a superar estas dificultades?

Ya te digo los distintos cursos que realicé para poder formarme en esas carencias que tenía en el mundo de la empresa, tanto en el ayuntamiento, como en el Andalucía Emprende, y otras instituciones, la Cámara de Comercio de Jerez también ha hecho cursos ahí, la Cámara de Comercio de Cádiz, todas las instituciones la verdad que me han ayudado a superar esa carencia que yo tenía.

Comentado [MLM192]: M: Training courses

*(M) Pero, ¿quién te ha dado la motivación para seguir...?

¿La motivación? yo misma, hombre claro, la motivación es una misma que sabe que necesita hacer las cosas bien, y que necesita tener la formación para luego tener un criterio, ¿no?, para en este caso hablamos de todo el tema legal, la motivación es que si no se como va el trimestre, un ejemplo muy tonto, el trimestre del IVA, luego va a venir Hacienda y me va a meter un multazo.

Comentado [MLM193]: M: Self-determination doing everything right

Comentado [MLM194]: PU: Big penalty

Entonces eso hay que saberlo, sí o sí, aunque sea muy feo de entender o de

estudiar o de conocer. O sea, que la motivación es hacer las cosas bien, y montar

Comentado [MLM195]: M: Fear to big penalty

el negocio con garantías, o las mínimas garantías de que el negocio va ir bien.

Comentado [MLM196]: M: Make a right business

No lanzarse así a lo loco, sino tener una base sobre la que pueda ya construir ya

una empresa.

Comentado [MLM197]: Note: This is again an example of a strategy

18-¿Podrías explicar qué hiciste para superar esas dificultades? (8:30)

Pues lo que hice fue ponerme a estudiar. No en sentido de clavar los codos,

Comentado [MLM198]: EA: Studying

sino a ponerme a apuntarme a todos los cursos que pude, hacer toda la

formación que podía, que estaba a mi alcance, para superar esas deficiencias de

formación como empresaria. Pues lo que hice fue meterme de lleno en..., y

Comentado [MLM199]: EA: Follow courses business training

ponerme a aprender.

19-¿Percibiste alguna incertidumbre durante el proceso de comenzar tu

empresa, acerca de temas relacionados con:

-la tecnología

-la situación política del momento

-la financiación

-los proveedores

-la competencia del momento

-los clientes

-el hecho de ser mujer

-la familia

-u otro? (9:10)

La verdad que por ser mujer, en este caso, no he notado ninguna diferencia, es más, o sea, la subvención que me han conseguido es más alta por ser mujer. Son mil euros más que lo que se le daría a un hombre. Eso ya cada uno sabrá...tendrá su opinión de si es correcto o no, pero que a mi en este caso me ha beneficiado porque tengo una subvención más alta. Entonces no, al contrario, no he tenido ninguna...

Comentado [MLM200]: Note: Being a women is an advantage to obtain subsidies

Comentado [MLM201]: Note: Positive discrimination to women entrepreneurs

19.1-¿Podrías destacar alguna en particular?

Tecnológico, que me he reciclado totalmente en el tema de la tecnología, porque me había quedado muy desfasada. Incluso en temas de la nueva tecnología, en el conjunto de todas las aplicaciones que hay en internet, entonces fue otro de los aspectos que tuve que ponerme las pilas para superarlo. Pero yo por mi misma, no por nadie, porque es que si no...No te puedes quedar a la cola. Y política...la verdad que no.

Comentado [MLM202]: PU: Technology the most

Comentado [MLM203]: PU: Internet applications

Comentado [MLM204]: M: For myself training

***(M) ¿Clientes, proveedores, financiación...?**

La dificultad de los clientes es que muchas veces no entienden, lo empresarios pequeños o tradicionales, no entienden la importancia de la comunicación o de tener una imagen pública correcta o de estar en internet. Estar estas igual, entonces no entienden que vas estar porque vas a hablar de ti, pues por lo menos pontela tú esa imagen. Hacerles entrar esa necesidad, que no es un gasto, sino una inversión esa es la máxima dificultad para mi en el tema de los clientes.

Comentado [MLM205]: Note: But actually she didn't see this issue of clients very important. It's more she started her company without finding clients previously

20-¿Encontraste alguna motivación durante el proceso de crear tu empresa procedente de:

-tu familia u amigos

-pareja

-otros emprendedores

-otros profesionales

-mentores

-previa formación

-experiencia laboral

-ambiente institucional

-u otro

que te hicieran superar esas incertidumbres? ¿Podrías explicar cuáles y cómo? (11:10)

A ver, el tema de la familia, evidentemente la familia siempre quiere que tu salgas adelante. Entonces la familia te apoya moralmente, porque de otra manera no, en mi caso por lo menos nooo, noo me ha hecho falta, no que no hayan querido sino que no me ha hecho falta afortunadamente porque estaba cobrando el desempleo y entonces no me ha hecho falta ningún apoyo de ningún tipo, económico me refiero. La pareja evidentemente me apoya porque aparte de que es periodista como yo, pues claro, también depende su futuro de que a mi me vaya bien, evidentemente, porque si no me va bien a mi, no nos va bien a los dos. Así que el apoyo de la pareja total. Otros profesionales, la verdad que yo en Jerez no conocía a mucha gente, a casi nadie, pero a través de mi pareja que es un periodista muy reconocido, pues la verdad que, no puedo quejarme de nada sino al contrario, todo ha sido facilidades y gente muy amable que me he encontrado, sin ningún problema. Otros emprendedores sí que he tenido experiencia, por ejemplo, fui con gente de Jerez Emprende que es una actividad que se realiza mensualmente, puso en marcha un emprendedor también, y es una especie de reunión mensual de emprendedores que comparten

Comentado [MLM206]: M: Family by moral

Comentado [MLM207]: M: My intime partner

Comentado [MLM208]: M: Other professionals very friendly

experiencias, también, por qué no?, hacen contactos de posibles clientes, lo que se llama networking. Primero fui para escuchar, y el segundo ya me invitaron a exponer toda mi trayectoria que es de lo que estamos hablando, y bueno pues siempre haces un montón de contactos de gente que está igual que tú, empezando, con las incertidumbres y con los pensamientos de a ver como va a ir, si va ir bien, si me equivoco, me equivoco. Y mentores, ya te digo, los que he tenido en las instituciones donde he hecho cursos, han sido todos excelentes, he salido muy contenta, todos me han aportado algo. Y la experiencia laboral mía también me ha aportado porque son 20 años trabajando, pues bueno la verdad es que es una ratito ya, y eso siempre sí que está ahí. Y el ambiente institucional, pues no sé, ayuntamiento y tal todo muy bien, me han ayudado a formarme y ha...y me han respondido a todas mis inquietudes.

Comentado [MLM209]: EA: Go to meeting with other entrepreneurs

Comentado [MLM210]: PU: Make clients by networking

Comentado [MLM211]: M: Share with other entrepreneurs if I'm wrong

Comentado [MLM212]: M: Mentors in courses

Comentado [MLM213]: M: My personal experience 20 years

Comentado [MLM214]: M: Help from my city council

20.1-¿Podrías destacar alguna en particular? (13:30)

Hombre, más motivación, yo creo que la que me ha aportado más motivación es mi pareja. Porque se ha implicado a tope también en todo este proyecto, aunque no está legalmente, pero se ha implicado a tope, me ha ayudado en momentos que dices esto no sale, esto es un desastre y tal, pues siempre te da un poco de apoyo, entonces sí. Los demás te apoyan un ratito, te dan una

Comentado [MLM215]: M: The most my intime partner

Comentado [MLM216]: M: My intime partner in negative moments

palmadita pero tu pareja es la que está apechugando 24 horas en los momentos

Comentado [MLM217]: M: Intime partner 24 hours

peores, o sea que si tengo que elegir, evidentemente, la pareja, no? Y la

experiencia mía previa, a ver, creo que es también importante para...y también

la edad, es importante para, ¿cómo lo diría?, para tener cierta seguridad de que

Comentado [MLM218]: M: The most my experience

no estás vendiendo una moto, que yo ya tengo 20 años de experiencia. Eso es

Comentado [MLM219]: M: I've 20 years working I don't sell motorbikes

bueno y malo, en el lado de lo bueno es que tú ya hay cosas que también sabes

Comentado [MLM220R219]: Note: Feel competent

del trabajo que quieres hacer y de lo que no quieres hacer, o lo que sabes hacer

y lo que no sabes hacer, reconocerlo, y decir mira esto no lo se hacer, ¿para qué

Comentado [MLM221]: PU: Sometimes I don't know do something

voy a venderte una moto? También, lo importante de esa motivación es yo

Comentado [MLM222]: EA: Recognition you don't know something

tengo un bagaje y creo que lo puedo...o sea, no estoy engañando a nadie, sino

que puedo estar contenta de que tengo una experiencia que me avala.

Comentado [MLM223]: M: My experience supports me

Comentado [MLM224R223]: Note: Feel confident

21-¿Podrías explicar qué acciones llevaste a cabo para superar esas incertidumbres que has señalado como más importantes cuando estabas comenzando tu negocio? (15:05)

Bueno pues, hombre las incertidumbres máximas, una de ellas es el tema de si

vas a responder bien, o si tas formado y tal, pues eso, evidentemente, formarte

bien y estar todo el día haciendo cursos y tal, y talleres y todo lo que aparece

Comentado [MLM225]: EA: Follow training courses

por ahí, pues no dejar nunca de aprender. Porque siempre ha dado que

Comentado [MLM226]: EA: Continous training

aprender, evidentemente, y eso te ayuda, cuanto más aprendes, más seguro estás

de tus poder como trabajador digamos, entonces te da también una seguridad.

Comentado [MLM227]: M: By learning you are more confident

Bueno, yo es que esto lo controlo, porque lo he aprendido, no vas ahí así, sabes

Comentado [MLM228R227]: Note: Self-efficient

hacerlo o no, eso es una de las acciones que yo he llevado a cabo. Aunque las

incertidumbres no me desaparecen, porque yo ahora tengo unos clientes y

mañana me pueden llamar y decirme, lo hoy mismo, ahora cuando acabemos,

oye que ya no trabajas para mi, entonces esa incertidumbre, no tiene nada que

Comentado [MLM229]: PU: Clients can disappear

ver con la certidumbre que yo tenía cuando trabajaba en la radio, en la Ser, que

me tiré en la radio 16 años con un contrato indefinido, mis vacaciones, mis días

libres, mis tal,... esto no tiene nada que ver, esto otra cosa.

Sp. 3/9. TRANSLATED

1-What's your name?

My name is Elena Caldera

2- Date of birth.

14th December 1978 (she's 35 years old)

3-How many brothers and sisters do you have?

I have two male brothers.

4- Are you older or younger than your brothers?

I am the youngest one.

5-Are there any entrepreneur in your family?

Yes, my middle one, that also has a Company.

6-What do/does this person /people do?

Well, he works on the environment in quality issues, actually the Company is creating that, is also paying attention to quality systems, ISO quality certificates.

7-Do you think this/those person /people has/have influenced you?

Eeeem, not necessarily. Well it is important to have some people with the same motivation, but he doesn't have influenced me in the decision to become an entrepreneur. I decided it due to Innate & personal worry.

When did you start your company?

Well, I started in 2008. Actually I started the Project in 2007 (I was 27 years old), but we created it in 2008.

9-Explain your studies and your previous work.

I studied advertising and public relationship in Seville, and then I did a post graduate of advertising creativity in Madrid, one of the most prestigious and worthy post graduates. Now life is slightly different. And then, relentlessly, I have been undertaking courses of everything (obviously, also marketing), seminars, courses of social network, online communities, etc.

10-Could you explain what your company is about?

Well, we are the first advertising agency that looks for passing from 1.0 to 2.0, related to client services. Indeed, we want to change the companies, to modernise them. We want that these companies go forward technologically, as then they would be able to capitalise online resources that nowadays are free. That's our job.

11- Could you explain why did you start your company ¿Was it a matter of chance or need?

It was a matter of chance. Well, maybe either of them. Maybe it could have been the internal need, I think, as I look for the chance, I was working in Madrid during 7 years and I worked on a national agency (high professional experience), and when I had decided to come back... I did a study market, I saw how advertising was here and I thought it was interesting to bring new

concepts back to home, and implement that work manner and attract customers here, and speak about market to these clients.

12-¿Does your Company has any partner? Are they men or women?

Yes, two partner. We were two business partner in the beginning, a boy and me and then it didn't even work well, as it came the global crisis, and we created it just in that moment (she started when Spain had money, no economic crisis!). There were some differences in business view with him, so we broke the business relationship. And I was working with my present partners, doing punctual collaborations, so we decided to create a work partnership.

13-¿Did you start your company with them?

Already answered.

14-¿Which percentage of the company do you share with them?

We're actually at the same level, the same responsibility. Well, one partner has a bit more. And with my last member, it was the same responsibility, 50%

15-¿Could you explain the process you carried to create your company, from the moment you thought about creating it and until it started to work?

(5:40)

Yes. Well first of all, I looked for subsidies (help) in order to create a business that was basically searched in the Internet. Because, indeed, an entrepreneur knows what is going to be done in your Company, but he/she do not know how to manage her business. That's always the most important lack that we usually have. So, when I looked that by internet, I looked for help, I looked for subsidies, I looked for professional training to get over this lack (formation about managing a company) that the majority of us has. So, I found a foundation, whose name is Andalucía is entrepreneurial, have you heard about it? From Andalucía's council whose name is CADE (Business Development Support Centre and then, one day I was walking in Jerez, and I saw their sign and I joined in to CADE I came in I found the information I wanted, and that

was phenomenal. Then I needed a business Project with innovation, with technology, creativity... Well, then they choose my project, we entered in the incubator and we were there, six months developing the business doing a business plan, the viability plan, everything. And CADE helped us to show that information, and when it started to have a bit of movement, we had it clear, we registered the company. When we started, I started as a self-employed and my partner as well. And we had an alliance together, but it wasn't a SL as there were lots of subsidies for autonomous, then we thought it was the great moment, it was advisable, for subsidies and everything. Then we were about to two years together. CADE gave us lots of advantages, but reality is different It was an important step as they not only lend us the office, that it do had no expenses, but also the networking with people like you and other people that makes you acquire knowledge from others entrepreneurs around. So , I always tell the anecdote that we were in a module, my partner and me, and another guy that had another company, that guy is nowadays my customer and my friend. You know? So I can get emotional support, so much collaboration. In fact, the majority of companies that were created at that time, we all have the spirit of collaboration between us, between entrepreneurs and also, and more important, between friends. Because if little companies doesn't collaborate with each other, we won't grow up, is just the way of improving. As I have a good memory about that, as independently from political role, numbers do their work, despite the fact that they could do a bit more. Then, what did you ask? Oh yes, we did some market studies demanding prices to the competence , to know what was happening around the competence, and then...in fact... actually.. basically market studies, training courses, what was before that, and we also were shaping the project, to present a creative one, that had a differential value of the project, as I also came from Madrid and there ,there is a different conception from here. Our confident in our agency is about creativity & innovation, is about creating innovated and creative jobs Here we really work the web design, and, it does

exist a concept (despite it does seem) but for us is less important to give a concept & strategy, and we looked for that differentiation .

16- What troubles did you find while you were setting your company?

(10:38)

Are you talking about difficulties as a woman or as an entrepreneur?

***(M) As a woman, as an entrepreneur, in general**

Ok. The think is that I found lots of toughness, maybe, the worst thing was that they finally didn't gave me the subsidy as there wasn't enough money to pay me. But well, to the contrary, I took advantage of being a woman... we paid less money than men, we had some advantages. Women and men were treated in different conditions and that subsidies help women to launch. I don't even see great problems, though, only little ones like this

17-Which reasons or who helped you to overcome problems? (11:50)

Well, what we didn't do, and we spent a long time thinking about it, was getting loans, and therefore, borrowing money, which is something I would not do it again. It is also true that our business is not about species, products and it is about ideas. So the situation was different in comparison to other companies, as we didn't need a large inversion when we started. So, finally...

***(M) But which reasons did you have to carry on your company creation?**

Despite not having the subsidy (as I explained before) we really believed in our project. We believed this project would go forward and that we would have a niche market. That our working manner would make us different from the competence, and thus our service would be outlined. Therefore, we trusted in that project and that's why we carry on this company.

18-Could you explain what did you do to get over your troubles?

Eeeerm, what we did was simply spent more time on it, and we realised that we had made an important mistake: we didn't look for financing, as maybe we were afraid of having loan debts. We wanted to avoid debts. So the solution was spending more time thinking. And that was the mistake, we should have got a

loan, invested and it would have been better. That is, for instance, the fact that we didn't had a fixed salary. So if we had got a loan, we would have got a fixed salary and since then, we would have grown up gradually, that is what we are doing at present. Well now, it's different, however. We spent too many time, we made a mistake, and I don't mind saying it, as it is unhesitatingly true. And I think it was something to learn with it. We learned not to cover all the work. That we have to delegate, everything has to..., you can't include them all together. And if there is an investment need, you have to get a loan instead of working the whole day (as this second and wrong option is impossible to realise and is really exhausting). We tried to cover all and not delegate as well as working the 24 hours a day, but it wasn't successful.

19- Did you denote anything uncertain when you were in process of creating the company (cover all and not delegate), in aspects such as:

- technology
- political situation at that moment
- financing
- suppliers
- Competence of that moment
- clients
- the fact that you were a woman
- The family
- Others (15:10)

We were sure we wanted to create this project but it was true that it was the onset of the global crisis that paralyzed our growth. However, we didn't surrender; we got ahead as we believed we could solve the troubles we had. We believed in ourselves.

19.1-¿Could you point one of these particularly?

Well, definitely the financing was the problem. The fact that we didn't start with a business with lots of money that would have made us step forward easily. Just to hire people, just to compete with other companies, invest money in some events, or maybe just an investment to buy merchandising. However, you have to possess this money and, of course, if you don't have it, it's too complicated. Firstly, suppliers let us some facilities, we could pay in a 90-day period, but, time after time, Suppliers were increasing their stringency, that ended up in an uncertainty with these suppliers, as we were starting and they haven't met with us yet, and being flexible in a global crisis period, was complicated.

And family have always supported me and relentlessly, a lot, a lot more than you would imagine. And competence, yes, there was competence, but not much. We wanted that differentiation with the competence, so it wasn't a problem.

20- Did you find any motivation during the creation process of your company from:

- family or friends
- couple
- another entrepreneurs
- other professional people
- mentor
- previous formation
- labour experience
- institutional environment
- others

That made you get clear up your mind? ¿Which motivation and how did you solve your uncertainty?

(17:24)

So, I told you, for example, that I received support from my family, and is not that I found motivation from them, but they do supported. They didn't remove my motivation.

20.1-Could you point particularly some of these?

I could point the professional network issue of entrepreneurs, when we started in the incubation, where I started to have lots of contacts with other entrepreneurs, and of course, that was a motivation. So that being next to people with worries, that want to do new things, that want to innovate, was wonderful. Also, when we were there, we were doing innovative projects, projects related to new technologies, software, alternative energy, that makes your projects alive. In fact, we even made due to that, other projects, that, some of them have got ahead and others doesn't. Anyway it is doubtless it was a motivation.

21- Could you explain the acts, you made to overcome your uncertainty, that you have point as the essential ones when you were starting your business? (19:00)

Well the fact that we were in that incubator network, was an important support, because when we were talking with them, was a guarantee. But if we had any client it was a guarantee too. And if we had any obstacle it was useful to mention that to suppliers, just for our image and everything.

Sp.3/9. ORIGINAL

1-¿Cómo te llamas?

Yo me llamo Elena Caldera

2-Cuál es tu fecha de nacimiento?

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Comentado [MLM230]: Note: She is 35 years old

3-Cuántos hermanos y hermanas tienes?

Pues tengo dos hermanos, dos chicos

4-¿Qué posición eres entre tus hermanos?

La pequeña

Comentado [MLM231]: Note: She is not the alleged leader

5-¿Hay algún emprendedor/a en tu familia?

Sí, mi hermano median, también tiene una empresa.

6-¿Qué hace esta/s persona/s?

Bueno, el trabaja en medio ambiente, en temas de calidad y la empresa es de calidad, de sistemas de calidad, certificados de calidad ISO

7-¿Crees que esta/s persona/s te ha/n influenciado?

Eeeeeee, bua, bueno, mmmmm, no necesariamente. Bueno, a ver, siempre es importante estar en contacto con más personas que tienen la misma motivación, pero no me ha influido directamente para que yo lo sea, creo que ha sido más innato y más por inquietud personal

Comentado [MLM232]: Note: Although her bother is an entrepreneur, she says that he didn't influence in her decision to become an entrepreneur. Moreover, the rest of the family (mother and father mainly) are not entrepreneurs. She didn't growth with entrepreneurs around

8-¿Cuándo comenzaste tu empresa?

Pues yo comencé en el 2008. Bueno, empecé el proyecto en el 2007 pero ya lo montamos en el 2008.

Comentado [MLM233]: M: Innate & personal inquietude

Comentado [MLM234]: Note: She was 29 years old

9-¿Cuáles son tus estudios y trabajos previos?

Yo estudié publicidad y relaciones públicas en Sevilla y luego hice un máster de creatividad publicitaria en Madrid, uno de los másters más prestigiosos que había en su momento. Ahora ya ha cambiado un poquito. Y después, bueno, yo sigo formándome permanentemente, estoy siempre haciendo cursos, seminarios, de todo, de marketing, bueno el tema de las redes sociales desde que entró las redes sociales empecé a formarme también, cuestiones de comunidades online, etc.

Comentado [MLM235]: Note: Studies very related to her business. High training

Comentado [MLM236]: EA: Courses of marketing

Comentado [MLM237]: EA: Courses of social networks

10-¿Podrías explicar a qué se dedica tu empresa?

Si, nosotros somos una agencia, somos la primera agencia de publicidad que busca el paso del 1.0 al 2.0, digamos, en los servicios de los clientes. O sea, nosotros intentamos que las empresas cambien, den ese paso para que sean más competitivas, más tecnológicas, para que puedan capitalizar los recursos online que tenemos que muchos ahora mismo son gratuitos, en ese paso estamos.

Comentado [MLM238]: Note: Branding & marketing

11-¿Podrías explicar por qué comenzaste tu empresa? ¿Oportunidad o necesidad?

Oportunidad. Bueno, yo creo que un poco, oportunidad o necesidad no sé, creo que sería más inquietud, quizás, ¿no?, oportunidad eeee yo la busqué, digamos, porque yo estaba trabajando en Madrid y estuve 7 años trabajando en agencia a

Comentado [MLM239]: M: Internal necessity

nivel nacional, y cuando ya decidí que tenía ganas de volverme y... hice un pequeño estudio de mercado, vi como estaba por aquí la publicidad y me pareció que sería interesante traer todos esos conceptos que yo había adquirido y había aprendido, traerlos aquí, ¿no? e implementar esa forma de trabajo aquí y captar clientes un poquito más, quizás hablar más mucho de mercado, en ese tipo de servicios.

Comentado [MLM240]: Note: High professional experience

Comentado [MLM241]: EA: Market study

Comentado [MLM242]: M: Interesting to bring new concepts

Comentado [MLM243]: PU: Attracting customers

Comentado [MLM244]: EA: Speak about market to clients

12-¿Tienes socios en tu empresa? ¿Son mujeres u hombres?

Si, dos socias. Empezamos un chico y yo, entonces lo monté con un socio, un chico, luego bueno no fue la cosa del todo bien, entonces bueno nos llegó la crisis, nosotros lo montamos justo cuando llegó la crisis. Había algunas diferencias de la visión empresarial y entonces al final decidimos separarnos y yo, pues estaba ya trabajando con mis dos socias actuales, haciendo colaboraciones puntuales y decidimos crear una cooperativa de trabajo.

Comentado [MLM245]: Note: Two business partner in the beginning

Comentado [MLM246]: Note: She started when Spain had money, no economic crisis! No Pus related to economic crisis

Comentado [MLM247]: PU: Different business vision with my business partner

Comentado [MLM248]: EA: We broke the business relationship

13-¿Comenzaste tu empresa con ellos?

YA CONTESTADA

14-¿Qué porcentaje de la empresa comparte con ello/as?

Estamos al mismo nivel, bueno una tiene tiene un poquito más, una décima más, pero bueno. Y con mi antiguo socio al 50%.

Comentado [MLM249]: Note: Same responsibility in the company

15-¿Podrías explicar el proceso que llevaste a cabo para abrir tu empresa, desde el momento en que pensaste en crearla, al momento en que tu empresa comenzó a funcionar? (5:40)

Si, bueno, lo primero buscar información sobre ayudas para montar empresas, por internet básicamente. Porque claro al final una persona emprendedora conoce sobre lo que va a montar su negocio, pero no gestionarlo, entonces esa es siempre la carencia más fuerte que tenemos. Entonces yo, al principio cuando empezamos miré por internet y tal y buscar eso pues ayudas, subvenciones, formación para suplir esa carencia que en principio tenemos la mayoría. Entonces di con una fundación que se llama Andalucía Emprende, ¿no se si la conoces?, de la Junta Andalucía que se llama el CADE, Centro de Apoyo al Desarrollo Empresarial, y entonces, en realidad es un poco casi que tope con ellos buscando en internet, y de repente un día por la calle, paseando por Jerez, vi el letrero, me sonaba de haberlo visto en internet y me metí. Me metí, busqué la información y fenomenal. Entonces, necesitaba un proyecto, una memoria con una fuerte presencia de la innovación, de las tecnologías, de la creatividad, todo eso, y bueno, seleccionaron el proyecto, nos metimos en la incubadora, como ellos le llaman, y ahí estuvimos seis meses digamos desarrollando el

Comentado [MLM250]: EA: Looking for subsidies

Comentado [MLM251R250]: Note: This could led by...

Comentado [MLM252R250]: PU: Money to create a company

Comentado [MLM253]: PU: Manage her business

Comentado [MLM254]: EA: Looking for subsidies by internet

Comentado [MLM255]: EA: Formation about manage a company

Comentado [MLM256]: EA: I entered to CADE

Comentado [MLM257]: M: CADE phenomenal

Comentado [MLM258]: PU: I needed a business project with innovation

Comentado [MLM259]: EA: I entered in th incubator

proyecto, haciendo el plan de negocios, el plan de viabilidad, y todo eso. Ya nos ayudaban a presentar toda esa información, y una vez que ya empezó a tener un poquito de movimiento, a tenerlo ya un poco claro y ya, pues ya nos lanzamos, nos dimos de alta, en principio empezamos como autónomos, yo empecé como autónoma y mi socio como autónomo y digamos que había una alianza entre los dos, pero no era una SL, ¿por qué? porque había muchas ayudas como autónomos, entonces pensamos en ese momento que era lo mejor, nos convenía, por las subvenciones y demás y todo eso. Y luego ya a partir de ahí, pues ahí estuvimos casi cerca de dos años, con muchas ventajas, ¿no?, parece que estoy vendiendo al CADE, pero la realidad es la que es, o sea, yo siempre lo digo, fue un paso muy importante porque ya no solamente porque nos dejaran la oficina, que no tenía coste, el teléfono tal, no sólo por los recursos y los medios, sino por el networking, o sea por la gente como tú que está allí, y de la que estabas aprendiendo y que además podían ser tus clientes, que de hecho lo fueron. O sea, yo siempre cuento la anécdota con mi...nosotros estábamos en un módulo, mi socio y yo, y había otro chico que tenía otra empresa, ese chico hoy en día es cliente y además es amigo, ¿sabes? O sea, que gano lazos muy emocionales y muy mucha colaboración. De hecho de las

Comentado [MLM260]: EA: Developing the business

Comentado [MLM261]: EA: Doing a business plan

Comentado [MLM262]: EA: Viability plan

Comentado [MLM263]: M: Help from CADE

Comentado [MLM264]: EA: Registration when it's clear

Comentado [MLM265]: EA: We started like autonomous

Comentado [MLM266]: M: Autonomous because subsidies

Comentado [MLM267R266]: Note: Possible PU about financing

Comentado [MLM268]: M: Many advantages CADE

Comentado [MLM269]: M: No office expenses

Comentado [MLM270]: M: Networking with people like you

Comentado [MLM271]: M: Knowledge from other entrepreneurs around

Comentado [MLM272]: M: A guy today friend and client

Comentado [MLM273]: M: Emotional support by other entrepreneurs around

empresas que empezamos en esa...más o menos en la misma época, la mayoría colaboramos y tenemos espíritu de colaboración, porque además si no cooperamos las empresas pequeñas no vamos a ningún lado, es la manera de crecer. Y tengo un recuerdo bonito por eso, porque independientemente del rollo político, y todas estas cosas, los números y eso, pero sí que hacen su labor, sí que hacen, pueden hacer más también, pero hacen hacen. Entonces, empezó ahí, ¿no?, y ¿qué más me preguntabas?...pues sí un poco, bueno hicimos estudios de mercado, pidiendo precios a la competencia, un poco para tantear en lo que se movía por aquí, y luego pues...en realidad es que tampoco...lo que te he dicho, ¿no?, básicamente, los estudios de mercado, los cursos, la formación, todo el previo este...también estuvimos mucho tiempo dedicándonos a darle forma al proyecto, a presentar un proyecto más creativo, que tuviese un valor diferencial, también yo venía de Madrid y siempre, pues tenía un concepto diferente a lo que hay aquí, nosotros siempre hemos marcado mucho nuestra agencia por la creatividad, ¿no?, por crear un trabajo innovador y creativo. Aquí se trabaja mucho el diseño gráfico, pero no es que no haya concepto, pero se tiende menos a dar con un concepto y una estrategia, entonces nosotros pues buscábamos esa diferenciación.

Comentado [MLM274]: M: Spirit of collaboration between friends entrepreneurs

Comentado [MLM275]: M: CADE works

Comentado [MLM276]: EA: Market studies

Comentado [MLM277]: EA: Prices to the competence

Comentado [MLM278R277]: Note: This leads PU about the competence for sure

Comentado [MLM279]: PU: What happening around with the competence

Comentado [MLM280]: EA: Training courses

Comentado [MLM281]: EA: Shaping the project

Comentado [MLM282]: PU: Differential value of the project

Comentado [MLM283]: M: Confident about her creativity & innovation

Comentado [MLM284]: EA: Give a concept & strategy

16-¿Qué dificultades encontraste durante el proceso de establecer tu empresa? (10:38)

Dificultades, ¿cómo mujer o cómo emprendedora?

***(M) Como mujer, como emprendedora, dificultades en general**

Vale vale, yo la verdad es que no me encontré con muchas dificultades, quizás

lo más, lo negativo por ejemplo a mi me denegaron una subvención porque no había fondos, o sea no había dinero suficiente, y no me la concedieron. Pero

Comentado [MLM285]: PU: No subsidy finally

bueno, tampoco, mucho más, la verdad, no me encontré así problemas...al

revés, por ser mujer sí que había durante un tiempo tenías una...bueno el tema

de la discriminación positiva, ¿no?, de que pagábamos un poquito menos con

Comentado [MLM286]: Note: Being a woman is an advantage

ciertas cosas, teníamos ciertas ventajas que yo considero son necesarias porque

Comentado [MLM287]: PU: Pay money

tú mismo lo estás viendo, no hay una igualdad de condiciones, y eso nos

Comentado [MLM288]: PU: No same conditions between men and women

ayudaba un poquito a...o sea, ayuda un poquito más a las mujeres a emprender.

Comentado [MLM289]: M: Subsidies help to launch

No veo, así grandes...

17-¿Qué razones o quién te ayudó a superar estas dificultades? (11:50)

Hombre, la verdad es que nosotros lo que hicimos fue, que igual ahora no lo

volvería a hacer, pero invertí mucho tiempo, no pedimos préstamo, ni hicimos

Comentado [MLM290]: EA: Spend long time

nada de eso. También es verdad que nuestro negocio no es un negocio de

Comentado [MLM291]: PU: Borrowed money

especies, no es de productos, sino que es de ideas. Entonces es diferente, no necesitábamos una inversión gorda de partida. Entonces bueno, al final...

***(M) Pero, ¿qué razones había para seguir avanzando en montar la empresa?**

A pesar de que no nos concedieran la subvención, bueno pues porque creíamos en el proyecto. Creíamos en el proyecto y creíamos que había un nicho de mercado. Que la manera en que nosotros trabajamos la...u ofrecíamos nuestro servicio podía destacar sobre otros, entonces creíamos en el proyecto y por eso seguimos adelante.

Comentado [MLM292]: M: Believe in our project

Comentado [MLM293]: M: Niche market

Comentado [MLM294]: M: Our work is different

18-¿Podrías explicar qué hiciste para superar esas dificultades?

Bueno, eee, ¿qué hicimos? pues le dedicamos mucho más tiempo, o sea es que al final ese fue el error, que no buscamos financiación, porque bueno, nos daba un poco de miedo, en el sentido de luego tener deudas y tal, entonces lo que hicimos fue dedicarme más tiempo. Eso fue un error, o sea yo ahora pues lo que haría es pedir un préstamo, invertir y ya está. O sea, por ejemplo, de partida cuando empezamos no nos pusimos un sueldo y eso fue un error, teníamos que haber pillado un préstamo y habernos puesto un sueldo y a partir de ahí ir creciendo, que es lo que hemos hecho ahora. Bueno ahora es un poco más

Comentado [MLM295]: EA: Spend more time

Comentado [MLM296]: PU: Having loan debts

Comentado [MLM297R296]: Note: So the EA was spend more time

Comentado [MLM298]: EA: No fix a salary

diferente, pero bueno. El tiempo, le invertimos mucho tiempo, lo hicimos mal, o sea, no me importa que lo reflejes porque es verdad, o sea yo creo que fue una enseñanza que aprendimos que no se puede intentar, o sea, no se puede abarcar todo, hay que delegar, cada cosa tiene que...tú sabes hacer trabajo, pero no puedes abarcarlo todo. Y si necesitas invertir, tienes que pedir un préstamo, con tu trabajo no puedes, un día tienes 24 horas, no puedes estar 24 horas trabajando porque te mueres. Lo intentamos, pero no tuvo éxito.

Comentado [MLM299]: EA: Cover all and not delegate

Comentado [MLM300]: EA: Try to work 24h

19-¿Percibiste alguna incertidumbre durante el proceso de comenzar tu empresa, acerca de temas relacionados con:

-la tecnología

-la situación política del momento

-la financiación

-los proveedores

-la competencia del momento

-los clientes

-el hecho de ser mujer

-la familia

-u otro? (15:10)

Claro, si es que teníamos tan claro que queríamos montar el proyecto, que si era verdad que empezaba la crisis, que ahí pues, digamos, paralizó un poco el crecimiento, pero aún así, bueno no nos rendimos, quisimos seguir adelante, porque bueno, pensábamos eso, creíamos que podíamos.

Comentado [MLM301]: PU: The onset of the crisis

Comentado [MLM302]: M: Believe in ourselves

19.1-¿Podrías destacar alguna en particular?

Hombre, la financiación, un poco eso, el no haber empezado el negocio con un capital importante que nos hubiese dado más alas, ¿no?, para poder, pues eso, contratar gente, poder competir con otras empresas y...por ejemplo, un ejemplo, hacer una...invertir en un evento, que a lo mejor hay que hacer una inversión previa de comprar merchandising, tú tienes que hacer ese desembolso del dinero y, claro, si tu no tienes ese capital, era muy complicado. Proveedores, al principio daban un poco más de facilidades, podíamos pagar a 90 días, pero cada vez menos, se recortaba, o sea que si que teníamos una especie de incertidumbre con los proveedores porque estábamos empezando y nos nos conocían, entonces que fuesen flexibles entrando en un momento de crisis, era complicado. La familia en todo momento me ha apoyado, siempre, siempre, mucho mucho, vamos...La competencia, había competencia pero tampoco en

Comentado [MLM303]: PU: The most financing

Comentado [MLM304R303]: Note: This confirm the fear about not apply for a loan

Comentado [MLM305]: PU: Competition with other companies

Comentado [MLM306]: PU: Money to invest in a event

Comentado [MLM307]: PU: Suppliers increasingly stringent

Comentado [MLM308]: M: Family always

exceso, siempre como habíamos tenido muy claro, nos vemos intentado

Comentado [MLM309]: PU: Competence

diferenciar y nos era un problema.

Comentado [MLM310]: EA: Differentiation with the competence

Comentado [MLM311R310]: Note: The EA of being different is triggered by the PU about having competence

20-¿Encontraste alguna motivación durante el proceso de crear tu

empresa procedente de:

-tu familia o amigos

-pareja

-otros emprendedores

-otros profesionales

-mentores

-previa formación

-experiencia laboral

-ambiente institucional

-u otro

que te hicieran superar esas incertidumbres? ¿Podrías explicar cuáles y

cómo? (17:24)

O sea, antes te he dicho, yo por ejemplo mi familia me apoyó. No es que

Comentado [MLM312]: M: From family

encontré la motivación en ellos, pero sí que me apoyó.

Comentado [MLM313]: Note: She says she didn't find motivation from her family but they supported her, so in anycase they didn't remove her motivation

20.1-¿Podrías destacar alguna en particular?

El tema de las redes profesionales, de emprendedores, cuando empezamos en la incubación, ahí empecé a tener muchos contactos con otros emprendedores, y por supuesto era una motivación. O sea, el estar rodeada de gente que tiene inquietudes, que tiene ganas de hacer cosas nuevas, de innovar... además cuando nosotros estábamos, son proyectos innovadores, son proyectos que relacionados con las nuevas tecnologías, el software, con las energías alternativas, o sea, eso te hace que esté viva. Incluso de hecho, a raíz de ahí montamos otros proyectos, que luego unos han salido otros no, pero bueno eso fue claramente una motivación.

Comentado [MLM314]: M: The most entrepreneurs around

Comentado [MLM315]: M: Entrepreneurs with same innovative concerns

Comentado [MLM316]: M: Make projects

21-¿Podrías explicar qué acciones llevaste a cabo para superar esas incertidumbres que has señalado como más importantes cuando estabas comenzando tu negocio? (19:00)

Si, o sea, tampoco te se decir mucho porque, mmmm, hombre claro el hecho de estar en este vivero de empresas, en esta red, o sea, era como un apoyo, digamos que cuando hablábamos con los proveedores era un aval, si teníamos algún cliente pues también, si teníamos alguna traba o tal pues siempre mencionar esto, como que era positivo por imagen y tal.

Comentado [MLM317]: EA: Go to the incubator

Comentado [MLM318]: M: Incubator network

Comentado [MLM319]: EA: Mention CADE to suppliers

Sp. 4/9. TRANSLATED

1-What's your name?

My name is Beatriz Sánchez Oliva

2-Date of birth.

Not asked.

3-How many brothers and sisters do you have?

I have a brother and a sister. Both of them are younger than me. I'm the expected leader.

4- Are you older or younger than your brothers?

IT IS ALREADY ANSWERED

5-Are there any entrepreneur in your family?

Both of my parents are. It is a familiar environment of entrepreneurs.

6-What do/does this person /people do?

My father had an auto repair shop, after leaving a company he had been during lots of years. And my mother has always been a businesswoman, has had her own business, her notions store, a supermarket, she created something and sold it, created something more, and always continued like that. And curiously, while my parents were entrepreneurs, I promised myself not to be one. I preferred having a fixed and calm work, with my salary, and not being stressed, then not sleeping. So, it's interesting how this has changed.

7-Do you think this/those person /people has/have influenced you?

Well, maybe they have influenced me negatively, but I don't think so as finally life has carried me to the same way as my parents and not due to them. As I saw that it was really exigent, that I had to spend lot of time more that when you have employees and it's not enough for a salary, as you give the money to

them. I saw a lot of business sacrifice and I didn't perceived the reward of it, as you work the whole day, and they work more than the employees do. It's just the restlessness for being entrepreneur, and not the calm of those bosses who play golf and having meals. So I wanted some calm with a fixed salary. I saw it as something very self-sacrificing, and less comfortable. I really didn't thought about being an entrepreneur.

When did you start your company? (1:59)

Well, just on Sunday we celebrated the second anniversary. So it was created on September, 2013

9-Explain your studies and your previous work.

I am graduated in advertising and public relationship, and afterwards, during my labour period, I did a specialising post graduate in ESIC

10-Could you explain what your company is about?

I had forgotten it!!!

11- Could you explain why did you start your company ¿Was it a matter of chance or need?

It was a bit complicated... I was sacked from my last job, but I had been lucky as I haven't stop working from one company to another since I finished my degree, I have a high professional experience. In the last job thy hired Cristina **(the other partner)**. She was working on the creative part, I was in the business and money administration and during those two years, my boss and I didn't get on with each other and he sacked me. So at that moment, as I had always been working in advertising companies, so I wanted to change and try as an announcer. I wanted to be in marketing departments, and for the first time I didn't want to work, more than these eight years I have been working, as an employee. So I looked for, in this crisis period, a job as a marketing responsible, and I was about six months unemployed. During those 6 months, I didn't want

any work related to any advertising agency. So that the business idea came from my business partner, Cristina, that has commented me the chance of creating our own business, as both of us work in different aspects, but together we could work properly. I always denied that, as I am the businesswoman; I would carry everything and she would executed it. I had confidence in my partner skills, but I was unsure to find clients by my skills, as that was the most important. That uncertainty of not knowing if I would be capable of doing it in the upset of the crisis, made me go back and I told her I didn't have the conditions to do it. During that 6months search I met with I friend I had worked with some time ago by Facebook, and he found out I was unemployed. So he gave me a chance to work in his marketing company, but it was only some kind of practice. And at that moment I started to use all I my work experience related, such as my positioning of the issue, online marketing. So I started to have some important clients and I was able to send. So I saw the light at the end of the tunnel. I thought: If I am able to do that, why I'm not able to create my own company? I felt competent. So, someday we met again with Cristina in a lunch and I accept his proposal and I told her, if possible, to start the business the following day. I had no commitments, no contract with them, so the registration of the company was done in the last month from the last day (the day I said yes!!!). The situation changed radically.

12-¿Does your Company has any partner? Are they men or women?

Yes, a woman.

13-¿Did you start your company with them?

Yes, with her.

14-¿Which percentage of the company do you share with them?

I share the same responsibility with her partner (50 %)

15-¿Could you explain the process you carried to create your company, from the moment you thought about creating it and until it started to work? (6:40)

Well, we really needed some capital to start our office, and we had clear that we wanted to be, from the first moment, professional business people. I wasn't disposed to create a company and work at home. I don't have place at home for clients, as it is not serious, and I think it's better to separate your house from your work space. So we commented that need of an office together, with Cristina, and as both of us were unemployed, we requested the single payment (a concentration of an only one payment benefits for working many years before). So I preferred to use my own money instead of applying for a loan. We wanted to invest in material, in offices, in decoration, (what I called an impulse), in sheets of paper, pens, whatever you can think about. We were the unique windows business in the Chamber of Commerce in Seville, just a place to fix all papers to start a business, a place where they organised the events, losing two whole days. There are different tables; a table to fix social security, another that is to fix public finance, that help you with expenses, taxes, and other to request subsidies from Seville's Local Government. Unfortunately you lose two days; however, we did all document processing. Furthermore, that place was close to public finance (Hacienda) and we were obliged to go there as long as we had done all the document processing. It definitely helped us to create your company. Firstly, we suddenly preferred being separated autonomous, as we didn't know how would be going, if we were going to get clients. And not to be committed with a society as we had to respond with personal property, we decided to be self-employed and do mutual billing. I billed my business work and she billed her work design. We lasted a year doing that. As it was a crazy mutual billing, we couldn't balance one thing with the other. So at that moment we commonly decided to be a civil society, which is how we still remain in our company nowadays.

With the single payment we only could afford to pay the six first months of the office. However, we had enough money to pay our autonomous fee, as we pay it through the single payment. It was the help to step forward to buy interesting material. In fact, we bet it all.

**16- What troubles did you find while you were setting your company?
(9:25)**

Well, I actually was unsure if I could get enough clients. I wasn't completely confident with the company management. We actually didn't have any obstacle; I think maybe it was the other way around. We received some help from administration, we also got a subsidy. The office building finished about a month after creating the company, after our registration as self-employed. The thing is that until September, October, that I would have spent two months looking for clients, making new contacts, getting back other companies contacts, we didn't start to get ahead, to work properly. Those three first months were horrendous; we really struggled to get ahead. You could imagine that money trouble: not receiving the unemployment help, we had no income as our single payment is paying autonomous, is paying the office. Is also paying all our life, and though, money is not coming, is just blowing. And also you have to pay the mortgage, the electricity, and your things, whatever. It was a situation to be really disappointed and worried. And also the refusals from people you could have supported you as clients, as people said NO all the time. You get really ashamed with yourself as you think you will never achieve your goals. However, that need make us pay more attention to ingenuity, and you really think a lot about the ways of achievement. We made a strategy, we tried something new, we reinvented ourselves and suddenly we started to succeed.

***(M) So, was the finance the main problem you had while you were creating your company?**

Indeed we were so lucky, as the finance went really quickly. Our single payment was in cash a week after demanding it. The uncertainty was if after having spent all our single payment, future money wouldn't come. What would we do if we had no money? What really worried us was the future, was that the project went bankruptcy. However, it is true we spent time in our work. In fact, I didn't need to maintain machines, I didn't have any physical production, and I didn't have to buy in order to sell, as we only sold ideas, service. We saved money owing to the type of business. We basically invested in equipment. We weren't afraid of not having finance, if it would have been another type of business perhaps. But we really didn't need to invest too much money, I mean, if we had had 2 thousand euros, we would have created the project anyway.

17-Which reasons or who helped you to overcome problems? (12:50)

I believe it was the family, but above all, the most important help was from our intimal partner, my boyfriend actually helped us the way he could and also her boyfriend help us. As a matter of fact, who really helps you is who is really close to you. We also had institutional support through subsidies despite being waiting for the subvention during one year. Also, I was really supported as much emotionally as economically by my family. They told me if something goes wrong, they will help us with the mortgage, we can pay it. So that's really calmness for us. Well, the thing is that I definitely didn't want to borrow some parent's money, but I knew I could have, someday, and just in case, a financial help from them and that is really calming.

18-Could you explain what did you do to get over your troubles? (14:10)

As I told you, our big trouble was finding clients. It was just a new company, in a new company, in an antiquated sector as ours, where big advertising companies go bankruptcy and their employees create then little ones. It's too competitive, and a few clients who spend money. It is also important the

confidence with people in order to persuade them to be our client. Having started to work, it succeeded something that I had never seen within 9 years, and it is really tough in our sector, that is to achieve a faithfulness with the client in our advertising agency. As it's typical to visit all of the companies, just to compare different designs, you are hired, not hired, you work without any salary, etc. Who has demanded some work with us and have worked in all branches, hasn't even stopped to work with us, so he has worked two years. The clients we got at start, still remain today supporting us. Oh yes! About problems. Firstly, I was pretty melancholic. I asked myself what we had done, anything went well and we made mistake after mistake. At Every meeting trial with possible clients we came back disappointed as people usually denied our proposals. We really started to get ahead due to ingenuity, to creativity. That was what made the difference among all the rest. We spend one month making up creative stories for clients. At that moment was when we started to loyalty those clients. . We step forward due to creativity and innovation

19- Did you denote anything uncertain when you were in process of creating the company (cover all and not delegate), in aspects such as:

-technology

-political situation at that moment

-financing

-suppliers

-Competence of that moment

-clients

-the fact that you were a woman

-The family

-Others (17:02)

Uncertainty? Well I have to tell you something curious. The thing is that some clients saw us as starting young girls who don't have the faintest idea about business so that they can manage negotiations however they want. I put the example of a business boss who is used to working with lots of types of people, and he thinks that with not much we would be satisfied. Not at all. In some situations we had to put the feet on the wall. To speak clear to clients. And then suddenly the bosses seem to be silly, and they don't know they were negotiating in an unfair mood. It's just unbelievable, as you never know if you are going to replace that client by another. So I am not sure if I could generate my own resources without these type of clients. So is vital to say things clearly to them, in order not to be ashamed. You have to put the feet on the wall despite the possibility of losing a client. And they wanted to continue supporting my company, but I sometimes invite them to work for other companies, as I was listening some sentences such as "you are simply the best". That's why we need to be really attentive with those people who want to take advantage from us. Here in Andalucía there is a lot of picaresque customers. However, I can't put up with it; I really stop them as if not, the client would take advantage of our business.

***(M) Did you perceive those attitudes before you started?**

Definitely not. I showed my face towards an agency. I was pretty respected in my job as I contributed in the boss issues. If somehow we had any difference the relationship changed with him. We are young managers, and some people just think we have just finished the degree, and we actually have been working on it for 9 years. It is true that we are young, but though we have a lot of work experience on it which is reasonably remarkable

***(M) Could you imagine that type of situations when you started?**

I had never considered something like that before. But it was something repeated too often with clients and suppliers that we had to admit it was a

reality. People see us as hungry women and they tried to cheat us, but they made a horrendous mistake thinking we don't know deeply what our work is. Their arrogance is answered clearly and they are obliged to come back. They have a different idea with young woman like us.

***(M) everything you have told me is having created the company. But before? Did you have uncertainty with suppliers, clients?**

I didn't even thought about that in that moment. The main and unique problem I had was the client's accomplishment. The main problem was the market situation. How was it? It was awful in our part. We face with other people from our sector, and there were four clients spending on that.

19.1-¿Could you point any of these particularly?

In my opinion, it was definitely the competence and the clients the main problem. I was scared due to the high level of competence, as every 5 minutes another agency was created. And others were also closed whereas we were creating ours. That year was fatal for our sector. So while we were preparing all the indispensable we were informed that someone has closed his company. The cake was too small for all of us.

20-¿Did you receive any motivation during the creation process from:

-family or friends.

-couple

-other entrepreneurs

-other professional people

-mentors

-professional training.

-labour experience

-institutional mood.

-others

That made you get over your problems. Could you explain which ones and how succeed? (23:30)

My main motivation was not coming back to an agency. I didn't want to defend a boss, as I had done in my last company in a very unpleasant work. I didn't want to come back to that, I wished I had decisions autonomy. I was the messenger of another and I ended up in a bad way. I wanted to risk for myself, and not risking for a boss. I wanted the satisfaction of working on my way. I wanted to follow my own opinion and not following every company idiosyncrasy that I actually didn't agree with it... Luckily, my partner business has the same stubborn opinion. And also everyone is responding except some clients and some suppliers. And also it is just an amazing satisfaction to do something you believe is good while the client is demanding lots of things, and our company is not even the cheapest one.

20.1-Could you point any of these particularly?

What motivated me was not riding on our back. I didn't want to repeat my pass. I wanted to look forward. I didn't know what I could find forward, but the family and couple support. However, I wanted to try something new. ***(M)**

So, for example, was the institutional environment a motivation to start?

Well, for me it had not been important as I didn't even pay attention on this institutional environment. We actually got the unnecessary subsidy but I didn't keep it in mind while I was creating the company. I didn't perceive the institutional help as something vital so we didn't even focused on it, despite getting it due to all facilities from the government to young and female people, for example.

***(M) So, among your motivation causes, would be the labour experience one of these?**

Well, the negative experience, as well as the willingness of doing things correctly, was something that made me think about. I was willing to demonstrate myself I was capable of doing it differently as in the past. I had been incessantly working and disagreeing with companies' perspective and analysing, detecting the companies' problem and not evolving as I had expected. I was changing company after company looking for the ones that I thought were the best ones. That lasted until I confronted my boss and he immediately sacked me. So, I was happy. I have been sacked, but I have left that company with dignity. So I left that job with a lot of energy to keep going, to create new things. So with slightly a rematch mood, I wanted to demonstrate I knew how to do things appropriately. I believed another way was possible. I actually wanted to demonstrate we could do it, it was a bit of madness.

21-¿Could you explain the actions you carried to get over the uncertainty you pointed as most important when you started your business? (28:50)

I actually sum up it in just giving new concepts. We were really considering to overcome the competence, which are in the same situation as us, as some little companies are just starting to have confidence among business. They need a little company just to be fluid. We wanted to make the difference from the competence, so we really rethought about new concepts and we find difficulty in making something different. So we build up the creation of some new strategies of marketing and branding. So we started to go door by door with those new stories. And that made us improve, as we started to be warm instead of cold as we were. I mean we had a lack of experience, despite having the material. We had a project in our website and we appropriated everything to ourselves.... we tried to be transparent with clients, acknowledging our problems and our inexperience, but we wanted that customers understood our

situation. We had clear we wanted to be transparent. Our methodology was doing what others don't do. I detected that in other agencies, so I tried to work on my way as I refused to do that. In contrast, I wanted to service my clients, and not thinking only in billing, and just be aware with my clients. So, to loyalty clients you need to demonstrate the benefits of your company for them, and not your own benefit. So my work is just leading companies with communication need to know how they could communicate that, so I am excited for helping other companies if the result is positive. So that way was essential to assure confidence and loyalty, so we really wanted to break the monotony of competence with innovation, inventing new things. So just crying, we unhesitatingly got ahead and every day we have more confidence. We secured our agency, and, just in a crisis period, we really struggled, but finally we were capable of getting ahead and I hope the future will keep us more stability time after time.

Sp.4/9. ORIGINAL

1-¿Cómo te llamas?

Me llamo Beatriz Sánchez Oliva

2-Cuál es tu fecha de nacimiento?

NO PREGUNTADA

3-Cuántos hermanos y hermanas tienes?

Tengo una hermano y una hermana, los dos más pequeños que yo.

Comentado [MLM320]: Note: The expected leader

4-¿Qué posición eres entre tus hermanos?

YA CONTESTADA

5-¿Hay algún emprendedor/a en tu familia?

Mis padres, los dos.

Comentado [MLM321]: Note: Familiar environment of entrepreneurs

6-¿Qué hace esta/s persona/s?

Mi padre tenía un taller de mecánica, después de salir de una empresa donde estuvo muchos años y mi madre de toda la vida ha sido comerciante, ha tenido negocios propios, mercería, supermercado, ella montaba una cosa y lo vendía y montaba otro, y así. Y fíjate que curioso, que mis padres siendo emprendedores, yo siempre prometí que jamás lo sería. Porque yo prefería estar tranquila con mi sueldo y no tener que estar sin dormir, y al final fíjate, las vueltas que da la vida.

Comentado [MLM322]: Note: She didn't like to be an entrepreneur because she saw this since she was child. Negative effects instead of reinforcement?

Comentado [MLM323]: Note: She was reticent to become an entrepreneurs.

7-¿Crees que esta/s persona/s te ha/n influenciado?

En principio negativamente, y luego fíjate que no, que al final la vida me ha llevado por el mismo camino. Porque yo veía en casa que era muy sacrificado, eran muchísimas horas fuera que cuando tienes empleados y no hay para tener sueldos, se lo tienes que dar a ellos y tú te quedas sin sueldo. O sea, yo veía por parte del empresario, en este caso empresaria, muchísimo sacrificio y la compensación no la percibía, porque realmente están todo el día trabajando, al revés, no eran los típicos empresarios que tienen empleados y están todo el día

Comentado [MLM324]: Note: Negative motivation?

Comentado [MLM325]: M: Entrepreneurial parents

de comidas, de esto, de lo otro, haciendo su padel y su golf, no, al revés, ellos trabajaban más que los empleados. Entonces claro, yo quería, yo quiero una tranquilidad con un sueldo fijo, y si se lo quita alguien que se lo quite el jefe, no yo. O sea, no se, siempre la verdad lo he visto como algo muy sacrificado y era mucho más cómodo lo otro, ¿no?, y entonces nunca me planteé realmente emprender.

Comentado [MLM326]: PU: All day working

Comentado [MLM327]: PU: Restlessness for being an entrepreneur

Comentado [MLM328]: PU: Very self-sacrificing

8-¿Cuándo comenzaste tu empresa? (1:59)

Pues justo el Domingo hizo dos años

Comentado [MLM329]: Note: The interview was in september 2013, so she started her company in 2011

9-¿Cuáles son tus estudios y trabajos previos?

Yo soy licenciada en publicidad y relaciones públicas, y después posteriormente durante mi etapa laboral hice un máster de especialización en ESIC (?), de comunicación empresarial.

Comentado [MLM330]: Note: Formation related to her business

10-¿Podrías explicar a qué se dedica tu empresa?

SE ME OLVIDÓ!!!

11-¿Podrías explicar por qué comenzaste tu empresa? ¿Oportunidad o necesidad?

Fue algo un poco complicado, no se, determinalo tú, yo me echaron del último trabajo...desde que salí de la carrera he tenido mucha suerte no he parado de

trabajar en lo mío, he ido mejorando de empresa en empresa. En la última me

Comentado [MLM331]: Note: High professional experience

ficharon de otra en la que yo estaba y estuve dos años, donde conocí a Cristina

(la otra socia), ella trabajaba en la parte creativa, yo en la parte comercial y de

cuentas y en esos dos años, pues bueno, mi jefe y yo tubimos un rifirafe que no

nos llevábamos nada bien, y entonces por supuesto me echó a mí, no iba a irse

él. Y entonces en ese momento, yo quería...yo siempre he trabajado en empresas

de publicidad, yo quería probar en el anunciante, yo quería estar en los

departamentos de marketing, por primera vez, que llevaba ya ocho años

trabajando en lo otro. Y empecé a buscar en plena crisis trabajo de responsable

Comentado [MLM332]: Note: 8 years working as employee

de marketing, durante unos seis meses estuve más o menos en el paro. En

medio de esos seis meses buscando como responsable de marketing, yo no

quería saber nada de agencias de publicidad, para nada. Cristina ya me había

comentado en una ocasión que oye por qué no nos planteamos en un momento

dado, ya tenemos muchos años de experiencia, las dos llevamos partes muy

distintas, con lo cual juntas podemos abarcar...y yo siempre dije que no, porque

Comentado [MLM333]: Note: Business idea came from her business partner

mi parte es la comercial, yo soy la que tiene que traer las cosas y ella es la que

ejecuta el trabajo luego. Yo se que mientras ejecute ella, no tengo problema, yo

Comentado [MLM334]: M: Confident about her business partner skills

se que va a ser fácil vender, pero claro si yo lo traigo, si mi trabajo de

prospección lo hago mal, aquí no hay “na” que comer, entonces no hay nada que trabajar.

Comentado [MLM335]: PU: Insecurity find clients by her skills

Esa presión de no saber si puedo o no puedo, si seré capaz en plena crisis, tal y

Comentado [MLM336]: PU: Can I get clients?

Comentado [MLM337]: PU: Economic crisis

como estaba la calle, me echaba mucho para atrás, y le dije que no, que no estaba en condiciones, que yo estaba como los burros, yo quiero marketing, marketing, marketing. Durante esos seis meses de búsqueda, había un compañero con el que yo trabajé hacía muchos años y mediante el Facebook que es un chivato, pues se enteró más o menos al mes que me despidieran, de que estaba en paro.

Entonces, él tenía una empresa de marketing online, y me dijo que me fuera con él. Por supuesto todo esto en plan vamos a probarte, y si tal, el contrato, bueno. Y ahí empecé a vender algo que yo no conocía en profundidad, como

es el tema de posicionamiento, todo el tema de marketing online. Y empecé a

Comentado [MLM338]: Note: Previous work experience related

tener clientes importantes, y oye, que al final vendía. Entonces fue como una

Comentado [MLM339]: M: I could sell

Comentado [MLM340R339]: She felt competent

luz en el camino, oye que si eres capaz, ¿por qué no vas a ser capaz?, lo estás

Comentado [MLM341]: M: I can find clients

haciendo de algo que no conoces y encima no es para ti, imagina si fuera para

Comentado [MLM342]: M: Doing this with unknown things

ti. Coincidimos otra vez, un día comiendo juntas, me lo volvió a decir, y le dije,

Comentado [MLM343]: M: Imagine if it's for me

que mañana lo hacemos, ¿cómo?, que mañana lo hacemos. Yo no tenía

Comentado [MLM344]: EA: I said tomorrow to my business partner

compromisos con ellos, tampoco tenían vista de contrato, así que yo para estar

así, prefería...bueno pues en un mes más o menos, estaba todo montado. O sea,

Comentado [MLM345]: M: No other work commitments

de no no no no durante seis meses a de repente teníamos esto.

Comentado [MLM346]: Note: The registration of the company was done in one month from the day she said yes. Very very fast!

12-¿Tienes socios en tu empresa? ¿Son mujeres u hombres?

Sí, mujer.

13-¿Comenzaste tu empresa con ellos?

Sí, con ella.

14-¿Qué porcentaje de la empresa comparte con ello/as?

El 50%.

Comentado [MLM347]: Note: She shares the same responsibility with her partner

15-¿Podrías explicar el proceso que llevaste a cabo para abrir tu empresa, desde el momento en que pensaste en crearla, al momento en que tu empresa comenzó a funcionar? (6:40)

Sí, bueno, nosotras, claro necesitábamos un capital inicial para poder montar la

oficina, teníamos muy claro que queríamos ser profesionales desde el primer

Comentado [MLM348]: PU: Capital to start

momento. Yo no estaba dispuesta a montar una empresa o una firma y trabajar

desde mi casa. No tengo donde recibir a los clientes, porque no es serio, porque

Comentado [MLM349]: PU: Work in home

Comentado [MLM350]: PU: Place for clients

necesitaba un espacio de trabajo, mi casa es mi casa y mi trabajo es mi trabajo,

necesito separar. Entonces lo comentamos y decidimos como estábamos las

dos en paro, pedir el pago único para poder hacer una inversión en equipo, en

Comentado [MLM351]: EA: Request single payment

Comentado [MLM352R351]: Note: The "single payment" is the concentration in only one payment all the unemployment benefits for working many years before. This means that she preferred to use her own money instead apply for a loan

Comentado [MLM353]: EA: Investment equipment

material, en oficina, en decoración, un poco lo que es el empujón, en materiales de...folios, bolígrafos, todo lo que se te pueda ocurrir. Fuimos a la ventanilla única empresarial, de la Cámara de Comercio en Sevilla, y ahí lo tienen organizado de una manera en la que en muy poquito tiempo, hay muchas mesas de distintos...por ejemplo hay una mesa que hay que es para la seguridad social, que te arreglan todos los papeles de ese tipo, otra mesa al lado que es de Hacienda, que te ayuda con el tema de los pagos, impuestos y demás, otra que es del Ayuntamiento de Sevilla, en fin con las ayudas, subvención,...entonces tú vas allí pierdes dos días enteros, pero en realidad te tramitan todo. Además como está en el centro, después te tienes que ir a Hacienda que está enfrente, o sea, te facilita muchísimo lo que es la gestión de lo que es montar la empresa. Al principio preferimos ser autónomas independientes, porque no sabíamos cómo íbamos a andar, ya te digo, todo fue como muy de repente y tampoco sabíamos si íbamos a conseguir los clientes o no, entonces era un poco a la aventura. Para no comprometernos en una sociedad donde si tenemos que responder con bienes personales, decidimos hacernos autónomas y facturarnos mutuamente, yo facturaba mi trabajo comercial, y ella facturaba su trabajo de diseño digamos, ¿no?, y así empezamos durante el primer año, y estuvimos así

Comentado [MLM354]: EA: Unique windows business

Comentado [MLM355R354]: Note: This is a place where you can fix all your papers to start a business, they are in the Chamber of Commerces

Comentado [MLM356]: EA: Fix social security

Comentado [MLM357]: EA: Fix public finance

Comentado [MLM358]: EA: Request subsidies

Comentado [MLM359]: M: Two days but it's done

Comentado [MLM360]: EA: Separated autonomous

Comentado [MLM361]: PU: How will be going

Comentado [MLM362]: PU: Get clients

Comentado [MLM363]: PU: Respond with personal property

Comentado [MLM364]: EA: Separated autonomous

Comentado [MLM365]: EA: Mutual billing

un año. Locura absoluta, porque es que no se podía compensar las cosas, o sea, al final fue un poco loco todo y decidimos al año hacernos una sociedad civil, que es como estamos actualmente.

Comentado [MLM366]: PU: Crazy mutual billing

Comentado [MLM367]: EA: Being civil society

Comentado [MLM368R367]: Note: This is other kind of business legal form

Con este pago único nosotras pudimos emprender con los seis primeros meses de oficinas, nos quedó, de hecho, bastante paro, para seguir pagando de autónomo, porque el autónomo salía de esa bolsa de paro que teníamos acumulado, teníamos casi los dos años y ahí empezamos con el tema de...sobre todo con el pago único, fue el empujón que pudimos comprar un montón de materiales buenos, en fin, ya lo apostamos todo, no lo hemos hecho a medias, sino que fuimos directamente con todo.

Comentado [MLM369]: EA: Single payment to start business

Comentado [MLM370]: M: Enough money yet

Comentado [MLM371]: EA: Pay autonomous through the single payment

Comentado [MLM372]: EA: We bet all

16-¿Qué dificultades encontraste durante el proceso de establecer tu empresa? (9:25)

Las dificultades, dificultades más bien de clientes, de inseguridad a la hora de poder funcionar. La verdad es que trabas no tuvimos ninguna, ¿en?, ni trabas administrativas, o sea a nivel de administración nos han ayudado muchísimo en todos los sitios donde fuimos a buscar ayuda, de hecho nos consiguieron una subvención también, o sea que trabas lo que son trabas, lo nuestro ha sido muy rápido y muy bien, la oficina en un mes estaba montada, desde que tomamos la

Comentado [MLM373]: PU: Confident to get clients

Comentado [MLM374]: M: Help from administration

Comentado [MLM375]: M: Subsidy

decisión, nos hicimos autónomas el día uno de Julio, y en agosto estaba ya trabajando, o sea, fue todo rapidísimo. Y realmente, trabas así, no tuvimos ninguna, ninguna, en. La cuestión si fue que hasta septiembre, octubre, que yo llevaría dos o tres meses en la calle buscando clientes, haciendo contactos nuevos, intentando recuperar contactos de otras empresas, ahí fue cuando empezamos a funcionar. Esos tres primeros meses, era todos los días llorando, donde nos hemos metido, porque claro el dinero, tú imagínate, dejas de tener paro, o sea tú dejas de ingresar, porque tú paro está pagando tu autónomo y tú has cogido una parte para pagar esto, pero tú no dejas de pagar cosas, pagas tú hipoteca, pagas tu luz, tu agua, tu coche, tu oficina, tus letras y tus cosas, pero no te está entrando ningún dinero. Esos tres meses eran para llorar todos los días. A parte los portazos a la cara de la gente, porque hay gente para todo, y era “hola mira que tal..no! no me interesa”, ya cuando llevas catorce nos, ya te deprimes, porque dices, dios mío no lo vamos a conseguir nunca, entonces te obliga, eso sí es verdad, la necesidad te agudiza el ingenio y te obliga a dar muchas vueltas como conseguir ese mismo objetivo. Empezamos a dar vueltas, intentamos intentar cosas nuevas, reinventarnos nosotras mismas y empezar a funcionar.

Comentado [MLM376]: EA: Look for clients

Comentado [MLM377]: EA: Making contacts

Comentado [MLM378]: EA: Contacts from other companies

Comentado [MLM379]: PU: Money is going

Comentado [MLM380]: PU: Your single payment is paying autonomous

Comentado [MLM381]: PU: Your singles payment paid the office

Comentado [MLM382]: PU: You are paying all your life

Comentado [MLM383]: PU: Money is not coming

Comentado [MLM384]: PU: People say NO all the time

Comentado [MLM385]: EA: Make a strategy

Comentado [MLM386]: EA: Reinvent ourselves

***(M) Y antes de que empezara la empresa, las dificultades más fuertes que encontraste ¿fue la financiación entonces?**

Es que nosotras es lo que ya te digo, tuvimos mucha suerte, es que la financiación fue muy rápida. Pedimos nuestro pago único, que se hizo efectivo en una semana. Lo que nos preocupaba era el futuro, que después de haber pedido eso, después de habernos quitado nuestro dinero de paro, después de cortar el ingreso, esto no funcionara, era la mayor incertidumbre. Es verdad que invertimos tiempo, realmente nuestro trabajo, yo no tengo máquinas que mantener, ni tengo producción física, no tengo que comprar para luego vender, nosotros vendemos ideas, vendemos servicio. Entonces nos ahorramos la parte de inversión gorda de una empresa, nosotros invertimos muy poquito, para los equipos básicamente, pero realmente. No era miedo, nosotras no tuvimos en ningún caso problemas a la hora de la financiación tampoco, ¿en? fue todo, ya te digo, si hubiéramos necesitado...si fuera otro tipo de negocio quizás sí, pero es que nosotras necesitamos para invertir muy poquito dinero, ya te digo, tenemos más porque nos gustó el sofá.... o sea, te quiero decir, hubiéramos montado esto con dos mil euros, o sea, que realmente que problema no.

17-¿Qué razones o quién te ayudó a superar estas dificultades? (12:50)

Comentado [MLM387]: Note: Indeed the process to start business is not limited to the moment you register your company. It's more about when they work in a routine way.

Comentado [MLM388]: PU: Future money didn't come

Comentado [MLM389]: EA: Invest time

Comentado [MLM390]: M: Save money because the type business

Comentado [MLM391]: Note: They say no fear but they say uncertainty about earning money

Comentado [MLM392]: M: Invest not too much money

Yo creo que la familia, sobre todo las parejas, ¿no?, de cada una. Mi novio en ese momento nos echaba una mano como podía, el suyo también. O sea, al final te apoyan la gente que tienes cerca, y también tengo que decir que cuando fuimos a solicitar las subvención, nos la concedieron sin problemas al año, eso sí, estuvimos un año esperando a que se decidieran, pero realmente si hemos contado con apoyo. Tanto a nivel emocional, como también lo típico los padres dicen, bueno lo estais haciendo muy bien y si sale mal, no os preocupeis que estamos aquí los padres para echaros una mano, que cada una tiene una hipoteca, que vivimos fuera hace muchísimos años, y eso es una tranquilidad. A ver, por ningún lado querría yo pedirles a mis padres un duro, pero tener la posibilidad de que por si ocurre algo esto no marcha, poder tener detrás un colchón, te tranquiliza.

Comentado [MLM393]: M: Family support

Comentado [MLM394]: M: Intime partner support

Comentado [MLM395]: M: Institutional support through subsidies

Comentado [MLM396]: M: Family emotional support

Comentado [MLM397]: PU: Mortgage

Comentado [MLM398]: M: Possible economic help from parents

18-¿Podrías explicar qué hiciste para superar esas dificultades? (14:10)

Las dificultades, ya te digo, para nosotras fueron el encontrar clientes. La dificultad está en que ser una empresa nueva, en un sector tan caduco como el nuestro, en el que las empresas de publicidad grandes se caen y sus empleados montan nuevas chiquititas, hay muchísima competencia y muy pocos anunciantes que gasten dinero. La dificultad que te echen cuentas, hola yo soy

Comentado [MLM399]: PU: Find clients

Comentado [MLM400]: PU: Competence other small companies

tal, vengo de tal, soy nueva, échame cuentas, dame una oportunidad...no...vale.

Comentado [MLM401]: PU: Trust me client

Hola, soy tal, y así, el problema ha sido meter la cabeza, una vez que hemos empezado a trabajar, es curioso porque a nosotras nos ha pasado algo que yo comercialmente en nueve años no me había visto nunca, y es en la agencia de publicidad conseguir la fidelidad del cliente, eso es muy difícil en nuestro sector.

Porque lo típico es picotear de todas, ellos generan concursos de empresas, hazme un diseño de un cartel, tú otro, tú otro, tú otro, mandaselo al pavo, entonces tu has trabajado gratis, y a lo mejor te cogen y a lo mejor no, eso es lo que normalmente se hace. Con nosotros el que pidió el primer trabajo y ha probado un proceso completo con nosotras, no ha parado de seguir, o sea, llevamos dos años, y en dos años tenemos pues a todos los clientes que han empezado con nosotros. O sea, que eso es algo que, ya te digo, superar las dificultades, al principio sí, era depresión total, llorando las dos todo el día, Dios mío dónde nos hemos metido?, no salía nada, todo lo que proponíamos era para atrás. Cada vez que intentábamos para una reunión volvíamos llorando

Comentado [MLM402]: EA: Try a meeting

porque nos habían mandado a la mierda, o sea, todo era muy negro. Desde...

Comentado [MLM403]: PU: People said no

empezamos a, sobre todo, superar eso fue gracias al ingenio, fue gracias a la creatividad, de decir bueno, tenemos que inventarnos algo porque yo no puedo

llegar “hola,toc-toc, soy la misma que hace otra cosa igual que el otro”, ¿qué podemos hacer?, y nos tiramos casi un mes inventando historias para llegar al cliente. Pues gracias a esas historias, empezaron a llegar, y a partir de ahí, es cuando empezamos a fidelizar. Pues ya te digo, la superación fue gracias a pensar y a innovar, sobre todo creativamente.

Comentado [MLM404]: EA: Innovative creative stories for clients

Comentado [MLM405]: EA: Think and innovate creatively

19-¿Percibiste alguna incertidumbre durante el proceso de comenzar tu empresa, acerca de temas relacionados con:

-la tecnología

-la situación política del momento

-la financiación

-los proveedores

-la competencia del momento

-los clientes

-el hecho de ser mujer

-la familia

-u otro? (17:02)

Mira, incertidumbre, te comento, hay una cosa muy curiosa, que también es la primera vez que me ha ocurrido, y es que los clientes nos ven como dos niñas

que acaban de empezar y a las que me voy a quedar con ellas, porque voy a

apretar, apretar, apretar, como estas dos no tienen ni idea, eso lo he percibido

no una, sino muchas veces. [El típico enterado que está acostumbrado a tratar

jefe de compras,...y está acostumbrado a tratar con mucha gente, y demás, nos

tratan como “estas tienen hambre, y como tienen hambre por poquito que les

des se contentan”, No. [O sea, ahí ha habido varias, de hecho varias situaciones

en las que hemos tenido que poner pie en pared, de decir “escúchame, yo no

soy tonta, y por ser mujer, joven y emprendedora, tengo hambre pero no te lo

voy a regalar, porque esto es mi trabajo”. [Y hemos tenido que poner pie en

pared en tres ocasiones, de hecho, y pie en pared me refiero a hablar muy clarito.

¿Qué ha ocurrido? ¿qué efecto causó eso? que es pararle los pies,...las disculpas,

y no quiero dejar de trabajar con vosotros. Alucinante, porque además claro,

cuando una está en esa situación, sabe que perder un cliente hoy, yo no sé si

voy a ocupar su puesto con otro nuevo, o me va generar los mismos recursos,

no lo sé. Entonces hay que tener muy claro lo que se dice y como se dice, porque

claro tampoco se te puede quedar cara de tonta. Y la decisión de le vamos a

parar los pies porque por aquí no podemos seguir es dura porque sabes que lo

puedes perder. [Pues en las tres ocasiones, o sea, ha sido todo lo contrario, han

Comentado [MLM406]: PU: Clients see us like children

Comentado [MLM407]: EA: Feet on wall

Comentado [MLM408]: EA: Say I'm not stupid, this is not free

Comentado [MLM409]: EA: Speak clear to clients

Comentado [MLM410]: PU: Replace a client by another

Comentado [MLM411]: PU: Clients generate my resources

Comentado [MLM412]: PU: You can lose your client

venido diciendo “no, no no, pero yo quiero seguir trabajando con vosotros”.

Yo he llegado a decir en ocasiones, por favor te invito a que trabajes con otra

agencia, pero hazlo por favor, o sea, ya no me pidas más, porque para trabajar

de esta forma no. “No, no, no, no” y ya entonces es como “soys las mejores...”,

Comentado [MLM413]: EA: Say work with other

Comentado [MLM414]: M: Clients back

hace falta muchas veces decir...es que es verdad, si tú nos ves ir a una reunión

con un cliente, si el cliente es un enterado, o tiene mucha experiencia, a nosotras

se nos ve con muchas ganas de trabajar y se nos ve muy dispuestas, entonces la

gente, aquí sobre todo en Andalucía, se lleva mucho el te doy la mano y tú coges

Comentado [MLM415]: PU: Clients want to take too much advantage from us

hasta aquí, porque es así., aquí estamos acostumbrado a trabajar de esa manera.

Mucha picaresca y la gente tiene mucha cara y son muy poco formales.

Comentado [MLM416]: PU: Picaresque customers

Entonces yo te doy hasta aquí y tú coges hasta aquí, no. Yo te paro aquí, porque

sino esto no tiene fin.

Comentado [MLM417]: EA: I stop you

***(M) Y esto que me estás contando, ¿lo percibiste antes de empezar?**

No, porque yo daba la cara por una agencia, por un jefe hombre, mayor, o sea,

a mi me respetaban porque era la corre-ve-y-dile de ese hombre. Si había alguna

diferencia se la tenía que ver con él. Entonces el trato era distinto. En este caso

como somos las gerentes, las gerentes con 32 años, y recién...es que

parece...muchas veces me da la sensación de que hay clientes que nos ven como

si acabáramos de salir de la carrera y no tuvieramos ni idea. LLevamos 9 años

Comentado [MLM418]: PU: Clients see us almost students yet

trabajando en esto, 9 años, que ya son años. Sí, somos jóvenes pero estamos

Comentado [MLM419]: M: 9 years working

muy formadas, llevamos muchísima experiencia, porque son muchos años de

trabajo.

Comentado [MLM420]: M: A lot of work experience

***(M) ¿Creías que eso podía ocurrir cuando ibas a comenzar?**

No me lo planteé nunca, pero de repente fue algo que se da bastante, pero no

sólo con clientes, con proveedores también. Ha habido proveedores que nos

Comentado [MLM421]: PU: Roguish suppliers

han intentado tomar el pelo, muchos, muchos, muchos. Y claro te quedas como

diciendo este tío qué se cree que es la primera vez que pido un presupuesto de

vinilo opaco. Quiero decir, ellos nos ven como emprendedoras con hambre y

tontitas, porque son mujeres, yo que sé lo que se imaginarán. Y entonces

Comentado [MLM422]: PU: People see us hungry women

piensan que no conocemos nuestro trabajo, en profundidad, o no sabemos de

lo que hablamos. Cuando realmente vienen chuleando, o dan una contestación

que yo considero que no es, y les digo lo que pienso, entonces se quedan “ah!,

bueno”. No es que, yo puedo darte una apariencia, pero no es lo que...y eso sí

Comentado [MLM423]: EA: Speak clear with suppliers

me ha pasado aquí, pero ya te digo, con clientes y proveedores. Que tienes una

imagen que no es.

***(M)** Esto que me estás contando es cuando la empresa estaba ya montada, pero en la parte previa, todo estas incertidumbres proveedores, clientes, etc.

Ni se me pasó por la cabeza. En esa fase no. En esa fase, el único problema de verdad que yo tenía era que no conseguiría traer clientes. O sea, ¿cómo estaba el mercado?, ese era el gran problema. Que es verdad que nosotras topamos con muchos compañeros de nuestro sector, y estaba la calle muy mal, y había cuatro clientes que gastaban en esto.

Comentado [MLM424]: Note: Previous codes in this question are not suitable because these are located when the company was already running in a routine way. So they are all of them discarded

Comentado [MLM425]: PU: Get clients

Comentado [MLM426]: PU: How is the market?

Comentado [MLM427]: PU: Clients spending money

19.1-¿Podrías destacar alguna en particular?

Para mí, la competencia y los clientes. Porque hay mucha competencia, y a mí eso me asustaba, porque además cada cinco minutos salía una agencia nueva. Ya te digo, cierran ...cuando estábamos montando estábamos montando la nuestra yo me enteraba de que cerraban otras grandes, y la gente montaba también como nosotras. Que nosotras hicimos eso. venimos las dos de una empresa grande, y lo montamos. Pues eso ocurrió en un montón de ocasiones durante el mismo periodo prácticamente, que nosotras. Ese año fue fulminante para nuestro sector. Entonces que pasa, que estábamos montando esto, poniendo, digamos para entendernos, montando los ordenadores, y nos

Comentado [MLM428]: PU: The most competence

Comentado [MLM429]: PU: The most clients

Comentado [MLM430]: PU: New company every 5 minutes

Comentado [MLM431]: PU: People were stating other companies

enterábamos de que que fulanito y menganito ha montado otra agencia también.

“¡No me digas, entonces somos muchos pa poca gente! la verdad es que era...”

Comentado [MLM432]: PU: The cake is too small

20-¿Encontraste alguna motivación durante el proceso de crear tu empresa procedente de:

-tu familia o amigos

-pareja

-otros emprendedores

-otros profesionales

-mentores

-previa formación

-experiencia laboral

-ambiente institucional

-u otro

que te hicieran superar esas incertidumbres? ¿Podrías explicar cuáles y cómo? (23:30)

Mi motivación principal, yo sabía que no quería volver a una agencia, o sea, eso

lo tenía clarísimo, y era lo más fácil que si quería volver a trabajar, era la opción

más rápida, volver a una agencia, que no quería por nada del mundo. Porque

Comentado [MLM433]: M: Not be in an agency

para estar a merced de...yo es que también vengo de una empresa en la que he

tenido que poner la cara por mi jefe muchas veces y me la han partido.

Comentado [MLM434]: M: Not defend a boss

Entonces, con una forma de trabajar muy desagradable. Yo no quería volver a

eso, digo bueno, si me tienen que partir la cara, mi principal motivación es que

me la partieran por mis decisiones, no por las decisiones de otros que tengo que

Comentado [MLM435]: M: Decisions autonomy

explicar yo. O sea, yo era la mensajera y siempre me acababa mal yo. Y para mi

Comentado [MLM436]: M: Not be the messenger of another

esa era una motivación fundamental, no tener que aguantar a un jefe, para mi

esa. Que si tengo que correr este riesgo, que lo corro yo, y que además la

Comentado [MLM437]: M: Risk for myself

satisfacción, de verdad Mateo, que eso es una cosa increíble, la satisfacción de

decir yo estoy trabajando como creo que se tiene que trabajar, cosa que no me

Comentado [MLM438]: M: Satisfaction work my way

Comentado [MLM439R438]: Note: Clear motivation coming from autonomy

han permitido en otras empresas porque he tenido que seguir una línea editorial,

una línea de filosofía de empresa, con la que yo no casaba, no estaba de acuerdo.

Cristina y yo tenemos la misma forma de ver las cosas, vamos en esta línea, y

Comentado [MLM440]: M: Same vision with my business partner

encima no sólo vamos bien, que es que responde todo el mundo. Quitando lo

que te he contado, algunos clientes y algunos proveedores, es que ya te digo, es

una satisfacción brutal hacer algo que tu consideras que está bien, y que el

Comentado [MLM441]: M: Feel good when you decide

cliente no pare de pedirte cosas, y no es que seamos la más barata, ni...

Comentado [MLM442]: M: Clients trust us

20.1-¿Podrías destacar alguna en particular?

A mi lo que me motivó es no volver atrás. Era mirar hacia adelante. No sabía

Comentado [MLM443]: M: Not repeat my past

lo que me iba a encontrar pero...el apoyo de la familia, claro, obviamente me

Comentado [MLM444]: M: Family support

apoyaron mucho, mi pareja también, pero mi motivación de verdad era no

Comentado [MLM445]: M: Couple support

volver a lo que tenía antes, quiero probar algo nuevo.

Comentado [MLM446]: M: The most not repeat my past

***(M) Y, por ejemplo, el ambiente institucional que había ¿te dió motivación para empezar la empresa?**

A ver, todo es mejorable, pero para mí no fue un caso importante, es que ni lo

tuve en cuenta el tema institucional, no conté con ello. Prácticamente, después

me sorprendí cuando echamos una subvención por echarla y nos la dieron. Pero

Comentado [MLM447]: Note: The subsidy wasn't decisive

para mí no fue...es que ni lo tuve en cuenta, al montar la empresa no lo tuve en

cuenta. Ya cuando nos explicaron allí, que si la montais siendo autónomas,

podéis optar como sois menores de 30 años a tal, puede que os la den puede

que no, vamos a echarla obviamente, si cae cae, y sí no cae pues nada, pero no

percibí la ayuda institucional como “oh, es fundamental”, o mira es que hay un

montón donde elegir, si eres menor de 30 y haces esto te la dan, si haces esto te

la dan, no, nosotras lo montamos sin contar con eso.

***(M) O sea, entre estas fuentes de motivación, según tú, serían la experiencia laboral,...**

La negativa, o sea yo creo que fue...y las ganas de hacerlo bien. O sea, yo creo que era como demostrarme a mi misma que se puede, que se puede hacer de otra forma. Porque yo he trabajado muchísimos años en otras empresas viendo un poco la perspectiva de la empresa, y diciendo “Dios mío, yo no lo haría así, esto va mal por esto” y lo digo y no se detecta, no se modifica, no se evoluciona, con lo cual van para abajo...yo salté de un sitio a otro cuando vi la oportunidad para mejorar y siempre a empresas mejores. Hasta que llegó el momento en el que me enfrento a mi jefe precisamente porque no veía las cosas como él y me dijo que a la calle. Bueno, pues fenomenal, prefiero irme a la calle y tener dignidad a estar aguantándote a ti. Entonces, prácticamente, es que claro yo, en mi caso, supongo que Cristina dirá prácticamente lo mismo, yo salí muy...con mucha energía negativa por soltar, entonces con cierta revancha, sí, pero por otras circunstancias de que se portó muy mal, pero que mi motivación era hacerlo bien y demostrarlo, creo que se puede hacer las cosas de otra forma. Y a la vista está, lo hemos intentado y ha funcionado, las respuestas que nos dan es muy positiva, esa satisfacción a mi no me la quita nadie. O sea, que la motivación fundamental, ni institucional ni nada de eso, era demostrar que podíamos, era un poco locura que otra cosa

Comentado [MLM448]: M: The negative work experience

Comentado [MLM449]: M: Do it better

Comentado [MLM450]: M: To prove to myself

Comentado [MLM451]: M: Do it my way

Comentado [MLM452]: M: Rematch

Comentado [MLM453]: M: Do it right

Comentado [MLM454]: M: Believe other way is possible

Comentado [MLM455]: M: I can prove I can do it

21-¿Podrías explicar qué acciones llevaste a cabo para superar esas incertidumbres que has señalado como más importantes cuando estabas comenzando tu negocio? (28:50)

Realmente, las acciones yo las resumiría en intentar aportar cosas nuevas. O sea, lo que nos hizo plantear cómo podemos superar la competencia que está igual que nosotras, y además son pequeñas empresitas que ahora están cogiendo su hueco, porque los clientes quieren pagar cada vez menos, necesitan una empresa más pequeñita donde la comunicación sea más fluida...necesitábamos encontrar una diferencia propia para que pudiésemos llegar con los mensajes, porque “hola soy la misma que te vende la del al lado”, pues no, tenemos que diferenciarnos, entonces nos pegamos muchísimo tiempo dándole vueltas porque no es nada fácil ser distinto, y tampoco es fácil hacer algo diferente. Entonces, ya te digo, se nos ocurrieron varias estrategias, sobre todo a nivel de comunicación, de posicionamiento de nuestra empresa, y empezamos a ir puerta por puerta con esas nuevas historias y funcionó, ya te digo, a partir de ahí fue cuando empezamos a...nosotros antes íbamos a puerta fría, pero sin nada “hola que tal...” sin nada me refiero con material pero con poca experiencia, teníamos publicado en nuestra web un trabajo, acabábamos de empezar, y lo

Comentado [MLM456]: EA: Give new concepts

Comentado [MLM457]: PU: Overcome the competence

Comentado [MLM458]: PU: Clients want to pay less

Comentado [MLM459]: EA: Rethink about new concepts

Comentado [MLM460]: PU: Difficult make something different

Comentado [MLM461]: EA: Creation new strategies of marketing & branding

Comentado [MLM462]: EA: Door by door with new stories

hacíamos con todo nuestro...hay gente que diría para publicar un trabajo esperaros a tener cuatro y lo subis todo, no, somos sinceras y transparentes, estamos empezando, tenemos un trabajo pero danos la oportunidad de poder completarlo.

Comentado [MLM463]: EA: Be transparents with clients

Y con eso, sobre todo con la idea de ser muy transparente y de hacer todo lo que yo creo que no hacía el resto. Por eso te digo, lo que yo detectaba en otras agencia de esto no lo haría así, pero lo tengo que hacer porque me obligan, eso

Comentado [MLM464]: EA: Do others don't do

es lo que empecé a dejar de hacer, e hice todo lo contrario, lo que yo creo que hay que hacer, que es estar al servicio de mi cliente, hacer las cosas como yo

Comentado [MLM465]: M: Work in my way

creo que se tienen que hacer, no pensar tanto en facturar, facturar, facturar, facturar, sino en “oye, ¿le ha causado efecto?, ¿esto está bien hecho o no está

Comentado [MLM467]: EA: Don't think only in billing

bien hecho?” ¿él ha vendido más?, que es lo que a mi me interesa. O sea, tú te ganas la fidelidad de tus clientes cuando ellos realmente les ve beneficios a lo

Comentado [MLM468]: EA: Be awared with my clients

que tu haces para ellos, no el beneficio mío, que era un poco la filosofía de las otras agencias, “tú cuanto más dinero mejor”, no, es que mi trabajo, no es ganar

dinero, para eso me pongo a apostar a los caballos, mi trabajo consiste en coger una empresa con unas necesidades de comunicación y decirles como se tienen

que comunicar, y si eso es efectivo más feliz que nadie. Pues yendo por ese

Comentado [MLM469]: M: Happy for helping other companies

camino es como nos hemos ganado la confianza y la fidelidad, entonces nosotras yo creo que rompimos un poco las barreras de la competencia y de las incertidumbres de captar clientes, gracias al ingenio a inventar cosas nuevas, ya te digo, a base de llantos y de tragedia aquí griega, todo el día aquí llorando porque “ay Dios mío dónde nos hemos metido, que ya se nos acaba la ayuda y tenemos que seguir pagando esto”, que es muy mona la oficina pero vale dinero, y al final lo conseguimos, o sea yo creo que cada vez mejor, poco a poco vamos afianzando la empresa, que nosotras la montamos además en plena crisis, o sea, en el 2011, que estábamos en el punto álgido del problema, entonces...y aún así nos ha ido muy bien, y ya te digo, ojalá sigamos en este ritmo porque así vamos afianzando poquito a poco.

Comentado [MLM470]: PU: Competence

Comentado [MLM471]: PU: Get clients

Comentado [MLM472]: EA: Invent new concepts

Comentado [MLM473]: PU: Money is going

Sp. 5/9. TRANSLATED

1-What's your name?

Marta R.

2-Date of birth.

12th February 1984 (actually 29 years old)

3-How many brothers and sisters do you have?

I have one sister.

4- Are you older or younger than your brothers?

I'm the oldest for two years (leader?)

5-Are there any entrepreneur in your family?

Well, we have an entrepreneurial family company lead by my father, so, of course, yes.

6-What do/does this person /people do?

Well, my father is a bit more like an investor. This job is in a second term for him. He is actually a doctor.

7-Do you think this/those person /people has/have influenced you? (How?)

I will probably be influenced by him. This is an entrepreneurial family, as my grandfather was it as well.

When did you start your company?

I started it on 2010. I was 26 years old.

9-Explain your studies and your previous work.

I am a technical computing engineer. I have been working as an IT guy, specifically as a programmer. I have had some experience outdoors in Urende and Cordova.

10-Could you explain what your company is about?

Well, our work is just the creation and administration of websites and social network.

11- Could you explain why did you start your company ¿Was it a matter of chance or need?

Well, all the company partners have met in a previous job, and we had the idea of creating an own way together oriented to computing, which was something we had developed recently in the company, that though is working on other issues. We had the idea and it came up this chance.

12-¿Does your Company has any partner? Are them men or women?

Yes, it has three, two male.

13-¿Did you start your company with them?

I did.

14-¿Which percentage of the company do you share with them?

Every partner has the same responsibility.

15-¿Could you explain the process you carried to create your company, from the moment you thought about creating it and until it started to work?

Ok. Well, both of my partners have undertaken in other business before, so they knew a manager, and, therefore we put the business creation on the manager's hand, and, afterwards, we were solving policy and solving business structure.

16- What troubles did you find while you were setting your company?

Well, as usual we struggled in financing, as usual, despite not needing so much money in this service. As we're the raw material, we are IT people and pretty commercials. And you really spend your life ours. And you spend lots of ours, too much. And we would have had more support if we had had financing. [INAUDIBLE 03:37].

17-Which reasons or who helped you to overcome problems?

Well, we really work together and that was the key of improving. We had business conceptualisation problems. As, how I said, the manager we had opened us and that's all. We match all our experience we had from previous work.

18-Could you explain what did you do to get over your troubles?

Well, a part from looking resources between us, we started the work from home, which is the best way to save on costs, and that is definitely allowed by your informatics work. We spent in a good PC, and we didn't invest too much. We had a family office, and therefore, a family support. And nowadays university offers us the co-working. We looked for that, or maybe service exchange, as here I do some computer tasks and I obtain as a compliment the office allowance. And we have been working with that.

19- Did you denote anything uncertain when you were in process of creating the company (cover all and not delegate), in aspects such as:

- technology
- political situation at that moment
- financing
- suppliers
- Competence of that moment
- clients
- the fact that you were a woman
- The family
- Others (17:02)

Well, the family wasn't doubtful about me. However, they make me realise that that is just men business, as some business are agreed going to have lunch or

somewhere else. It's not the same a woman than a man eating at present. So in those issues I prefer being behind men deal and let the other two partners do these types of men meetings.

M: But, what did that happen before you start this project?

I didn't. I had no uncertainty and nothing stopped me to undertake, despite being a female. So, I didn't even pay attention on it, I didn't found a relationship.

19.1-¿Could you point any of these particularly?

I can't. Actually it could have been the competence that you really know, as there is a lot of labour computing infiltration. As there are too much options online. I didn't undergo like this. We work in SL name, not in mine.

20-¿Did you receive any motivation during the creation process from:

-family or friends.

-couple

-other entrepreneurs

-other professional people

-mentors

-professional training.

-labour experience

-institutional mood.

-others

That made you get over your problems? Could you explain which ones and how succeed?

Well, not really actually, it wasn't extremely hard the start.

Did you have some family members that doesn't have financing or has set out the way of finding clients...?

We did.

20.1-Could you point any of these particularly?

Well, just a bit of everything. But actually the support of them is for me an experience. And with my profile I can search the space I can be brought. But if I had less chances, I wouldn't do it. But you are calmer when you have the family support. And youth gives you the ignorance that left you... I don't know, I am not sure.

M: However, Was it more a personal motivation or was it from people you have met?

It was a personal motivation. Actually the work is done in foreign account.

21-¿Could you explain the actions you carried to get over the uncertainty you pointed as most important when you started your business?

So... How we dealt with the competence? Well, we are always willing to offer different services. Actually the products are just there and, there is a lot of competence with them to sell the products. For instance, you can create your own website. Anyway, our service is based on being closer to the client, just being with him. An intimacy with clients that oblige you to spend too many hours, but instead gives you a gap in the market.

M: While you were creating the company and with the need of capturing clients... which actions did you carry?

Well, as I was an IT woman, I am who really develop the project. And I started to have this communication. Acts, well, actually the key is being in contact, but they demand it themselves. So, we do some actions in the social media, which is basic and we go to some events such as Microsoft's one, where a fellow

partner has come as a powerful person. So, these are the type of things I referred.

1-What's your name?

Marta R.

2-Date of birth.

12th February 1984 (actually 29 years old)

3-How many brothers and sisters do you have?

I have one sister.

4- Are you older or younger than your brothers?

I'm the oldest for two years (leader?)

5-Are there any entrepreneur in your family?

Well, we have an entrepreneurial family company lead by my father, so, of course, yes.

6-What do/does this person /people do?

Well, my father is a bit more like an investor. This job is in a second term for him. He is actually a doctor.

7-Do you think this/those person /people has/have influenced you? (How?)

I will probably be influenced by him. This is an entrepreneurial family, as my grandfather was it as well.

When did you start your company?

I started it on 2010. I was 26 years old.

9-Explain your studies and your previous work.

I am a technical computing engineer. I have been working as an IT guy, specifically as a programmer. I have had some experience outdoors in Urende and Cordova.

10-Could you explain what your company is about?

Well, our work is just the creation and administration of websites and social network.

11- Could you explain why did you start your company ¿Was it a matter of chance or need?

Well, all the company partners have met in a previous job, and we had the idea of creating an own way together oriented to computing, which was something we had developed recently in the company, that though is working on other issues. We had the idea and it came up this chance.

12-¿Does your Company has any partner? Are them men or women?

Yes, it has three, two male.

13-¿Did you start your company with them?

I did.

14-¿Which percentage of the company do you share with them?

Every partner has the same responsibility.

15-¿Could you explain the process you carried to create your company, from the moment you thought about creating it and until it started to work?

Ok. Well, both of my partners have undertaken in other business before, so they knew a manager, and, therefore we put the business creation on the

manager's hand, and, afterwards, we were solving policy and solving business structure.

16- What troubles did you find while you were setting your company?

Well, as usual we struggled in financing, as usual, despite not needing so much money in this service. As we're the raw material, we are IT people and pretty commercials. And you really spend your life ours. And you spend lots of ours, too much. And we would have had more support if we had had financing. [INAUDIBLE 03:37].

17-Which reasons or who helped you to overcome problems?

Well, we really work together and that was the key of improving. We had business conceptualisation problems. As, how I said, the manager we had opened us and that's all. We match all our experience we had from previous work.

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Sp.5/9. ORIGINAL

1-¿Cómo te llamas?

Marta R.

2-¿Cuál es tu fecha de nacimiento?

12 del 2 del 84.

Comentado [MLM474]: Note: She is 29 years old

3-¿Cuántos hermanos y hermanas tienes?

Tengo una hermana

4-¿Qué posición eres entre tus hermanos?

Soy la mayor, dos años.

Comentado [MLM475]: Note: Leader?

5-¿Hay algún emprendedor/a en tu familia?

Bueno, esta es una empresa familiar, o sea que sí, mi padre.

Comentado [MLM476]: Note: She is an entrepreneur, but it is a family company

6-¿Qué hace/n esta/s persona/s?

Bueno, él realmente tiene el negocio más como secundario, su trabajo realmente es de médico.

Comentado [MLM477]: Note: It looks like her father in the company is more like investor

7-¿Crees que esta/s persona/s te ha/n influenciado? (¿Cómo?)

Sí, probablemente sí, la familia es de emprendedores. Ya mi abuelo era también un emprendedor, o sea que sí, también.

Comentado [MLM478]: Note: Entrepreneurial environment in her family

8-¿Cuándo comenzaste tu empresa?

Pues en el 2010. Si no me equivoco. Sí, 2010 sería marzo, marzo o abril de 2010.

Comentado [MLM479]: Note: She was 26 years old

9-¿Cuáles son tus estudios y trabajos previos?

Sí, yo soy ingeniero técnico en Informática. He estado ejerciendo de informático, de programador base. He estado en dos becas y después estuve contratada en Urende, en Córdoba.

Comentado [MLM480]: Note: Related to her business

Comentado [MLM481]: Note: She has experience but not many years

10-¿Podrías explicar a qué se dedica tu empresa?

Bueno, nosotros nos dedicamos a, bueno, a creación y administración de páginas web y entornos en redes sociales.

Comentado [MLM482]: Note: She gives a few information about what her company does

11-¿Podrías explicar por qué comenzaste tu empresa? ¿Oportunidad o necesidad?

Pues, nosotros, los socios miembros de la empresa nos conocimos en un trabajo anterior y bueno, surgió la idea de abrir un camino propio, orientado más hacia la informática, que es lo que veníamos desarrollando dentro de la empresa comúnmente, que se dedica a otras cuestiones. Era más una oportunidad, era una idea que siempre estuvo y se presentó la oportunidad y bueno, pues...

Comentado [MLM483]: M: Meet partners in other company

Comentado [MLM484]: Note: they work more on informatic

Comentado [MLM485]: Note: She doesn't mention an internal necessity. It looks more like it was more for profit.

12-¿Tienes socios en tu empresa? ¿Son mujeres u hombres?

Somos tres. Son dos hombres.

13-¿Comenzaste tu empresa con ellos?

Sí. Sí, sí.

14-¿Qué porcentaje de la empresa comparte con ello/as?

Estamos igualitarios.

Comentado [MLM486]: Note: same responsibility in the company, but divided in 4!!

15-¿Podrías explicar el proceso que llevaste a cabo para abrir tu empresa, desde el momento en que pensaste en crearla, al momento en que tu empresa comenzó a funcionar?

Vale. Bueno lo bueno es que mis dos socios ya habían emprendido algún negocio anterior, entonces conocían a un gestor, nos pusimos en manos de un gestor para todo lo que es la creación de empresa y bueno, fuimos resolviendo toda la política y la estructura que queríamos dar al negocio.

Comentado [MLM487]: M: Experienced entrepreneur partner

Comentado [MLM488]: M: They knew a manager

Comentado [MLM489]: EA: On the manager's hands

Comentado [MLM490]: EA: Solving policy

Comentado [MLM491]: EA: Solving business structure

16-¿Qué dificultades encontraste durante el proceso de establecer tu empresa?

Bueno, financiación como siempre, aunque realmente no ha hecho mucha cantidad, la empresa es de ese servicio. La materia prima salía de nosotros, porque eso fue la decisión por la que lanzarnos, somos poco informáticos y muy comercial. Bueno, pues al final es horas de tu vida. Y el inconveniente, que son horas de tu vida, muchas horas de tu vida, y que bueno, la financiación siempre te hubiera dado mayor apoyo a movimiento de [INAUDIBLE 03:37].

Comentado [MLM492]: PU: Financing like always

Comentado [MLM493]: M: No so much money we're services

Comentado [MLM494]: M: We're raw material

Comentado [MLM495]: EA: Spend your life's hours

Comentado [MLM496]: PU: Too much hours

Comentado [MLM497]: PU: No financing

17-¿Qué razones o quién te ayudó a superar estas dificultades?

Realmente seguimos trabajando nosotros mismos y nuestro trabajo es el que puede ayudarnos a dar el paso, o sea que no... Las dificultades sobre todo a nivel de contextualización del negocio, pues, como te digo, el gestor que encontramos, que sí que nos abrió paso allí y ya está. La experiencia que cada uno traía de otras partes.

Comentado [MLM498]: EA: Work together

Comentado [MLM499]: PU: Business contextualization

Comentado [MLM500]: M: The manager

Comentado [MLM501]: M: Our experience

18-¿Podrías explicar qué hiciste para superar esas dificultades?

Pues, bueno, a parte de buscar recursos entre nosotros mismos, empezamos trabajando desde casa, que es la forma más fácil de economizar, además algo informático te lo permite, inviertes en un buen equipo y no inviertes en mucho

Comentado [MLM502]: EA: Looking resources between us

Comentado [MLM503]: EA: Working from home

Comentado [MLM504]: PU: Save on costs

Comentado [MLM505]: M: Informatic work

Comentado [MLM506]: EA: Spend in good PC

más. Estas oficinas fueron cedidas porque teníamos un apoyo familiar. Y en cuanto a la universidad también ahora nos ofrece el poder estar en un coworking. Buscando un poco, eso, a lo mejor intercambio de servicios, aquí yo hago labores informáticas y a cambio tengo la oficina cedida y así vamos funcionando.

Comentado [MLM507]: EA: Not invest so much

Comentado [MLM508]: EA: Family office

Comentado [MLM509]: M: University offers co-working

Comentado [MLM510]: EA: Exchange services

Comentado [MLM511]: EA: Space office by informatics services

19-¿Percibiste alguna incertidumbre durante el proceso de comenzar tu empresa, acerca de temas relacionados con:

-la tecnología

-la situación política del momento

-la financiación

-los proveedores

-la competencia del momento

-los clientes

-el hecho de ser mujer

-la familia

-u otro?

En la familia no, lo que pasa es que sí que te dan mucha cuenta de que hay mucha gente el trato con hombres, pues y más en Andalucía, muchos negocios

se cierran entre hombres yendo a comer o yendo... no es lo mismo una mujer

Comentado [MLM512]: *PU: Men's businesses

en la mesa, o sea que realmente no sigue siendo lo mismo hoy en día. Entonces

eso sí lo percibes, en cuestiones a lo mejor incluso de los dos socios he preferido

quedarme yo un poco más en la retaguardia en ese sentido.

Comentado [MLM513]: *EA: being behind men deal

M: Pero, ¿antes de comenzar la empresa?

No, antes no. Antes no tenía incertidumbre o no me suponía una barrera el ser

mujer y emprender. No lo relacioné de esa manera, no, la verdad es que no.

Comentado [MLM514]: Note: So the previous codes* cannot be used because they are after the company was running routinely

19.1-¿Podrías destacar alguna en particular?

No... Realmente por el sector quizá la competencia, que sí que sabes que

bueno, que hay mucho intrusismo laboral en la informática y que hay mucho

Comentado [MLM515]: PU: The most competence

abanico, muchas opciones online, pero bueno. En cuestión de por ser mujer,

Comentado [MLM516]: PU: Too much options online

por ser, no lo experimenté de esa manera. Trabajamos en nombre de la S.L. y

no...

20-¿Encontraste alguna motivación durante el proceso de crear tu

empresa procedente de:

-tu familia o amigos

-pareja

-otros emprendedores

-otros profesionales

-mentores

-previa formación

-experiencia laboral

-ambiente institucional

-u otro

que te hicieran superar esas incertidumbres? ¿Podrías explicar cuáles y cómo?

Sí, bueno, pero no, realmente no. Como tampoco, eso, la dificultad tampoco al comienzo fue...

Comentado [MLM517]: Note: She didn't see many difficulties, maybe because she was working with 3 business partners more and they worked together

¿No hubo parte de la familia que a lo mejor no había financiación o planteado de decir cómo voy a encontrar los clientes...?

Sí, sí.

20.1-¿Podrías destacar alguna en particular?

Bueno, yo, es que, más, bueno sí, un poco todo, ¿no?. Pero realmente a... el apoyo... Claro, al apoyo que ellos te brindan yo siempre me lo he tomado, siempre, como una experiencia, o sea, creo que con el perfil que tengo todavía

puedo estar como buscando el hueco y más si tuviera [INAUDIBLE 07:40] o

Comentado [MLM518]: M: My profile

Comentado [MLM519R518]: Note: This is related to self-efficient

tuviera menos oportunidades pues no lo haría, siempre el apoyo familiar siempre te da más tranquilidad, o la juventud... te da esa ignorancia que dicen que te deja... No sé.

Comentado [MLM520]: M: Family support tranquility

Comentado [MLM521]: Note: She is not very convincing about what brings youth

M: Pero, ¿entonces era más una motivación personal o tú crees que venía más por parte de gente que tú conocías?

Yo, de forma personal, o sea, sí. Realmente el trabajo desde casa es por cuenta ajena, o sea que... eso.

Comentado [MLM522]: M: Personal motivation

Comentado [MLM523]: EA: Work from home

21-¿Podrías explicar qué acciones llevaste a cabo para superar esas incertidumbres que has señalado como más importantes cuando estabas comenzando tu negocio?

Los competidores... ¿Cómo lo hicimos? Bueno, nuestro planteamiento siempre es de ofrecer otro tipo de servicios. O sea, los productos están ahí y hay mucha competencia sobre ese producto, hay muchas opciones de hacerte tú mismo tu propia web, por ejemplo. Bueno, pues nuestro servicio lo orientamos más a ir de la mano con el cliente, un trato más cercano, que te implica más horas, que te implica más dedicación. Pero bueno, que al final creemos que es un huequito en el mercado.

Comentado [MLM524]: EA: Offer different services

Comentado [MLM525]: PU: So much competence

Comentado [MLM526]: PU: Make yourself your webside

Comentado [MLM527]: EA: Close to our client

Comentado [MLM528]: EA: Intimacy with clients

Comentado [MLM529]: PU: Much hours

Comentado [MLM530]: M: Gap in the market

M: Y cuando estabas comenzando la empresa...Al ver que tenías que captar clientes. ¿Qué acciones llevaste?

Bueno, realmente, mi, yo, al ser informática, soy más la que desarrolla el proyecto, pero sí que empecé a tener esa comunicación. Acciones... no sé decirte, o sea, realmente es estar en contacto pero te lo van demandando ellos mismos. O sea, acciones hacemos acciones en redes sociales, que siempre es básico y acudimos... en eventos, por ejemplo hemos participado en el evento de Microsoft y hemos ido... un compañero mío ha ido como ponente y bueno... ese tipo de cosas.

Comentado [MLM531]: EA: Work in project leave market others

Comentado [MLM532]: EA: Being in contacts with clients

Comentado [MLM533]: EA: Actions in social media

Comentado [MLM534]: EA: Go Microsof event

Sp. 6/9. TRANSLATED

1-What's your name?

Cristina G.

2-Date of birth.

20th May 1981 (I am 32 years old)

3-How many brothers and sisters do you have?

I do have an older sister.

4- Are you older or younger than your brothers?

That issue has been answered before.

5-Are there any entrepreneur in your family?

No one is an entrepreneur. I am the first one (I have no entrepreneurial environment in my family)

6-What do/does this person /people do?

This issue is impossible to be answered.

7-Do you think this/those person /people has/have influenced you? (How?)

This issue is impossible to be answered.

When did you start your company?

Well, it was actually two years ago. I was 30.

9-Explain your studies and your previous work.

I am graduated in advertising and public relationship. I also did an audiovisual attainment module. My work experience started in television, but I didn't like it as I knew I wouldn't step forward in that sector. So that I change the focus and I started advertising and I started in creative agency departments, where I have been nine years... and I still continue.

10-Could you explain what your company is about?

Is just an advertising agency, so that tries clients to make them sell more due to a good advertising or maybe adopt a position in business and open a new way through publicity, online marketing, design... a lot more.

11- Could you explain why did you start your company ¿Was it a matter of chance or need?

Well, I just need it for many years. And I saw the chance and I got it. So these two things have a relationship itself. I worked a lot in the creative department, I spent lots of hours, but I knew I wouldn't carry on. So I think I deserved it and however never climbed to a better work level. So I realised that was going to be always like that, in any agency, at least where I had been working, in

Andalucía. And also I was exhausted of the work manner, and I knew I would be sacked due to that issue. So when I was sacked, I told myself not to go to any other advertising agency but one I had created it. And I knew I was able to do it.

12-¿Does your Company has any partner? Are them men or women?

I do have. I have a female partner.

13-¿Did you start your company with them?

I did.

14-¿Which percentage of the company do you share with them?

My partner and I have the same responsibility.

15-¿Could you explain the process you carried to create your company, from the moment you thought about creating it and until it started to work?

Well, I thought about what I told you, about creating an agency, and I thought about B. (my partner at present), as I had worked with her for two years and a half. Indeed, in the company we met I really like how we cooperated together, so initially I suggested that to her. At first, we spent a long time thinking about it, I was determined to do it and I really thought that would work properly, and when he accepted my proposal, the first thing we did was visiting CADE, were we had a prospective client there. Then we need to know the business creation process. We went to both CADE and single window. In this last one, everything was done really quickly. And CADE is more for those who really have a clear idea (and therefore a project) up in their mind, so that was great for us as we really had clear ideas. So we did, in the unique windows, the paper registration (we were told about Social Security, the council...). They talked to us about the

best way they concerned we could start, so we become independent self-employed. At first, that was to know how it really works, and afterwards, we tried to capitalise unemployment assistance, and we did it, starting with the purchase of computers, all the office essential material for six months...

And then we spent a month going to the unique windows, thinking about the way of finding something unforeseeable or unusual, which was really our objective, as we knew the importance of it when we worked in other labour experiences, so we establish the bases of what we wanted to do, and with that, we set up.

16- What troubles did you find while you were setting your company?

Well, we didn't have many difficulties but psychological barriers. As, in fact, the administration actually helped us a lot. It didn't even encouraged me, but they give the necessary information to make our own decisions. And fortunately, both of us were able to capitalise unemployment assistance.

M- In which way did you suffer psychological barriers?

Well, it was more likely to be fear, for example, because in my family no one is an entrepreneur. In fact, my parents disliked this idea. I laid out to them as a company creation, and they weren't pretty excited with that. They wanted me to work in a company as an employee, and just make some extra work to get some bonus. That's just what is told usually in these situations, that is not good and that it doesn't work out. So I am usually brave, but it is too struggling for me. I had barriers of not doing everything properly, am I going to be wrong, I will put all my unemployment amount of money and I have to pay the mortgage. I was afraid of myself, of my own decisions certainty, and it's impossible to know if you are right or wrong. But, however, we don't not at which point we're

able to do it, but as usually you work for someone else and you think he leads better than you, you get confronted with yourself, don't you?

And it's impossible to know if you are certain of something, and you have helped to step forward another company... why aren't you able to create your own one? Due to fear, above all. And I can talk about generic troubles. Generically, every entrepreneur realise that he/she has lots of facilities when he/ she starts. It's not even difficult to start... how I can say it. You have a large expense, you have to pay lots of different things.

M Did you perceived that?

Of course I did, as I had to pay all my unemployment in that and I pay all the self-employed fee with that money. I know it as well because my intimate partner is also an entrepreneur and he has had to invest more than us... and is really tough. Furthermore, above all we struggled at home, as there was no money income and though we had to pay lots of things... so, that would have helped a bit more to the entrepreneur, and more now, when is important that people undertake. If I have to spend all my unemployment amount and pay my mortgage, or I have to pay the electricity and water, or look for other media, and spend my money on my entrepreneurial job... I will do it... despite being an important barrier. However, you really thing in three years the situation will have improved, but the truth is that you suffer as you can lose your own house, I would spend my money on it and it will be all right. It is really important.

17-Which reasons or who helped you to overcome problems?

Well, the long conversations with my partner were pretty useful, as encouraged each other. But also my couple, that has faced a similar situation in his last advertising agency and knowing I work a lot, I spent too many hours that weren't rewarded, he had it clearer than me. For my parents has been too

difficult to accept my labour job, even though my sister has also had it really clear and she helped me so much... and the truth is that nowadays my parents are helping me a lot, as I really think about them in my project, of course. The first person to say me that was a good decision was my intimate partner.

18-Could you explain what did you do to get over your troubles?

NO ANSWERED!

19- Did you denote anything uncertain when you were in process of creating the company (cover all and not delegate), in aspects such as:

- technology
- political situation at that moment
- financing
- suppliers
- Competence of that moment
- clients
- the fact that you were a woman
- The family
- Others

I actually did, as, as far as I am concerned, I don't think it is given facilities to entrepreneurs. However, I think women have more advantages than men, at least, in this country, and in that sense, I wasn't uncertain.

(M) Or maybe due to clients appeal or due to the hard competence...

I actually think that clients appeal was perceived as something hard just when we started.

(M) And during the set-up process?

I don't think that in the set up process we had had any problem just for being a female... as I knew that clients would depend on her, and I really relied on her. That was something completely new for me as I had always been only working with a computer and , thus, enclosed in a cave.

So, it didn't seem to be so hard, as when we explained it we didn't even thought we would have those problems, it seemed to be wonderful to say we were going to start our own company, the way we saw it, how we would like to work with clients...it was so distinctive in comparison to what other agencies promote, that we knew it could be successful and in fact it was successful, that some clients have lasted with us due to our manners.

19.1-¿Could you point any of these particularly?

If I had to point any of these I would point the lack of competence, as advertising agencies were really struggling at that moment.

(M) Did you perceive any uncertainty?

Of course I did. As creative agency department studies went from bad to worse and they sacked lots of employees who were doing entrepreneurship. Everyone was laying out, seeing the way of trying to undertake. So it came up lots of agencies and design studies, such as our agency.

20-¿Did you receive any motivation during the creation process from:

-family or friends.

-couple

-other entrepreneurs

-other professional people

-mentors

-professional training.

-labour experience

-institutional mood.

-others

Well, my family was the first help, just telling me to put all my effort, all my knowledge to get ahead, and that they will help me in those moments. In that sense, my parents have helped me so much, and also my couple, who gave me confidence. He told me I had faced all the process of the company, so he encouraged me to realise that what the competence say to clients it is also affordable to be said by me.

20.1-Could you point any of these particularly?

The most important were my family, my labour experience and definitely, my couple. As, how I told you at start, my labour experience has been pretty positive. I think as I have learnt a lot, I have work relentlessly and hard to have really confidence with myself, but, however, it is too negative, as, generally, this work is pointless for the world, so it's impossible to carry on with that.

(M) But was it some encouragement to entrepreneurship?

Of course, my work in there was not valuable. So, you arrive to one moment where you realise that they are wrong when they say that proposition. Not

because you think you are simply the best, but because if you are making until the last effort for other people and that has no value, it is not worth. The value (and the worthiness) comes when you work for yourself, as that's pretty useful and I can do something more, so these people who doesn't value my work, urged me to do it.

21-¿Could you explain the actions you carried to get over the uncertainty you pointed as most important when you started your business?

Well, just what I told you. I really had conversations with my partner Beatriz, as we're extremely united. So we really thought about the project, we spent many hours thinking about solutions, and we tried to lay out the work manners in a different way in comparison to what is usually done. So generally, advertising agencies got nothing (I don't know how it is going, how can you solve it...).

So what is done in those agencies to work fast with clients in order to bill as soon as possible, we think is wrong. We believe in being partner of our clients.

And basically, that was the action that helped us to overcome the uncertainty referred to clients, referred to competence, referred to the entrepreneurship. What really helped us was our transparent and honest policy with clients. Which means, assuming that what a client says and is advantageous for him will be positive for us... with that commitment and that way of working, we actually have step forward and that agency has succeed quite well, I think.

Sp.6/9. ORIGINAL

1-¿Cómo te llamas?

Cristina G.

2-¿Cuál es tu fecha de nacimiento?

El veinte de mayo de 1981.

Comentado [MLM535]: Note: She is 32

3-¿Cuántos hermanos y hermanas tienes?

Tengo una hermana mayor que yo.

Comentado [MLM536]: Note: She shouldn't be a leader

4-¿Qué posición eres entre tus hermanos?

5-¿Hay algún emprendedor/a en tu familia?

No, ninguno. Soy la primera!

Comentado [MLM537]: Note: No entrepreneurial environment family

6-¿Qué hace esta/s persona/s?

7-¿Crees que esta/s persona/s te ha/n influenciado?

8-¿Cuándo comenzaste tu empresa?

Pues hace dos años, ahora.

Comentado [MLM538]: Note: She was 30

9-¿Cuáles son tus estudios y trabajos previos?

Yo soy licenciada en Publicidad y Relaciones Públicas “y” hice también un

módulo de realización audiovisual y pues mi trabajo comencé en televisión

trabajando pero no me gustó mucho el sector porque vi que no iba a avanzar

mucho y entonces me metí en el tema de la publicidad y empecé en

departamentos creativos de agencias de publicidad y ahí he estado nueve años...

y ahora sigo.

Comentado [MLM539]: Note: Very related to B&M

Comentado [MLM540]: Note: High experience in publicity

10-¿Podrías explicar a qué se dedica tu empresa?

Agencia de publicidad, bueno pues, una agencia de publicidad lo que, lo que intenta es ayudar a los clientes a vender más a través de... o a posicionarse en el mercado a abrirse camino a través de la publicidad, el marketing online, el diseño... Hay muchas...

11-¿Podrías explicar por qué comenzaste tu empresa? ¿Oportunidad o necesidad?

Pues... lo iba necesitando hace mucho tiempo y vi la oportunidad, o sea que no... no es una cosa sin la otra, yo en el departamento creativo trabajaba mucho muchísimo, muchas horas, no veía que la agencia, no me gustaba cómo se trabajaba y tampoco veía que yo fuera a avanzar mucho... o sea creía que había hecho méritos para ellos y sin embargo nunca...

Comentado [MLM541]: M: Recognition value of her work

Nunca subía de, de nivel. Entonces me di cuenta de que iba a ser siempre así, en cualquier agencia, al menos donde esté trabajando, que es aquí en Andalucía.

Comentado [MLM542]: M: Climb work level

Y... y a parte estaba también cansada de... de la forma de trabajo que sabía que en algún momento me iban a echar porque yo decía lo que pensaba y... como

me echaron pues pensé [riendo] “nunca más voy a volver a otra agencia de publicidad si no es la mía” porque creía que sabía cómo podía hacerlo.

Comentado [MLM543]: Note: Economic necessity but she was looking her path by herself

Comentado [MLM544]: M: I knew how to do it

12-¿Tienes socios en tu empresa? ¿Son mujeres u hombres?

Sí. Una mujer.

13-¿Comenzaste tu empresa con ellos?

Sí.

14-¿Qué porcentaje de la empresa comparte con ello/as?

El 50%.

Comentado [MLM545]: Note: Same responsibility

15-¿Podrías explicar el proceso que llevaste a cabo para abrir tu empresa, desde el momento en que pensaste en crearla, al momento en que tu empresa comenzó a funcionar?

Pues... cuando pensé en esto, en montar una agencia, lo primero que pensé es

en Beatriz, porque yo había trabajado con ella dos años... dos años y medio.

Comentado [MLM546]: EA: I though in Beatriz

Comentado [MLM547]: M: I worked with her

Ya en la empresa en la que estábamos y me gustaba mucho cómo trabajábamos

juntas, y entonces lo primero que hice fue decírselo a ella. Al principio pues

Comentado [MLM548]: M: I like work together

Comentado [MLM549]: EA: Approach my business partner

tuvimos nuestro tiempo para pensárnoslo, yo lo tenía claro y sabía que nos

podía ir bien y cuando ella tomó la decisión de que sí, de que íbamos para adelante,

Comentado [MLM550]: M: It will be going good

pues lo primero que hicimos fue... visitamos el CADE, pero, pero bueno

Comentado [MLM551]: EA: Go to CADE

también teníamos ahí un cliente que posiblemente saldría que... entonces

necesitábamos hacer el proceso de creación de la empresa. Fuimos tanto al

Comentado [MLM552]: EA: Business process creation

CADE como a la ventanilla única, y en la ventanilla única la verdad es que no,

Comentado [MLM553]: EA: Go to unique window

que no... que es que, era todo muy rápido. En, el CADE es más para... creo

Comentado [MLM554]: M: Everything very fast

que para “tengo una idea, pero necesito construir un proyecto de negocio” y

nosotros teníamos claro qué queríamos hacer. Entonces en la ventanilla única,

pues, nos sentaron en varias mesas, que si el ayuntamiento, la Seguridad Social,

que si tal. Nos hablaron de cómo ellos creían que podíamos empezar y... y

Comentado [MLM555]: EA: Paper registration

bueno, empezamos como autónomas independientes al principio para ver

Comentado [MLM556]: EA: Start like freelances

cómo iba funcionando también el tema. Después fuimos a ver si podíamos

Comentado [MLM557]: PU: How is working

capitalizar nuestro paro, así lo hicimos, así fue como empezamos con los

Comentado [MLM558]: EA: Capitalize unemployment assistance

ordenadores, cuando, como compramos todo el material, la oficina durante 6

Comentado [MLM559]: EA: Buy computers

meses... y no sé ya sin...

Y... y bueno, pues estuvimos un mes todos los días yéndonos a la ventanilla

única, reuniéndonos juntas y viendo qué podíamos hacer que fuera algo distinto

Comentado [MLM560]: EA: One moth unique window

o de qué forma, qué es lo que no queríamos que pasara, sobre todo, porque ya

Comentado [MLM561]: PU: Something different

teníamos la, la experiencia de habiendo trabajado en otras agencias y sentamos

las bases de qué es lo que no queríamos y a partir de ahí pues, pues

comenzamos.

Comentado [MLM562]: EA: Establish the basis

16-¿Qué dificultades encontraste durante el proceso de establecer tu

empresa?

A ver, dificultades, más bien barreras psicológicas, más que... porque bueno, en la administración nos ayudaron mucho, la realidad. No es que allí me animaran, pero bueno, sí que nos dieron toda la información para que nosotros tomásemos decisiones. Y... después por suerte las dos teníamos paro y podíamos capitalizarlo. Y...

Comentado [MLM563]: PU: Psicologic barrers

Comentado [MLM564]: M: Help from administration

Comentado [MLM565]: M: Information from administration

Comentado [MLM566]: M: We could capitalize unemployment assistance

M ¿Barreras psicológicas en qué sentido?

Barreras psicológicas pues... a ver, en el sentido de... pues el miedo. En mi familia no hay por ejemplo ningún emprendedor. Es más, mis padres, como que no, no les gustaba mucho la idea. Yo se lo planteé como de “¡voy a montar una empresa!” como “ah, por cierto, voy a montar una empresa” y claro, pues no, al principio no gustó mucho. Ellos preferían, pues lo de siempre, tú trabaja mucho para una empresa y echas unas horillas de más. Esto es lo típico que a todos nos han dicho siempre, que no funciona y que tampoco es bueno. Pero eso, barreras psicológicas, pues el miedo. Yo no soy... soy valiente pero me cuesta, mucho. Y al principio sobre todo eso, pues barreras de no hacerlo bien, a ver si me voy a equivocar, voy a poner ahí todo mi dinero del paro y yo tengo que pagar una hipoteca. Miedo a lo que, a lo que si uno va a poder hacerlo, miedo a tí mismo a... hasta qué punto...

Comentado [MLM567]: PU: New in interpreneurship

Comentado [MLM568]: PU: Family didn't like the idea

Comentado [MLM569]: PU: Family wanted employee

Comentado [MLM570]: PU: Do everything right

Comentado [MLM571]: PU: I have to pay my mortgage

Claro y aunque en realidad no sabemos hasta qué punto podemos, pero, como desgracia que trabajamos para otro y pensamos que los otros lo dirigen bien y tú no, es un, un más enfrentarte a tí mismo ¿no?

Comentado [MLM572]: PU: Confidence in yourself

Y saber que... que oye, que si tú has pensado en esto y tú sabes que... y tu has ayudado a construir otra empresa, ¿por qué no vas a hacer la tuya propia? Sobre todo ese es el miedo. Y dificultad por otro lado, hombre, puedo hablar de las genéricas. Y las genéricas, ...para cualquier emprendedor yo creo que es que no se dan muchas facilidades a la hora de empezar. Si tú empiezas y no te puede costar más empezar... a ver cómo me explico. Hay que pagar muchas cosas, te tienes que enfrentar a un gasto importante...

Comentado [MLM573]: M: You helped to built other company

M ¿Y eso tú lo percibiste?

A ver, yo lo percibo claro, pues, bueno, porque en principio tuve que gastar mi paro en esto y después pagar, con el resto pagué mis autónomos durante 8 meses o algo así. Yo lo sé también por mi pareja, que también está emprendiendo y él tuvo que hacer un... ellos han tenido que invertir muchísimo más que nosotras y... y es complicado. Y sobre todo no se dan aquí, lo pasábamos muy mal porque es que no teníamos, es que aquí no entraba dinero,

Comentado [MLM574]: PU: Spend my money

Comentado [MLM575]: EA: Pay taxes freelance

Comentado [MLM576]: PU: Money didn't entry

al principio, y pero, y sin embargo lo gastábamos, ¿me entiendes? Entonces...

Comentado [MLM577]: PU: We spend money

que creo que eso puede ayudar más al emprendedor, sobre todo ahora que es

necesario que la gente emprenda. Si yo tengo que dejar mi paro, y pagar mi...

tengo que dejar de pagar mi hipoteca todos los meses y tengo que dejar de pagar

Comentado [MLM578]: PU: Pay my mortgage

la luz o el agua, o tengo que buscarme otros medios, y dedicarme dinero, mi

Comentado [MLM579]: PU: Pay electricity and water

dinero a emprender... es que eso es una barrera muy importante...

Comentado [MLM580]: PU: My money to entrepreneurship

...por poco que invierta. Es una barrera... lo que pasa es que uno piensa, bueno

dentro de tres años me ira bien. O dentro de... pero la verdad, del principio

Comentado [MLM581]: EA: In 3 years I'm ok

decir, bueno, estoy en mi casa y pago las cosas, y puedo quedarme en casa y no

Comentado [MLM582R581]: M: Be positive about future

gastar o me voy fuera, gasto todo mi dinero en esto y a ver si me sale bien. La

Comentado [MLM583]: PU: Spend my money

verdad, es importante.

17-¿Qué razones o quién te ayudó a superar estas dificultades?

Hombre las largas charlas con mi compañera sirvieron de mucho, porque nos

Comentado [MLM584]: M: My business partner

animábamos mutuamente. Pero sobre todo mi pareja, que también... él... él ha

Comentado [MLM585R584]: EA: Speak my business partner

Comentado [MLM586]: M: My intimate partner

vivido conmigo las experiencias de la antigua agencia de publicidad en la que

estaba y vio que trabajaba mucho, que echaba muchas horas, muchísimas horas,

que no eran premiadas de ninguna manera, que no se valoraban, entonces él, el

Comentado [MLM587]: M: Value of my work

caso es que lo tenía más claro que yo, aunque, entonces. Sobre todo mi pareja,

Comentado [MLM588]: M: My couple

después, a mis padres les ha costado mucho, a mi familia les ha costado mucho,

Comentado [MLM589]: PU: My family

mi hermana también lo ha tenido muy claro y me ayudó mucho y... pues la

Comentado [MLM590]: M: My sister

realidad es que mis padres aún hoy me están prestando mucha ayuda, yo estoy

contando con mi familia para todo esto, claro.

Comentado [MLM591]: M: My parents

Al principio el primero que... que estuvo ahí, que me dijo “¿cómo no se te

ocurrió antes?” fue mi pareja.

Comentado [MLM592]: M: First my couple

18-¿Podrías explicar qué hiciste para superar esas dificultades?

NO ANSWERED!

Comentado [MLM593]: Note: The information will mainly take it from the last question

19-¿Percibiste alguna incertidumbre durante el proceso de comenzar tu empresa, acerca de temas relacionados con: la tecnología, la situación política del momento, la financiación, los proveedores, la competencia del momento, los clients, el hecho de ser mujer, la familia, u otro?

Sí, en general, no creo que, verás, en mi forma de verlo, no creo que, que se facilite a las personas el emprender. La realidad es que las mujeres, tenemos más ventajas por ser mujeres, que los hombres.

Al menos aquí. Y... y sí, bueno, en ese sentido incertidumbre, ya ves, ninguna porque... la única que podía tener...

(M) O por la... o por la captación de clientes, o por la competencia que había, o...

A mi, la captación de clientes, la verdad es que no... es que... esto lo hemos percibido por el al principio.

(M) Durante el proceso de... de montaje?

Durante el proceso de montado... No... a mi no me pareció que pudiésemos tener ningún problema por ser mujeres, a ver, personalmente yo...

Claro, personalmente para mi la captación de clientes dependía de ella, pero yo confiaba mucho en ella. Para mi era completamente nuevo porque yo siempre he estado en un... delante de un ordenador encerrada en una cueva.

Comentado [MLM594]: M: Clients from my business partner

Claro, entonces no, a mi no me parecía que... es más... es más, lo teníamos... nos parecía tan bonito lo que teníamos que contar que nunca pensé que pudiésemos tener problemas... o que... fuese a pasar algo, porque teníamos que

contar algo tan... que nos parecía tan... ¡guay! ¿Sabes? El hecho de decir que íbamos a empezar con una empresa, la forma en que la veíamos, cómo queríamos trabajar con los clientes... era tan distinto a lo que venden en otras

Comentado [MLM595]: M: Start our company

agencias, se mastica en otras agencias, que sabíamos que... que podía gustar y

de hecho gustó muchísimo, y han confiado muchos clientes en nosotras y han seguido con nosotras por ese motivo.

19.1-¿Podrías destacar alguna en particular?

En todo caso si... tuviera que destacar... destacar alguno sería la competencia cero, porque... las agencias de publicidad estaban pasando en esa época una época muy mala, bueno, era...

Comentado [MLM596]: PU: The most competitors

(M) ¿Tú percibiste esto una incertidumbre?

Sí, claro, porque bueno, la realidad es que los estudios de... los departamentos creativos de las agencias se fueron al garete muchos y echaron a mucha gente y todo el mundo estaba montando... todos claro, todo el mundo vieron la salida en intentar...emprender. Y... surgieron muchas agencias o estudios de diseño, entonces, entre otras, nosotras.

Comentado [MLM597]: PU: Many people unemployee doing entrepreneurship

20-¿Encontraste alguna motivación durante el proceso de crear tu empresa procedente de: tu familia u amigos, pareja, otros emprendedores, otros profesionales, mentores, previa formación, experiencia laboral, ambiente institucional, u otro que te hicieran superar esas incertidumbres? ¿Podrías explicar cuáles y cómo?

Hombre, la familia es la primera que me dijo que “si lo vas a hacer, trabaja mucho y pon todo lo que tengas que poner en eso, que nosotros te vamos a ayudar”. En ese sentido mis padres me han ayudado muchísimo, después, mi pareja lo que me dijo fue “Cristina, vamos a ver, si en la agencia en la que has estado, casi todas has empezado desde el inicio”, o sea en la creación de la agencia he estado yo y la he visto nacer, claro él lo que me decía es “si, si, si... tú has construido esa agencia, ¿por qué no vas a hacer la tuya propia? Y ¿qué cuentan ellos a los clientes que no puedas contarle tú?” Es que no sé cómo...

Comentado [MLM598]: M: Family

Comentado [MLM599]: M: My couple gives me confidence

20.1-¿Podrías destacar alguna en particular?

Familia, pareja, y la experiencia laboral, porque es lo que te contaba al principio, la realidad es que mi experiencia laboral ha sido muy positiva porque he aprendido muchísimo, he trabajado tanto que, que ahora estoy muy segura de mi misma, pero también es verdad que, que, que es muy negativa por otro lado porque no, porque no se valora, o sea no avanzas nunca.

Comentado [MLM600]: M: The most family

Comentado [MLM601R600]: M: The most intimate partner

Comentado [MLM602R600]: M: The most labour experience

Comentado [MLM603]: M: Labour experience gives confidence

(M) ¿Pero esto fue un empuje hacia el emprendimiento?

Claro, no se valora el trabajo. Entonces, hay un momento en que... hay cierto momento en el que tú te das cuenta que... que se están equivocando a la hora... no porque seas tú mejor que nadie, sino que tú dices, “si yo estoy dando todo y

no sirve de nada, o me dedico a hacer nada o si vamos a darlo todo pero para mi misma, porque sé que esto puede servir para algo y yo puedo hacer más y entonces pues, claro, si alguien me, ellos me empujaron hasta aquí.

Comentado [MLM604]: M: Work for my self gives value

21-¿Podrías explicar qué acciones llevaste a cabo para superar esas incertidumbres que has señalado como más importantes cuando estabas comenzando tu negocio?

Pues... sí bueno, lo que te estaba contando. Mi compañera y yo, o sea Beatriz y yo, nos, nos unimos muchísimo, hablamos un montón.

Comentado [MLM605]: EA: Speak with business partner

Claro, nosotros lo que, lo que, lo que hicimos fue pensar mucho, darle muchas vueltas “y” intentar plantear el, el, la forma de trabajo, de otra forma muy distinta a lo que se suele hacer. Por lo general las agencias de publicidad sacan “churros”, no sé esto cómo lo vas a..., no sé cómo lo vas a...

Comentado [MLM606]: EA: Do something different

Que, que, eso que, se dedican a trabajar muy rápido, muy tal, para facturar cuanto antes para... y nosotras creemos más en... en ser compañeras reales de los clientes. Y básicamente esa fue la acción que nos ha ayudado a superar todas

Comentado [MLM607]: EA: Being partner of our clients

las incertidumbres en cuanto a los clientes, en cuanto a la competencia, en cuanto a... o sea, la incertidumbre, la incertidumbre intrínseca al emprendimiento. Lo que nos ayudó fue a... decir oye, vamos a ser sinceras,

vamos a ser transparentes y vamos a hacer lo que hay que hacer, que es, cuando

Comentado [MLM608]: EA: Being transparent and sincere with clients

al cliente le vaya muy bien a mi también me va a ir bien, y hacerlo de una forma muy sincera. Entonces... y a raíz de ahí, pues la verdad es que nos ha ido bastante bien.

Sp. 7/9. TRANSLATED

1-What's your name?

Trinidad R.

2-Date of birth.

22nd April 1974

3-How many brothers and sisters do you have?

Two sisters.

4- Are you older or younger than your brothers?

I'm the oldest.

5-Are there any entrepreneur in your family?

All of them!!

My husband is a business man, as well as my father, my mother, my great grandmother. I had a positive environment for entrepreneurship.

6-What do/does this person /people do?

Well, in my father's family they had a butcher's shop, especially in Gandía. I have another cousin that has a message business. Finally, my husband possesses a building company.

**7-Do you think this/those person /people has/have influenced you?
(How?)**

I do think they have influenced me. I am one of those people who think that as my family is entrepreneurial, is like something cultural that makes descendents being entrepreneurs as well. The good entrepreneurial environment makes it possible.

When did you start your company?

Well, the company hasn't have a year yet. We started in less than a year.

9-Explain your studies and your previous work.

I am graduated in Economics, in the business branch, as I have worked in development. Since I finished the degree in 1997, I have been working in replacing, at first as a business forming, and afterwards, as a local agent of employment promotion.

10-Could you explain what your company is about?

We're just a marketing company, either online or offline. We pretend to be recognised by our name. We believe innovation business gives us development, but only due to the image we give.

11- Could you explain why did you start your company ¿Was it a matter of chance or need?

Well, we started because we were doing some training in marketing and also in social network. So we met doing the project is done for advanced learners. We were a total of four, three male and me. Well, and just dialoguing with them we all agreed we had a business opportunity in marketing and social network. As we believed any company would survive without different branch professionals. So as we had four multidisciplinary partners, it was great. We had different

services in our company: marketing issue, design one, law's one. We thought we could include all the different services in our company.

So it was definitely a matter of chance, wasn't it?

It definitely was, all of us were working.

12-¿Does your Company has any partner? Are them men or women?

Three, all of them are men.

13-¿Did you start your company with them?

I did.

14-¿Which percentage of the company do you share with them?

All of us have the same responsibility. 25 %

15-¿Could you explain the process you carried to create your company, from the moment you thought about creating it and until it started to work?

Well, we did an expert in marketing online. We created a working group with the goal, firstly, of doing the project. So our meetings made possible the idea of creating something such as future business. So we saw that some computing companies were, indeed, doing websites and actually controlling the design. So we really saw the chance, despite not focusing on little companies, as those ones members haven't acquired business knowledge and only manage social network. So knowing we had that chance, we began to think about how we could organise everything. Afterwards, we constitute the society, and we started to run. At that time it started the legal personal registration, we hired a commercial, and nowadays we are still running.

16- What troubles did you find while you were setting your company?

We didn't have any problem in the constitution of it. The worst problem is the client's achievement. As nowadays we are facing a crisis period, and the companies usually cut, and don't think marketing is essential. But time after time it will improve as that's still the first year we are running, and is logical that in the first year the project doesn't get neither too much or no benefits. Actually we can lose some money, but we are nowadays having, more or less, the same benefits as expenses. So, as I said, the main problem was getting clients, as these are demanded by other companies. Also, in the constitution process, we did some surveys of viability, of the need of being in the social network... We asked whether we need a web page or not. And actually many people think that's fundamental. But some don't think so, but don't communicate it, which is actually what's complicated. So, in this economic crisis, it's practically impossible to find companies that spend money (which means, investing).

17-Which reasons or who helped you to overcome problems?

That's what I told you, that the background business partners are graduated. And I actually have been working for fifteen years in entrepreneurial jobs. So we actually focused on investing around the world, mainly in Latin America, where we contacted Extenda, which have been essential for they support.

18-Could you explain what did you do to get over your troubles?

The searching issue? Well, we are actually hiring a business agent. To hire him, we actually interviewed him just to know the acceptance he would have among the company. So to do it, we made a business plan.

19- Did you denote anything uncertain when you were in process of creating the company (cover all and not delegate), in aspects such as: technology, political situation at that moment, financing, suppliers,

Competence of that moment, clients, the fact that you were a woman, the family, others?

Not really, as in my family, for instance, my mother is an autonomous, as well as my father and my grandparents. I didn't even had any problem in that issue. And they also know what I am going to do and rely on me, as I created the company, just because everything I have told you. So, when you are in an entrepreneurial environment, I wasn't even uneasy, so I relate myself in the business sector. Which is not the first business idea I had had... I am always meditating, reflecting.

19.1-¿Could you point any of these particularly?

What I told you, I work in an entity which foments the (INAUDIBLE 10:23) entrepreneur, and I really believe in me and in my family as well.

20-¿Did you receive any motivation during the creation process from: family or friends, couple, other entrepreneurs, other professional people, mentors, professional training, labour experience, institutional mood, others?

I think it is just everything. My family, which is where I work. Also the fact that somehow I don't depend only on that money, as I work on public administration. But also Arturo has had another company, (experience in on of my partners). I think everything was important to create the company.

20.1-Could you point any of these particularly?

I really am not able to do it, sorry.

21-¿Could you explain the actions you carried to get over the uncertainty you pointed as most important when you started your business?

Well, our company didn't need too much investment. But the main uncertainty entrepreneurs usually have is managing the risk and investment. Actually the investment amount is necessary. As we weren't a company that required investment. We actually used the office of one of the four partners. And neither the investment could cause uncertainty, and neither in causing risk, or in finding clients risk. That's actually our main worry and when we talk about it in some meetings, [INAUDIBLE 12:10]. And the way we are executing the actions (those actions we carry) is managed by a business agent we hired, just to get more clients.

Sp.7/9. ORIGINAL

1-¿Cómo te llamas?

Pues, Trinidad R.

2-¿Cuál es tu fecha de nacimiento?

El 22 de Abril de 74.

Comentado [MLM609]: Note: She is 39

3-¿Cuántos hermanos y hermanas tienes?

Dos hermanas.

4-¿Qué posición eres entre tus hermanas?

La mayor.

Comentado [MLM610]: Note: Leader?

5-¿Hay algún emprendedor/a en tu familia?

¿Todos? ¡Todos!

Mi marido es empresario, mi padre era empresario, mi madre es empresaria, en mi familia... la abuela de mis padres... Varios. ¿Pequeña no?

Comentado [MLM611]: Note: Positive environment for entrepreneurship

6-¿Qué hace esta/s persona/s?

Pues, en la familia de mi padre eran carniceros tienen tienda, hay varias en Gandía como tienda. Tengo otra prima que tienen empresas de mensajería. Mi marido tiene una constructora.

7-¿Crees que esta/s persona/s the ha/n influenciado?

Sí. Yo soy de la creencia de que cuando en la familia hay empresarios siempre... es como, como es cultural, tengo la idea de que es cultural más que de otro tipo.

Comentado [MLM612]: Note: Good environment in the family to become entrepreneur

8-¿Cuándo comenzaste tu empresa?

Pues no hace un año todavía. La empresa no tiene ni un año

Comentado [MLM613]: Note: She was 38

9-¿Cuáles son tus estudios y trabajos previos?

Yo soy licenciada en Económicas, en la rama de empresas y trabajo, pues, he trabajado como desarrollo [INAUDIBLE 01:33]. Desde que acabé la carrera en el 97 acabé, desde finales del 97 estoy trabajando en tema de recolocar, primero formando, como formadora empresaria y luego como agente local de promoción de empleo.

10-¿Podrías explicar a qué se dedica tu empresa?

Pues nosotros somos una empresa de marketing, tanto online como offline. Y lo que pretendemos es saberse por el nombre, creemos en la evolución en la innovación en la empresa, pero a través de la imagen.

11-¿Podrías explicar por qué comenzaste tu empresa? ¿Oportunidad o necesidad?

Pues, nosotros empezamos porque estábamos haciendo un experto universitario en marketing online y redes sociales y nos conocimos haciendo lo que es el proyecto de final del experto. Éramos cuatro, tres hombres y yo y hablando veíamos que había una oportunidad de negocio en lo que es la redes sociales y el marketing, porque creíamos que y creemos que no hay una empresa que lo aglutine todo con profesionales de varios, digamos, nichos. Y nosotros, pues, de los cuatro cada uno tenemos una titulación distinta. El tema marketing, el tema diseño, el tema de derecho y creemos que podemos englobar todas las iniciativas que tiene una empresa sin que haya que externalizar el servicio.

Entonces fue más una oportunidad que necesidad, ¿no?

Sí porque de los cuatro, tres trabajamos.

12-¿Tienes socios en tu empresa? ¿Son mujeres u hombres?

Tres más, tres hombres.

Comentado [MLM614]: Note: Training in marketing

Comentado [MLM615]: EA: Speaking with future business partners

Comentado [MLM616]: M: Multidisciplinary business partners

Comentado [MLM617]: EA: Different services same company

13-¿Comenzaste tu empresa con ellos?

Sí, sí.

14-¿Qué porcentaje de la empresa comparte con ello/as?

El 25 cada uno.

15-¿Podrías explicar el proceso que llevaste a cabo para abrir tu empresa, desde el momento en que pensaste en crearla, al momento en que tu empresa comenzó a funcionar?

Pues como te he dicho, estábamos... empezamos a hacer un experto en marketing online y formamos un grupo de trabajo para hacer desde... hacia el principio del experto para hacer el proyecto, y a raíz de vernos, de hablarnos, empezamos a comentar que no sería mala idea montar, por ver la oportunidad que vimos de que... las empresas eran, o hay empresas que se dedican, que son informáticos y montan una empresa de hacer páginas web y realmente el diseño ya no lo controlan... y al ver nosotros esa necesidad, luego que no estaba muy enfocado a pequeñas empresas, que necesitan a lo mejor cosas más puntuales, que manejan las redes sociales cualquier de la empresa sin tener un conocimiento de marketing, sin tener un conocimiento de ver... pues al ver nosotros que, que había esa oportunidad de negocio, pues a partir de ahí

Comentado [MLM618]: EA: Expert in marketing online

Comentado [MLM619]: EA: Talk with future business partner

empezamos a cavilar como lo íbamos a montar y luego nada, constituimos la sociedad y comenzamos a funcionar. La persona que estaba en ese momento desempleado se dio de alta, contratamos también a un comercial y estamos funcionando.

- Comentado [MLM620]:** EA: Constitution of the society
- Comentado [MLM621]:** EA: Start to run
- Comentado [MLM622R621]:** Note: They didn't work previously in this sector previous to the registration of the company
- Comentado [MLM623]:** EA: Legal personal registration
- Comentado [MLM624]:** EA: Hire commercial person

16-¿Qué dificultades encontraste durante el proceso de establecer tu empresa?

En cuanto al proceso de constituirla, no. Nosotros los problemas, el mayor problema que tenemos es a la hora de conseguir clientes, ¿no?. Porque estamos ahora en una situación que es de crisis, todas las empresas recortan, no consideran que el marketing sea una cosa fundamental, pero poco a poco, lo normal, es que no hemos hecho ni un año desde el inicio, una empresa en el primer año de inicio pues no tenga muchísimos beneficios, ni muchísimo menos beneficios, en parte son pérdidas, nosotros vamos más o menos manteniéndonos entre gastos e ingresos y creemos que ya esto es [INAUDIBLE 05:54]. El principal problema es eso, conseguir un cliente, porque hay muchísima gente que... porque justo antes de montar la empresa hicimos una serie de encuestas de si la empresa creían que era necesario, de la empresa creen que es necesario, responden positivamente si es a la hora del

- Comentado [MLM625]:** Note: Normaly other entrepreneurs have this problem
- Comentado [MLM626]:** PU: Get clients
- Comentado [MLM627]:** PU: Crisis situation
- Comentado [MLM628R627]:** PU: Companies not spend in marketing
- Comentado [MLM629]:** PU: Revenues
- Comentado [MLM630]:** PU: Get clients
- Comentado [MLM631]:** PU: Many competitors
- Comentado [MLM632]:** EA: Surveys of viability

tema de, si creen que tienen que estar en las redes sociales, el hecho de tener una página web, todo el mundo considera, todo el mundo está en considerar que eso es fundamental. Muchos creen que no está de lo que realmente es, entonces muchos no se atreven a dar el paso. Y eso es lo más complicado.

Comentado [MLM633]: M: Everybody believe online fundamental

Ahora mismo en la época en la que estamos de crisis, es que, encontrar empresas que decidan gastar dinero, que es invertir realmente.

Comentado [MLM634]: PU: Economic crisis

Comentado [MLM635]: PU: Companies spend money

17-¿Qué razones o quién te ayudó a superar estas dificultades?

Es que, es lo que te comentaba, que, yo, nosotros, vamos, los que, los cuatro que trabajamos pues son titulados, yo además trabajo en una entidad que se dedica a asesoramiento empresarial, llevo ya 15 años. Entonces la verdad es que por ahora no, no hemos salido fuera de aquí. Nosotros hemos, con la inversión que era precisamente para el tema de salir fuera, a latinoamérica, pues sí que hemos contactado con Extenda. Al final es en lo que más nos estamos apoyando para, para [INAUDIBLE 07:26].

Comentado [MLM636]: M: Background business partners

Comentado [MLM637]: M: Labour experience in entrepreneurship

Comentado [MLM638]: EA: Go other continent

Comentado [MLM639]: EA: Contact with Extenda

Comentado [MLM640]: M: Extenda helps

18-¿Podrías explicar qué hiciste para superar esas dificultades?

¿Lo del tema de lo de buscar...? Nosotros lo que estamos es empleando a alguien de comercial.

Comentado [MLM641]: EA: Hire a business agent

Primero lo que hicimos es entrevistar pues nosotros a Antonio y el comercial

Comentado [MLM642]: EA: Interview the business agent

que tenemos se entrevistaron para ver un poquito la aceptación que tendría y

Comentado [MLM643]: PU: Acceptation business agent

hacerlo, lo que hicimos es un plan de empresa.

Comentado [MLM644]: EA: Business plan

19-¿Percibiste alguna incertidumbre durante el proceso de comenzar tu empresa, acerca de temas relacionados con: la tecnología, la situación política del momento, la financiación, los proveedores, la competencia del momento, los clients, el hecho de ser mujer, la familia, u otro?

No porque yo te digo, en mi familia por ejemplo, hay llama más mi madre, es autónoma, mi padre es [INAUDIBLE 09:08] mis abuelos también. No he tenido ningún problema en este sentido. Sí es verdad que hay gente que dice,

trabajando por, como trabajo por cuenta ajena, que yo tengo niños otra cosa

más [INAUDIBLE 09:20]. ¿Sabes? pero, yo creo que me conocen, porque,

Comentado [MLM645]: PU: I have children

además es que yo he montado esta empresa, pero que, que no es lo único que,

que yo siempre he estado localizando, precisamente por lo que te comento.

Cuando tú estás en una familia que todos, lo más cercano a tu entorno tiene un

negocio, creo que no era una persona inquieta, la verdad me relaciono mucho

Comentado [MLM646]: M: Entrepreneurial family

con el sector empresarial, que no es la primera idea de negocio que, que he

Comentado [MLM647]: M: Entrepreneurs around

tenido, ya... siempre, siempre estoy cavilando.

19.1-¿Podrías destacar alguna en particular?

Lo que te comento, es que trabajo en una entidad que fomenta la [INAUDIBLE 10:23] emprendedora, y además yo soy la que me lo creo y mi familia igual.

Comentado [MLM648]: M: Previous work experience

Comentado [MLM649]: M: I believe in me

Comentado [MLM650]: M: My family

20-¿Encontraste alguna motivación durante el proceso de crear tu empresa procedente de: tu familia u amigos, pareja, otros emprendedores, otros profesionales, mentores, previa formación, experiencia laboral, ambiente institucional, u otro que te hicieran superar esas incertidumbres? ¿Podrías explicar cuáles y cómo?

Que es todo, es un todo. Es que es un todo. Es un todo. Mi familia, en la, en dónde trabajo, que, lo, con lo que, vamos, sobre todo Arturo que tiene otra empresa además, es un todo, lo que nos lleva a montar la empresa los cuatro es un poquito todo, me parece a mí.

Comentado [MLM651]: M: My family

Comentado [MLM652]: M: Where I work

Comentado [MLM653R652]: Note: She has her company but she is also working in the public administration, so she doesn't feel the pressure of earning money to pay her life.

Comentado [MLM654]: M: Experience business partner

19.1-¿Podrías destacar alguna en particular?

No sabría decirte en particular

21-¿Podrías explicar qué acciones llevaste a cabo para superar esas incertidumbres que has señalado como más importantes cuando estabas comenzando tu negocio?

Es la principal, el principal problema que... porque nosotros el tipo de empresa en la que estábamos no es una empresa que requiera una inversión, pero normalmente cualquier persona emprendedora, la principal incertidumbre que ve es el riesgo y el dinero, la inversión que necesita hacer. Nosotros la inversión inicial no ha sido mucha, porque no es una empresa que requiera una inversión. De hecho estamos utilizando el despacho de un, de uno de los socios, por lo tanto ni la inversión te provoca una incertidumbre ni el vamos, el riesgo de poder provocar, sobre todo el riesgo derivado de no encontrar clientes. Es nuestro principal preocupación y cuando hablamos en la reuniones [INAUDIBLE 12:10]. Y la forma de, de las acciones que llevamos a cabo pues por ahora lo que estamos haciendo emplear a comerciales para, para captar más clientes.

Comentado [MLM655]: M: No too much investment

Comentado [MLM656]: Note: She is not speaking about her

Comentado [MLM657]: EA: Use office of business partner

Comentado [MLM658]: PU: Find clients

Comentado [MLM659]: EA: Hire business agent

Comentado [MLM660]: PU: Get clients

Sp. 8/9. TRANSLATED

1-What's your name?

Ana R.

2-Date of birth.

May 1978 (35 years old)

3-How many brothers and sisters do you have?

We're three.

4- Are you older or younger than your brothers?

The middle one.

5-Is there any entrepreneur in your family?

No, there isn't.

6-What do/does this person /people do?

**7-Do you think this/those person /people has/have influenced you?
(How?)**

When did you start your company?

In 2009 (I was 31).

9-Explain your studies and your previous work.

I am graduated in advertising and public relationship even though I have always been working on specialised public relationship. In events organisation in different palaces of congress festivals

10-Could you explain what your company is about?

Well, that's too long. We have actually different business branches. On the one hand artist management, the artist entrepreneurs in his new entrepreneurial design, and, on the other hand, the subsidy management, the graphic management, the brand creation. Generally is what I told you.

11- Could you explain why did you start your company ¿Was it a matter of chance or need?

Well, I was actually tired of working in a foreign account (as an employee) so someone told me to start, as he/she said that my personal characteristics (my commitment, responsibility) were perfect to work on my own.

12-¿Does your Company has any partner? Are them men or women?

Yes, it has and it is a woman.

13-¿Did you start your company with them?

I didn't

14-¿Which percentage of the company do you share with them?

We have the same responsibility (50 %)

15-¿Could you explain the process you carried to create your company, from the moment you thought about creating it and until it started to work?

At start, I actually hadn't got a clue. It was just a matter of venture, just finding out how things developed. I have a relative that is working in Andalucía's council, which was my main support, who helped me with legal papers, who oriented me. He works on the Andalucía's council services provided to entrepreneurs. He actually encouraged me to undertake. So it was easier as I could easily ask him. But it is definitely true that other entrepreneurs although they have a timetable at issuing realisation. They are also attended by this service and that facilitated them a lot. And is a free service given by the Andalucía's council

M And did you do any other action to create the company?

The first thing to think about was which legal form was necessary to open the company. I did a communication plan to think what I was going to work at. I also did a planning of communication to know where I could work. And, as usual, I did a marketing plan, how could I get clients, which services offer, what services subcontract, as when you undertake, you have the trouble to seek clients and you have to work as well, so you don't have enough time to do everything, you have to choose either one or the other, so we used to subcontract works and I really focus on seeking new client, which is nowadays my most important issue. At the same time, my partner works in the part of design. So, with that, you really think about what you would like to do, but I was just fixing my initial idea, which it wasn't appropriate with the market. So then I really focused on entrepreneurs as I could, with that, help people and also because it was an internal motivation. However, I had the trouble I was just beginning, and in this situation you don't even have many benefits (entrepreneurial clients give no money), but I thought there was a chance in business in entrepreneurs

16- What troubles did you find while you were setting your company?

I found a lot of troubles. All of it was a trouble. Maybe the lack of money (we were broke). Maybe some lack of grants, despite reading official papers for grants as I had never read. But there were lots of requirements for grants. Other things are what journalism says, for example the government laws for autonomous. And you have always the handicap of not having the grant because of the age. And being a lot of time as an autonomous was something against grants (was another requirement). So it's not good focused, it's not well communicated. They don't even warn us of the requirements. I even know some cases in which some people were obliged to return their grants after having conceded because they didn't accomplish the requirements. So, somehow, you think about what are you doing, as you know you can be obliged to return grants, and having invested, you are in a kind of risk. It's too tough. Actually is vital the lack of help (economic incentives), even though we have good administration advises, although that's something I could be proud of as I can demand it to lots of institutions, either local ones or the same Andalucía's council. And then you have other ways of advisement, as facilitate a work place. And actually, our company doesn't need a large infrastructure as we can work on co-working easily. We don't need too much investment. However, if you put together the taxes of freelance, the office expenses, you actually realise it's not worth to start a new activity. As that's one of the issues people leave while they are making numbers as it requires a minimum of sales to undergo. The same amount you generate, so you think to start however I can and that's all. Institutions possess lots of places to let entrepreneurs work, despite being difficult to get a public office as these are specific places.

17-Which reasons or who helped you to overcome problems?

I actually had the help of administrative people, as I visited all the administration, looking for different options, and then it was vital not to lose the faith and the patience. As sometimes people give up thinking about working

on a foreign account (earning a salary every month, which at least is something you have assured and you don't need to start to help yourself).

M Wasn't in there any person who was important? Who was or which reasons gave you?

Do you mean saying who helped me? Well, workers from the administration, and they usually clear up your uncertainties, and they help you with the troubles you have, with their or my limitations.

18-Could you explain what did you do to get over your troubles?

I look for administration help to solve an administration trouble. I also see the market to adapt myself to it, and I am not really focused on researching the market, but I usually look the reasons that made that my product wasn't sold.

(M) At the moment you started to create your business, you mentioned financing as a problem. What did you do to solve it?

I actually didn't use external financing. I used my own money, with my last salary. As external financing was pretty tough, I had to return the money with interests, and I didn't want to take risks, as I could cut when something went wrong, as the most important threat is the uncertainty of not knowing what would happen in the following dates.

19- Did you denote anything uncertain when you were in process of creating the company (cover all and not delegate), in aspects such as: technology, political situation at that moment, financing, suppliers, Competence of that moment, clients, the fact that you were a woman, the family, others?

Well, we all have the economic crisis uncertainty. It was really tough, the moment was complicated, and so I started that just starting the economic crisis. We had lots of doubts, as there wasn't that much entrepreneurship, as some entrepreneurs also had to work for a foreign account to make some money. And also, those unemployed people who are desperate and just find a solution working by themselves, found that that the uncertainty of the moment really

affected their projects. Moreover, I didn't have any uncertainty related to technological issue. In addition, I didn't have any resource trouble, neither, as I financed myself. I knew someday I could give up and I wouldn't need to pay all the debts. Also the suppliers and competence relationship wasn't a problem at all, although my sector was pretty competitive (however, some companies neglected clients a bit). These companies are specialised in advertising with more powerful and rich clients that earn pretty good (high) money (a large expense for the company). By the way, there is other type of competence that actually has the matter of doing things improperly. So I try to take advantage of the competence handicaps just to be important in the market. I counteracted the uncertainty with a research in the market. Furthermore, I had gender problems of conciliation with my family, but nothing else. As when you talk about that you start a cultural discussion. When you are a businesswoman, as you work for yourself, when your child is ill, you don't have to justify anything. However, I have a meeting tomorrow somewhere and I can't take her. So I think that's pretty damaging to women. **(M) So, did you point this as an uncertainty while you were creating the company?**

I didn't. I actually expected that. But in gender discrimination I didn't even have any trouble, as you find them when you are working in a foreign account.

19.1-¿Could you point any of these particularly?

What's produces more uncertain is the lack of financing. Then the economic crisis we are facing, which is also as important as the other one. It is also the lack of clients at some specific moment, the not assurance of number accounts to work monthly, as expenses are just generated month after month. And finally I didn't have any support from my family.

20-¿Did you receive any motivation during the creation process from: family or friends, couple, other entrepreneurs, other professional people, mentors, previous formation, professional training, labour experience, institutional mood, others?

Which ones and how affected?

I did find motivation. My couple really supported me, also because I went to events with entrepreneurs I could perceive the entrepreneurial mood around in those events, despite sometimes they were really pessimistic. But I assisted to all of the events from the different institutions. In that way, the administration help was important. The thing is that I could also do networking with other entrepreneurs in the meeting we met. I have gain in confidence with that. And that was also a motivation when I started.

20.1-Could you point any of these particularly?

Well, I imagine the big supporters are your family who encouraged you and make you feel a bit more optimistic (come on, get ahead, step forward!). But that's only when you are starting and you have a short trajectory. They say you are able to do that. But also, the other entrepreneurs are one of the main supporters, as they are actually facing the same situation (uncertainty) as you. These are the things I could point as essential ones.

21-¿Could you explain the actions you carried to get over the uncertainty you pointed as most important when you started your business?

We actually come back to the financing problem.

I actually decide to finance myself (with my own money)

I have also tried to forget the economic crisis, and it seems now we have improved a bit, despite the pessimism that has been around us. It is important also the greatness and happiness of living and earning your own money as an autonomous. I also looked for help from institution, which supported us and the rest of self-employed.

Sp.8/9. ORIGINAL

1-¿Cómo te llamas?

Ana R.

2-¿Cuál es tu fecha de nacimiento?

Mayo del 78.

Comentado [MLM661]: Note: She is 35

3-¿Cuántos hermanos y hermanas tienes?

Somos tres.

4-¿Qué posición eres entre tus hermanos?

La segunda.

Comentado [MLM662]: Note: No leader?

5-¿Hay algún emprendedor/a en tu familia?

No.

6-¿Qué hace esta/s persona/s?

7-¿Crees que esta/s persona/s te ha/n influenciado?

8-¿Cuándo comenzaste tu empresa?

En 2009.

Comentado [MLM663]: Note: She was 31

9-¿Cuáles son tus estudios y trabajos previos?

Soy licenciada en Publicidad y Relaciones públicas y anteriormente pues

siempre me he dedicado a las relaciones públicas especializadas, la organización

de eventos en distintos palacios de ferias de congresos.

Comentado [MLM664]: Note: Very related with B&M

10-¿Podrías explicar a qué se dedica tu empresa?

Uy... eso es muy largo. Bueno, pues tengo varias líneas de, de negocio. Por un lado management de artistas, organización de eventos culturales, ayudamos a los emprendedores en lo que es el diseño de su nuevo emprendimiento, la gestión de subvenciones, la imagen gráfica, la creación de marca. Un poco en líneas generales es eso.

Comentado [MLM665]: EA: Many different services

11-¿Podrías explicar por qué comenzaste tu empresa? ¿Oportunidad o necesidad?

Pues empecé porque estaba cansada de trabajar anteriormente por cuenta ajena, entonces hubo alguien que me dijo que por mis características lo ideal sería que... por la responsabilidad con la que... esto suena un poco... con la responsabilidad con la que suelo afrontar los trabajos porque realmente me compensaría trabajar más por cuenta propia.

Comentado [MLM666]: M: Not be an employee

Comentado [MLM667]: M: Someone told me start

12-¿Tienes socios en tu empresa? ¿Son mujeres u hombres?

Sí. Mujeres.

13-¿Comenzaste tu empresa con ellos?

No.

14-¿Qué porcentaje de la empresa comparte con ello/as?

El 50%.

Comentado [MLM668]: Note: She started with all the responsibility

15-¿Podrías explicar el proceso que llevaste a cabo para abrir tu empresa, desde el momento en que pensaste en crearla, al momento en que tu empresa comenzó a funcionar?

Vale, al principio no tenía ni idea de nada. Fue todo un poco aventurarse, ir averiguando a ver cómo hacía las cosas y demás. Tengo un familiar que trabaja

Comentado [MLM669]: M: Family member help

para la Junta de Andalucía, que fue mi principal soporte, el que me ayudó con

Comentado [MLM670]: PU: Legal papers

todo los trámites, el que me fue orientando. Él trabaja en los servicios que la

Junta de Andalucía proporciona a los emprendedores, fue quien me animó a

Comentado [MLM671]: M: Familiar member told me start

emprender realmente. Entonces, todo fue más fácil con la cercanía con la que

Comentado [MLM672]: M: I could ask him

yo le podía preguntar, pero me consta que hay otros emprendedores que aunque

tengan un horario a la hora de cuestionar las, de realizar las cuestiones, también

Comentado [MLM673]: M: Administration help in papers

están atendidos por este servicio y le facilita mucho. Y es un servicio gratuito

Comentado [MLM674]: M: Free service

que tiene la Junta de Andalucía.

Comentado [MLM675R674]: PU: Spend money

M ¿Y qué más acciones hiciste para abrir la empresa?

El primero me planteé cuál es la forma jurídica que quería llevar a cabo, hacer

Comentado [MLM676]: PU: Which legal form

un plan de comunicación para saber a qué quería dedicarme, pues lo normal, un

Comentado [MLM677]: EA: Planning of communication

Comentado [MLM678]: EA: Marketing plan

plan de marketing, cómo vas a conseguir los clientes, qué servicios vas a ofertar,

Comentado [MLM679]: PU: How get clients

Comentado [MLM680]: PU: Which services offer

cuáles tienes que subcontractar, porque una persona sola cuando empieza, cuando emprendes, se da el problema de que tienes que buscar los clientes y tienes que realizar el trabajo, entonces claro no tienes tiempo para todo, o buscas clientes o haces el trabajo, entonces muchos de los trabajos los subcontractaba y yo me dedicaba más a las nuevas cuentas, a ir captando nuevas cuentas y de hecho ahora en la empresa mi papel fundamental es más ese, el de captación de cuentas aunque también hago algunos trabajos pero, toda la parte de diseño y demás lo lleva mi socia. A partir de ahí pues poco a poco se van uniendo un poco los hilos y vas decidiendo qué es lo que quieres hacer, vas perfilando un poco porque tu idea inicial luego no se corresponde con lo que pueda tener salida en el mercado y ya pues decidí orientarme hacia emprendedores que estaban empezando, porque, primero por una función social de ayudar a la gente y segundo porque lo veía una necesidad. Pese al inconveniente del el que está empezando realmente no tiene grandes recursos como para hacer grandes contrataciones, pero pensé que ahí había una oportunidad de negocio.

Comentado [MLM681]: PU: What services subcontract

Comentado [MLM682]: PU: Seek clients

Comentado [MLM683]: PU: Work as well

Comentado [MLM684]: PU: No time seek clients and work

Comentado [MLM685]: EA: Subcontract works

Comentado [MLM686]: EA: Focus on new clients

Comentado [MLM687]: EA: Part of design my business partner

Comentado [MLM688R687]: EA: Find a business partner

Comentado [MLM689R687]: Note: Because it was too much work, she decided finally having a business partner

Comentado [MLM690]: EA: Fix initial idea

Comentado [MLM691]: PU: First idea not with the market

Comentado [MLM692]: EA: Focus on entrepreneurs

Comentado [MLM693]: M: Help people

Comentado [MLM694R693]: Note: Internal motivation

Comentado [MLM695]: Note: Necessity? Internal, social?

Comentado [MLM696]: PU: Entrepreneurial clients no money

Comentado [MLM697]: M: Some business in entrepreneurs

16-¿Qué dificultades encontraste durante el proceso de establecer tu empresa?

Todas, encontré muchas. Muchas. Falta de financiación, para empezar. Lo hemos comentado antes. Ayudas... ayudas hay, yo nunca he leído tanto el BOE ni el BOJA nunca como lo leo ahora. Entonces ayudas hay, pero claro, que uno cumpla los requisitos de esas ayudas... Una cosa es lo que luego, lo que sale por ejemplo en medios de comunicación con, te pongo el ejemplo de esto del autónomo a 50€, de una ley que sacó el gobierno y tal. Bueno, pues siempre te encuentras con el handicap de que con tal edad ya no puedes optar, con tanto tiempo, si llevas ya tanto tiempo dado de alta tampoco. Entonces está mal enfocado de base, está mal comunicado, porque para mi existe la intención de una mala comunicación de esas ayudas totalmente, porque se anuncian a bombo y platillo sin decir cuáles son los requisitos. De hecho incluso conozco de casos de personas que se la han concedido algunas administraciones y luego les han hecho devolverlo, porque no cumplían con los requisitos, y eso ha sido aprobado por una administración. Entonces además de eso, pues, claro, tienes como el miedo de decir, uy, a ver dónde me estoy metiendo, a ver si ahora voy a optar a esto, me lo van a dar y luego me van a hacer devolverlo y yo ya he tirado con el negocio para adelante, ya he hecho una inversión... entonces muy complicado. Principalmente la falta de ayuda, pese a que hay buen

Comentado [MLM698]: PU: No money to start

Comentado [MLM699]: M: Grants

Comentado [MLM700]: EA: Read official papers for grants

Comentado [MLM701]: PU: Requirements for grants

Comentado [MLM702]: PU: Some age no grant

Comentado [MLM703]: PU: Requirements for grants

Comentado [MLM704]: PU: Return grants

Comentado [MLM705]: PU: Return grants

Comentado [MLM706]: PU: Already an investment

asesoramiento, yo de eso no me puedo quejar porque conozco muchas instituciones, tanto a nivel local como a nivel regional, la Junta de Andalucía, de asesoramiento, luego hay muchas otras cosas como facilitarte un lugar donde trabajar, porque los que tenemos una empresa donde no necesitamos una gran infraestructura podemos trabajar en un tipo coworking perfectamente. Si empiezas a unir los gastos del autónomo, los gastos de la oficina, tal, al final no te sale rentable empezar, empezar una actividad. Y sé que es muchas de las razones por las que la gente se echa para atrás cuando hace números, porque claro ya te exige tener un número de ventas determinado al mes como para cubrir los gastos que tú mismo estás generando, entonces claro dices, bueno pues empiezo como pueda y tal. Las instituciones tienen muchos sitios donde podrían habilitar para que los emprendedores trabajasen. Hay sitios, pero... yo tengo un familiar que trabaja en eso y no he podido entrar, quiero decir que... que no es tan fácil, porque son sitios muy contados, entonces...

17-¿Qué razones o quién te ayudó a superar estas dificultades?

Pues tuve ayuda de los asesores que se dedican a esto, me recorrí todas las instituciones, en busca de, bueno, pues lo que, a lo que podría optar y luego sobre todo no perder la, no perder la paciencia ni las ganas. Porque muchas

Comentado [MLM707]: M: Good administration advises

Comentado [MLM708R707]: PU: Lack of economic incentives

Comentado [MLM709]: M: No too much investment

Comentado [MLM710R709]: M: We can work in co-working

Comentado [MLM711]: PU: Taxes of freelance

Comentado [MLM712]: PU: Pay office

Comentado [MLM713]: PU: Minimum of sales to cover outgo

Comentado [MLM714]: PU: Difficult get public office

Comentado [MLM715]: M: Administrative people

Comentado [MLM716]: EA: I visited all the administration

Comentado [MLM717]: EA: Looking different options

Comentado [MLM718]: EA: Don't lose my patiente

veces te dan ganas de decir, lo dejo, me busco un trabajo por cuenta ajena y ya está, y por lo menos tengo asegurado un ingreso mensual sin necesidad de que

Comentado [MLM719]: PU: Salary every month

tener que estar... y principalmente, yo creo que es uno mismo el que se ayuda.

Comentado [MLM720]: M: I help myself

Comentado [MLM721R720]: Note: Autohelp

M ¿No hubo personas por...? ¿Qué razones o quiénes?

Si tengo que decir quiénes. Por ejemplo, el CADE de Málaga, los trabajadores que, los técnicos que trabajan con los emprendedores sí suelen disiparte las dudas que tengas y por ejemplo ayudarte con las dificultades que puedan surgir, con las limitaciones que ellos mismos también tienen, pero por citar un organismo, pues eso.

Comentado [MLM722]: M: Workers from the administration

18-¿Podrías explicar qué hiciste para superar esas dificultades?

Pues, para las dificultades administrativas, acudir a ellos. Para las dificultades de otro tipo, intentar escuchar mucho el mercado para adaptarme a él. Si... estar muy pendiente, investigar mucho, si yo estoy dando un tipo de servicio que no está teniendo la salida que esperaba pues, investigar por qué no está teniendo... no se está contratando...

Comentado [MLM723]: EA: For administration look for administration help

Comentado [MLM724]: EA: See the market

Comentado [MLM725R724]: EA: Adapt to the market

Comentado [MLM726]: EA: Research the market

Comentado [MLM727]: EA: Look for problems of my product not sold

(M) En el momento en que... empezaste a montar la empresa, me has nombrado la financiación. ¿Qué acciones hiciste para superar esas dificultades?

No... no opté por financiación externa, empecé yo con mi propia financiación, con el sueldo de mi trabajo anterior. No opté a financiación externa porque no era factible, era complicado, habría que devolver el dinero con interés y no quise arriesgarlo, en cualquier momento pues que sepa que puedo cortar si al final no va bien, porque la principal amenaza con la que te encuentras es la incertidumbre, no saber qué va a pasar el mes que viene o el siguiente si voy a conseguir seguir trabajando.

Comentado [MLM728]: EA: I used my money

Comentado [MLM729]: PU: External complicated financing

Comentado [MLM730]: PU: Return the money with interest

19-¿Percibiste alguna incertidumbre durante el proceso de comenzar tu empresa, acerca de temas relacionados con: la tecnología, la situación política del momento, la financiación, los proveedores, la competencia del momento, los clients, el hecho de ser mujer, la familia, u otro?

A ver, incertidumbres. Política y el contexto económico, todas. Porque... porque es muy complicado, en el contexto que estamos viviendo y con el que ya llevamos durante bastante tiempo, decir la crisis económica comenzó en 2007, 2008, pues yo empecé prácticamente en plena crisis. Incertidumbres mucha, pues no había tanto emprendimiento, por ejemplo cuando yo empecé, porque la gente todavía, bueno, pues algunos tenían su puesto de trabajo por cuenta ajena. Luego se ha dado también el, la persona que emprende por

Comentado [MLM731]: PU: Economic crisis

Comentado [MLM732]: PU: I started with the crisis

necesidad, porque ya lleva mucho tiempo desempleado y dice bueno, pues voy a intentar por lo menos establecerme por mi cuenta, pero en aquel momento no, entonces la incertidumbre del momento económico sí que afecta. Y

Comentado [MLM733]: PU: Economic crisis

digamos que ponerme ahí el tema político. Luego, relacionados con la tecnología, no. Supongo que no hubo ninguna incertidumbre respecto a eso.

Con los recursos, como fueron mis propios recursos los que utilicé pues la incertidumbre estaba más controlada, yo sabía hasta dónde podía llegar. Si

Comentado [MLM734]: PU: My resources

hubiese dependido de financiación externa habría tenido más incertidumbre en ese sentido también: la relación con proveedores y con la competencia, en general bien. En mi sector es un sector muy competitivo, hay bastante

Comentado [MLM735]: PU: Competitors

competencia, pero también es un sector que en ocasiones se descuida un poco al cliente, entonces no todo, o sea, la competencia no está toda al mismo nivel, están las empresas especializadas en publicidad que tienen un tipo de cliente de

mayor envergadura y mayor poder adquisitivo, y que cobran un trabajo muchísimo más caro de lo que podemos cobrarlo nosotros y luego pues hay otro tipo de competencia pues que tienen una pérdida general de clientes por el

mal hacer. Entonces yo intento pues aprovecharme un poco de las debilidades de mi competencia para encontrarme mi sitio en el mercado. Entonces todo

Comentado [MLM736]: M: Prices of competitors too high

Comentado [MLM737]: EA: Use uncover niche of clients

eso lo hice a base de... **contrarrestar la incertidumbre a base de investigación.**

Comentado [MLM738]: EA: Research the market

¿Qué más? De género... **salvo los problemas para conciliar tu vida laboral con**

tu vida familiar... Pero claro, pero es que ahí ya nos metemos en lo cultural.

Comentado [MLM739]: PU: Conciliation with family

Cuando eres empresaria, como tú trabajar para ti, cuando la niña se pone mala,

“es que tú no tienes que rendirle cuentas a nadie”, claro, pero es que yo tengo

una reunión a las once de la mañana en tal sitio no me la puedo llevar. Entonces

Comentado [MLM740]: PU: Meeting with my child

ahí sí creo que en sentido general las mujeres nos vemos [INAUDIBLE 13:15].

(M) ¿Y lo viste como una incertidumbre antes de empezar la empresa?

Pues no, no lo vi como una incertidumbre antes de empezar la empresa.

Digamos que eso no lo vi venir. Pero luego con respecto a alguna otra

discriminación por género siendo empresaria no considero que la haya, casi la

hay más cuando trabajas por cuenta ajena.

19.1-¿Podrías destacar alguna en particular?

A ver, lo, lo que más te **genera incertidumbre es la financiación o la falta de ella.**

Comentado [MLM741]: PU: The most financing

Yo esa la pondría en primer lugar. Luego la situación actual, con respecto al

contexto económico igual, irían casi, casi de la mano. Los clientes o la falta de

Comentado [MLM742]: PU: The most economic crisis

ellos, en un momento determinado, el no tener asegurado un número de

Comentado [MLM743]: PU: The most clients

cuentas para hacer trabajos de forma mensual, porque claro, los gastos se van

generando de forma mensual. Y luego pues tampoco es que se encuentre mucho apoyo... la familia... [INAUDIBLE 14:30] pero... “¿Y tú qué haces?”, “¿eso de publicidad qué es?”

Comentado [MLM744]: PU: Expenses

Comentado [MLM745]: PU: Family

Comentado [MLM746R745]: Note: But this family is not close like her parents, so less influence

20-¿Encontraste alguna motivación durante el proceso de crear tu empresa procedente de: tu familia u amigos, pareja, otros emprendedores, otros profesionales, mentores, previa formación, experiencia laboral, ambiente institucional, u otro que te hicieran superar esas incertidumbres? ¿Podrías explicar cuáles y cómo?

Sí, encontré motivación. En mi pareja encontré motivación. Mi pareja sí me apoyó, fui a muchos eventos de emprendedores, en los que palpás también mucho el ambiente, qué piensan los demás... aunque en ocasiones también la situación caía como en una especie ahí de pesimismo de “ah... es que está la cosa tan mala, que...” entre las propias reuniones de emprendedores, pero fui a todas las que puede de eso, de emprendedores que organizaban los diferentes, las diferentes instituciones. En ese sentido el apoyo institucional a mi por lo menos me ha servido. Pues todos los desayunos de trabajo que se han organizado en el que pretenden... pues que los emprendedores se conozcan,

Comentado [MLM747]: M: My couple

Comentado [MLM748]: EA: Go event with entrepreneurs

Comentado [MLM749]: M: Other entrepreneurs around

Comentado [MLM750]: EA: Go events from administration with other entrepreneurs

Comentado [MLM751]: M: Help from administration

puedan hacer networking, todo eso lo he aprovechado bastante. Y eso también

Comentado [MLM752]: EA: Networking with other entrepreneurs

era una motivación lógicamente al principio. No sé qué más te puedo...

Comentado [MLM753]: M: Meet other entrepreneurs

20.1-¿Podrías destacar alguna en particular?

Pues supongo que las dos grandes patas son el apoyo de tu familia, de los más

cercanos, que son los que te dicen “¡pero si va a ir bien, venga! ¡tú sigue! Pero

Comentado [MLM754]: M: The most family

si ya tienes clientes no sé dónde... pero tal...” bueno, cuando ya llevas una

trayectoria pequeñita. O tú, que te animan al principio y te dicen “¡pero si tú

vales para esto!, pero tal...”. Y también pues el apoyo de otros que están en la

misma situación que tú, el apoyo de otros emprendedores. Creo que esas cosas

Comentado [MLM755]: M: The most other entrepreneurs

serían las que más destacaría.

21-¿Podrías explicar qué acciones llevaste a cabo para superar esas

incertidumbres que has señalado como más importantes cuando estabas

comenzando tu negocio?

Aunque se repita... Pues es que volvemos a lo de la financiación que es la mayor

incertidumbre que encontré.

Comentado [MLM756]: PU: The most financing

Sí, pues, con respecto a la financiación decidí financiar yo misma el proyecto

Comentado [MLM757]: EA: Use my money

empresarial y, ¿qué más hemos hablado?

Está la situación política, he intentado por todos los medios aislarme de ese pesimismo que en un momento determinado ha habido en este país y... bueno ahora parece que estamos un poco, un poco mejor, que ha habido mucho pesimismo con respecto a los nuevos emprendimientos y respecto a eso, a poder vivir de tu trabajo de forma autónoma y... poco más, apoyarme en las instituciones que me daban cobertura y apoyarme en los otros emprendedores.

Comentado [MLM758]: EA: Forget economic crisis

Comentado [MLM759]: EA: Look for help institutions

Comentado [MLM760]: EA: Look for help other entrepreneurs

Sp. 9/9. TRANSLATED

1-What's your name?

Sara R.

2-Date of birth.

25th October 1983. I am 30 years old.

3-How many brothers and sisters do you have?

I have a younger brother.

4- Are you older or younger than your brother?

ANSWERED

5-Is there any entrepreneur in your family?

Well, my father has always worked in Endesa. He has been undertaking despite being an employee in that company. When he was young he created the first pub in the village, also he created the first gym, a disco... So I have grown up with an entrepreneurial environment. He has always have this vein of entrepreneur. It's too scary for me.

6-What do/does this person /people do?

ANSWERED

7-Do you think this/those person /people has/have influenced you?

I think so. As in my childhood I have denoted the excitement of him of creating a new business, so I have experienced that at some kind. I wasn't pretty aware when I was a child, but as soon as I was growing up, he told me what he had created, some pictures of it, and he told me it was pretty tough. And the fact that he advised me where to go was really useful.

8.-When did you start your company?

Well, I officially set up 1st November 2010. I was 27. That was the moment I had to go to sign and legalise it. However, I had been thinking about it since September 2009, when I had the idea. But I started to make the idea real with the business project, and a year just moving around to get whatever was necessary to create it.

9-Explain your studies and your previous work.

Well, I am graduated in advertising and public relationship in Malaga. I finished the degree in 2005, just to start to work... firstly, in Vodafone in marketing area, then I did some practise, as it is done usually, and finally I went to Madrid. I had always been unquiet, and I wanted to try other things. In Madrid I began to work in a market investigation company and afterwards I changed to another about renewed energy in marketing area as well. Since then, I knew I had to continue improving, so I went to Barcelona to do a post-graduate in Communication and public relationship cabinets, specialised in marketing. In Barcelona I also did some practise in Planet Cooperation, In Seix Barral, which is one of the publishing houses. After all of it I did what I really wanted after having finished my professional training: the creation of my own company, as I knew I had to work a lot of hours, that in my life circumstances, If I wanted to achieve more powerful success, I had to create my own company. As I didn't step forward too much if I keep working as an employee, and I just run away from Barcelona to my native region: Andalucía, as I had decided to create my own company in there. It is certainly true that I have always been supported by my couple, who is my partner in the company. And we both had that

uncertainty, so I persuaded him to come back to Cordova, as he didn't want it. So we both came back and created the company in Cordova.

10-Could you explain what your company is about?

Well, its name is Pol. We define ourselves as a communication agency specialised in financing support (sponsorship) and heritage. We actually have two different branches: the creative communication, which is just an advertising agency in use of design, campaigns, corporative videos, websites... This aspects are worked more daily. And the other one is about heritage and sponsorship, which has been what made the difference among the rest. We got the idea in Barcelona, as we met with people working on that sector, which is something quite new here in Andalucía, as when we came back it was done it but not seriously. So, the professionalization of this sector hardly existed. It was true that with the poor subsidies, companies have been obliged to get some money somewhere else. And that branch has made us successful as some Madrid newspapers have phoned us, and maybe others from Barcelona. As if you help with sponsorship and heritage you can be shown, even in the first page of a newspaper.

M What is it exactly?

It's mainly assessment, as a consultancy specialised in project issues, above all culture ones, but also we have assessor educative ones, and maybe others related to sports. As sports companies want to do some events, festivals, some cinema, and they really need private capital, as they don't have enough money actually... so, they said to us they want some sponsorship from private companies, and we help them in how to do it. We assessor them in the strategy, the right planning, we give them sponsoring suggestions, which is a document with it is told the need of it, isn't it? We explain what is necessary, and sometimes, we get involved on it as an external agent to active search. Indeed, I took contact with large companies, and I manage and show different projects in order to persuade them to be a sponsorship company. On the other hand, we have specified

formation in everything we do. Both in marketing and creativity, as well as sponsorship. In fact, we do some training courses in cooperation with Andalucía's council, now done in Madrid and also, in Granada's university. As nobody tells you how it really works.

11- Could you explain why did you start your company ¿Was it a matter of chance or need?

Well, as I said, I started as I had that inquisitiveness to live that experience. I don't even know if it was owing to my father or my personal manners, but I have always been involved on it as long as I could, I have been really active in some way, both at time to look for a new job as being unhappy with my income and just deciding to emigrate to Madrid and told it to my father who would tell me I was mad. As the past mentality was that if you had some work, you should have to stay where you are, even if it's not exciting. So I had that worry to know other things and compare each other, and also learning new experiences it was important. And so... while I was in Barcelona after a post-graduate with 25 years old, I realised If I undertook at that moment, it would be easier as I didn't have any mortgage or children. I wasn't too committed, so If as an entrepreneur I lose it all and I am obliged to be unemployed, It would be easier to find a job, wouldn't it? So I really spoke with my partner, who is also an entrepreneur, but he was happy in Barcelona, and he probably would have the chance to convert this practise into real work. But I didn't, as I saw that finishing the practise, I would have to start from zero again. Therefore, I decided to start from zero from myself. And since then...

M So was it a matter of chance or a matter of need?

I think both of them. It was a chance as when I am asked about this crisis, I answer I was working in Madrid in 2008 and I left work and started to search, doing more than 40 interviews and being ashamed. And all of it was done before the crisis setting, and in Barcelona I sent curriculum and they didn't phoned me. It was a sort of stop. As in 2007 in Madrid I got a job easily, and though,

having more experience (5 years) I really struggled to receive a calling. So, on the one hand it was important the expectation to come back to Andalucía, as I study there and I hadn't lived in there. So I saw it as a kind of chance. So coming back to here I realised here we had the same situation. And I thought about creating something new as a sort of chance. It was true that there weren't movements, and indeed, I also had the **need** to come back as I was broke, and so I wanted to work from home and not somewhere else. Once I started I did some entrepreneurship courses, where we heard about undertaking. We began to know how it worked, we saw other examples from people that succeed in that, and in a month, I finished searching new jobs and that need became just a hope. I thought my project would have some future. Indeed, when you start to write it, to see if it could be real, we realised we could start, as we had some thrift, and family support which is really important, so we decided to start it. And so, in October or November, we stopped looking for jobs, and in two and a half months we focused on the project.

12-¿Does your Company has any partner? Are them men or women?

Well, we are actually four partners, as we are a company, a Labour limited society, about social entrepreneurship. My couple and I are the working partners, and we carry more than 50 % of share. However, my father is also a capitalist partner, and his mother is also a capitalist partner. They have the minority of the company, but we have a sort of equality in case in the future we have a bit of...

13-¿Did you start your company with them?

I started with my intimate couple. Then we decided instead of being self-employed, instead of S.L., we decided to choose S.L.L as we liked more this jury type that was in favour of workers as well, to find new partners in the future. And just there we convinced my father and his mother to be partners.

14-¿Which percentage of the company do you share with them?

The 30 % is for my father and my mother-in-law, as they injected some money, and they get out of it. So the rest is for us we have, both my couple and me, the 33,3 % each one. We have, then practically the 66 % (Note: It is weird as it is not achieved the 100 %).

15-¿Could you explain the process you carried to create your company, from the moment you thought about creating it and until it started to work?

Well, as I said, it was after summer, after leaving Barcelona. I actually persuaded him to be in Andalucía, but I denoted he didn't want to emigrate. So, as I told you, that global crisis was seen b as a sort of opportunity. The first thing that actually helped me was the Entrepreneurial free courses from the Council. I didn't want to stay at home, I wanted to find new possibilities, new chances, we do some project, we left if we want , and if in the future we want to take up this project again, no problem, and if not let's see if we can find work outside or not... Everything was actually a bit uncertain at that moment, but what really helped me was that course, as I saw young entrepreneurs as me, that was in the same situation, with that hope and will, the professionals helping you, also solving all the doubts I had. Doubts as I came from advertising, and I didn't have a clue about creating a company, about accounting, about the necessary papers. So in there, they give you some basic learning, and from that, you start to learn more and more. Furthermore, you have a general view of it, you have lots of support of experimented people that help you, as a papers consultant. So that was only the start. Afterwards, and having finished that course, I followed another free course created by EOI, which is a school of management. In that second course I reaffirmed myself as a businesswoman as the end of the course was a business plan. Due to that, I have always said I give lots of speeches for young people, to undertake. Maybe some of them would say that was useless to write, the documents, they didn't thought it was going to work... but for me the business plan was essential as that's the moment you sit down,

think about what you'll write, you have some objectives in your mind, you have some principles, you study your competence, you have to be careful when you write something (not to be misunderstood, as it was examined). So, that really helped me to be clear and determined in which type of company was going to be created, realise if the project could be real or not. Depending on the previous investigation, you define your services, you analyse competitors... So that second course, made in November while the first one was in September, was even more specific than the other one, with more professionals than knew even more... It actually helped me to refine my plan, and refine myself that that could be true and was done properly. And that was the step: make true the creation of new things, new companies, from advices given from teachers and others. Since then, from September 2009, or maybe November, we decided to move, and one of the advices given and just one that I still give is: do not start legally while you are moving around. As you have to think you are just prepared for that; and you really aren't. You haven't seen the situation. If you legalise your company, you would have to pay since you start, and therefore, you will lose more money due to your inexperience. You have to know the project, start to show it and sell it, and then, when you have a sort of experience, you are prepared to start professionally. So we actually followed that idea and we didn't legalise the company until November 2010, when we had it clear. From January to November moving... I had my card just working in my company and nobody asked me whether I was legal or not. Maybe some friends have said to me that they postponed the billing until the end of the year and there wasn't any matter at all. It was some kind of saying myself I'm working. I will make lots of efforts, and I will have my timetable as in any other company, from the morning until night. In fact, I even worked more hours. That was the next step, which was, after a year of moving around, we went to events to meet among the business. We actually worked for free, we did things to attract people to our company, as we had no network in Cordova, we had some network in

other places, as I am from Seville, my partner grown up here, but we thought it was easier to do investigation in Cordova like in no other place, as it was a little and accessible and I am glad to have started here. In fact, we got clients from Madrid or Seville, or Malaga, Furthermore, the place opened lots of opportunities in a quickly way. [INAUDIBLE 04:47 part 2] in the moment politicians knew us, such as public institutions, private companies, and in November, we actually decided the legalisation after having found lots of clients (illegally). And at that moment we sign with the notary.

16- What troubles did you find while you were setting your company?

I was actually afraid of starting... of starting to pay, to have expenses, you have to pay the notary, to pay your indispensable advisor. As there are little expenses now but, we didn't know if we could afford it, as a Limited Labour Society (S.L.L.) as you have to show your accountability books, so you have to show more than any self-employed. So I tried to delay legal requirements as that implies being more serious and being restricted and limited sometimes. In addition, I had other troubles, such as the papers. I was uncertain about which papers I had to fill in, where I had to go, and I and I went to the CADE (Andalucía's Development Business Support Centre). As they treated us really well, they have free services with clever professionals that really help you. As I met a professional and he would tell me to bring the ID card and something else, and tomorrow we will fill in that sheet, and when I got that sheet, this professional would give me two or three notaries in which people is happy to finish the process. It really helped us, as I saw myself capable of stepping forward. Indeed, people usually start to investigate and they find it "like a piece of cake" alone, but for me CADE was also necessary.

17-Which reasons or who helped you to overcome problems?

Well, the main difficulty an entrepreneur has is the fact that you are starting to put your name outside. In other words, we are actually a company recently running, there are other advertising companies in our sector in crisis, but they

have more expenses than us. I actually thought it was going to be tougher than what really was, as just in the beginning, you start to promote yourself, you see your fears (your difficult, indeed), and get over that uncertainty.... But I was lucky as in Cordova it really works the publicity through people... so I began to get clients, and these clients recommended my company to others, so it's easier to overcome difficulties. **Furthermore, I had my family support, which was really important and useful in tough and uncertain moments, when I made up my mind that would not run, they hear and support you, they encourage you to carry on, just accepting to be the economic help in case something is not working well. I also had the support of my friends, whom you tell your project and they hear you and can afford it, they give you some advices, as some of them have been businessmen or businesswoman and they know what I am talking about.**

Also you have the lack of money as a main trouble. You start from zero, or maybe minus, as you have to pay a rent, to create the products. At that moment, we are helped by capitalist partners (which are my family) and we borrow them some money. It was that financing help either to create it, to psychological support, of having thrift mainly due to my parents, while we lived in a family house and they feed us... and they actually pay attention to me, as they phoned me asking me how was it going, also with more technical issues, and just that lots of people want to help you despite not seeming to be that much. I usually call directly to these mentors, such as some post-graduate teachers and they did excited and free. He was actually glad you continue on him, he was proud. As entrepreneurship is nowadays really in fashion, as you have lots of support from old people, from entrepreneurs or not but that are excited to collaborate, we contacted with professionals, following mentors' advices, and they have helped me in legal uncertainty issues.

18-Could you explain what did you do to get over your troubles?

Well, first of all, I had to call professionals, and I had the mentality that the worst thing they can say you is, no. I have been always willing to try it, to try to achieve all my goals.

Also, professional forming was essential. I have always done courses as an entrepreneur, also business plan formation, finally in more specific ones I wanted to investigate. What's more, I bought sponsorship books, despite the fact that my partner has worked on that, but I have to continue improving. You actually need a base and improve day after day, which is actually more important in my sector, which is really changeable. We also followed online courses about what I did before. But I was obliged to update every course and renew it to study at the same time, not to remain [INAUDIBLE 11:49]. As I said, also, the family helped me as well. It has been important, as well, my braveness. I also think that your manners sometimes make entrepreneurship easier or tougher. As far as I am concerned, those who are shy and insecure, indecisive have it more difficult... but it's not impossible, as I admire them as the toughest issue is the company creation, and I have always had support from my couple. It's tougher for your uncertainties, your fears, as my manners have helped me. Well, I come from public relationship, I am extroverted, I am brave and I am stubborn with myself, and I said myself to do that again. I was perseverant, and constant, actually. I think it's pretty valuable to have it.

19- Did you denote anything uncertain when you were in process of creating the company (cover all and not delegate), in aspects such as: technology, political situation at that moment, financing, suppliers, Competence of that moment, clients, the fact that you were a woman, the family, others?

Well, I think you are uncertain about everything. Some moments you are uncertain about legal requirements, maybe you have less troubles with technology, as I had worked with that before, I knew it was a marketing plan and I had worked on it. Actually, and fortunately, everyday new projects arise

and these projects demand new things. I still have that uncertainty, despite knowing I can do some specific stuff, but it could have been the first time I had to create something, so nothing was clear, but you know your destiny, where to go to get ahead.

M Did you have that uncertainty while you were creating your company?

Of course I did. I had never done a business plan alone, without help. I had collaborated in other ones, but not on my own. I had to make a business plan to a client, and I actually had it. Family is also important, they have always been supporting me. I was uncertain about the competence, as when you start something new, these companies investigate you, follow you, and pay attention to what are you doing. So you consider whether you have to talk to them or not. I also had clients' uncertainty, thinking if the budget is affordable, thinking if the offers will be liked, and thinking whether the client would come back to me next month. That was just in the beginning, I wanted them to get happy, as that's the key to make them coming back

19.1-¿Could you point any of these particularly?

The main one? I think is getting up every day and work routinely on your own.

M - But while you were creating the company...

I had always been working for others, receiving orders from others, but if you are in company alone you have to decide your tasks everyday. You have to organise yourself about EVERYTHING. The most difficult issue was start a routine, as it is too tough at the beginning, as I worked at home, where I slept, and I was disciplined thinking my house was the office, and not my home. It was tough to be working alone and not with people around you. I felt I had no routine days. I had to learn about how to organise me, as I have to find new clients in my commercial issue. I need to have a billing advisor, and that's tough. Finally, I had to combine my personal and my professional lifestyle. That was the most complicated issue.

20-¿Did you receive any motivation during the creation process from: family or friends, couple, other entrepreneurs, other professional people, mentors, professional training, labour experience, institutional mood, others?

I did. Firstly, from CADE institution, have helped me a lot. But I have been supported by other entrepreneurial associations as AJE. At present, I am with other as The Chamber of Commerce, which has been useful as I have been around professionals that have supported me. They have motivated me and it comes up networking, and new business. I have considered I have had support, despite being sometimes alone, where you have to say to yourself you can get ahead. And, of course I have support from my intimate partner, who inside the business. However, he sometimes was upset and really pessimistic, and it was me who encouraged him to step forward and get ahead. That's why I really admire those who undertake alone. As for me it was pretty useful to have a partner there, especially when my family asked me how I was. And they are proud when you told them your project is running well, and you are proud as well, as you know you are doing something that your parents are satisfied.

20.1-Could you point any of these particularly?

Well, mi main motivation is my couple, as it's part my family and he is my partner. In fact, you always end with your relatives, with your, close friends, enjoying what are you doing in your life. So my main motivation has been, professionally, to get clients and see them excited, and see an improvement in your company, and personally, also your relationship with your couple. I actually see my couple (Pol) as my child. The own motivation of knowing that started from zero, of improving, and denoting you are just stepping forward, and every day you receive more support. Even professionals around clients are a motivation, the main one is the personal one with my family and friends, with my relatives who remain until the end.

21-¿Could you explain the actions you carried to get over the uncertainty you pointed as most important when you started your business?

Well, one of the things that is most in fashion among entrepreneurship is that if you want to learn, you have to unlearn. I mean, that was taught to me.... Look, related to technology, I really trained about it. I tried to improve myself and learn everyday more and more. In fact, doing that, you feel more confident and sure, what makes you being impressive among the different clients in the meetings done. And I actually come from advertising, both personally and professionally, the company. The phrase I said before (to learn you have to unlearn) just says that when things are not working properly, you have to move on and analyse failures with clients in order to be every day better. I mean, learning from mistakes and not lose the faith. Indeed, you are always learning from it. You are actually proved by mistakes, as you sometimes learn new things you have ever heard about, you have something you do know, and things you didn't, so you are actually trying new things. You think for yourself what to bring in some meetings, and the things that have gone wrong (you needn't have brought that or you should have brought that) you just learn from it for the next time. Similarly, it is important the organisation of your routine. Creating a company implies becoming or just being a good manager. I actually have gone to unemployed business management courses, which was quite funny, and afterwards we have gone to talks and you create your company in order to be contracted as a manager in other companies due to your large experience. But how could you learn to be a good manager? First of all, leaving away some bad habits. I always stop to think that I haven't thought about my life and I have been living insensibly, just going to interviews and work strategically thinking what has worked and what has not worked. Organise yourself. Being aware of your weekly tasks or what you should do every day. Is in fact, being well-organised. Self-organisation. If you fail, no problem. As sometimes, one is afraid of what clients would say if you lose. But to the contrary, what is valuable for clients is that you make lots of efforts. They do accept your mistakes, as you are a young entrepreneur, you just put your hope and lots of work, being honest and acknowledge when you have done something wrong. The client will accept the mistakes with him, but he/she will not put up regrets for having created the company. So what's essential is to lose the fear of making mistakes and admit you have been wrong, that's the most important issue.

Sp.9/9. ORIGINAL

1-¿Cómo te llamas?

Sara R.

2-¿Cuál es tu fecha de nacimiento?

25 del 10 del 83.

Comentado [MLM761]: Note: She is 30 years old

3-¿Cuántos hermanos y hermanas tienes?

Un hermano, que es más pequeño.

Comentado [MLM762]: Note: Leader?

4-¿Qué posición eres entre tus hermanos?

ANSWERED

5-¿Hay algún emprendedor/a en tu familia?

Bueno, mi padre siempre ha estado trabajando en Endesa. Ha sido trabajador por cuenta ajena, pero toda su vida ha estado emprendiendo... de joven fue el primero que montó un pub en el pueblo, fue el primero que montó un gimnasio, también montó un, ¿qué más montó?, ¿qué más montó?, una discoteca, o sea que, desde chica he vivido el... el movimiento de emprender. Él siempre lo ha tenido ahí... en sus carnes. Ahora cuando se jubile dice que volverá a emprender. Así que miedo me da.

Comentado [MLM763]: Note: Her father could influence to see entrepreneurship something positive

6-¿Qué hace esta/s persona/s?

ANSWERED

7-¿Crees que esta/s persona/s te ha/n influenciado?

Yo creo que sí, porque siempre mani... Yo he visto desde chica lo que ha sido montar, la ilusión con la que él montaba el negocio, y es verdad que eso lo he visto en cierto modo. De pequeña no me daba tanta cuenta pero luego, es verdad, conforme iba creciendo él me contaba que había montado esto, me enseñaba fotos y me contaba lo difícil que era. Y me sirvió a la hora de yo decidirme que él me aconsejara.

Comentado [MLM764]: Note: Entrepreneurial environment in her family

Comentado [MLM765]: M: My entrepreneurial father

8-¿Cuándo comenzaste tu empresa?

Pues oficialmente el 1 de Noviembre de 2010. Cuando ya tuve que ir a firmar y dar de alta. Pero yo cuento desde Septiembre de 2009, que fue cuando yo empecé con la idea, a hacerla un poco real con el proyecto de empresa y un año que he estado moviéndome para la empresa, para ir por... o sea, por y para la empresa, que no hacía otra cosa.

Comentado [MLM766]: Note: She was 27

Comentado [MLM767]: EA: Go to sing

Comentado [MLM768]: EA: Business project

9-¿Cuáles son tus estudios y trabajos previos?

Pues mira, yo soy licenciada en Publicidad y Relaciones Públicas en Málaga. Terminé en 2005. Luego allí pues empecé a trabajar... pues en Vodafone estuve trabajando en marketing, estuve haciendo prácticas, como todo el mundo y de ahí me fui a Madrid. Porque decidí que bueno, siempre fui un culo inquieto y quería probar otras. Allí estuve trabajando en una empresa de investigación de

Comentado [MLM769]: Note: Related to her business

mercados y luego me cambié a otra de energías renovables para marketing

también, me metí en marketing. De allí, pues por circunstancias vi que quería

Comentado [MLM770]: Note: Previous experience in marketing, good for confidence

seguir creciendo y me fui a Barcelona a hacer un máster en Gabinetes de Comunicación y Relaciones Públicas, que era especializado en marketing. Allí estuve trabajando también de prácticas en el Grupo Planeta, en Seix Barral, que es una de las editoriales. Y de allí, pues yo siempre he tenido, en la carrera, desde la carrera, pues eso de querer montar mi propio negocio, porque veía que tenía que trabajar muchas horas, que por circunstancias de la vida, a la hora de seguir ascendiendo en estas empresas que yo estuve, vi que era muy lento, que no era posible, y desde Barcelona lo dejé todo y me volví a Andalucía porque decidí montarla en mi tierra, ¿vale?. Entonces sí es verdad que yo siempre he ido acompañada de mi pareja, que es mi socio en la empresa. Y él también tenía, coincidió que él también tenía esa inquietud y un poco tiré yo de él para volver, porque no quería volver, y decidimos montar la empresa aquí en Córdoba.

10-¿Podrías explicar a qué se dedica tu empresa?

Pues mira. Se llama Pol. y nosotros nos definimos como una agencia de comunicación especializada en patrocinio y mecenazgo. ¿Qué hacemos?

Tenemos dos ramas, una es comunicación creativa, como una agencia de

Comentado [MLM771]: EA: Two branches

publicidad al uso, pues de diseño, de campañas, de vídeos corporativos, páginas web... que son más el día a día, por así decirlo. Y luego otra que es patrocinio y mecenazgo, que ha sido nuestro factor diferencial. La idea la cogimos de Barcelona, porque conocimos a gente que estaba metida en este sector, que es algo muy nuevo aquí en Andalucía, cuando volvimos a penas... se hacía, pero de colegueo. O sea, lo que es la profesionalización de este sector no... apenas existía. Ya es verdad que con esto de la subvenciones, que cada vez hay menos pues por obligación las empresas se han tenido que mover un poco en ese sentido. Y esa es la rama que nos está dando un poco a conocer porque nos llaman de periódicos de Madrid... de Barcelona. Porque si metes patrocinio y mecenazgo apareces en una primera... página.

M ¿Y qué es exactamente?

Pues esto es sobre todo asesorar, como consultora especializada en el tema para un proyecto, sobre todo cultura, pero vamos, también nos han venido proyectos educativos, ¿no?, proyectos a lo mejor relacionados con el deporte. Pues quieren hacer un evento, quieren hacer un... sí, un evento, un festival o un... cine, un ciclo de cine y necesitan fondos privados, porque como te he dicho no tienen... lo público ya, se ha recortado. Entonces ellos vienen a nosotros para decirnos

Comentado [MLM772]: EA: Heritage and sponsorship

“oye, quiero conseguir patrocinios”, ¿no?, “de empresas privadas, ¿cómo se hace?”. Entonces nosotros le asesoramos en la estrategia, el plan a seguir, le hacemos la propuesta de patrocinio, que es un documento donde se dicen las necesidades, ¿no?, se explica ese cliente qué es lo que necesita, y en ciertas ocasiones entramos como agente externo para esa búsqueda activa. O sea, yo me pongo con contactos que ya tenemos de empresas grandes pues, y moviendo proyectos que yo llevo para intentar que entren como empresa patrocinadora. Y por otro lado formación especializada en todo lo que hacemos. Tanto de marketing 2.0 o creatividad, como de patrocinio. Que de hecho estamos con la Junta a nivel andaluz dando unos cursos, ahora en Madrid igual vamos también a dar unos cursos, en la Universidad de Granada. Porque es que no hay... no hay nadie que te cuente un poco cómo funciona esto.

11-¿Podrías explicar por qué comenzaste tu empresa? ¿Oportunidad o necesidad?

Pues bueno, lo... como te he comentado antes, fue un poco porque siempre había tenido esa inquietud de vivir esa experiencia. No sé si vendría por mi padre o por también mi forma de ser, que siempre me he metido en todo lo que he podido, he sido una persona muy activa... Tanto a la hora de buscar trabajo,

Comentado [MLM773]: M: Live this experience

de estar mal a la hora con mi sueldo y... decir “Papá, que me voy a Madrid, o Mamá...” y dice “¡Estás loca! ¿Cómo que te vas a Madrid si tienes de...?”. Porque antes la mentalidad era, como mi padre lleva toda la vida en la misma empresa y mi madre, pues profesora dicen “Bueno, si tienes tu trabajo, cómo es que lo dejas todo y te vas ir...”. Entonces... era un poco por esa inquietud de conocer y de poder comparar, conocer nuevas experiencias. Y bueno, y... estando en Barcelona pues después del máster, como que con 25 años, pues como que tenía eso ahí, dije o emprendo ahora de joven, veo que es más fácil ahora que no tengo hipoteca, no tengo niños, no tengo... un no, un compromiso por así decirlo y si ahora lo pierdo, o sea, si yo emprendo y lo pierdo todo. En ese, es decir, oye, que no va bien, que lo tengo que cerrar a los dos años, el palo va a ser menos duro que a lo mejor ya en un futuro, ¿no?. Y entonces un poco... tiré yo un poco... de, de mi pareja, pero que... o sea, como te he dicho, mi pareja también tenía eso ahí, pero él estaba muy bien en Barcelona, él igual hubiese tenido posibilidad de esas prácticas convertirlas en un trabajo real. Yo veía que donde estaba de prácticas, me iba a tener que poner otra vez a buscar trabajo, otra vez a empezar de cero. Y digo “pues bueno, ¿por qué no empezamos de cero en algo nuestro”, ¿no?. Y pues desde entonces.

Comentado [MLM774]: Note: She is following her internal motivation

Comentado [MLM775]: M: I don't have mortgage

Comentado [MLM776]: M: I don't have children

Comentado [MLM777]: EA: Think about what lose

Comentado [MLM778]: EA: Speak with my couple (business partner also)

M ¿Entonces era más una oportunidad o una necesidad?

Yo... siempre digo que un poco de los dos, es decir, para mi en principio yo lo veo como una oportunidad, yo siempre digo cuando me preguntan “¿oye, qué?”, dice “oye, estás en crisis, en 2009 ya estaba la crisis, ya...” yo desde 2008 que en Madrid yo tenía mi trabajo, lo dejé y empecé a buscar, hice unas 40 entrevistas y no me salía nada. Yo ya en 2008 dije “aquí algo raro pasa”, o sea, antes de que saliera a la luz todo esto de la crisis, ¿no?. Y ya en Barcelona veía también que yo empezaba a mover currículums que no llamaban, que, que había... como que había un parón ahí... porque yo llegué en 2007 a Madrid y fue a la semana tener trabajo, a las dos semanas, ¿no?. Y yo decía “tengo más experiencia de cuando llegué, tengo ya 5 años de experiencia ¡y a mi no me llaman!”. Entonces por un lado fue las ganas que yo tenía de volver a Andalucía,

Comentado [MLM779]: M: Come back to Andalusia

que yo no había vivido aquí, aparte de estudiar ya me fui fuera, ¿no?, cuando estaba estudiando y ver eso como una oportunidad. Porque dije “bueno, si tengo que empezar de cero a buscar”, me vine aquí, aquí empecé a buscar cuando yo vine y veía lo mismo. Y dije “oye, por qué no vemos esto como un... hacer este proyecto como una oportunidad”, ¿no?. Estamos, ya estaba la crisis, vemos que no se mueve nada, por un lado la necesidad porque yo me vine aquí

y no tenía nada, y digo “oye, pues en vez de estar parada en mi casa echando solo currículums, voy a echar currículums pero voy a ir trabajando en este proyecto”. O sea, y ya, ¿qué pasa? que una vez empecé... empezamos a hacer cursos donde profesionales nos hablaban de emprender, ya escuchábamos emprender, empezábamos a ver un poco cómo funcionaba, ejemplos de otra gente joven que le iba muy bien y ya fue directamente al mes, dejé de buscar trabajo, y... esa necesidad se convirtió también en una ilusión. En decir “oye, pues ya que sí estoy buscando un trabajo, pero es que este proyecto yo creo que tiene futuro. Ya cuando empiezas a plasmarlo, a escribirlo, a verlo más real pues nos dimos cuenta y digo “oye, ¿por qué no nos lanzamos, ahora que estamos parados, que tenemos un dinerito ahorrado, y también el apoyo”, que es muy importante el apoyo de la familia y dijimos “vamos a lanzarnos”. Y a... al Octubre, Noviembre, dejamos de buscar trabajo, o sea, a los dos meses y medio o así yo ya me, nos centramos los dos en la búsqueda de... o sea en el... el proyecto, ¿no?

12-¿Tienes socios en tu empresa? ¿Son mujeres u hombres?

Tengo socios, tengo... somos cuatro socios, porque somos una empresa... Una

Sociedad Limitada Laboral, que es de economía social. Mi novio y yo somos

Comentado [MLM780]: EA: Course about entrepreneurship

Comentado [MLM781]: M: Other entrepreneurs doing right

Comentado [MLM782]: M: Believe it's my future

Comentado [MLM783]: EA: Write the project

Comentado [MLM784]: M: See can be real

Comentado [MLM785]: EA: Use savings

Comentado [MLM786]: M: Family

Comentado [MLM787]: EA: Social entrepreneurship

socios trabajadores que se llama, es decir, que llevamos más de la... más del 50% de las acciones las tenemos “nosotras”, pero tenemos también mi padre es socio capitalista y su madre es socia capitalista, ellos tienen la minoría, es decir, decidimos nosotros dos, pero tenemos una igualdad pensando en oye, si en un futuro cualquier cosa, que tengamos un poco... ¿sabes?

Comentado [MLM788]: EA: Father capitalist

13-¿Comenzaste tu empresa con ellos?

Sí, con de... vamos, comencé con mi pareja desde primera hora. Luego ya decidimos en vez de autónomos, en vez de S.L., en vez de... decidimos montar la S.L.L. porque vimos que nos gustaba más ese tipo jurídico, apostaba más por los trabajadores también, por buscar nuevos socios en un futuro. Y ahí tiramos de... de mi padre y de su madre.

Comentado [MLM789]: EA: Start business with my intimate couple

Comentado [MLM790]: EA: Choose SLL

14-¿Qué porcentaje de la empresa comparte con ello/as?

Yo tengo el... en cuanto a... a acciones. Pues tenemos el 33,3% cada uno, lo que sumamos el ce... o sea, sí, el 30% lo tienen mi padre y su madre, socios capitalistas, que ellos han puesto el dinero, y se han desentendido, ¿vale?, y el resto lo tenemos nosotros. O sea el 66 más o menos lo tenemos nosotros.

Entre los dos.

Entre los dos, lo tenemos 33,3 creo que es... o algo así de acciones cada uno.

15-¿Podrías explicar el proceso que llevaste a cabo para abrir tu empresa, desde el momento en que pensaste en crearla, al momento en que tu empresa comenzó a funcionar?

Pues, como te he dicho fue, después del verano, dejar Barcelona. Un poco fui

yo la que incité, por el hecho también yo, como he dicho, me tiraba un poco la

tierra, que... bueno, que quería estar aquí. Vi que no se, seguía sin moverse

nada, ¿no?, entonces, esa crisis que había la vimos como una oportunidad. Sobre

todo lo primero que a mí me ayudó para decidirme realmente fue que yo empecé

a hacer cursos que la Junta tenía gratuitos para emprendedores, ¿vale?. Que yo

en principio iba un poco de “oye, en vez de estar en mi casa”, ¿no?, como te he

comentado, “vamos a movernos, vamos a ahí, hacemos un proyecto, lo dejamos

ahí y si en un futuro lo queremos retomar perfecto y si no pues ya vemos si no

nos sale trabajo o nos vamos fuera o...” era un poco de incertidumbre en ese

momento, ¿no?. Entonces, a mí lo que me ayudó fue ese curso, porque yo

empecé a ver gente joven como yo, que también estaba igual, con esa ilusión,

los profesionales te van ayudando mucho. Todas las dudas que tenía... porque

claro, yo vengo de letras, como yo digo, yo vengo de Publicidad. Yo

contabilidad, tema de papeleos, tema de montar una empresa, ni idea. Entonces,

Comentado [MLM791]: M: I want to be in Andalusia

Comentado [MLM792]: M: Courses entrepreneurship from Junta

Comentado [MLM793]: M: See other entrepreneurs around

Comentado [MLM794]: PU: I came from Publicity

Comentado [MLM795]: PU: Contability and legal papers

ahí te van dando unas bases, decir “oye, poco a poco lo vas a ir aprendiendo”,

Comentado [MLM796]: M: Learning how entrepreneurship

pero te hacen ver que bueno... que puedes tener una... una visión básica de

todo y luego te, te... bueno, tienes apoyo, ¿no?, de gente que sabe y que...

profesionales que te ayudan, como ahora puede ser el asesor que tengo que me

Comentado [MLM797]: M: Help from professionals

hace todo el tema de papeles, ¿no?. Entonces todo eso fue el punto inicial.

Comentado [MLM798]: EA: Hire a consultant

Luego, una vez que terminó ese curso, como no paramos, yo no paro, me

apunté a otro curso más que había también gratis por el EOI, que es una escuela

Comentado [MLM799]: EA: Follow another course

de negocios y... volví un poco... ese segundo curso me ayudó a reafirmarme

en lo que yo ya... porque claro, ese curso termina en un plan de empresa.

Comentado [MLM800]: EA: Business plan

Entonces gracias a esa... yo siempre lo digo, doy muchas charlas para gente

joven, para emprender, y muchos dirán “yo no tengo plan de empresa, yo eso

no lo veo... lo veo una tontería, un documento, escribir... No.”. O sea, para

mi fue primordial el plan de empresa porque es realmente cuando tú te sientas,

Comentado [MLM801]: M: Having business plan

piensas, porque tienes que redactar, tienes que poner un objetivo, tienes que

poner unos valores, tienes que investigar a la competencia y entonces es ahí

Comentado [MLM802]: EA: See the competitors

cuando dices “¡coño! tengo que pararme, tengo que investigar y tengo que

pensar porque lo tengo que redactar para que otro lo lea, ¡que luego te lo

examinaban!”. Entonces, eso a mi me ayudó mucho a aclararme en qué tipo de

empresa quería montar y a empezar a ver que eso podía ser real, ¿vale?. En función de la investigación que haces previa, vas definiendo servicios, vas analizando la competencia. Y ese segundo curso que el primero fue en Septiembre, el segundo fue en Noviembre... que este segundo fue un poco... todavía más al detalle, con profesionales que sabían aún más... me ayudó a, yo cogí el mismo plan y lo modifiqué, entonces me ayudó a reafirmarme en cosas que yo iba pensando, que podían ser real y que estaban bien hechas, ¿no?. Y eso fue lo del salto a... oye, que es que nos están diciendo estos profesores y esta gente, que son empresarios, que por qué no lo montamos y a ver que esto podía ser real. Y ya a partir de ahí pues, eso fue en Septiembre de 2009, Noviembre, decidimos empezar a movernos, porque uno de los consejos que siempre nos dieron, y que yo sigo dando, que desde el día uno, cuando empiezas a moverte, no te des de alta. Porque a ver, aquí es como todo, no hay que verlo “como estoy en negro”, no, o sea, tengo un proyecto de empresa que estoy empezando a madurar, ¡no!, a empezar a conocerlo, empezar a venderlo y por qué, o sea, si tú te das de alta en el primer mes los gastos empiezan a contar, entonces, ¿qué es lo que nosotros hicimos?. Está desde Noviembre, o sea, desde Diciembre, prácticamente Enero hasta Noviembre del 2010 moviéndonos. Yo iba con mi

Comentado [MLM803]: EA: Defining services

Comentado [MLM804]: EA: Analyze competitors

Comentado [MLM805]: EA: Follow courses entrepreneurship

Comentado [MLM806]: EA: Refine my business plan

Comentado [MLM807]: M: Refine business plan help

Comentado [MLM808]: M: Professional say it's possible

Comentado [MLM809]: EA: Not start legally

Comentado [MLM810]: PU: Outgo start in the first month

tarjeta, yo decía que tengo esta empresa... nadie me ha preguntado jamás...

Comentado [MLM811]: EA: Work with feak company

nadie me ha preguntado “bueno, ¿y si te dicen que si estás de alta qué haces?”,

¿no?, “¡qué miedo!, ¿qué le dices?, ¿que no?”. Nunca jamás me han preguntado,

“oye, ¿tú estás de autónoma?, ¿tú estás de alta?”. A lo mejor me lo ha

Comentado [MLM812]: PU: Questions if I'm legal

preguntado algún conocido o amigo que he dicho “oye mira, pues no, pero te

voy a facturar al final a final de año”, y no ha habido problema. Entonces, eso

Comentado [MLM813]: EA: I will legal this year

también fue un poco decir “oye, no tengo gastos, pero voy a darlo todo y voy a

tener mi horario como si estuviese trabajando para otra empresa, desde por la

mañana hasta por la noche”, incluso echas más horas, ¿no?. Y eso fue el

Comentado [MLM814]: EA: Say to me I'm working

siguiente paso, es decir, estar casi un año moviéndonos, dándonos a conocer en

todos los eventos, incluso haciendo cosas, el famoso “dar para recibir”, hacía

Comentado [MLM815]: EA: Go to events

cosas en favores para que vieran mi trabajo, porque al principio tienes que

Comentado [MLM816]: EA: Work for free

venderte con tu trabajo y nosotros teníamos contactos fuera, en Córdoba,

veníamos de cero, porque mi pareja se crió aquí, yo soy de Sevilla, pero a la hora

Comentado [MLM817]: PU: No network in Cordoba

de esa investigación que hicimos vimos que era más fácil empezar en Córdoba

porque es una ciudad más pequeña, más accesible y la verdad es que me alegro

de haber empezado aquí. Y así tenemos clientes en Sevilla, en Málaga y en

Madrid. Y me “vi” moviendo. Pero... no... también el sitio nos dio, nos abrió

muchas puertas de forma más rápida. [INAUDIBLE 04:47 parte 2] el momento nos conocían los políticos, las instituciones públicas, empresas privadas... y ya en Noviembre de 2010 dijimos, “bueno, ya tenemos dos o tres facturas, ya tenemos clientes que algunas cosas fijas, vamos a darnos de alta”. Y ahí ya fue cuando dimos el saldo en firmar ante notario.

Comentado [MLM818]: M: Politicians know us

Comentado [MLM819]: M: Public institutions know us

Comentado [MLM820]: M: Companies know us

Comentado [MLM821]: EA: Legalization after enough clients

16-¿Qué dificultades encontraste durante el proceso de establecer tu empresa?

Pues mira, a mi mi mayor miedo, de... un poco de yo veía que me echaba un poco para, o sea, yo tenía un miedo a... a ese día de ir al notario, firmar y que empezara a contar como digo... el reloj de oye, aquí el 30 de mes te pasan el autónomo, tienes que pagar el notario, tienes que tener un asesor, porque ahora mismo pues son pocos, pero yo no estaba capacitada porque al ser una S.L.L. o sea, una Sociedad Limitada Laboral, legalmente tienes que presentar libros contables, o sea, que tienes que hacer, presentar más cosas legales que siendo autónomo, ¿vale?. Entonces, eso era un miedo que tenía, que intenté también retrasarlo a veces por... por decir “oye, vamos trabajando, vamos moviéndonos, pero en el momento en que se firme es como... ya somos serios, a ver, ya tenemos un

Comentado [MLM822]: PU: Pay taxes

Comentado [MLM823]: PU: Pay Notary

Comentado [MLM824]: PU: Pay advisor

Comentado [MLM825]: PU: Contability books

Comentado [MLM826]: EA: Delay legal requirements

negocio”, ¿vale?. Entonces ese fue uno de mis mayores miedos, “otro” de mis dificultades, el papeleo. Yo dije “¿qué coño tengo que hacer?. Me voy y me monto la empresa, ¿dónde me voy?, ¿a Hacienda?, ¿dónde...?”. Ni idea tenía, me habían dado la teoría en el curso pero para ello me ayudé de los CADE, se llaman, que son Centros de Apoyo al Desarrollo Empresarial de Andalucía. Porque es verdad que nos han tratado muy bien, que tienen un servicio gratuito, que son técnicos que saben y te llevan de la mano. O sea, yo eso me ha ayudado mucho porque yo decía “Fulanito, venga”, que era mi técnico, “venga, no te preocupes, primer paso: te traes tu DNI, te traes esto y ahora mañana vamos a rellenar este impreso y te vas a Hacienda”. Pues yo allí, que me iba a mi Hacienda y volvía, yo “ya tengo mi CIF provisional, ¿cuál es el siguiente paso?”, “venga, al notario, te doy dos o tres notarios que conocemos que la gente está contenta...”. O sea que fue un poco, nos ayudó mucho en ese sentido, porque yo no me veía capacitada sola para decir... O sea, verás, luego es como todo, te pones a investigar y seguramente lo sacas porque mucha gente lo saca solo, ¿no?. Pero a mi eso me ayudó mucho también.

17-¿Qué razones o quién te ayudó a superar estas dificultades?

Comentado [MLM827]: PU: What papers I have to fill

Comentado [MLM828]: EA: Go to CADE

Comentado [MLM829]: M: CADE help

Comentado [MLM830]: M: CADE is free

Comentado [MLM831]: M: Professional from CADE

Comentado [MLM832]: EA: Follow instructions CADE professionals

Vale. Bueno, otra de las dificultades que yo vi, yo creo que es dificultad para todo el que empieza es darte a conocer, o sea, soy una empresa que acabo de empezar, hay muchas empresas, también hay crisis, con lo cual en nuestro caso de publicidad y comunicación hay menos gasto y después también fue a principio... pensé que iba a ser más dificultad de la que luego me di cuenta que era porque tú empiezas de cero, como te dije, empiezas a darte a conocer y es "ura", uno también de los miedos, y un poco dificultad, lo veo como miedo, ¿no?, a superar, ¿no?. Pero... bueno, yo siempre he creído que si te vas a la calle y eres profesional y a mi, lo bueno de Córdoba que el boca a boca funciona muy bien, entonces... Yo empecé a tener tres clientes y esos tres clientes empezaron ellos mismos a recomendarme "oye, una gente joven que acaba de empezar, que trabajan muy bien...". Entonces un poco superamos esas dificultades en ese sentido. ¿Por qué? Pues una de las personas que me ayudaron, primero mi familia, yo creo que es primordial también... Sé que hay gente que no tiene ese apoyo, pero a mi me ha servido mucho, porque yo hay veces que decía "es que esto no tiene futuro, es que no lo sé, es que estoy todo el día trabajando para no ganar nada, es que...". Entonces ahí un poco pues te escuchan, te apoyan, o sea que y te... te dan ánimos, dice "oye, que estamos aquí, que yo te apoyo

Comentado [MLM833]: PU: Put my name outside

Comentado [MLM834]: PU: Many other companies

Comentado [MLM835]: PU: Economic crisis

Comentado [MLM836]: M: Less gout in B&M

Comentado [MLM837]: PU: Start to promote yourself

Comentado [MLM838]: EA: Publicity through people

Comentado [MLM839]: M: Clients recommend other clients

Comentado [MLM840]: M: My family help

Comentado [MLM841]: M: Family hears you

economicamente al principio hasta que tú ya puedas, que no te preocupes, eso”.

Pero ahí, primordial. Los amigos también, que les cuentas el rollo cada vez que

los ves, y venga a hablarle de tu empresa y venga, y te escuchan, y te aguantan

Comentado [MLM842]: EA: Speak to friends

y... y te dan consejo también algunos que han sido, pues tengo la suerte también

Comentado [MLM843]: M: Advices from friends

que tengo amigas que han son y han sido empresarias, entonces pues también

me han ido dando consejos.

Comentado [MLM844]: M: Advices from entrepreneurial friends

Luego otra dificultad al principio, el dinero, que tú empiezas desde cero. Pero

Comentado [MLM845]: PU: Start money

al ser de servicios menos, me... o sea, menos problemas que si montas una

tienda, ¿no?, que tengo que empezar con alquiler y con producto. Ahí pues

Comentado [MLM846]: M: No too much money

también la familia, tiramos de los socios capitalistas para decir “oye, tengo que

poner tres mil y pico euros, dármelos, me lo dejáis y luego yo lo saco y os lo

doy”. Entonces ahí económicamente, tanto para montarla, como para apoyo

Comentado [MLM847]: EA: Money from family

psicológico y económico, de, venga, tú tienes tus ahorros, o sea, yo tenía mis

ahorros pero es verdad, a mi, sobre todo, gracias a mis padres, los primeros

meses aquí vivíamos en casa de un familiar, que no teníamos de alquiler, y nos

Comentado [MLM848]: EA: Live in a family house

iban dando de comer... coño, digo la comida la teníamos gracias a ellos, ¿no?.

Comentado [MLM849]: M: No rent for living

Luego los padres también nos han ayudado mucho, cualquier duda, yo de esto

Comentado [MLM850]: M: Advise from family

sigo llamándolo para cosas, y siguen “¿cómo va la cosa?. Y venga,

Comentado [MLM851]: EA: Call my family

[INAUDIBLE 09:34 ¿llégate?] y, y eso me ha ayudado mucho, a temas más técnicos, ¿vale?. Y luego también es verdad, que... o sea, que yo siempre he creído, que yo antes no creía así que... hay mucha gente con ganas de ayudar, o sea, yo tengo mucha cara y yo si he tenido alguna ayuda concreta yo he llamado "oye, este profesional que ha hecho esto, voy a llamarlo". Algún profesor del master, pues yo cogía, le llamaba "oye, mira, que es que he montado una empresa, ¿te puedo mandar...?", y encantado, por cero euros, ¡al revés!. Se te, agradeciendo que contaras con él, porque para él era un orgullo que tú le llamas "oye, me ha llamado una alumno y que va a montar una empresa", y es verdad, que esto del emprendimiento está de moda, pero es cierto que yo he notado como que la gente te apoya, o sea, gente ya mayor, gente que algunos son empresarios y otros no, pero que lo ven como algo muy positivo y siempre han intentado ayudar, o sea, tirando de contactos, de profesores que ellos mismos te decían "toma, llama a esta persona de parte mía" o "métete en esta página y...", o sea, que un poco también, bueno, hemos tirado de gente conocida y ellos a su vez nos han ayudado a... sobre todo a tema de dudas y temas de... legales.

Comentado [MLM852]: EA: Call directly to mentors

Comentado [MLM853]: M: Free mentors

Comentado [MLM854]: M: Professional mentors

Comentado [MLM855]: EA: Contact with professionals

Comentado [MLM856]: EA: Follow mentors' advices

Comentado [MLM857]: PU: Legal issues

18-¿Podrías explicar qué hiciste para superar esas dificultades?

Bueno, primero...Ya... lo estás diciendo, pero...Sí... primero tirar de gente y echarle cara, yo siempre digo "cuando...", o sea, el no ya lo tienes, si tienes alguna duda, si quieres que te apoye... ¡llama!, llama... queda con él y si te dicen que no, pues ya está. Si es... por lo menos intentarlo. Yo siempre he tenido en mi... a nivel personal, oye, yo lo voy a intentar, lo he intentado. O sea, todo lo que me he propuesto conseguirlo, ¿no?. Eso lo primero, echarle cara y... y, y bueno, tirar de gente, conocida o no conocida.

Comentado [MLM858]: EA: Call professional people

Segundo, formarte. Yo siempre, yo he seguido formándome, formarme como emprendedora, formarme en plan, en planes de empresa, formarme en temas ya más específicos que quería seguir indagando, comprarme libros de patrocinios, aunque yo tenía la teoría, yo había trabajado, mi compañe... mi compañero también había trabajado en eso, pero tienes que seguir aprendiendo.

Comentado [MLM859]: M: Just try to call them

Comentado [MLM860]: EA: Call people that you know

O sea, yo lo que digo es base, tienes que tener base y seguir aprendiendo porque cada día hay más en mi sector. Esto cambia por día. Entonces mucha formación online o bien cursos que dábamos te a, te... o sea, ya lo hemos hablado,

Comentado [MLM861]: EA: Courses in business plan

Comentado [MLM862]: EA: By books

Comentado [MLM863]: M: My business partner experience

marketing 2.0, porque es lo que trabajo, llevo... antes de la empresa trabajaba en eso. Pero yo me obligaba, cada curso a actualizarlo y renovarlo para yo

Comentado [MLM864]: EA: Follow online courses

estudiar a la vez, antes de darlo, para no quedarme [INAUDIBLE 11:49]. Y...

pues la familia, ayudados, un poco lo que te he dicho. Yo creo que también...

Comentado [MLM865]: M: Family

mis cojones!. Hablando al decir. Yo entiendo que..., entiendo también que hay

Comentado [MLM866]: M: My balls

una forma de ser, que te ayuda, que te hace... el emprendimiento más fácil que

otra, no digo de... es decir, alguien de que a lo mejor es más introvertida, más

indecisa, más insegura... no digo que no lo consiga, de hecho conozco a gente

que lo admiro, porque además para mí montar solo una empresa es lo más

complicado, yo siempre he tenido a mi pareja y los dos nos hemos apoyado.

Comentado [MLM867]: M: My intime partner

Pero creo que a lo mejor puede costarte más, por miedos, tienes más miedos,

nunca... entonces yo la verdad es que creo que mi forma de ser me ha ayudado

por, por... bueno, siempre, vengo de relaciones públicas, soy una persona

Comentado [MLM868]: M: Myself

extrovertida, tengo mucha cara, entonces... eso también y que yo soy muy

cabezona conmigo misma y yo siempre me decía "no, no, esto llama y si no

pues vuelves a intentarlo", o sea el... la constancia, ¿no?. El ser constante en lo

Comentado [MLM869]: EA: Say to me try again

que tú crees. En lo que tú...

19-¿Percibiste alguna incertidumbre durante el proceso de comenzar tu empresa, acerca de temas relacionados con: la tecnología, la situación

política del momento, la financiación, los proveedores, la competencia del momento, los clients, el hecho de ser mujer, la familia, u otro?

Hombre, depende del momento he sentido incertidumbre por casi todo. Es decir, hay momentos en los que tienes incertidumbre por el tema del papeleo,

tienes que ver que... que montar y que no sabes, ¿no?, que tienes que empezar

Comentado [MLM870]: PU: Legal requirements

a... Luego, quizá el que menos era, el tema tecnológico, porque claro, yo ya venía trabajando con esos programas, yo ya sabía qué era un plan de marketing, yo lo había trabajado, pero sí es verdad que... cada día te surgen proyectos nuevos, por suerte y te piden cosas nuevas y s... sigues teniendo, o sea, yo sigo teniendo esa incertidumbre, a lo mejor algo muy concreto sé que lo puedo hacer pero a lo mejor yo es la primera vez que tengo que montar algo así, entonces tienes esa incertidumbre, lo que pasa que ya sabes dónde ir, dónde coger para sacarlo adelante.

M ¿Y durante el momento que ibas a montar la empresa también tenías esa incertidumbre?

También, claro, pues “oye, venga, hazme un plan de empresa... un pla, un plan de marketing”, vale, yo había hecho, había hecho alguno, había colaborado en

otros, pero hasta ese momento no me había puesto yo sola como Sara, como

Comentado [MLM871]: PU: Only me

Pol. a un cliente, **presentarle un presupuesto de plan de empresa**, lo tenía. La familia no, la familia es verdad que siempre han estado ahí. Tema de competencia, por supuesto, **oye, yo aquí... a ver si me... de hecho**, muchos cuando sale algo nuevo es como todo, oye, una empresa nueva, te investigan, te miran, te observan y es un poco... se piensa también, hombre... un nicho de mercado le vas a quitar, **¿no?**. Entonces siempre tienes también de... **¿éste quién es?**. Cuando empiezas a conocer a gente... **¿se lo cuento?**, **¿qué le cuento para** que luego no...?, **¿sabes?**, eso lo tiene. **Y de clientes también**, **incertidumbre...** **¿le gustará?**, **¿será acorde el presupuesto?**, **¿le gustará la oferta que le he hecho?**, **¿el mes que viene volverá a contar conmigo?**. **Eso sobre todo al principio de...** **“yo tengo que conseguir clientes que estén contentos y que,** **que si ellos no** siguen, que me recomiendan para...

Comentado [MLM872]: PU: Make a business plan

Comentado [MLM873]: M: Family

Comentado [MLM874]: PU: Competitors

Comentado [MLM875]: PU: Who to speak, competitor?

Comentado [MLM876]: PU: Clients

Comentado [MLM877]: PU: Is it ok the offer

Comentado [MLM878]: PU: Client comes back

Comentado [MLM879]: EA: Get happy clients

19.1-¿Podrías destacar alguna en particular?

¿El que más? Yo creo que es el levantarte cada día y ponerte tú misma tu objetivo, ponerte tú misma tu rutina, y esto es, como yo digo, esto cada día es un mundo, o sea...

Comentado [MLM880]: PU: The most work routinely

M ¿Pero en el momento de montar la empresa?

En el momento, o sea, yo siempre había estado trabajando para otros donde me decían “Sara, tus tareas son estas”, “esta semana me tienes que hacer esto”, o yo estaba coordinando a gente pero yo tenía muy claro mis tareas. ¿Qué pasa?, que cuando tú montas tu empresa, eres tú el que haces todas las tareas, o sea, yo mi incertidumbre es “¿y mañana tendré tareas que hacer y me, no aburrirme?” o “¿y mañana me dará tiempo a todo lo que... o esta semana a todo lo que yo me he planteado?”, “¿Se me estará olvidando algo?”. ¿Me estás...?. Porque es que... tú tienes que organizarte... ¡todo!, si para mi lo más difícil fue empezar, primero la rutina, que en lo principio cuesta mucho, porque trabajas en casa, donde comes y donde duermes, y levantarte a las 08:00 en pijama y yo me vestía, yo me levantaba, me duchaba y me vestía, desayunaba, y decía, ea, estoy en mi, en mi oficina, porque psicológicamente para mi fue muy duro eso, el de est.. de estar trabajando con compañeros a estar tu sola o con, o en este caso con mi pareja, y claro... empezar todo y decir, venga, las 08:00 de la mañana de un lunes, ¿no? “¿qué es lo que tengo que hacer?, o sea, ¿qué es...?, ¿qué es lo...?. Venga me siento y una hoja en blanco, antes no, yo antes me sentaba, llegaba un lunes, mi reunión con mi jefe y me decía estas son tus tareas, eso para mi fue la mayor... lo más difícil, de co... de coger esa rutina y de sa...

Comentado [MLM881]: PU: The most decide your tasks everyday

Comentado [MLM882]: PU: Start a routine

Comentado [MLM883]: EA: Work at home

Comentado [MLM884]: EA: Being disciplined

Comentado [MLM885]: PU: Work alone only with my partner

Comentado [MLM886]: PU: No routine days

de aprender a organizarme, porque yo tengo tarea comercial, yo tengo que...

Comentado [MLM887]: PU: Start the organization

Comentado [MLM888]: PU: Find clients

clientes que ya tengo, yo tengo que estar con un asesor para las facturas. Y esa

Comentado [MLM889]: PU: Advisor for billings

fue pa... mi mayor... y sobre todo también compaginar mi vida y... y personal,

porque aquí lo compartimos todo como yo digo. Entonces eso también fue

duro al principio, "oye aquí somos socios", "aquí no vale esto y enfadarte", no,

no, aquí somos socios, a partir de esta hora, somos pareja, ¿no? y eso fue lo más

complicado al principio... creo yo.

Comentado [MLM890]: PU: The most combine intimate partner and business partner

20-¿Encontraste alguna motivación durante el proceso de crear tu

empresa procedente de: tu familia u amigos, pareja, otros

emprendedores, otros profesionales, mentores, previa formación,

experiencia laboral, ambiente institucional, u otro que te hicieran superar

esas incertidumbres? ¿Podrías explicar cuáles y cómo?

Si, hombre en ambiente institucional en los CADE es público, ¿no?, entonces

Comentado [MLM891]: M: CADE institution

los técnicos de ahí, ya le digo, si, siempre me han ayudado mucho, luego es

verdad que me he ido apuntando a otras asociaciones como AJE, de jóvenes

empresarios, el, ahora estoy en la cámara de comercio, porque siempre me ha

Comentado [MLM892]: M: Other entrepreneurial associations

resul... me ha servido cuando yo me he rodeado de gente profesional me han

Comentado [MLM893]: M: Chamber of Commerce

apoyado mucho, osea, me han motivado y te sale el networking, ¿no? y también

Comentado [MLM894]: M: Professional around me

Comentado [MLM895]: M: Networking

te sale negocio. Entonces yo, si yo considero que he tenido apoyo, pero también

es verdad que hay momentos que tú estás sola, y que tú tienes que decir, “yo

Comentado [MLM896]: PU: Sometimes you alone

sigo para adelante”, “venga no te preocupes que has tenido un mal día” y... que

Comentado [MLM897]: EA: You say to you you can do it

el día a día te lo comes tú. Y mi pareja claro, he tenido apoyo porque estaba

dentro del proyecto, pero es verdad que a veces él se venía abajo y era yo el

Comentado [MLM898]: M: Support from my couple

apoyo, y a veces que era yo, y él “venga no, vamos a organizarnos, y vamos

a...”. Entonces, yo creo que también, por eso admiro también a la gente que lo

monta sola. Porque ahí yo he sentido esa soledad, momentánea, como yo digo,

Comentado [MLM899]: PU: Feel alone

y a mi me ha servido tener a una persona socia, que mi familia me apoyara, ¿no?.

Comentado [MLM900]: M: Business partner

Comentado [MLM901]: M: Family support

Y también sobre todo cuando llega el interés de tus padres “oye, ¿cómo va?” y

“venga, vamos a ver la oficina, voy para allá...”. Y se enorgullecen cuando tú les

cuentas un proyecto que ha salido bien y, o sea, que eso “oye, que te dan un

Comentado [MLM902]: M: Speak with your parents

premio”, pues allí están ellos los primeros y eso a ti también te llena mucho,

¿sabes?. Saber que estás haciendo algo que a ellos le...

Comentado [MLM903]: M: Doing something like your family

20.1-¿Podrías destacar alguna en particular?

¿Cuáles? Hombre, para mi mi pareja es la mayor motivación, porque es mi

Comentado [MLM904]: M: The most my business-intimae partner

socio, y la familia. Yo creo que para mi luego todo... o sea, yo lo que digo, luego

al final con qué te quedas, con los tuyos, con disfrutar también un poco de lo

que estás haciendo en la vida. Entonces, yo mi mayor motivación por un lado

Comentado [MLM905]: M: Enjoy what you do

ha sido, mis retos personales de haber ido consiguiendo clientes, y ver que están

Comentado [MLM906]: M: Find clients

contentos, y ver que lo tú... un proyecto, como yo digo es... muchas veces a lo

Comentado [MLM907]: M: See happy clients

mejor amigos me dicen “oye, ¿no os casáis?”, y no digo “¿yo me voy a casar?”

¡pero si yo ya he firm... he firmado ante notario!”. O sea, yo mi empresa es

como un niño, yo lo veo así. y yo no, ya no lo veo... o sea yo Pol. es un ente, y

yo lo veo como una persona, y ya para mi es imposible separar

psicológicamente, mentalmente de la empresa, yo lo veo como un niño.

Comentado [MLM908]: M: My company my children

Entonces, mi mayor motivación por un lado, el apoyo de la familia, de los

Comentado [MLM909]: M: The most family

amigos, que al final es lo que te queda, ¿no? y de la pareja lo meto en familia, y

Comentado [MLM910]: M: The most friends

Comentado [MLM911]: M: The most business-intimae partner

la motivación personal, de tú saber que algo es tuyo, que empezó de cero, que

Comentado [MLM912]: M: Something is yours

Comentado [MLM913R912]: Note: Autonomy

nadie al principio te dicen un poco “¡estás loca!”, ¿no?, al principio incluso los

familiares es como, “¡pero estás loca!, ¡pero... te vas a meter en eso pero sin

nada y...!” y luego ves que lo vas consiguiendo, y cada vez te van apoyando

más, ¿no?. Luego sí, profesionales, clientes, claro... conocidos, pero lo que más

Comentado [MLM914]: M: Family support

Comentado [MLM915]: M: Professionals around

me motiva a mi es eso, a nivel personal mio y, bueno y... la familia que sigue

Comentado [MLM916]: M: Your clients

Comentado [MLM917]: M: Myself

estando ahí.

21-¿Podrías explicar qué acciones llevaste a cabo para superar esas incertidumbres que has señalado como más importantes cuando estabas comenzando tu negocio?

Lo primero, yo creo... a ver... el, el...Una cosa que se dice, que esta muy de moda también en esto del emprendedor, desaprender para aprender... O sea, eso me... me lo enseñaron...(CONVERSACIÓN TELEFÓNICA) pues mira con respect a la tecnología, y temas de cosas que no tenía conocimiento, formarme, seguir formandome, y seguir aprendiendo, que así te sientes más segura y vas con más fuerza y eso te lleva al tema de los clientes, vas más segura a tus reuniones, y ahí es como un pequeño examen que tienes que venderte ahí tú muy bien. Y yo que vengo de publicidad, tanto como marca personal, como marca professional como empresa.

Luego también el desaprender para aprender decía, tu tienes unos hábitos hechos que a lo mejor no funcionan, pues tienes que cambiarlos, y eso lo vas aprendiendo poco a poco, cuando ves un cliente que se te va porque ha fallado en algo, pues ya sabes que ese algo hay que no repetirlo, o sea, aprender de los errores, y no verlo como un fracaso, y decir “oye, que esto se me ha ido y venirme abajo” si no oye, verlo siempre como que estás aprendiendo. Claro, porque ahí

Comentado [MLM918]: EA: Training about technology

Comentado [MLM919]: M: Confident by training

Comentado [MLM920]: PU: Meetings with clients

Comentado [MLM921]: EA: Analyze failures with clients

Comentado [MLM922]: EA: Say to me I'm learning

vas mucho prueba error, había cosas que no sabía, había cosas que había dado y cosas que no, entonces tú vas probando. Tú dices “voy a ir a esta reunion así”, pues a lo mejor te llevas un dosier no, a lo mejor tengo que ir con una propuesta nueva...entonces lo fallos verlos como que está aprendiendo para mejorarlos para la próxima. Y luego el tema de la rutina, organizarte, porque cuando montas una empresa tienes que aprender a ser gestor, eso... a mi me hace mucha gracia muchos cursos para desempleados de gestor y director de empresa, y luego hemos ido a la charla y luego o te montas tu empresa porque para que te contraten de gestor en otra empresa es porque tiene una experiencia brutal, porque tienes que aprenderlo, entonces un poco aprender a ser gestor, ¿cómo? Pues primero quitándote hábitos que no... que a lo mejor estaban mal viciados, organizarte, pararte a pensar, yo siempre digo “yo no he pensado tanto en mi vida” porque yo a veces voy “venga a lo loco”, voy a una entrevista, voy a no se que, no, pararte a pensar, analizas, esto lo hecho antes, ¿qué es lo que ha funcionado, que es lo que no? Pues voy a ir por aquí... es organizarte, tus tareas semanales, tener claro que vas a hacer cada día, tu control de a quien has tocado a quien no, o sea, sobre todo es una buena organización es de las cosas que más eso, organizarte, y no tener miedo a equivocarte, si fallas pues fallas. Muchas

Comentado [MLM923]: EA: Organization in your routine

Comentado [MLM924]: PU: Being a manager

Comentado [MLM925]: EA: Learning become manager

Comentado [MLM926]: EA: Stop to think

Comentado [MLM927]: EA: Work strategically

Comentado [MLM928]: EA: Being organized

veces son miedo propios que nos ponemos, “es que si me equivoco me va a decir...” no no, o sea, al revés, una persona va a valorar que tu lo hayas intentado, que tu como persona joven estés...o sea, va a aceptar más esos fallos que puedas tener con él, no? A que diga “es que me he gastado una pasta en una empresa que lleva 10 años, vaya fallo que ha metido” seguramente esa empresa no vuelve a trabajar con esa gente. Tú al ser un emprendedor, al ser joven, y al ponerle ilusión pues oye que si te has equivocado, reconocerlo ante el cliente, ser honesto, me he equivocado pero te lo voy hacer gratis otra vez para que tú... entonces un poco perder ese miedo a equivocarte y al van a decir que me equivoco, yo creo que eso es lo principal.

Comentado [MLM929]: PU: Client's opinion if you fail

Comentado [MLM930]: M: Client values your effort

Comentado [MLM931]: M: Being young entrepreneur

Comentado [MLM932]: EA: Being honest with clients

Comentado [MLM933]: EA: Free if I'm wrong

Comentado [MLM934]: EA: Lose the fear of making mistakes

First Trial Transcription Singaporean Women Entrepreneurs (3 interviews)

(1) Jun Mi TAN “Alpstar Management Services PTE. LTD.” (15’ 44”)

1-What is your name?

My name is Jun Mi Tan

2-What is your date of birth?

I was born in September 1976

3-How many siblings do you have?

Including myself, there are four of us.

4-What is your place in the birth order?

I’m the oldest

5-Are there other entrepreneurs in your family?

Entrepreneurs in my family...my parents are entrepreneurs, they run their own business

6-What does this person/do these persons do?

Ok, it’s a family business, they actually sell machineries, like the land mover, brush cutter, yeah.

7-Do you think this person has/these persons have influenced in you?

Possible, I’m not sure about that. It’s a genetic kind of..

Comentado [1]: Mateo Leon Melendez:
TRIAL ANALYSIS 1ST (3)

PU: Perceived Uncertainty

M: Motivation

EA: Entrepreneurial Action

Comentado [2]: Mateo Leon Melendez:
Note: She is 37 years old

Comentado [3]: Mateo Leon Melendez:
Note: It could have increased the feel competent or self-efficient (Motivation). She is the oldest one in FOUR siblings!

Comentado [4]: Mateo Leon Melendez:
M: Entrepreneurial family environment

***(M) About entrepreneurs?**

Entrepreneurs, aaaa, I can say maybe 30%, yeah, 30%, the rest it's more like when I discovered myself, and I wanted to do something different in my life, that's why I chose entrepreneurship path.

Comentado [5]: Mateo Leon Melendez:
CALIBRATION NOTE: Not clear, specification about what

Comentado [6]: Mateo Leon Melendez:
Note: Low importance to family influence in entrepreneurial issues

Comentado [7]: Mateo Leon Melendez:
M: I discovered myself

Comentado [8]: Mateo Leon Melendez:
M: Something different

Comentado [9]: Mateo Leon Melendez:
M: Reasons to be entrepreneur

Comentado [10]: Mateo Leon Melendez:
Note: This cover part of question 11, reasons to start

8-When did you start your business?

February 2012

Comentado [11]: Mateo Leon Melendez:
Note: She was 36 years old when she started

9-Which are your studies and previous work?

My studies...actually I'm a "chapter secretary", it's my professional qualification. I'm a member of Singapore in UK, chapter secretary and ministries. I'm also a test qualified in Singapore. And then, I'm also graduated from Society of Trust Steps Tena (2:19), and then I'm also graduated from Management Institute, Managing and Trust in Instinct Planning. And also I'm qualified in complaints, yeah, so...I know inside of the business.

Comentado [12]: Mateo Leon Melendez:
Note: Very high qualifications. These could influence both to reduce PA and to increase M...Self-efficient

***(M) And previous work?**

I was in a multinational company, my last job was in an international trust company in Singapore, yeah.

Comentado [13]: Mateo Leon Melendez:
Note: High level of work experience

10-Could you explain what your company is?

Ok, my company is a professional firm, I actually provide secretarial services, like incorporation of companies in Singapore for entrepreneurs, and also for foreign and local people. And also I do a secretarial support, like complaints with the registrations of companies in income tax departments, and then preparation of accounts, and also a bookshops related to complaint secretary.

Comentado [14]: Mateo Leon Melendez:
Note: Company close related to previous works

11-Could you explain why you started your business? Opportunity or necessity?

I started my business because I don't want to be employed, yeah, I just..it's a bit of kind strange feeling, in 2011 I just didn't feel like to be employed. So, I start to think why not just start my own business, because I have been helping people start their own businesses...and so this is the time I want to own a business.

Comentado [15]: Mateo Leon Melendez:
M: I don't want a boss

Comentado [16]: Mateo Leon Melendez:
Note: Previous works same job but with a boss

***(M) So, do you think it was an opportunity or necessity?**

It's opportunity for me to learn more about entrepreneurship

Comentado [17]: Mateo Leon Melendez:
M: Learn more about entrepreneurship

12-Do you have business partners? Are they women and/or men?

No, I run the business myself.

Comentado [18]: Mateo Leon Melendez:
Note: She doesn't share uncertainties nor motivation with business partners.

13-Are your business partners also founding partners?

Not applicable

14-How is the company divided amongst the business partners?

Not applicable

15-Could you explain the process you went through to go from an idea to the start of your business? (4:50)

Like I have mentioned just now, in 2011 I just didn't feel like to go back to couple a job, yeah. So, the other thing to do is start your own business. And then, how I get...yeah, I said ok why not, because I'm happy helping people to start their businesses, and this is the time for me to run my own business. So, own your own business is very simple, because I have been doing it for so many years, and yeah, it's a good opportunity and timing for me to do something different in my life.

***(M) And, how did you do all the steps to start your business?**

Ok, the first step, I need to choose the name of my company, and then I need to register the company, to make it legal, after that open a bank account, and then after that...because I can do the work also, I didn't hire any staff to save costs to start, and, yeah, I started from zero, no clients.

16-What difficulties did you find during the process of your business creation?

To make myself visible in the market, yes, meaning because I'm new in the market, because I started from zero basically, I didn't do any clients from my employers, I

Comentado [19]: Mateo Leon Melendez:
M: No boss

Comentado [20]: Mateo Leon Melendez:
M: Happy helping people

Comentado [21]: Mateo Leon Melendez:
M: The right time to become entrepreneur

Comentado [22]: Mateo Leon Melendez:
PU: Own business is simple

Comentado [23]: Mateo Leon Melendez:
M: Doing the same many years

Comentado [24]: Mateo Leon Melendez:
M: Delusion new path

Comentado [25]: Mateo Leon Melendez:
CALIBRATION NOTE: She didn't cover the entrepreneurial actions in question 15

Comentado [26]: Mateo Leon Melendez:
EA: Choose name company

Comentado [27]: Mateo Leon Melendez:
EA: Registration company

Comentado [28]: Mateo Leon Melendez:
EA: Open a bank account

Comentado [29]: Mateo Leon Melendez:
EA: No staff hired

Comentado [30]: Mateo Leon Melendez:
PU: Costs to start

Comentado [31]: Mateo Leon Melendez:
EA: Start from zero no clients

Comentado [32]: Mateo Leon Melendez:
EA: Myself visible in the market

Comentado [33]: Mateo Leon Melendez:
Note: Because she registered the company already, in a very fast process, the difficulties are just concentrated in the beginning

Comentado [34]: Mateo Leon Melendez:
PU: New in the market

Comentado [35]: Mateo Leon Melendez:
EA: Started from zero basically

Comentado [36]: Mateo Leon Melendez:
EA: No clients from employers

started fresh, I mean from zero, so it's more how to do myself to be noted by people,

Comentado [37]: Mateo Leon Melendez:
PU: How to do myself to be noted by people

in other way, how people know my existence that I provide these services to people.

Comentado [38]: Mateo Leon Melendez:
PU: How people knows her existence

***(M) And before you start your company, did you have other difficulties?**

No, I didn't find any difficulty because I want to start my own business, then I was very

Comentado [39]: Mateo Leon Melendez:
Note: No difficulties before the registration

clear about that, then I just do it.

Comentado [40]: Mateo Leon Melendez:
M: Clear about start business

17-How/Why did you overcome these difficulties?

By doing it. Because, normally all of these things are because of fear, and fear is a false evidence of previous real, right? So, in other to overcome that, I just need to make it real, so that means I had to start my business. Once I registered my business, and that is how I started.

Comentado [41]: Mateo Leon Melendez:
CALIBRATION NOTE: She is answering to "How", but this covers EA instead of M

***(M) But you said that you have to take clients, customers,...**

Comentado [42]: Mateo Leon Melendez:
CALIBRATION NOTE: Question 17 doesn't cover motivations coming from herself and other people. Moreover, it doesn't focus on difficulties already mentioned. Extra question covers EA but not M

Yes, because I started from zero, I need customers to know me, so what I do is I actually

Comentado [43]: Mateo Leon Melendez:
PU: I need customers to know me

I take my own suit time. Basically, I attend to a lot of seminars, and in the same time I

Comentado [44]: Mateo Leon Melendez:
EA: Take my own suit time

improve myself, and also network, because I have my business car, right? So, I share

Comentado [45]: Mateo Leon Melendez:
EA: Seminars for getting customers

my business card with people, and people notice me, and then it's how I get my

Comentado [46]: Mateo Leon Melendez:
EA: Share business card for getting customers

business.

***(M) That was the next question.**

18-What exactly did you do to overcome these difficulties?

ALREADY ANSWERED

Comentado [47]: Mateo Leon Melendez:
CALIBRATION NOTE: Q.17 covers the same that Q.18, i.e. EA

19-Did you perceive any uncertainty during the process of starting your business, regarding issues related to:

-technology

-the political situation at that moment

-financing

-suppliers

-competence at that moment

-customers

-the fact of being a woman

-family

or other? (8:58)

I believe there are some, like for example technology, technology keeps changing, so I

Comentado [48]: Mateo Leon Melendez:
PU: Technology

need to update myself as well, at least the suitable technologies for my business to create

Comentado [49]: Mateo Leon Melendez:
EA: Update myself

efficiency in my business...and political situation in Singapore is very "blas" (?),

Comentado [50]: Mateo Leon Melendez:
PU: Suitable technologies for my business

Singapore is very safe country, yeah, it's a very nice country to live as well, so I don't

Comentado [51]: Mateo Leon Melendez:
PU: Need efficiency

see so much about that, yeah, because the government is very stable. And then, other things, I think, are more on learn and relearn all the time. Suppliers so far...because the niche of my business is a professional service, so it's the skills I have, so I don't have stocks basically. Yeah, I don't keep products, my products are my services, which always I grade myself in terms of knowledge, training, so I can better serve my clients. So, in that sense, the niche of the business is very unique, and very simple. It's more I just need to read a lot, and comply with the regulations. That's about it.

19.1-Could you highlight one in particular?

Maybe I will say it's more on customers. Yeah, customers come and go. So importantly it's to pass the risk, and value to the customers, and be authentic when you deliver your services, and the client will stay with you. But sometimes, they choose to leave you for whiles for various reasons, maybe the cause of the company because the company is no longer in operation, so I will say this is the uncertainty that beyond my control because it's the decision of the other party, yeah.

20-Did you find any motivation during the process to create your business coming from:

-your family or friends

Comentado [52]: Mateo Leon Melendez:
Note: She doesn't see uncertainty about the political situation, this could lead an increase of motivation too

Comentado [53]: Mateo Leon Melendez:
EA: Learn and relearn

Comentado [54]: Mateo Leon Melendez:
EA: I grade my self

Comentado [55]: Mateo Leon Melendez:
EA: I just need read a lot

Comentado [56]: Mateo Leon Melendez:
PU: Regulations inside her business

Comentado [57]: Mateo Leon Melendez:
PU: "Customers"

Comentado [58]: Mateo Leon Melendez:
Note: Confirm previous mention to difficulties

Comentado [59]: Mateo Leon Melendez:
EA: be authentic

Comentado [60]: Mateo Leon Melendez:
PU: Costomers beyond my control

-(intimate) partner

-other entrepreneurs

-other professionals

-mentors

-previous training

-work experience

-political environment

-or other

which helped you overcome those uncertainties? Could you explain which and how?

Yes, of course, everybody in the list. Actually, they helped me in one or in another way.

Comentado [61]: Mateo Leon Melendez:
Note: Acquiescence. Ask deeper!

Along the way, I met a lot of friends entrepreneurs...entrepreneurs yes, entrepreneurs

Comentado [62]: Mateo Leon Melendez:
Note: Entrepreneurs become friends

you meet the same people, so the way they do businesses is different, I mean it focuses

Comentado [63]: Mateo Leon Melendez:
M: Meet entrepreneurs

on what they do, and the service are value, they want to value, and move on! you know?

Everybody is so positive, and gives value to everybody in the business. I will say I have

Comentado [64]: Mateo Leon Melendez:
M: Positive friends entrepreneurs

also mentors as well in different aspects. For example, in the public speaking,

Comentado [65]: Mateo Leon Melendez:
M: Mentors in different aspects

relationship, and business as well. Because I believe in a life long of learning, yeah, in

Comentado [66]: Mateo Leon Melendez:
M: Learning itself

business is also form of learning, you know? And the, training that I have attended, that I choose to attend pass me a lot as well, specially to be positive all the time, because entrepreneurship is some kind of a lonely journey. So when you are surrounded by positive people, you create the energy, positive energy, it's a lot of...so everything will be positive, yeah.

Comentado [67]: Mateo Leon Melendez:
M: Previous training

Comentado [68]: Mateo Leon Melendez:
PU: Be positive

Comentado [69]: Mateo Leon Melendez:
PU: Lonely journey

Comentado [70]: Mateo Leon Melendez:
EA: Be surrounded positive people

Comentado [71]: Mateo Leon Melendez:
M: Positive people

20.1-Could you highlight one in particular?

I would say the training that I have been over the years. Because you were training it's like, specially in the motivation to develop training. I understand that how actually a positive attitude and the belief system is important to create...because I believe that everything start from me, I believe what I do, and I have positive myself...the actions that I do in results, I mean, even though it's in business contexts.

Comentado [72]: Mateo Leon Melendez:
M: Previous training*

Comentado [73]: Mateo Leon Melendez:
M: Autonomy-internal motivation

21-Could you explain what actions you carried out to overcome the uncertainties that you have highlighted as most important when you were starting your business?

What I can do for my customers is I will create value to them, give them the pass of risk that I can, and also happen in any way that they need my assistance, even...some clients when they like your services so much, when they have problems they just call

Comentado [74]: Mateo Leon Melendez:
EA: For my customers is I will create value to them

you, even though you are not the person who does the work, you know? Having that,

I'm happy with that because that shows that my clients remember me when they have

problems, so I can help to solve their problems, either if I can do it by myself, I do it,

if I cannot I connect them with my network to overcome the problems.

***(M) But you said that the problems were taking customers and also about the**

technology.

About technology is more on update myself with the awareness of technologies

available, and choose the one is suitable for my business and use it, and then update

when I need, yeah.

Comentado [75]: Mateo Leon Melendez:
M: Happy helping people-internal motivation

Comentado [76]: Mateo Leon Melendez:
EA: Connect them with my network

Comentado [77]: Mateo Leon Melendez:
CALIBRATION NOTE: Remember them about their
uncertainties chosen before

Comentado [78]: Mateo Leon Melendez:
EA: Update when I need-Technology

(2) Marieke van der Heijden “Business Innovation Culture” (17' 58”)

1-What is your name?

Marieke van der Heijden

2-What is your date of birth?

28th of May 1982

Comentado [79]: Mateo Leon Melendez:
Note: 30 years old

3-How many siblings do you have?

One, one brother

4-What is your place in the birth order?

Oldest

Comentado [80]: Mateo Leon Melendez:
Note: She can have the role of a leader

5-Are there other entrepreneurs in your family?

In my direct family no, in my bigger family, yes. Some brothers of my father are entrepreneurs as well.

Comentado [81]: Mateo Leon Melendez:
Note: No close entrepreneurial family

6-What does this person/do these persons do?

Running a theater company.

7-Do you think this person has/these persons have influenced in you?

Not so much. No.

Comentado [82]: Mateo Leon Melendez:
Note: No influence due to entrepreneurial family. She didn't live entrepreneurial environment in her family

8-When did you start your business?

In March of 2012

Comentado [83]: Mateo Leon Melendez:
Note: 29 years old when she started her business

9-Which are your studies and previous work?

I studied communication and information science, and business management in Netherlands. And then I worked with TNT, international logistic, change management, and corporate communication.

Comentado [84]: Mateo Leon Melendez:
Note: High level of experience due to her studies and previous works

*(M) And previous work?

Comentado [85]: Mateo Leon Melendez:
Note: Unnecessary question

In TNT

***(M) What did you do in TNT?**

My first job was international logistic manager, my second job was corporate communication manager, and my third job was project manager for mobility, and project manager for “WFE” (?).

10-Could you explain what your company is?

Business Innovation Culture is a research and consulting company, and we help MSCs become more innovative, and develop the innovative culture.

11-Could you explain why you started your business? Opportunity or necessity?

(2:37)

I started because I moved to Singapore, and I didn't have a job at that time, I started like volunteering in Qi Global, which is an open innovation network. And this was the idea of measuring innovation culture, and developing tools of how to measure innovation culture. And I wrote my own business plan, and I said, ok I can make this work, I can develop this tool, I can service the potential clients, and I run my own business plan, and ok, you can hire me for half a year, and we will see if it's good! If it's nothing, it's just a, yeah..

Comentado [86]: Mateo Leon Melendez:
M: No job at that time

Comentado [87]: Mateo Leon Melendez:
Note: Previous work

Comentado [88]: Mateo Leon Melendez:
EA: I wrote my own business plan

Comentado [89]: Mateo Leon Melendez:
M: I can-Feel competent

Comentado [90]: Mateo Leon Melendez:
EA: You can hire me

***(M) Do you think it was an opportunity or necessity?**

It was an opportunity. Because, of course, I was looking for a job, but it was not in the way that I needed money tomorrow to pay the rent, because I had my fiance supporting me. But I thought it was a great opportunity with my background, and studies to...yeah, it was very very good seat.

Comentado [91]: Mateo Leon Melendez:
M: Self-efficient opportunity

12-Do you have business partners? Are they women and/or men? (4:00)

Yes, Kristine is my business partner, and she is also female, and actually everybody in the company is female now, we are three women.

13-Are your business partners also founding partners?

Yes

14-How is the company divided amongst the business partners?

At the moment, it's 90%-10%. 90% for Kristine and 10% for me, and next year will be 20-80.

Comentado [92]: Mateo Leon Melendez:
Note: She, instead of investing all her money, she invested her business plan, and her previous boss (woman too) put the most of the money, and now they are business partners

15-Could you explain the process you went through to go from an idea to the start of your business?

I think the main challenge in starting our business was that the idea was there, but there were not clients for how to deliver that idea, make it feasible, practicable, and really make work. So the process was to realize to understand the bigger picture, and then

Comentado [93]: Mateo Leon Melendez:
CALIBRATION NOTE: She focuses on the challenges to start, after that she explains the actions

Comentado [94]: Mateo Leon Melendez:
PU: No clients

Comentado [95]: Mateo Leon Melendez:
EA: Understand the biggest picture

how can we make this into working tool that can be used by business leaders and big MSCs¹. And it was quite challenge in the sense that the other founding partner has very strong ideas, and she is very visionary but not very good in execution. So I really had to figure out what was in her head, she thought a bigger picture, and then I figured out how we can make happen. And there are a lot of entrepreneurs with the same problem, you need someone next to you who can balance your ideas, I mean good balance with your ideas and great visions, strategy and execution.

Comentado [96]: Mateo Leon Melendez:
PU: Fix their idea with MSCs

Comentado [97]: Mateo Leon Melendez:
PU: Fix their idea with her business partner

Comentado [98]: Mateo Leon Melendez:
EA: Make happen with partner idea too

***(M) But what were your steps to create your company? 6:13**

You mean in terms of how you get your company register?

Comentado [99]: Mateo Leon Melendez:
CALIBRATION NOTE: Although she explained some EA, she didn't extend this so much

***(M) I mean to star...**

Registering the name, we first started piloting our products with our clients, before we open a web site, and start talking about our products, we did a very extensive pilot phase to pilot our products, see what work or didn't work, adapt, and we were consciously adapting things because you need to be very flexible as you are entrepreneur. Yeah, we registered, we developed the products, we tested them, we then started doing our

Comentado [100]: Mateo Leon Melendez:
EA: Piloting our products

Comentado [101]: Mateo Leon Melendez:
PU: Idea works or not

Comentado [102]: Mateo Leon Melendez:
PU: Idea works or not

Comentado [103]: Mateo Leon Melendez:
EA: Adapting products

Comentado [104]: Mateo Leon Melendez:
EA: We registred

Comentado [105]: Mateo Leon Melendez:
EA: We developed the products

Comentado [106]: Mateo Leon Melendez:
EA: We tested the products

¹ Medium and Small Companies

marketing, so we started talk about what we discover, how clients are responding, then we built our network, the last year we built extensive network, and now they are our clients.

Comentado [107]: Mateo Leon Melendez:
EA: We started doing our marketing

Comentado [108]: Mateo Leon Melendez:
PU: How clients are responding

Comentado [109]: Mateo Leon Melendez:
EA: Build network

16-What difficulties did you find during the process of your business creation?

(7:32)

It's very new, so there are not a lot of knowledge or available other examples of people who are doing the same thing. Innovation culture certainly makes me feel that we had to build from scratch. And I think, in the beginning it's also a challenge what are, we are a research company, we are a consultancy company, what our business model is going to look like, how we are going to earn our money, what are what our clients want, so it's a real discovering figuring out what your clients want, what do you want to be, what do you want to focus, making sure you are not spreading yourself too thin, and just take everything because you need to start the business. I think that was a real challenge if you work with big MSCs...they are big and we are very small, so you can easily crash under some of these companies, so it was a real challenge for us, also to take the recognition for new ideas because they are rather higher, establish, well known consultants that going for smaller companies consultants like us, with more fancy ideas

Comentado [110]: Mateo Leon Melendez:
PU: Very new no other examples

Comentado [111]: Mateo Leon Melendez:
PU: What are we

Comentado [112]: Mateo Leon Melendez:
PU: How earn money

Comentado [113]: Mateo Leon Melendez:
PU: What are clients want

Comentado [114]: Mateo Leon Melendez:
PU: Spreading yourself too thin

Comentado [115]: Mateo Leon Melendez:
EA: Just take everything

Comentado [116]: Mateo Leon Melendez:
PU: Need start business

Comentado [117]: Mateo Leon Melendez:
PU: Clients are very big

Comentado [118]: Mateo Leon Melendez:
PU: Recognition new ideas

Comentado [119]: Mateo Leon Melendez:
PU: Competence well known consultants

Comentado [120]: Mateo Leon Melendez:
M: Fancy ideas

but not very establish, so it's a real balance between getting the recognition, getting your first clients, because after work is easy, but you need good case examples in order to start, and that takes a lot of time, and effort, and that was definitely challenging.

Comentado [121]: Mateo Leon Melendez:
PU: Ideas not establish

Comentado [122]: Mateo Leon Melendez:
Note: So, this means that these actions are in the process to start business, although the registration of the company is already.

Comentado [123]: Mateo Leon Melendez:
PU: Need good case examples

Comentado [124]: Mateo Leon Melendez:
PU: Time and effort

17-How/Why did you overcome these difficulties? (9:26)

One of our major problems was building the trust and recognition, because we believe that innovation should be driven from the top, we need trust from MSCs and business leaders, ...and we said ,ok, if they buy our tools they have to expose themselves and quite a bit all their company, before they do that they need to know what we are doing is good, and they trust us because we are doing our work well. So, in order to overcome this trust issue, we decided to built the network first, and create a safe environment for them, to show what we are doing. So, it's less risky for them to attend and see in a round table than doing an innovation assessment in the all company. So, we are doing that now, and that works, because that is less risky, they can learn from here, so, yeah, let's do it and tell me what you are doing, and then decide if we can work together.

Comentado [125]: Mateo Leon Melendez:
PU: recognition by clients

Comentado [126]: Mateo Leon Melendez:
PU: Need trust from MSCs

Comentado [127]: Mateo Leon Melendez:
PU: They need to know what we are doing is good

Comentado [128]: Mateo Leon Melendez:
EA: Built the network first

Comentado [129]: Mateo Leon Melendez:
EA: Create a safe environment for them

Comentado [130]: Mateo Leon Melendez:
EA: Show what we are doing

Comentado [131]: Mateo Leon Melendez:
PU: Less risky for them

Comentado [132]: Mateo Leon Melendez:
PU: That works because less risky

***(M) But, why did you overcome these difficulties?**

What do you mean?

***(M) What were the reasons to overcome those difficulties, your motivations?**

Comentado [133]: Mateo Leon Melendez:
CALIBRATION NOTE: Again the question is not clear enough. She didn't cover her motivations

Because we need the trust from the business leader in order to make our tools work.

Comentado [134]: Mateo Leon Melendez:
Note: This is PU not M

18-What exactly did you do to overcome these difficulties?

(ALREADY ANSWERED) To build the network, starting to organizing activities

Comentado [135]: Mateo Leon Melendez:
EA: Build a network by activities

19-Did you perceive any uncertainty during the process of starting your

business, regarding issues related to:

-technology

-the political situation at that moment

-financing

-suppliers

-competence at that moment

-customers

-the fact of being a woman

-family

or other? (12:20)

Ammmm, technology, to start with the first one, it's always a challenge. We really try

from the beginning build cloud face companies, so we can work from anywhere in the

world, but we were not technical experts, and we didn't have any men around,

Comentado [136]: Mateo Leon Melendez:
PU: Cloud face companies-Technology

sometimes it was a challenge to make everything in order, and make sure that everything works, but, how to say this?, **Kristine is quite technical in this things, we solve to overcome that.**

Comentado [137]: Mateo Leon Melendez:
M: Business partner with technological skills

Political situation, the difficulty in Singapore is that if you are not a permanent resident,

you don't have any access to subsidies, or support, so it's a bit harder to quick start

Comentado [138]: Mateo Leon Melendez:
PU: No subsidies for permanet residents-Political situation

because you have to be sure to make money from scratch. So, that is challenging,

Comentado [139]: Mateo Leon Melendez:
PU: Make money from scratch-Financing

because you need to develop tools and in the same time you already need money from

the beginning, so that...financing is still, in that sense, challenging. We don't work with

Comentado [140]: Mateo Leon Melendez:
PU: Need money from the beginning-Financing

investors, because we want to feel the freedom, it's not necessary to begin having

Comentado [141]: Mateo Leon Melendez:
EA: Don't work with investors

investors, so far...

Comentado [142]: Mateo Leon Melendez:
PU: Investors not freedom

19.1-Could you highlight one in particular? (13:54)

Ammmmm, the fact of being a women was not an issue, it was maybe an advantage

because business leaders are mostly men, so it's ok to be a women. **I think customers is**

difficult because what I mentioned about recognition and trust, and being a small

Comentado [143]: Mateo Leon Melendez:
PU: Recognition and trust by customers

company working with big companies is challenging.

Comentado [144]: Mateo Leon Melendez:
PU: Work with big companies

20-Did you find any motivation during the process to create your business

coming from:

-your family or friends

-(intimate) partner

-other entrepreneurs

-other professionals

-mentors

-previous training

-work experience

-political environment

-or other

which helped you overcome those uncertainties? Could you explain which and how?

I think, specially partner is very important, because he supported me in doing this, in taking my uncertainties of starting my own business...I think that it's very important.

Comentado [145]: Mateo Leon Melendez:
M: Intime partner

As an entrepreneur, you have someone supporting, and also if it's not going well, in certain point, "you know, just keep in going and I'm sure it's going to be fine", so that

was one of my major support, and also your partner in business, you really you have to support each other in order to make this work. I think it's very important that you are

Comentado [146]: Mateo Leon Melendez:
M: Intime partner my major support

Comentado [147]: Mateo Leon Melendez:
M: Your partner in business

in the line when you go, like each other and you have a lot of fun together as well when you are working.

Comentado [148]: Mateo Leon Melendez:
M: Good fit with your business partner

20.1-Could you highlight one in particular?

Yes, I would say, my business partner and then my intimate partner are the two major support

Comentado [149]: Mateo Leon Melendez:
Note: Already mentioned

21-Could you explain what actions you carried out to overcome the uncertainties that you have highlighted as most important when you were starting your business? (16:09)

I think, it's a lot of talking to other people, and getting the...if you are uncertain about something that you see, you can get other people advices how they overcome those things, and you can use that knowledge in order to make it work. And in our case, Kristine and I, we are super different, if I'm uncertain in something, she is probably confident in that one, and the other way around, so that really helps to... you know, catch some good advices where maybe you are not strong, and then become better in that

Comentado [150]: Mateo Leon Melendez:
EA: Talking other people

Comentado [151]: Mateo Leon Melendez:
EA: Getting advices from other people

Comentado [152]: Mateo Leon Melendez:
PU: Need of knowledge to make it work

Comentado [153]: Mateo Leon Melendez:
M: Help between business partners

Comentado [154]: Mateo Leon Melendez:
EA: Catch some good advices

*(M) But you chose before customer uncertainties...

Yes, we started to organize more lower, easy to entrant activities, where they can join, so they can get knowledge. So for example, doing free toasts, doing CO-breakfast around tables, we invite them in our office to show what we are doing, we get to know them, and they get to know us, and that really helps us getting more trust and recognition from them, and then it's easy to work with people if you get to know them, it's better.

Comentado [155]: Mateo Leon Melendez:
EA: Entrant activities

Comentado [156]: Mateo Leon Melendez:
EA: Inviting them to breakfasts in our office

Comentado [157]: Mateo Leon Melendez:
PU: Trust and recognition

Comentado [158]: Mateo Leon Melendez:
PU: Know your clients

(3) Olivia Choong “GreenDrinks” (32’ 41”)

1-What is your name?

Olivia Choong

2-What is your date of birth?

13 of February 1979

Comentado [MLM159]: Note: She is 34 years old

3-How many siblings do you have?

I have one, I have a brother.

4-What is your place in the birth order?

Older brother

Comentado [MLM160]: Note: She is not the expected leader because she is the oldest

5-Are there other entrepreneurs in your family?

No, I'm the only one |

Comentado [MLM161]: Note: No entrepreneurial environment in her family

6-What does this person/do these persons do?

NOT APPLICABLE

7-Do you think this person has/these persons have influenced in you?

NOT APPLICABLE

8-When did you start your business?

I started my business in 2010, because I have to think about because I started

Comentado [MLM162]: Note: She was 31 years old

Greendrinks, and after I started my public relation business, so I have to figure out,

yeah, when I did it. |

Comentado [MLM163]: Note: She started in a NGO about environmental issues leading this organization in Singapore, but this wasn't a profit business for her. After having been some time in this organization, she started with her company of public relation (PR) related to environmental issues.

9-Which are your studies and previous work?

Ok, I studied public relations and journalism in my undergraduate studies, that was in

Australia. And then, after that, I did a postgraduate, diploma, in public relations. One

was, the undergraduate, was done in Modern University, and then after that, I did my

postgraduate diploma in "Cortin" University. |

Comentado [MLM164]: Note: High level education related to PR

***(M) And your previous work?**

My first job was PR consultant at Hill+Knowlton, it's a big public relation consultant,

I worked for them during 3 years, and then after that, I decided that I wanted to do

Comentado [MLM165]: Note: She was training in the sector of PR

more journalism, so I started to...there is a story behind, when I decided to take some time off, but people were also annoyed, people asked me why I did, in Singapore is like that sometimes, people want to know what you do, I just, you know, I'm not interesting talking to you, so when I explained why I did, I told people I was freelance copywriter, you know, write all these...like companies contact me, and I just write whatever they want I write, so that what I said, one day I really become a copywriter because people start to give me work. And then, after that, I spend like copywriter about a year and a half, maybe more because I worked for three years, and then I left my first job in 2007, oh! no no no, I was copywriter until the point I started this business in 2010, and in between I also teach what is called polytechnic for a year and an half, so I talked communication, and these kids were from a foundation, so after that I helped to a friend who has something like a marketing, it's a database that he...how can I explain this?...it's some kind of, it's not an official certification but basically I was promoting this software which helps companies that want to be more enviromental in the interior design, and construction businesses...so I worked with a friend architect, it wasn't really a job, I was doing as a favour, and doing that job I met other different people who wanted to advertaise, and they didn't believe in public relations, but a lot of these businesses,

Comentado [MLM166]: Note: Motivation to be journalism, but not for working in PR

Comentado [MLM167]: Note: People in Singapore ask for your job all the time. Social pressure about what do you do

Comentado [MLM168]: Note: She was giving a tale to people about her work, at the end this tale was actually real!

Comentado [MLM169]: Note: She was working like freelance. This means that her network was increasing before she started her business

because they are environmental businesses, they need to make sure that whatever they spend in promotion have to be...so, I said to one guy why you don't consider PR, public relation, and he said "no, no, no, I want to appear in this magazine", so very traditional thinking, and after that I was speaking with other people, and I said "oh my God" even though I didn't want public relations, I didn't enjoy doing that job when I was in my first job, but I thought I need to help of these environmental businesses, so the only way to do that was to promote them, to put them in the news, right?, so I started a public relations for them. I had a very good feeling about this, so I thought I had to do it. To me the most important thing is that, we were talking about motivations, right?, the most important for me was they did well, and in my business model can touch that, so to me it's not very difficult to get people, and then I spend few hours and the job is done. You know? the difficult part is just really come up with a very good guide line, I mean for the subjects when you approach the press...for me it's very simple, so I thought it was very do able, and I gave myself 3 years to see what happen, now it's already 3 years. Now I'm changing my model to teach what I do, how I do public relations, make more sense because there are more and more start-up these days, and

Comentado [MLM170]: Note: Working helping a friend, no salary. But she saw the business opportunity here, she met other people with public relation necessities

Comentado [MLM171]: Note: Recognition of the business opportunity

Comentado [MLM172]: EA: Doing public relation

Comentado [MLM173]: M: Internal motivation promoting these kind of business

Comentado [MLM174]: Note: Not uncertainty about clients and how to perform her business

Comentado [MLM175]: Note: PU of Guide lines for products, but not for her.

they don't have a campaign projects as well, so it's made sense that they come to seminars, yeah...

Comentado [MLM176]: Note: Maybe because she was not motivated about PR itself, it was more about the results, she change in other business models focused on seminars of PR

10-Could you explain what your company is? (8:00)

Ok, my company is a called PR (public relation), I use to call Sustainable PR because I wanted to communicate that I was integrating green small and medium enterprises, so, we also we try to help really small start-ups to promote them in social media.

11-Could you explain why you started your business? Opportunity or necessity?

I felt that for my PR consultancy, it was a necessity because I thought no one is going to do it, and on one knew the language better than, or other relation consultants, better the language than I did because I was in the environmental space before, I started in the environmental space already in 2007, and I understood how it has to be written, for the language, and also how to be positivistic, because the thing about public relations is all about, you know?, selling to your clients, but when you come to the environmental issues, it's different because you want to encourage people to buy what they need, not over consume. So, the language must be very very objective, you cannot exaggerate, you have to be quite trusty. So, I know when I see other journalists from other PR consultants, it's always about, you know, how great it's that company, the product is,

Comentado [MLM177]: Note: Recognition of a business opportunity

Comentado [MLM178]: M: Feel competent skills

Comentado [MLM179]: Note: Recognition of problems in other writers

Comentado [MLM180]: Note: Certainty about how to work

but they only want to show this, great things...so, I mean, people probably they are doing their job because that was what the company wants they do, but they don't achieve...people buy maybe because...but people don't trust that it is a green products, so I thought that it was a necessity, for me it was...

Comentado [MLM181]: Note: Necessity for the society

***(M) But a necessity for you or opportunity for you?**

For me, I would say, I though like I need to do it, so the thing is because I'm a very intuitive person, you see, I go based on feeling, so I go out and I just do it based on feeling. So, this case if I say I don't do it, I will not be able to sleep, so to me it was a necessity, in that sense. So, when I started, you know, Greendrinks, right?, for me it was more a necessity because I will not be able to stop thinking about this if I didn't do it.

Comentado [MLM182]: M: Intrinsic necessity

So, I was very excited when I started Sustainable PA, I changed to the last suggestion,

Comentado [MLM183]: M: I will not able to sleep

Greendrinks, to make it more...because I though sustainable is too long, they gave me some kind of via that I wanted to communicate, so yeah, I feel that when, even though

Comentado [MLM184]: EA: Commercial name for business

Comentado [MLM185]: PU: Too long name

I don't like public relations, in my mind I thought that I was so excited, "I have to do it, I have to help this industry", you know?, so I feel sometimes like it was like a message from somewhere, you know?, I had to do it, it was a mission.

Comentado [MLM186]: Note: External motivation coming from help green business, but not for doing PR to them

Comentado [MLM187]: M: It was a mission

12-Do you have business partners? Are they women and/or men? (12:22)

No, I do have friends who I...if I need help I call them, but they are not my partners.

Comentado [MLM188]: Note: PU and M no shared with business partners

13-Are your business partners also founding partners?

NOT APPLICABLE

14-How is the company divided amongst the business partners?

NOT APPLICABLE

15-Could you explain the process you went through to go from an idea to the start of your business? 12:50

The process that I did it's a very common process, you know?, when people ask themselves "Can I do it?", you know, ammm, I know I can do it but, you know, I think, "can I do it for a long period of time?" "Is this something sustainable for me?"

***(M) But, what actions did you do?**

Oh! I thought this was asking maybe what I thought as well

***(M) All the actions until you started**

Comentado [MLM189]: CALIBRATION NOTE: Again this question is not clear about the actions

Oh! Because it's very easy to start business in Singapore, I just went online and I just registered my business. And then, after that, I had...because I had other business with

Comentado [MLM190]: Note: Certainty about how to start business in S'pore. No PU

other friends before as well, which I left, you know, so I was already aware, you know,

Comentado [MLM191]: EA: Online register business

of what it's like, the risky of having a business is, I would say that, for me I just asked

Comentado [MLM192]: Note: Previous business case with friends

another friend of mine as well who had a PR business, she also had a business by herself,

Comentado [MLM193]: EA: Ask to another friend with PR business

she did most of the things by herself, so I asked if I had to do more else than to register

Comentado [MLM194]: PU: Need some knowledge legal process

my business, you know?, and she said it's not very much, I did the registration at ACRA,

Comentado [MLM195]: EA: Registration ACRA

and then, after that, I just open my website using my money, I found someone could

Comentado [MLM196]: EA: Open a website

Comentado [MLM197]: EA: Using my money

do it very cheap, I went to Udesk, and then I found someone and I did my website for

Comentado [MLM198]: PU: Someone very cheap

Comentado [MLM199]: EA: I went Udesk

less than 50 Singaporean Dollars, that is very cheap, and then after that I did some cards

printed, I told to some people about this, to me it's just happen like that, very fast. I

Comentado [MLM200]: EA: Cards printed

Comentado [MLM201]: EA: Told some people about this

thought to myself, I know in my mind, I can feel in my heart, I think it can work, but I

Comentado [MLM202]: M: Internal feeling it can work

wanted to know it that I could. Always I tell myself, you know?, I think I can work in

this, I have a lot of time, just do it.

Comentado [MLM203]: M: I have a lot time-Autonomy

16-What difficulties did you find during the process of your business creation?

15:50

You mean just administrative or...?

***(M) All what you found, administration, money, etc**

Comentado [MLM204]: CALIBRATION NOTE: She didn't know what difficulties I was speaking

Ammm, everything was very easy, because in Singapore we just, you know?, there is a

Comentado [MLM205]: Note: No uncertainty about the process

“superpriter” if you sign up for “superpriter” business 16:12 the taxation is too easy,

they calculate how much you need for the year, it's all online. Do you know how we do it? It's very easy, basically, everybody has to do this, before mmm we just go online, we put online, everybody has their own pass number, we call sign pass, it's more than ID number, it's very similar, so you ID number and then after that we had our own password, and then we just login, it's very straightforward, everything is in that, in the portal, they tell you what you need to do, what you haven't done yet, and you click on it, only two pages that you have to filled, and then you just lock in. You just enter and your texts are done. Anyone...it's so simple, not like in other countries where some people need an accountant, all that stuff...you don't need that in Singapore. It's more on the private limited companies, and the biggest organizations, they need to get an accountant, but for business "superpriter" it's so easy, that is why so many people start businesses in Singapore. You can do like...I mean, you just go online, you know?...so, that's pretty much it.

Oh! yeah, yeah, the difficulties...you mean about...

***(M) All the difficulties that you found, any. 18:00**

Mmmmmmm, actually, get in business wasn't very hard. I was very lazy at that time because I had never done **cuco 18:15**, people just find me, so I was very lucky, so I

Comentado [MLM206]: Note: Certainty legal process

Comentado [MLM207]: Note: Certainty it's all online

Comentado [MLM208]: Note: Certainty online process

Comentado [MLM209]: EA: Follow the online process

Comentado [MLM210]: Note: Certainty because it's simple

Comentado [MLM211]: Note: Other requisites bigger companies

Comentado [MLM212]: Note: The process for her was so easy that it's very "difficult" for her to find "difficulties"

didn't have to really advertise my business, and also I was very lucky because often people come and then they interview me, write about me in the newspapers, because first I was running GreenDrinks for a long time, people interview me about how you are doing this, it's so unique, so a lot of people know I head this business, so people just contact me. So, I can say I was very lucky, compare to other entrepreneurs, yeah.

17-How/Why did you overcome these difficulties? 19:05

I think, maybe another thing is that I realized, maybe the difficulty I thought that after three years, I told myself, you know, doing PR, I need to change, so there is again something inside of me, I don't want what I do, I feel very resistant doing public relations for any company anymore, but I didn't feel have a passion for this anymore, so that was in my head I said "you know what?, I'm going to change, I want to teach people how to do PR". So, it's more like...I think the difficulty was feeling resistant to what's this. And I guess also, there were clients didn't have paid yet, so that was another challenge, but to me it's also right, because I think it was kind of helping them, so I felt it's ok.

18-What exactly did you do to overcome these difficulties? (20:30)

Comentado [MLM213]: Note: No active search of clients, they came to her. Lucky or knowing where to be?

Comentado [MLM214]: EA: Previous self-employed work non-profit

Comentado [MLM215]: Note: Recognition by prospective clients

Comentado [MLM216]: Note: Lucky or being in the right place doing the right things?

Comentado [MLM217]: CALIBRATION NOTE: The answer only covers herself, she didn't mention other sources of motivation, I mean "who"!

Comentado [MLM218]: CALIBRATION NOTE: She is speaking about the present, wrong!

Comentado [MLM219]: PU: Feel resistant

Comentado [MLM220]: Note: Because her motivation wasn't internal regarding carry out PR, she felt difficult to stay in this business long time doing the same

Comentado [MLM221]: PU: Clients didn't pay

Comentado [MLM222]: M: Helping them

Comentado [MLM223]: Note: Her motivation was more about help "right" (green) companies

Mmmm, I think for people who can't really pay so much, I just say it's ok, you know?,

don't worry about this, ammm, a lot of times we battle, so they give me products

instead, so maybe they pay me like 1,000\$, 800\$, if they don't have they give 500\$ and

a lot of stocks, so we can negotiate. Also I had a client who paid me with shoes as well,

they did eco-shoes, they said we can only 1,000\$, nobody charge 1,000\$, normally it's

at least 1,500\$, so they said we can give you three products, our shoes, our wallets, you

tell us what you want, and every month you can take. Anyway, the company didn't do

very well, now it's down, they have to give yet a pair of shoes, but I was embarrassed

to ask. So, I think not much difficulties in that sense,...because (22:05), maybe, I know

that for this business I want to stay in this business for that long, because for me I

always, I don't see, I know the time that I'm passing in a business for a long time, I

really changed things, so for me I feel that for now I want to work in this, and then I'm

going a start a new business. Even though I'm doing this PR, I feel that my passion is

weaken, now I'm going start a new business and it's going to be focus more on urban

farmings, farmings in cities. Agricultural products, it could be fertilizers, something

like..working with my friends who do that businesses. XXXHotel, XXXItalian

Comentado [MLM224]: EA: Be don't worry about money

Comentado [MLM225]: EA: Battle and products

Comentado [MLM226]: EA: Reduction of prices by negotiation

Comentado [MLM227]: Note: She was working motivated more for helping green companies that for money

Comentado [MLM228]: Note: Motivation was focused on helping green companies instead of making a lot of money or enjoying PR

restaurant, all them are their clients, they give them all fresh vegetables, so I was working together with him with ideas, always for projects,...

***(M) But about the difficulties, the problems that you found in the process to start your business?**

No really, for me it was very straightforward, yeah.

19-Did you perceive any uncertainty during the process of starting your business, regarding issues related to:

-technology

-the political situation at that moment

-financing

-suppliers

-competence at that moment

-customers

-the fact of being a woman

-family

or other? (24:24)

No, I think that because I was a woman it was...at least in my industry, there are a lot of women, so it's very common, and also I think a lot of times women, maybe this is a stereotype, but a lot of times women are more sensitive to the feelings of the clients, they are more understanding, I thought that helps with the interactions with my clients that I'm a woman, yeah.

Comentado [MLM229]: CALIBRATION NOTE: Here it was useful a confrontational question. I.e. "But, don't you find uncertainties regarding the competence?"

19.1-Could you highlight one in particular?

I think maybe in the beginning I thought, it crossed my mind about customers, whether I would have enough customers, so I felt that there were a lot of potential customers out there, but I wasn't really certain that I could get a lot of these customers, yeah. I mean I thought to myself, because I lot of times I say to myself "you know what?, whatever happens, happens", there is a point I don't worry too much, even though I was worried sometimes, it doesn't change the situation, so I told to myself "you know what?, it is what is", I didn't have problems about clients I mean, in the beginning maybe for a month, maybe two, there was nothing about, I was looking in other things, I didn't worry so much about because I started GreenDrinks to work on, and that time I was organizing meetups every month, and also trying to, I guess, be awareness about environmental issues, so to me I was busy anyway,...

Comentado [MLM230]: PU: Enough customers

Comentado [MLM231]: M: Whatever happens

Comentado [MLM232]: M: Leap into the void

Comentado [MLM233]: Note: No problem about start to work, maybe because she didn't have costs running her business.

Comentado [MLM234]: EA: Working in other place

Comentado [MLM235]: EA: Working in related issues

20-Did you find any motivation during the process to create your business

coming from:

-your family or friends

-(intimate) partner

-other entrepreneurs

-other professionals

-mentors

-previous training

-work experience

-political environment

-or other

which helped you overcome those uncertainties? Could you explain which and how? (27:15)

I would say my family. Ok, my friends were very supportive, because I have other friends who also look at to put their jobs, doing something new, so they said yeah, yeah, let's do it. My family told me get a real job, so, they think my role has to be working for someone else, and not to own my own business. Other entrepreneurs...I would say

Comentado [MLM236]: M: Friends entrepreneurs

Comentado [MLM237]: PU: Family real job

when I started in 2010, not a lot of my friends were entrepreneurs but in the past year many of them started their own businesses, some of them maybe they are Pilates teacher, maybe business coach, you know?, all of them they have their own niche very different. Yeah, I mean I had a mentor but more for other projects that I was doing, so it wasn't specific environmental public relations, but...the work I was doing for GreeDrinks, I was with free mentors from the nonprofit association, so I had a mentor that push me, and also to understand how I could use their advices for my work. I found everything very spiritual, some kind of experience, because, I mean, starting in this organization you do so many kinds of questions whether you are doing the right thing, something like that, for this business I worked, you know? for GreenDrinks, for...I was working with other friends but they didn't share the company...so for that experience I realized that I prefered to work on my own, yeah

Comentado [MLM238]: M: Green mentor

Comentado [MLM239]: M: Everything very spiritual

Comentado [MLM240]: M: Work for my own-Autonomy

20.1-Could you highlight one in particular?

It would be my friends, so aaaa, I had friends that told me to go for what I believed, do what I think it's right, that was only what I needed it, really, to know that everything it's ok, you know, yeah.

Comentado [MLM241]: M: My friends

Comentado [MLM242]: M: To know everything it's ok

21-Could you explain what actions you carried out to overcome the uncertainties that you have highlighted as most important when you were starting your business? (31:07)

*(M) You said the customers, the clients

I just told to myself, if I work out and I feel that...because I believe in the universe, I believe that by...in the subconscious if I...in the sense I have to change my mind...I believe that if I want, I can do it this, I believe that in the subconscious we control what we get in our life...

Comentado [MLM243]: CALIBRATION NOTE: Remember her about the difficulties her mentioned previously

*(M) But what actions did you do to solve the problem of the customers?

Oh!, because I didn't persuade any customers, they just came to me, so I was very lucky in that sense, yeah.

Comentado [MLM244]: Note: She is speaking about M but not about EA

Comentado [MLM245]: Note: Although she saw some PU before she started her business, she did nothing about directly, because she was working in the non-profit organization about environmental issues, customers came to her, and she started to run her business.

Second Trial Transcription Singaporean Women Entrepreneurs (2 interviews)

(4) Ayla Kremb "The Talent Society" (32' 45")

1-What is your name?

Ayla.

2-What is your date of birth?

March 30, 1988.

Comentado [MLM246]: Note: 25 years old

3-How many siblings do you have?

One little sister. She is 18 months younger, oh no, 20 months younger.

Comentado [MLM247]: Note: She could be the "leader" in her family

4-What is your place in the birth order?

***(M) ALREADY ANSWERED**

5-Are there other entrepreneurs in your family?

Um, so my parents are both hippies so they did not – I think they've had like two jobs

Comentado [MLM248]: Note: Interesting family environment

in their life. My mom, she – when I was born she – they were like travelling through

Mexico and she was teaching weaving to women and that was kind of her job, the job

that she – well, entrepreneur-style.

Comentado [MLM249]: Note: It could be a good environment for prospective entrepreneurs, since it could promote internal motivations: enjoying whatever you like to do.

Then my dad was a day trader and then they owned apartment buildings, like small ones

when we – like, 12 units or so. It's his job he just ran them basically, the one building

that we had. And then we moved – because that was when I was living in Sweden.

Comentado [MLM250]: Note: Some kind of entrepreneurship

Maybe I'll start with my mom, my dad is Swedish and I was born in Sweden. So my dad

then – so Sweden we had the apartment building and Sweden was also where my mom

was teaching how to weave to other people.

Comentado [MLM251]: Note: Teaching other people

And then we moved to Germany when I was eight. And when we were in Germany my

dad kept managing the apartment building until we ended up selling that and he was

doing day trading on the computer – sometimes successful, sometimes not.

Then something else ran at the same time, like realtor office where they would, you

know, sell their homes and that was also entrepreneurial. So I think my mom has – at

one point my mother actually worked for a realtor office. For about six months – she's

completely unemployable, she has trouble getting along with people, she's very –

fiercely independent. I'm a little bit like that. I'm totally like that.

And then my dad kept – until they got divorced they were working on the real estate

office together but now he's an employee. He works as a nurse. So he educated

completely and became a nurse. He works with handicapped children. So it's really

interesting, I think my mother is very entrepreneurial, very free-spirited, absolutely has

to be the boss of her own thing. Whereas my dad is very much: "I want to be the

support person. I can be your coach," you know what I mean? Very different

relationship.

So I think I have both of those in me because, you know, what I do is start-up coaching.

Well, obviously the coach that's like my nursing dad side in a way. And then on the

Comentado [MLM252]: Note: Rent business

Comentado [MLM253]: Note: Environment very entrepreneurial, her parents weren't employees never.

Comentado [MLM254]: Note: Always entrepreneurship in her family. High internal motivation to become entrepreneur?

Comentado [MLM255]: M: Fiercely independent

Comentado [MLM256]: Note: It looks her father followed what he liked

Comentado [MLM257]: Note: Like her?

Comentado [MLM258]: Note: Like her job now?

Comentado [MLM259]: Note: Motivation to become an entrepreneur can come from her very particular family situation

other hand it's like and completely I'm willing to do it for anyone else and I don't want

to be anyone's employee so I do it on consulting basis. You know, it's about –

6-What does this person/do these persons do?

Comentado [MLM260]: M: Mother & Father's entrepreneurial influence

Comentado [MLM261]: CALIBRATION NOTE: Too complicated for asking

ALREADY ANSWERED. Extension:

Okay, great. Oh, and my grandmother – everybody on my mother's side was an

entrepreneur. Their entire – like, they do the two-role thing where the man had a real

job and the women were all running their own thing. So like, my grandmother was

running a bakery. And then she was running a clothing store. And my aunt is running

a supermarket, like a grocery shop, and there are apartment buildings as well they rent

out. It's always been – and then the husbands had like factory-type jobs. They were

working as supervisors, like they were in Germany so BISF, BISF, the chemical plant?

Yeah, they were supervisors there. So the men had regular jobs and the women were all

entrepreneurs.

7-Do you think this person has/these persons have influenced in you? (How)

Comentado [MLM262]: Note: Could this mean that while the husbands have a steady job, the wives could experiment in their entrepreneurship? Tan (2008) also notes this possibility, where uncertainties about money are not very high, because their husbands are supporting their family economy.

Comentado [MLM263]: CALIBRATION NOTE: Again too complicated for asking

Yeah. Yes, I think that I've watched women have – yeah, I think I've had very strong

women around me my entire life and some of their – I'm very aware of their like, the

limitations of that and the benefits of it, right.

Comentado [MLM264]: M: Entrepreneurial family

So the limitations are of course, you know, being very independent sometimes I don't take advice. It's really good to be independent and have my own principles and mind-set in terms of my work, right. But then I also need to be able to take advice from mentors and implement it and that kind of thing. So it's about – it must mean both good and bad ways.

Comentado [MLM265]: M: Very independent-Autonomy

Comentado [MLM266R265]: Note: Gagné & Deci (2005)

Comentado [MLM267]: PU: Need of advices from mentors

8-When did you start your business?

Last year, February 14th.

Comentado [MLM268]: Note: She was 24 years old

9-Which are your studies and previous work?

Comentado [MLM269]: NOTE CALIBRATION: Maybe other possibility more correct

So I started out – when I was 17 I thought it was a great idea to move to the United States and get married to this boy. And so I did my last year of high school there and then I scraped together all my savings – because I'd moved out of my parents' when I was 15. And so I was working and I was savings, savings, savings. So then [inaudible 05:24] so then I'd go to college, and you know in the States it costs so much money, the first year was \$25,000, like all my money. And I knew I could pay for it myself for one year but then I'm going to have to take a loan. So I started out doing fashion design which I thought was too fluffy. I, you know, I love to sew. I always sewn all my favourite things. But doing it as a job I realized, was not at all what I wanted to do.

Comentado [MLM270]: Note: Very independent in her decisions very young

Comentado [MLM271]: Note: Emancipation very very young. It looks like very strong autonomy

Comentado [MLM272]: Note: She was also employee

Comentado [MLM273]: Note: Maybe influenced by her mother

Comentado [MLM274]: M: I don't want to be a seamstress

So then I went into merchandise marketing and then I went into Economics, right?

Comentado [MLM275]: Note: Training merchandise marketing. It could be an EA, but she wasn't thinking about entrepreneurship.

Dabbled for the first year all the while working full-time at Ralph Lauren as a personal

shopper for them in the Ladies' Department so I kind of got my sales service thing in.

Comentado [MLM276]: Note: Previous work, more training in other area

And I just kept like realizing that, you know, I can't spend – I can't take a \$25,000 loan

if I don't know what I wanted to do. Because I kind of enjoyed the Ralph Lauren thing:

Comentado [MLM277]: Note: No clear motivation

I enjoyed selling people things, and like helping them and making them feel confident

and sexy. It just wasn't everything for me.

Comentado [MLM278]: Note: Motivation doing people feel confident

And then I started working for the Ritz-Carlton which was so much more service – it

was more about - I was in guest relations so I dealt with all the VIPs and how, you

know, how do we create an extraordinary experience for them? You know, what needs

Comentado [MLM279]: Note: Interactions with people influencing in them

to be in the room? How do we anticipate all of their needs? Like, how do we create

something where they cannot go anywhere else ever again, right? That was my job. And

Comentado [MLM280]: Note: Marketing?

that taught me a lot as well, right. Sharing my experience, teaching people how to kind

of – yeah, transferring that excitement to someone so that kind of got me interested in

like, I think of it almost kind of like day trading. So I've always been entrepreneurial

Comentado [MLM281]: M: Teaching people

when it comes to the money side. Like, I've always thought how can [inaudible] day

trading coaching on point as well. So that's kind of how I got interested into being into

Psychology and human behaviour.

Comentado [MLM282]: M: Psychology & Human behaviour

And then we moved to Singapore. So I quit my job and John, my boyfriend got

transferred here – moved here and was completely like: "Oh my God, what do I do

Comentado [MLM283]: Note: Boyfriend important job?

now?" for a few months. And then I started volunteering for some sort of organization

called IDA. They teach domestic money how to take their money and start their own

businesses, right. So with the little – you know, with my interests in trading and my

Comentado [MLM284]: M: Volunteering teaching

Comentado [MLM285]: M: Trading

interests in how people start their business and what – and also how you influence other

Comentado [MLM286]: M: How people start their business

people to kind of become your first customer, and that kind of thing, of doing like –

Comentado [MLM287]: M: How influence people

the biggest thing that I learned is how to influence people and at Ralph Lauren as well

and I kind of leveraged that and to give these domestic helpers confidence to save their

money and to actually start their business and

Comentado [MLM288]: M: Knowledge about how influence people

So slowly, slowly that merged into me meeting Lara, my business partner. Oh, you

know Lara of course, she referred us. I met her, because I was her mentor coach. So I

ended up training at IDA all the other mentors to do the same thing I was doing;

teaching them how to save money, [inaudible] you can save money. So then her and

I kind of realized: "You know what? If these domestic helpers can go out there and

save their money and then turn around and start their business in the Philippines, whether that's a grocery store, or a restaurant or whatever that might be, right, then why the fuck can't we do that?" Right? Why can't we turn around and do the exact same thing. Why can't we help people that are not domestic helpers realize their dreams?

Comentado [MLM289]: EA: Reflexion with a business partner about business opportunity

So we started dabbling a little bit with how do we inspire people to do the same thing?

We thought of maybe creating an incubator or that kind of thing. We ended up in the

Comentado [MLM290]: EA: Think about define business

end working with start-ups, already existing start-ups on the media, marketing kind of

side, like, what is your market? Who are you targeting? How do you validate your

market? What does the customer want? What's the experience going to be like? So I

Comentado [MLM291]: EA: Define business portfolio

was more on the people side while she was more on the processes side. She would look

Comentado [MLM292]: Note: People side? Providing motivation to entrepreneurs?

at, okay, how are you managing cash flow, are you managing the business flow, how are

you managing information flow? Like, what's your manufacturing doing, that kind of

thing. So we did that together, like really tightly-knit for about a year and three months.

Comentado [MLM293]: EA: Work together but separate areas

And then last summer we finished our last contract together and we realized one thing:

that her and I have very different skill sets. She is a project management diva, like, she

is really good at making stuff happen, and organizing people, and creating process and

that's more beneficial for a company that's a little bit further along, right. A little bit

Comentado [MLM294]: M: Skills of her business partner

older. Like maybe someone that's maybe two years plus they've been working at it. I am

the person you want to talk to when you're younger than two years. I'm the person you

want to talk to when you have a dream, or an idea, or a thought, or a skill set that you'd

want to utilize more and then you want to go: "How do I turn that idea into a business?"

That's more me. Like I'm in the beginning when you're so fresh you can't even stand.

That's where I get excited, right. When it's small, small, small. It's just you, you just want

to experiment, validate an idea. What she likes more is when it's already validated. But

yeah, that's kind of like the background of my experience. Did I ever finish college? No.

Do I regret it at all? Absolutely not. Absolutely not.

10-Could you explain what your company is?

So I guess the company is start-up consulting. I mean, I function as a start-up coach.

So yeah, it's a – I mean, it's a coaching – it's a coaching service. It's not a turnkey

solution. It's not like give me your idea and I go and I turn around and make it happen.

It's I stand next to you, while I support you through the entire process, I guide you

through the process of making it happen yourselves so that at the end I'd like

[inaudible] crack babies. We don't want any crack babies, we don't want any

entrepreneurs who can't do it themselves. I, you know, marketing is my strength but I

Comentado [MLM295]: M: Belief on her business partner capacity

Comentado [MLM296]: M: My skills tell me your dream

Comentado [MLM297]: Note: Low perceived uncertainties about her knowledge of how to know motivations of entrepreneurs. This could be led to no EAs in order to increase the knowledge about her entrepreneurship.

Comentado [MLM298]: Note: Related to her previous training

Comentado [MLM299]: Note: Giving motivation?

Comentado [MLM300]: M: Marketing is my strength

Comentado [MLM301R300]: Note. Feel competent

don't want someone to say: "Do my marketing," and I do their marketing. What happens if I get hit by a bus tomorrow, right. Your entire business relies on me and my skill set, like that's fucked up. As an entrepreneur you can't do that, you know what I mean? You should know how to do it yourself. So that's kind of my belief system whereas Lara is more on the side of: "Okay, let's do it turnkey, I'll do it for you," more delivering service. I'm more delivering education. She's delivering service.

Comentado [MLM302]: Note: This is about teaching people how to do it for themselves

Comentado [MLM303]: Note: She believes that entrepreneurs have to do everything by themselves, and she teach how

Comentado [MLM304R303]: M: Teach people how do it alone

Comentado [MLM305]: M: I'm more delivering education

11-Could you explain why you started your business? Opportunity or necessity?

See, that's what I was saying. It's well, opportunity or necessity or passion, right. So I think it was a combination of opportunity and passion. And I believe it's when you start sharing what your passion is about that opportunities come to you. But then in order to be open to opportunities there has to be a certain kind of necessity behind it as well. But I realized, if you look around and you say that if you realize that okay, I need money now then what can I do to get money now? You're not going to create something but you are probably going to want to be involved in long-term, right, because you're fixing a short-term need.

Comentado [MLM306]: M: Passion

Comentado [MLM307R306]: Note: Internal motivation

Comentado [MLM308]: EA: Start sharing what your passion

Comentado [MLM309]: Note: It looks that she was led by deep internal motivation since she speaks about passion instead of money

But if you turn it around and say, okay, what is the thing that I want to give? What is the thing that I want to give from my heart and for me it's making people's dreams come true that I want to give? And as soon as I started sharing that with everybody it just came. Like literally, people came to me with their ideas. Their like; "Oh, I have an idea. Oh, I have an idea," so my joke is always like, so in my website I say: "Take your seat, give me your idea." This is actually your opportunity to sit down and share with me. So that is more my 'why.' So the why is that need to – wanting to help someone turn their idea into a business. But it wouldn't have happened as a random opportunity, like every client that I have has always been an opportunity client.

Comentado [MLM310]: M: I want to give from my heart

Comentado [MLM311]: EA: I started sharing that with everybody

Comentado [MLM312]: M: Idea to business someone

Comentado [MLM313]: PU: Random opportunity

12-Do you have business partners? Are they women and/or men?

I would say Lara is my soul partner at this point. Like, soul as in my heart partner not necessarily my business – we call it business partner but we don't share projects or anything but we meet up every other week just to discuss where we were at, just to brainstorm for our business, individual businesses. So I would say she's my partner at heart.

Comentado [MLM314]: Note: Related to influence in her motivation?

Comentado [MLM315]: EA: We don't share projects

Comentado [MLM316]: EA: Meet up with soul partner

Comentado [MLM317]: EA: Discuss where we were

Comentado [MLM318]: EA: Brainstorm for our business

Comentado [MLM319]: M: She's my partner at heart

M: But?

We don't share financial work anymore.

Comentado [MLM320]: CALIBRATION NOTE: I should be asked why.

13-Are your business partners also founding partners?

I would say that we were founding partners in our entrepreneurial journey for sure.

Comentado [MLM321]: M: Founding partners in our entrepreneurial journey

Like, we had never each individually run a business. Like, my day trading was a business,

Comentado [MLM322]: PU: Individually run a business

I guess. This is my second business. Oh this is my third, I would say. This is my third,

I just realized this. Oh my God, you're making me realize things. Yeah, this must be my

third because my first was never registered was my day trading business. And then with

Lara, our consulting, and then now the Start-Up Coach. Oh my God, this is my third

Comentado [MLM323]: Note: She started with Lara, but she did her own company alone after

business. I did not realize that. Hah! Thank you. Thank you.

14-How is the company divided amongst the business partners?

So actually what's funny is we never divided it up amongst the two of us because in

Singapore you can only start a company if you are a PR or a Singaporean. So it ended

Comentado [MLM324]: PU: Only PR or Singaporean

up being that we had Lara's mother, she's Singaporean, actually start the company for

Comentado [MLM325R324]: CALIBRATION NOTE: This could be a problem if we include Singaporean and Non-singaporean in the comparison, because foreign entrepreneurs could see more PUs related with the legal permissions to start their business in other countries

us. Neither of us is on the books. So she owned a – like, Lara's mom still retains a

Comentado [MLM326]: EA: Singaporean mother started company for us

hundred percent.

And I'm registered as sole proprietor at this point because I'm a PR. So I own a hundred

Comentado [MLM327]: EA: Registration PR alone

percent now – it's my own thing.

Comentado [MLM328]: M: It's my own thing

15-Could you detail the steps you carried out to go from an idea to the start of your business?

Comentado [MLM329]: CALIBRATION NOTE: Too complicated for asking again. Look for advices

I would say that there's not an idea necessarily behind it, right. It's almost evolved on its own. Because it was more opportunity that created the idea.

Comentado [MLM330]: Note: This is not clear

M: But, what were all the steps that you did until you had your business?

Comentado [MLM331]: CALIBRATION NOTE: Question 15 needs to be more clear

Yeah, so it's interesting because with Lara, I guess because there's flow, right. Her and

Comentado [MLM332]: M: There's flow

I started talking on February 14, 2012, right. And we were talking at a coffee shop. We

Comentado [MLM333]: EA: Her and I started talking

were talking about the idea, her idea. It already started there. I should've known the

Comentado [MLM334]: EA: Talking about her idea

moment there that I was not meant to be consultant with her but I was meant to be a

Comentado [MLM335R334]: Note: Maybe she was entrained with the her partner's idea

start-up coach. She told me her idea of really wanting to – she was a consultant for this

Comentado [MLM336]: Note: She was following the idea of her partner

kind of boutique management consulting firm, right. And she kind of did not like it at

all. And she was sharing with me: "Oh, I really want to help – I really want to see the

impact of the work that I do." And instead of telling someone: "Oh, go out there and

optimize this plant, never seeing the benefits of her advice, never seeing the end result.

So we were talking about that and I said; "You know what, I can help you with that.

Like, I'll help you with whatever you need help with. You know, I'm just on your team."

Comentado [MLM337]: EA: I can help you

And then over time we started like, brainstorming – we started brainstorming if we were

Comentado [MLM338]: EA: Brainstorming

going to see the end result of what we do, if we want to see the impact why not help people start business, right?

Comentado [MLM339]: PU: The impact what not help people start business

So the first thing we did was we kind of experimented, we did some workshops on kind of helping people find their passion, their strength, right, what they might be good at.

Comentado [MLM340]: EA: Workshop find passion

Comentado [MLM341R340]: Note: This kind of action was also mentioned by Marieke trying to define what exactly the service would be

And then it wasn't really Lara's thing I could tell. It was not. I didn't really say anything about it but it wasn't really her thing, you know, I'm always the coach. Anyway, so I

Comentado [MLM342]: M: I'm always the coach

Comentado [MLM343R342]: Note: related with her competent

said: "Okay, maybe what we're going to do is sort of an accelerator where we incubate people or like they come twice a week to do this little sort of project and have fun with

Comentado [MLM344]: EA: See what could be their business

us and maybe quit their job later." And so that was kind of an experiment. We did some focus groups which were totally biased. We were super – like, looking back at it we were just creating the answers that we wanted instead of actually listening to the answers that were coming at us, right.

Then so that was – you could say that that was our – a moment of inception, right. And

then we were experimenting in some market research. We did like some surveys and stuff. And then we kind of ended up realizing or we ended up seeing that by

Comentado [MLM345]: EA: Some market research

Comentado [MLM346]: EA: Some surveys and stuff

happenstance instead of working with someone who wants to start a business we ended up - by opportunity – working with somebody who had already started a business. Our

Comentado [MLM347]: EA: Working with somebody who had already started a business

first client was someone who wanted to start one. The second client was someone who'd already started a business. And then because that was a precedent all of a sudden we were working with people that were like two years and older, we just continued on that road, right.

Comentado [MLM348]: EA: Work with someone who wanted to start one

Comentado [MLM349]: EA: Work with someone who had a business

Comentado [MLM350]: EA: Work only with people with business

It's interesting is that once that broke in that one of those contracts were completed we turned around and looked at what we wanted to do. So Lara continued on that path whereas I kind of shifted back to where we started which is helping people who didn't

Comentado [MLM351]: EA: Redefinition of her business

have a business. I think those are the steps. It's almost like reiteration. So I was almost like coaching Lara along on her own journey the entire time that I'm realizing it. Which

Comentado [MLM352]: EA: Come back people without business

Comentado [MLM353]: EA: Coaching her business partner

Comentado [MLM354R353]: Note: This could lead an increase of motivation in her business partner

is probably why I wasn't interested in the projects that we did like emotionally invested or even passionate about them. I wasn't that excited on the projects themselves because

Comentado [MLM355]: Note: She wasn't motivated to start this business, she was more interested on help her business partner.

I want to be coaching, I didn't want to be the executer, I didn't want to be like the leader, I wanted to be the coach.

Comentado [MLM356]: M: I want to be coaching

Comentado [MLM357]: M: I want to be the coach

So for me personally, it's been a journey of reiteration. It's almost like I realized over and over again like, oh I want to be the coach. Oh, I want to be the coach, oh I want to be a coach. I don't want to – I don't want to do it. I want to be your support to help you make it happen. Yeah, that's the realization, absolutely.

Comentado [MLM358]: EA: Journey of reiteration

Comentado [MLM359]: M: I want to be your support

In terms of steps, for me it's been certainly round. It's not necessarily steps lined like this. It's more like realization, oh! And I would start again at experimentation. So you could say that three months ago or four months ago – let's say June, June 1st, you could say that I started out where I was again February 14th the year before. Because I again started experimenting and started kind of like, yeah, like running little workshops and stuff for my own thing. Yeah, so like circle.

Comentado [MLM360]: EA: Start again experimentation

Comentado [MLM361]: EA: Running little workshops

Comentado [MLM362]: M: For my own thing

Comentado [MLM363R362]: Note: Autonomy

16-What difficulties did you find during the process of your business creation?

The biggest difficulty is two things: confidence and message, right. So -

M: Confide – what? Sorry.

Confidence and message. So am I confident enough to say to someone else: "Hi, my name is Ayla. I'm a start-up coach," right. And then number two is message, what the fuck is it that I do? What is my specialty, right? And sometimes in order to discover your specialty you have to do anything you're not so special at. You realized that "Okay, I'm not that interested in creating processes for businesses that are already established. I'm more interested in the inception stage, the experimentation stage, the creating," [inaudible] confidence part. How do I explain that to someone, really? Even though I

Comentado [MLM364]: PU: Confidence

Comentado [MLM365R364]: Note: Related with the motivation to be competent increased by knowledge and experience

Comentado [MLM366]: PU: Message

Comentado [MLM367R366]: Note: Definition of her business

Comentado [MLM368]: EA: Do anything you're not so special at

Comentado [MLM369R368]: Note: Experimentation

Comentado [MLM370]: EA: Experimentation to be more confidence

would say that marketing is my strength and I can take anyone else's confused jumbled message and make it very clear –

Comentado [MLM371]: M: Marketing is my strength

Comentado [MLM372]: M: Make it very clear

Comentado [MLM373R372]: Note: Feel competent

I can take anyone's other message and kind of like make it very clear when it comes to your own it's filtered constantly with self-doubt. So if I, like, I remember a big discussion that Lara and I had was this; on our website we were going to – our tag line was; "Realizing great ideas with talented people," that was our tagline, right. But we were not confident enough to put it up there. And my message is always: "No, we need

Comentado [MLM374]: PU: Website message

to say basically I – we realize great ideas with talented people." Whereas she was "realizing" is more passive because then it's like not the big commitment. And it's the same thing now, now when I write on my site that, you know, I "turn ideas into businesses," that's a claim I'm doing, stating, right. Am I really turning ideas into businesses or am I turning them into ... or am I making people's dreams come true, right? Like, that's a big ass claim. And I think that's the biggest challenge; having the confidence to say it and then making your message really clear. I think those are the biggest challenges.

Comentado [MLM375]: M: We realize great ideas

Comentado [MLM376]: PU: Definition of her business

Comentado [MLM377]: PU: Making your message really clear

Comentado [MLM378R377]: Note: Uncertainty about be competent

17-What were the reasons and/or who helped you to overcome these difficulties?

I think the biggest helper is time and conversation. So it's almost like you have to say what you do a million times before you're confident in it. And you also have to talk to people all the time so they can reinforce it.

Comentado [MLM379]: M: Time

Comentado [MLM380]: M: Conversation

Comentado [MLM381]: EA: Say what you do

So if I like start talking to someone about my passion for making people's dreams come true and they turn around and say: "You know what? I had this dream and you made it come true." Or like: "You helped me with this, and this, and this." And it'll be like:

Comentado [MLM382]: EA: Talk to people

Comentado [MLM383]: M: People can reinforce

Comentado [MLM384]: EA: Speak people about my passion

"Yeah, you know what? I do, do that." So it's almost like anyone that I share my idea with has helped me in my business because they reinforce or maybe they say: "I don't really see you as that. I see you as this," so it's like – it's almost every single person I've talked to about my idea has helped me.

Comentado [MLM385]: M: People say you helped me

Comentado [MLM386R385]: Note: This increase her motivation by feeling competent

Comentado [MLM387]: EA: I share my idea

Comentado [MLM388]: M: People reinforce me

18-What exactly did you do to overcome these difficulties?

Talk to people, like just share be open to the fact that I'm going through it.

Comentado [MLM389]: EA: Talk people

Comentado [MLM390R389]: Note: She has already answered this question in the previous one, linking M with EA

Comentado [MLM391]: EA: Be open

19-Did you perceive any uncertainty during the process of starting your business, regarding issues related to:

-technology

-the political situation at that moment

-financing

-suppliers

-competence at that moment

-customers

-the fact of being a woman

-family

or other?

Does uncertainty mean doubt or whether -?

M: Uncertainty is about challenges, difficulties, barriers...

Oh, difficulties. Oh, because I was going to say being a start-up is 100 percent uncertain environment. Okay, so -

Okay, so I think what you're asking is are there challenges in the process regarding technology, yes? Like this morning for example, my fucking computer was about to die.

Like, my screen starts flickering and I know I have all my stuff in there. I need to buy a new computer today.

M: But when you started?

Comentado [MLM392]: CALIBRATION NOTE: Other entrepreneurs say "clients" many times, instead of "customers". Change to clients

When I started? Actually, I was exactly [inaudible] my computer was fine. So technology, yes. In terms of what should I use, what should I – I ended up saying simple is better: excel spreadsheets, done, right.

Comentado [MLM393]: PU: What excel spreadsheets

The political situation at the moment, in terms of challenges I would say that starting the company that might be a bit political because for regulatory reasons in Singapore: can you ... can't you... can you start like this, some limitations on this department.

Comentado [MLM394]: PU: Regulatory reason in Singapore

Comentado [MLM395R394]: CALIBRATION NOTE: Again here some Pus could come from being a foreign entrepreneur, so for the comparison it has to be meditated

Financing – because I started a consulting business, zero input, no problem.

Suppliers – no, don't have any suppliers so didn't have any vestment.

Competence at the moment, yes, fuck yeah. I mean, so many things I don't know. Many things I don't know, yeah, endless, endless. And honestly I think competence is something that – I don't even like the word, competent in what? It's more like building slowly on experience. I mean, everything is new. Every step is new, you know, never – it'll never be 12:08 again, right on November 13, ever again. So whatever comes after

Comentado [MLM396]: CALIBRATION NOTE: She is speaking about her competence, not about competitors. Change the question to much clear.

this second is going to be completely out of my comfort level, never done it before.

Comentado [MLM397]: Note: What is the meaning?!

Customers, yes. Who the fuck is my customer? Who's going to pay for me? Who's going to pay for my service? Maybe there's nobody around – for example, love working with start-ups. What's the biggest problem with start-ups? No fucking money, right? We

Comentado [MLM398]: PU: Who pay me

Comentado [MLM399R398]: Note: Again PU of customers are related with financing

Comentado [MLM400]: PU: Start-ups not fucking money

didn't have any money. I didn't invest in a coach. Maybe my customer is someone that's older – second career kind of customer, they have some money, they have some savings. They might be a good option for me but then, you know, a lot of start-ups are really – people are attracted to me because of my personal age would be the young people, they don't have any money. So maybe [inaudible] I'm going to ask the young people to pay me I'm going to ask [inaudible] do serve their community. So coaching business instead, in the beginning I never thought of that, right. So approaching this from a different angle saying I'm still building the same customer but who pays me might be different, right.

Comentado [MLM401]: M: People are attracted to me of my personal age

Comentado [MLM402]: M: They don't have any money

Comentado [MLM403]: PU: Ask young people for money

The fact of being a woman, I think that has been just a benefit because a lot of business coaches are men and a lot of – in Singapore, there's a lot of women that follow their husbands and they're all feeling lost and want to do something so the fact that I am a woman is a benefit, they can easily connect with me. And I am expat woman as well, so there's like an instant synergy that works really well.

Comentado [MLM404]: M: Being a woman is a benefit

Comentado [MLM405]: M: Easily connect with me

Family, my parents I don't think would have an opinion ever on what I do. Like, does my mother wish I went to college? Of course, right. Does my – is my dad painfully insecure about never having become like doctor or something respectable? Is he really

insecure about that? Yes. And does he kind of leverage that insecurity on me sometimes being, "Oh, you know, do you really want to do this? Is this really like good enough, you're enough, blah, bah, blah"? So you know, some doubts but let's face it, they're an ocean away, what are they going to do? Yeah, so yes.

19.1-Could you highlight one in particular?

One in particular I think most challenging is competence.

It's more like confidence in my competence. That's what tough.

20-Did you find any motivation during the process to create your business coming from:

- your family or friends
- (intimate) partner
- other entrepreneurs
- other professionals
- mentors
- previous training
- work experience
- political environment

Comentado [MLM406]: CALIBRATION NOTE: She is speaking about her competence not about her competitors. Her competence is more related with "technology" maybe

Comentado [MLM407]: PU: Confidence in my competence

Comentado [MLM408R407]: Note: It looks like because her background is not so strong, compared with the other entrepreneurs interviewed, her confidence about her competence is very low. Nevertheless, her actions are not led to get more knowledge about her skills, they are focused on experimenting and talking other people. Therefore, her motivation doesn't increase from academic studies.

-or other

which helped you overcome those uncertainties? Could you explain which and how?

I would say family and friends – I would say friends. I wouldn't say family, so friends as in who's sharing kind of my what I wanted to do and being like- not telling me that

- Comentado [MLM409]: M: Friends
- Comentado [MLM410R409]: Note: She say this before also
- Comentado [MLM411]: EA: Sharing what I want to do

I'm crazy, basically. And then other one is becoming a member here at the [inaudible] of the people in the same ship, yeah. Like being able to see myself in them totally. And then motivation, work experience, yes every project that I did I became more confident.

- Comentado [MLM412]: M: Be member here
- Comentado [MLM413R412]: Note: The interview was conducted in a co-working, where they are many other entrepreneurs
- Comentado [MLM414]: M: Work experience in her business
- Comentado [MLM415R414]: Note: This increase feel competent

20.1-Could you highlight one in particular?

I would say work experience and other entrepreneurs.

- Comentado [MLM416]: M: The most work experience
- Comentado [MLM417]: M: The most other entrepreneurs
- Comentado [MLM418R417]: Note: This is the same "be member here"

21-Could you explain what actions you carried out to overcome the uncertainties that you have highlighted as most important when you were starting your business?

I would say the word, "yes," that's my biggest word. I would just say yes even if it's scary or it freaks me out like if I ever got a tattoo it would be the word "yes," see, I kind of want to do that this week. I kind of want to get a tattoo of the word "yes," because it's the only thing that will take it to the next level. Like, that's the only – that you passed

- Comentado [MLM419]: EA: The word yes

it. Because I mean, all the uncertainties and all the challenges, they are all so freaky unless you just say yes to them and like for example let's say you're really going to learn – like, legally it's really difficult unless you constantly tell yourself, "Yes, I can find a way. Yes, yes, yes, yes, yes," and you will never look hard enough. So I think the word "yes," is the one thing – the one step I've taken, saying: "yes," just that.

Comentado [MLM420]: EA: Say yourself yes

M: And the competence your action?

Comentado [MLM421]: CALIBRATION NOTE: This should have been "competitors"!!

The competence, I would say like for example, competence is just like your experience again, right. So it's just saying yes to projects. Just saying yes to things that I didn't know if I could do. So just saying yes.

Comentado [MLM422]: EA: Yes to projects

Comentado [MLM423R422]: Note: Interesting, she want to increase her competence by increasing her experience, but not studying what others have done before.

(5) Lara Dudley “The Talent Society” (46’ 02”)

1-What is your name?

My name is Lara Dudley.

2-What is your date of birth?

11 of January 1984.

Comentado [MLM424]: Note: 29 years old

3-How many siblings do you have?

One older sister and one half younger brother.

Comentado [MLM425]: Note: She is the second, she is not the alleged leader because she is the oldest

4-What is your place in the birth order?

ALREADY ANSWERED

5-Are there other entrepreneurs in your family?

No. Oh, actually I recall my mom has a very entrepreneurial spirit. And my stepmother was entrepreneurial but a total flop. And my dad has set-up some smaller side businesses just for extra income but that – I would, yeah – but, I mean, his main job is corporate.

Comentado [MLM426]: Note: Family environment very entrepreneurial could boost her motivation.

6-What does this person/do these persons do?

These entrepreneurs, okay, so my dad set-up two businesses in Brunei. One was a postcard business selling Lighthouse postcards and the second one was – You know the bouncing castles?

M: The what?

The bouncing castles? It's like the inflatable – inflatable sort of, like bouncing thing, yeah.

M: Ah, yeah, yeah.

So he bought like five or six of them and then rented them out for birthday parties. My mom – gosh, my mom's done lots of things but mainly in F&B and she opened up a massage parlor. She has also opened up – she's a franchisee for Yakitori Company. She's

also done home services for post-natal massage and at the moment she's looking to open up a [inaudible 02:19] store.

Comentado [MLM427]: Note: Entrepreneurial environment in her family

And my step-mother, she – every single thing that she's done – which is a lot, and I'll describe what she's done – is failed so I'll caveat that. In fact, I learned all the failures of how not to run a business through my stepmother. So what she done, she did import-export of luxury handbags, she did – there's the SEA Games and she did merchandising for the SEA Games in Brunei, she dealt with – she had her own fashion label, she sold jewellery to Brunei royal family, she tried to do a helicopter deal between the Russian and Thai government, and a timber deal and I think maybe a rice deal as well. And what else has she done? She's done a lot of crazy shit. [laughs] I think that's just an example of some of them.

Comentado [MLM428]: Note: learning by other faults

Comentado [MLM429]: Note: Maybe this could help her to realize what is really possible and what it's a crazy entrepreneurship

7-Do you think this person has/these persons have influenced in you? (How)

Tremendously, yeah. Definitely. Dad, in a very measured way. Like he will – when he does something, when he knows he can make money out of it. So he saw the opportunity to make money out of postcards and he does it but he's not – he won't innovate on it. He'll just start it, it'll go, and it'll stay the same and then somebody else will come in. So the business might last for let's say four or five years and he'll only do

Comentado [MLM430]: Note: Dad influence about strategy. Think before do it.

it sort of part time. But he's very, very measured and he knows when to call it quits. He knows when to like: "Okay, well, that's enough," and then go on because this is not his core income, right. This is just pocket money on the side this will pay for our living expenses.

My stepmother, she just taught me how – she was complete opposite: not measured at all, very reactive, very sort of like opportunistic, not thinking through things very well but she'll grab on to opportunities and she's a real connector. She knows a shitload of people and if she doesn't know them, she'll get to know them. So she'll get to know, say, some of the biggest jewellers. She'll get to know all of the government officials. Like, she'll be able to connect her way through. Now I don't respect her on her values side but I mean, she's got some balls so, you know, to be able to just – yeah, just be able to make the connection. She can't close things though.

And my mom, out of all of them, I think is inspirational for me because she's just so bloody hard-working, really, really hard-working. She'll - one, she'll get the qualification, right. And then she will train people. And she'll train people through leading by example. Like, she is so hard-working. Like, to run your own massage – to run your own Yakitori sort of store the hours are really, really long – super long. I remember she

Comentado [MLM431]: Note: Stepmother way corroborates that father's way is good

Comentado [MLM432]: Note: Connections can be done

Comentado [MLM433]: Note: Her mother can be an important source of motivation during the process to be an entrepreneur

used to own a [inaudible 06:07] store as well and she, you know, she would be up by sort of like 4:00 a.m. and, you know, prepping and she'd work all day. When she closes the stall it's sort of 7:00 p.m., she would then go back and make a rum-part, the source again, in preparation. When she gets back she wouldn't get sleep until like 1:00, that is ridiculous. But she's just so, so hard-working and so when she trains her staff she really leads by example. And she will do every single role in the company from cashier, to dishwasher, to you know, trainer. She would just do everything and she has no qualms

Comentado [MLM434]: Note: High entrepreneurial influence from her mother

about it. She has no airs about it. And I'm sure if you asked her she wouldn't classify herself as an entrepreneur but to me she epitomizes what an entrepreneur is.

Comentado [MLM435]: Note: This can lead a high source of motivation by her mother

And yeah, so I think – I think have they influenced me? Yes, I think they – I think they have. And I wouldn't say that I've got those qualities but I would certainly aspire to have the qualities that my dad and my mom and the connective qualities of my

Comentado [MLM436]: M: Be like my dad and mam

stepmother and the opposite of everything else of her.

8-When did you start your business?

When did I start my business? So first of all maybe a little bit about my business and what – it's consulting, basically. And I started it two – no, no, started it sort of – sort of April – May last year. So April – May 2012.

Comentado [MLM437]: Note: She was 28 years old

9-Which are your studies and previous work?

So I studied Economics in London and my previous work – I've done shitload. So I was always taught that my 20s are for learning, and my 30s are for earning. So I'm 29 and I turn 30 in January. So I was told that at the age of 21 because after university I went and – I packed up a suitcase and I just went to Shanghai.

And I – and in Shanghai I did anything I could to pay rent. So I was a PA to a CFO of a really big company in China. I was an intern at a venture capitalist. I was a tour English – I tutored Maths which actually paid the best out of everything – and also I did voice over work as well. And I'm sure I did like some other odd jobs here and there just to get money.

And I found that I couldn't get a proper job because actually all my friends in London were in investment banking. They're all working for like Goldman and Sachs and stuff like that and I decided like at the age of 21 I was too young to go into investment banking. I didn't know if that's really, really what I wanted to do and I knew that hours were shit so that's why I went to China. But when I was in China, especially around December time I'm hearing all my friends getting these really big bonuses and, you

Comentado [MLM438]: Note: High qualifications

Comentado [MLM439]: Note: Work related with her studies, increase practice knowledge about

Comentado [MLM440]: Note: Following her internal motivation

Comentado [MLM441]: Note: looking for her motivations

know, really doing well at Goldman & Sachs. And I'm just like: "What the fuck am I doing with my life?"

Comentado [MLM442]: Note: External motivation boosted by money?

And I remember it was at that point that I was out for drinks with a friend and he said:

"You know what, Lara? There's some people in life that know exactly what they want but you're not one of them. And that's A-Okay." And he was the one that gave me advice that his uncle gave him which was: "Your 20s are for learning and your 30s are for earning. Don't worry about the money, just learn as much as possible, be open to learning, and put yourself in situations that you could learn the most and then – and don't worry about money because that would come later." And not that I'm here to really make money but, you know, even in the 30s I've realized that it's not about earning in my 30s but maybe putting my skills to the most impactful use.

Comentado [MLM443]: Note: This could increase her internal motivation about what she really liked to do

Comentado [MLM444]: M: Putting my skills to the most impactful use

Comentado [MLM445R444]: Note: Very internal motivation

And so okay, with that I decided I really couldn't get a proper job in China because I sucked at, you know, I wasn't very good at my studies in Chinese. And plus I really didn't have any real work experience. So I went on a holiday weekend at Hong Kong, absolutely loved it. And I think this was around 2006 and the economy in Hong Kong was doing really, really well there at that time. So I decided to move over there and then I worked in customer services at Bloomberg which is – it was such a shit job but it was

a really like, a really great – like, reflecting back on it, I learned so much in terms of how

to deal with customers. And also the processes that make big organizations so efficient.

And then after that I worked in a Hedge Fund and I was – it was actually proprietary

trading firm. They're futures and options bankers. And I went in – I worked there for

about three years and I was actually responsible for the business development in the

region. I started off as a project manager and then within a couple of months became a

Business Development Manager for the region. And so they were a propriety trading

firm so they didn't actually have any clients. So what business development meant for

them was how can we make more money by trading in new markets? And it was all algo

trading so business development kind of composed of three components: (1) how

much money can we make, (2) what are the – what are the legal and regulatory

requirements for us to trade – and in places like China or India that's really, really tough

– and the third component which is actually one of the trickiest is the technology. How

can we – how can our service, with our [alpha phones 13:19] in it, get close to the

matching engine as possible because we were talking in pico seconds, right. We were

like – any sort of inch of wire counted, right. So then it was a lot of investigating work.

It was how could I find out where the matching edges were and how could I find out

Comentado [MLM446]: Note: Learning how deal with customers. Be more confident.

Comentado [MLM447]: Note: Increase feel competent

Comentado [MLM448]: Note: High responsibilities could increase her feel of competence

how could we – and it was about talking to different people and I remember even going over to Google Maps and thinking – looking at the drainage and looking at the drainage work and the road system to figure out from the data centre which ones were the closest ones and all this sort of stuff. And so I did that, loved it, year round. It's a bit like working with a tech start-up on crack and everybody's just loaded with money. And I mean, if you could go into – Because everybody wanted our business. Everybody wanted us to trade with them so – all the brokers wanted us. So then you would go to meetings, say Goldman Sachs or ABN-Amro, something like that, so they're all in their suits, stuff like that trying to impress you and then you just walk-in in short sleeves and flip-flops and it's like – and it's just really – it's such a great working environment – and the problem is that there was a real sort of – how do I say? There was no value-add to society. Like, literally we're just making our two shareholders even richer and everybody else in the office richer. So the people - I've got my best friends from there and – but in the end though it just really clashed with my values. And after a while I've learned everything that I needed to learn. There wasn't really much progression I could see myself there.

Comentado [MLM449]: Note: She was working making use of business strategies

Comentado [MLM450]: Note: She was creating strategies

Comentado [MLM451]: Note: Her motivation doing strategies seems internal, she enjoys this kind of job, it's not about money

Comentado [MLM452]: Note: Again her motivation doing this job looks no about money. This could influence in the fact of being an entrepreneurs

Comentado [MLM453]: Note: She needed something more motivation for doing that job, some good repercussion in the society

Comentado [MLM454]: Note: Economic incentive can lead external motivation and also amotivation to work.

Comentado [MLM455]: Note: Motivation was being outsourced. This could lead amotivation to work!

Comentado [MLM456]: Note: Motivation came by learning new things. She was feeling more competent.

So then at that time my partner got offered a job to head up the IFC in Mongolia. And I mean, you don't really turn down the World Bank. It's like such an amazing position to have. So we actually moved to Mongolia for six months. And there I was in this sort of what-the-fuck-am-I-going-to-do-with-my life sort of stage again because I couldn't find a proper job. I got offered jobs that were, you know, working with some of the biggest banks in Mongolia but, you know, the position was great, job title was great but your team you knew was going to be incompetent. And they were going to have no sort of processes or resources in place and you just knew that your hours are going to be really long and your pay was going to be really shit so I was so why do this? And then I was like do I start up my own thing? I was thinking of doing a VA and stuff like that. And actually, you know, living in minus 30 degrees was not really my cup of tea. So I actually – we were meant to be there for like three years but actually I lasted for six months and then left and decided to move to Singapore instead.

And finance is such a great background to come from because – especially here in Singapore because you know you can always go into it. So I know if I wanted to back into finance tomorrow I could quite easily do that and get really good salary, good job, good bonus, and my life would be sorted. So I knew that that was always going to be

Comentado [MLM457]: Note: It looks like it was very difficult to leave the other job

Comentado [MLM458]: Note: She likes to follow her internal motivation. Enjoy what she is doing

the case. And then decided to – well, my experience in Mongolia definitely made me see a different side. I was – my life was really weird there. My life was – in the mornings I would go for language lessons and learn Mongolian and after that I would go volunteer at an orphanage or something. And then I would, in the afternoon, I would have a meeting with let's say a bank or something, just try to get to know what the lay of the land is. And then in the evening, you know, you would have dinner with a Minister or the head of the UN or something like that. So just within 24 hours you go from, you know, having your Mongolian lessons in the middle of like, in the middle of poverty, basically by a – I remember my classes were just, you know, you could see the shanty towns outside the window. And then you would go, you would go to the orphanage and you would play with the kids and you know, yeah, you just play with them and just have conversations with them in English and stuff like that, donated a lot of stuff to them as well and, you know, just try to connect with them and try to play sort of a big sister role to some of the teenagers as well. Then you would, you know, go meet some, you know, professionals in the afternoon like you'd have lunch with the WBC partner and stuff like that then in the evening time you would go and, you know, you'd go and you'd be shaking hands and having – you know, the Minister would be coming over for

dinner and stuff like that. So it was just such an incredible, incredible experience to have. And I was incredibly blessed, incredibly privileged and that kind of opened up my eyes to a different side of me.

And so I decided that, you know, I can always go back to finance but why don't I try

something else. So when I moved here I went into management consulting for MNC

and government level at Aid and Strategy Institute and that was amazing. That kind of

– I feel as a business firm and a hedge fund I was very much basically a consultant,

internal consultant. This was, you know, consulting in many more industries which I

found really fascinating. I think what I really liked at the hedge fund was that you

develop the strategy, you got it passed by the Board and then it would go into execution

and you would execute it, your role went into project management. And I really liked

that. When I was doing management consulting you would do the first part which is

the strategy development bit but the buy-in internally was never really done properly

because they never let you in. and then you would never get involved in the execution,

you would just go and go on to a next client. And I mean, our clients were great, it was

like, GhealthCare, UNESCO, Commons, they were really like great clients but I was

just like, you know, the fact that there was no follow through I was like: "This is just a

Comentado [MLM459]: Note: Everything is not about earning money, she needs something more behind. More internal motivation.

Comentado [MLM460]: Note: Internal motivation working like a consultat

Comentado [MLM461]: Note: She like to develop strategies, this is a source of motivation to create her own business

Comentado [MLM462]: Note: She wanted to be more involved in the strategies with her clients, but it wasn't possible in that job. Being in all the process of a strategy is very motivational for her. This is definitely a source of motivation for creating her own business

waste of my time." And on the side lots of us – all the partners were doing pro-bono work, the Heart being one of them, and that's how I got into the social enterprise business. Eden had a seat on the Board of Advisers like a year before – when Grace first had this idea which was a year before it even got started, a year before they bought that space and so Kelvin asked if I wanted to take that seat so I did and I was quite active on that. And that was one of my first taste of, you know, helping an actual start-up. And then from there, there were loads of other start-ups that I started helping. And some of them went through rounds of funding and from there they actually came up to me and said: "Look, can you actually help up with this business development part?" I was like: "Okay," and this happened sort of three or four times so – with different companies so I was like: "Oh my God, I'm [inaudible 22:04]," and Ayla at that time – I'm sure you'd been to [Dida Ayla 22:07], she was helping me with some of the projects, we were working together on those. And so that's how it just got started and I found it a lot more fulfilling than consulting MNC and gov – even though the pay is a lot better there, again, it comes back to my 20s are for learning, my 30s are for earning, don't worry about it, as long as I can pay my rent I'm okay. And also, the other beauty of

Comentado [MLM463]: Note: Previous comment is really here!

Comentado [MLM464]: Note: Following internal motivation

Comentado [MLM465]: Note: Being in a social enterprise business was motivational for her. This was a EA without keeping in mind to be an entrepreneur.

Comentado [MLM466]: EA: Helping with projects

Comentado [MLM467]: EA: Working with a partner

Comentado [MLM468]: M: More fulfilling than consulting MNC and gov

Comentado [MLM469R468]: Note: Internal motivation, she was enjoying her work more than in other jobs

Comentado [MLM470]: Note: She is more motivated by doing her work than for economic incentive

Comentado [MLM471]: M: I can pay my rent I" okay

working in finance is that you're able to save a shitload of money like through your bonus and stuff like that.

Comentado [MLM472]: EA: Save a shitload of money

So to me it was maybe this is sort of my dad being the very powerful [inaudible 22:44]

there's no risk for me to start on my own and developing my own portfolio of clients

which is what I did and then I can start working and consulting in a manner that is in

Comentado [MLM473]: EA: Developing my own potfolio

line with my values. So that's where I am today. [laughs] So a very long-winded answer

Comentado [MLM474]: M: In the lines of my values

to that.

10-Could you explain what your company is?

My company, what it does is with any company they've all got a vision but they don't

know how to get there. And so I kind of come in and help them develop a strategy not

Comentado [MLM475]: Note: She said she like develop strategies

to get necessarily to the vision but to get to that next step. And you know, to develop

that strategy usually takes one to two months because it's about really understanding

the business, talking to all their stakeholders so that's stakeholders internally, the team

and also externally, their customers, their vendors, all these sorts of thing and to really

understand the company and develop the strategy, so that's step one.

Step two is communicating that strategy both internally and externally to get people to

buy into it. And then step three is I provide management support throughout the

execution of it. So a lot of this is developing the processes, mentoring the team, and opening doors for them. So yeah, opening doors for corporates or new business partners, stuff like that. And so that usually lasts about three to six months after which hopefully they should be equipped enough, and confident enough to be able to carry this through by themselves. And then it goes into the last stage which is advisory work. So then I usually just go into the Board of Advisers and then, you know, meet up with them on a monthly or quarterly basis and check things, how things are going. And then potentially next year some of my previous clients will meet with me to do some sort of special projects with them.

Comentado [MLM476]: Note: She is doing all the steps in the strategies, what she wanted to do.

11-Could you explain why you started your business? Opportunity or necessity?

Opportunity. But opportunity is I wouldn't say the reason why I started it. I would say that's a calculated factor into it but the reason why I started it was: (1) because I didn't necessarily align with the typical way that management consultants were working in terms of those little execution support. So that was one of the things that maybe was a necessity; I needed to go out and, you know, try doing my own thing. But that is not enough to make you do it.

Comentado [MLM477]: M: Try doing my own thing

Comentado [MLM478R477]: Note: Autonomy

One of the things that made me do it actually was the – my – I was mentoring at Microbusiness School for Domestic Helpers in here called IDA and these domestic helpers, you know, Filipinos, Indonesians, they're just amazing. And there were different courses in this Microbusiness School. There's financial literacy, there's **[inaudible 26:20]** and how to save money, there's computer skills, there's business skills, and there's also leadership skills – and leadership skills because these women are generally very passive and so how do you get them to become more assertive not only in business but also how do they communicate back to their families. And so that was the module that I was mentoring for a group of – I think it was nine ladies and it's over the course of several months: you meet up with them every – you meet up with them once a month. And so class nine was the last class and you know, on that morning I was meant to give the class – I was, no, no, the morning before I got a call from the school saying that one of my students had gotten into a motorcycle accident and had died. And this student actually was just incredible, absolutely incredible. She was the one that was always meticulously dressed, her hair was always straightened back, she was incredibly assertive in class but she made my training so easy because you could just get her as a peer to answer the questions and encourage her – the rest of the team.

And you just knew that she was going places: (1) in the way that she learned, (2) in the way that she was answering questions, (3) you know, she'd always turn up late because before class she had another management class that she was attending. All right, so she was really gung-ho and then to hear that she had passed away was just devastating. And so in that – we postponed the last class but we still caught up the following day as a group and we just had a bit of sort of memo – how would I describe it? A bit of a mourning session between us women and, you know, we were talking about what are the things that we remembered if any, and what inspired us because of her and all of us made a decision, like, each of us went around the group to sort of talk about how we could take Elli's spirit forward with us in life, like, her amazing, like gung-ho I'm-going-places-period. How could we take a little bit of that with us? Each of us would go away and bring it forward, and do her justice. **And so that actually was the turning point for me. I just knew that I needed to take her spirit forward and make something. And you know, I've had an inkling that, you know, I wanted to do something by myself and then** it kind of evolved from there because I was actively searching for it.

- Comentado [MLM479]:** M: Turning point for me
- Comentado [MLM480R479]:** Note: The death of this woman was an incentive to follow her internal motivation, i.e. develop strategies in all their steps helping people
- Comentado [MLM481]:** M: Something by my self
- Comentado [MLM482R481]:** Autonomy

12-Do you have business partners? Are they women and/or men?

So at the beginning I started off with Ayla and what we decided was that the [inaudible 29:55] Society was going to be a vehicle for us to learn. It was going to be a vehicle for us as individuals to kind of explore things so a lot of the initial projects we did together and then now, you know, we've started to learn more a lot about ourselves, about the value that we can bring so we're exploring lots of our own projects. And so, you know, Ayla and I meet up – and I think this is so important in business is to have a great sounding board that you can trust so Ayla and I meet up every other week to talk about our projects and stuff like that. So she's been incredible, so yeah, she's been a woman – and then I think also in combination to this, I also have what I call, "A Tribal Council." A Tribal Council which is basically my mentors who have been there, done it before, and I have a group of say, about three or four mentors that I go to for different issues that I face. And they are a mixture of – they're predominantly women but there's one guy, two guys in there as well.

Comentado [MLM483]: EA: Start with a partner

Comentado [MLM484]: EA: Initial projects for learning

Comentado [MLM485]: EA: Learn about the value we can bring

Comentado [MLM486R485]: Note: Definition of the company, what services?

Comentado [MLM487]: M: Sounding board that you can trust

Comentado [MLM488]: EA: Go to mentors for different issues

Comentado [MLM489R488]: Note: When she faces with difficulties, she take advices from mentors

13-Are your business partners also founding partners?

Yes

14-How is the company divided amongst the business partners?

It's – because it's consulting – the only thing of value in consulting is our heads, is our brains and our hearts. So that is very individual. The actual governance of it doesn't necessarily matter and in fact it's actually – I don't even own my company. My mom owns it.

Comentado [MLM490]: Note: Legal issues about the constitution of the company

M: Sorry?

My mom owns my company. Neither Ayla nor myself own it. My mom – it's purely a governance thing, it was just easy and then my mom employs me to do this.

Comentado [MLM491]: EA: Put her mum like owner of the company

Comentado [MLM492R491]: Note: This doesn't look a big problem for her. So she saw the challenge to have her own company due to legal issues, and she put her mother like the boss to solve this.

M: So you don't share the benefits?

It's on a per project basis and actually now, because of tight – because of CPF and tight visas and stuff like that it's actually easier for Ayla to do it under a sole proprietorship.

Comentado [MLM493]: PU: Problems with foreign business partner

So actually, accounting-wise she does her own projects and accounts for them by herself. It's not actually done through the Talent Society. It's more of her own thing.

Comentado [MLM494]: EA: Work in her own company alone

15-Could you detail the steps you carried out to go from an idea to the start of your business?

Ayla and I had a couple of ideas at the beginning and then we did a couple of focused group sessions, or sounding group sessions where we got a group of people who we

Comentado [MLM495]: EA: Group sessions

Comentado [MLM496R495]: Note: Experimentation about what it will be their business

Comentado [MLM497R495]: Note: Possible PU Definition of the business

thought this would appeal to get their opinions on it. And that was all great. We also –

Comentado [MLM498]: EA: Get opinions

I remember going to Raffles Place and doing surveys of people but actually in the end the best like, it morphed into this project work and we got our first project and then were just totally gung-ho and into that project. And it's just been popping from one project to the next, to the next, to the next. But initially it started off with the focus groups, the surveys, all these sort of stuff. And looking back, we did it – I think the spirit was there, the methodology wasn't.

Comentado [MLM499]: EA: Doing surveys of people

Comentado [MLM500]: EA: Got of our first project

Comentado [MLM501]: M: Totally gung-ho and into that project

Comentado [MLM502]: EA: Popping from one project to the next

Comentado [MLM503]: EA: First focus groups

Comentado [MLM504]: EA: Survey

16-What difficulties did you find during the process of your business creation?

Defining what it is that we did. And I still find that difficult: defining what it is that I do.

Comentado [MLM505]: PU: Defining what it is that we did.

17-What were the reasons and/or who helped you to overcome these difficulties?

My Tribal Council and not thinking too much, not thinking too much about it. And just going in there, going in there with the heart and going in there with generosity. And an open mind to just learn and help as much as possible.

Comentado [MLM506]: EA: Go to Tribal Council

Comentado [MLM507]: M: Advices from Tribal Council

18-What exactly did you do to overcome these difficulties?

I continuously ask for feedback from my clients after every single project to see – to really analyse where was the impact that I have and then to keep flexible and continually evolve. And you can see it with Ayla and I now, we've totally moved forward as individuals. We've totally got a lot more clarity on what value we bring and I think it's because we're really open to change and we're open to talking about what it is that people actually need. And so I think it's openness, a lot of reflection – I do a lot of missioning and visioning – and to be very clear with my Tribal Council, you know, what is it that I'm – where, what state am I at, what projects I've done in the past, and what challenges I'm having. So I think my Tribal Council has been key, key, key to overcoming all these difficulties. And the main thing that they get me to do is to think through it and then not think too much about it and just get on with it.

Comentado [MLM508]: EA: Ask for feedback from clients

Comentado [MLM509]: EA: be opened to what people need

Comentado [MLM510]: EA: Openness & reflection

Comentado [MLM511]: M: My Tribal Council

19-Did you perceive any uncertainty during the process of starting your business, regarding issues related to:

-technology

-the political situation at that moment

-financing

-suppliers

-competence at that moment

-customers

-the fact of being a woman

-family

or other?

Technology is – one, again, this is service. This is consulting so you should really be

able to do it without a website, without any others so this helps. So technology, I don't

think I'd utilized it as much as I could but it's just time consuming, I just don't want to

pay for someone to do it because I'm not too sure where my business is at. So that's

like a learning thing for me. So I would just do my own website. I would do, you know,

yeah, I'll do my project management systems online and stuff like that and this is just a

learning process. So I wouldn't call it a huge issue but I mean, it's something that I know

I don't utilize fully.

Political situation is amazing here in Singapore. So if you can't make a business happen

here, you can't do it anywhere, I think.

Comentado [MLM512]: CALIBRATION NOTE: In branding and marketing this issue matter, so it's ok for the group of comparison

Comentado [MLM513]: M: Do it for my self

Comentado [MLM514R513]: Note: Autonomy

Comentado [MLM515]: M: Political situation is amazing

Financing, never an issue for me because there was no start-up capital needed apart for just registering the company was a thousand bucks or something like that – wasn't an issue.

Supplies, I would call this in terms of partners who would like to partner, like, that's been a big issue like finding really talented people that you can trust to work with and how do you compensate them for that. That's something that I found quite difficult, like, graphic designers and you know, accountants, lawyers, these types of things. You know, who can you work with that isn't going to charge you an arm and a leg but you totally trust and respect their work.

Competence at the moment, my competence?

M: No, competence of other consultants. Or the company.

No, not, if they can – to me it's like -

M: Other competitors

If they can help my clients better than me then hells, yeah. If my clients are going to do a better price or something like that then yeah, I'm fine with that.

Customers, always an issue. Always, always an issue. I don't know where I'm going to be in three months' time when it comes to customers but I just have faith in the work

Comentado [MLM516]: PU: Suppliers big issue

Comentado [MLM517]: PU: People to trust

Comentado [MLM518]: CALIBRATION NOTE:
Change this question, maybe "competitors"

Comentado [MLM519]: PU: Customers always an issue

that I do and my attention to detail, my generosity. And I just, you know, even if I don't have a client for one or two months I'll be fine because my portfolio is 50/50 paid and pro-bono work so I will always, always have customers because I'm always, always willing to do my work for free.

Comentado [MLM520]: EA: 50/50 paid and pro-bono work

Comentado [MLM521]: M: Working for free

M: And did you see customer issues when you started your business at the beginning?

No, because I got projects first before I left my company. So I had clients before it even started.

Comentado [MLM522]: EA: Get projects before leave company

Comentado [MLM523R522]: Note: So, it wasn't a big issue for her

M: The fact of being woman, family?

No. I have an issue of – well, I'm not a matured woman, I'm quite young. So when it's like, so when you're meeting some customers - Some persons like, "Why should I have you on-board as a consultant?" It's not like I'm 30, 40, 50 or something like that. I appear young and that I think is more of an issue than me being a woman. And I wouldn't be here today without my family.

Comentado [MLM524]: PU: Be young

Comentado [MLM525]: M: Not without my family

19.1-Could you highlight one in particular?

That I had a problem with?

M: In the beginning when you just started your business.

Maybe suppliers and customers. Suppliers and partners to help enhance my projects and customers because although I always have customers I was always careful of who would be my next one. Always, even now.

Comentado [MLM526]: PU: The most suppliers

Comentado [MLM527]: PU: The most customers

Comentado [MLM528]: PU: Trust suppliers

Comentado [MLM529]: PU: Who would be my next one

20-Did you find any motivation during the process to create your business

coming from:

-your family or friends

-(intimate) partner

-other entrepreneurs

-other professionals

-mentors

-previous training

-work experience

-political environment

-or other

which helped you overcome those uncertainties? Could you explain which and how?

My family and friends are -

M: Did they help you when you started your business?

Oh, my friends were the ones that I did my focused groups around so they gave me very honest advice. My family was incredibly supportive, incredibly supportive of me doing my own thing. And out of everyone the biggest ones was my family and my boyfriend. Just, you know, yeah, just follow my guts, whatever my gut said my family will be incredibly supportive. They wouldn't necessarily agree with my thought process and they would challenge me but they never challenged me in terms of starting up my own thing.

Comentado [MLM530]: EA: Use friends as focus group

Comentado [MLM531]: M: Advices from friends

Comentado [MLM532]: M: My family was incredibly supportive

Comentado [MLM533]: M: My boyfriend

Other entrepreneurs, I mean, my clients are all entrepreneurs so they obviously inspired me and my mentors later down. I was a little anxious at the beginning to consult with them. I was like: "What the fuck am I doing? What the fuck am I doing?" So actually, I would only consult with and confide with very, very close family. But when it comes to mentors I just respected them so much that I didn't want to look like stupid in front of them. So actually they only came into play later down, further down the line.

Comentado [MLM534]: M: Other entrepreneurs-clients

20.1-Could you highlight one in particular?

My family. My family and my boyfriend.

Comentado [MLM535]: M: The most family

Comentado [MLM536]: M: The most boyfriend

21-Could you explain what actions you carried out to overcome the uncertainties that you have highlighted as most important when you were starting your business?

Suppliers, I still haven't really figured out. But there's something that – I'm – I pass over to the client and I just say they need to find someone to help them with X. I can't say that I will help them X. I can't do that. That I pass on to the client and I think that's just me developing as a business woman. And until I find sort of my network of people that I really trust. What I promise to customers what I really – the real thing that I found that has helped me attain customers is coming from a sense of generosity; do things – always do things out of generosity first and work will come. So that's my mind-set.

M: And your actions?

Yeah, just meet up with them. Offer a lot of free advice, connect them with different people and just, you know, just try and help them as much as possible. And you know, to give advice is easy it doesn't take a lot of my time. To connect them with someone, it's just an email, it's easy. It doesn't take a lot of time. It's not something that people need to pay me for but I think if you do it enough it builds a trust, you build a

Comentado [MLM537]: EA: Try with suppliers

Comentado [MLM538]: EA: Working by generosity

Comentado [MLM539]: EA: Free advice

Comentado [MLM540]: EA: Connect them with different people

Comentado [MLM541]: EA: help them as much as possible.

Comentado [MLM542]: PU: People don't need to pay me

relationship with someone and when the times is right you'll work with them on a bigger

project. And that's happened to all my clients.

Comentado [MLM543]: EA: Build a trust

TRANSCRIPTIONS WOMEN ENTREPRENEURS FROM SINGAPORE

Sin. 1/10.

1-What is your name?

Kate T.

2-What is your date of birth?

Tenth of November 1987.

Comentado [MLM1]: Note: She is 26 years old

3-How many siblings do you have?

One younger sister.

Comentado [MLM2]: Note: The expected leader

4-What is your place in the birth order?

ALREADY ANSWERED

5-Are there other entrepreneurs in your family?

Uhm, my father started his own law firm.

6-What does he/she do/do they do?

Law firm. Because he's a lawyer so he started his own company with his friend.

7-Do you think he/she has influenced in you? (How)

To start a business? Uhm I don't think so. My father wanted me to become a lawyer as well but I didn't.

Comentado [MLM3]: Note: Maybe not a supportive family, at least in her business. Maybe if she was started a company related with law, her family could be more supportive

8-When did you start your business?

Two years ago.

Comentado [MLM4]: Note: She was 24 years old

9-Which are your academic background and previous work?

Uhm okay, so I graduated from the National University of Singapore with a business

degree. And then I started the business immediately so I didn't have any work

Comentado [MLM5]: Note: Background related to having a business

experience but before it, I did like, work internships at like [inaudible 1:33] its a fashion

Comentado [MLM6]: Note: Source of motivation cannot come, therefore, from work experience

company and then I was an assistant to a fashion designer as well. I worked at Top shop

Comentado [MLM7]: Note: ok, she has experience, short but experience. Maybe it's a small source of motivation

in [inaudible 1:41], and then because I'm also in law school, I worked at a couple of

law firms like two to three law firms while I finished my studies.

10-Could you explain what your company is?

So Ezy is an online store for young designers. So we support, like, emerging designers

from Asia and Australia and we specifically want to focus in this area because we think

that there's a lot of focus in the US and Europe you know but especially in this part of

the world like the Asia-Pacific, there's not enough attention to it. The other thing that

we do is that we do consulting for like, small businesses. So I do like, marketing, branding, and graphic design for clients.

Comentado [MLM8]: Note: It's related to her internship

11-Could you explain why you started your business? Opportunity or necessity?

When we first started Ezy two years ago, I started it because Marsha, my business partner, had an idea to start a fashion company because her boyfriend told her "you know, Kate likes fashion and since you don't want to work in a traditional company, why don't you start our own business?" So we kind of started it. I don't know if its opportunity or it was a necessity, we just you know, didn't want to work for someone else so we thought why not let's just try it out. Yeah.

Comentado [MLM9]: M: My business partner had the idea

Comentado [MLM10]: M: Not work someone else

Comentado [MLM11R10]: Note: Maybe internal motivation

Comentado [MLM12]: EA: We thought why not let's just try it out.

12-Do you have business partners? Are they women and/or men?

One, she's a female.

13-Are your business partners also founding partners?

Yes, so we started the business together. Yeah.

14-How is the company divided amongst the business partners?

Fifty-fifty.

Comentado [MLM13]: Note: The responsibility of the company is equal

15- Could you explain the process you took since you had the idea of starting the business until it started to work?

So Marsha approached me and then from there we sort of started doing research on online stores in order to do the business plan. So the business plan took us about five...five months. We also researched on grants because we knew that we needed money for this, right? So our parents, our parents gave us some money as a starting for the business and then we applied for grant at Spring Singapore. It's a [inaudible 4:21] government body. So we got our stock from a grant from them. We got fifty thousand dollars from them to start our business. And then from there we had to get in touch with like, designers, we had to get in touch with magazines. Uhm and it's a lot of communication and getting in touch with a lot of people because you have to spread the word about our company. So I guess that's how we made it work. The more people who know about your company, the more they'll be open to buying, I guess. Does that make sense? 4:50

M: Uhum. So are there other actions that you took?

So there's only two of us. So I designed the website. I set up the website. Uhm, we had to email designers and then we keep a stock. And so the stock is kept at Marsha's house and then uhm...

16-What difficulties did you find during the process of your business creation?

Comentado [MLM14]: M: Marsha approached me

Comentado [MLM15]: EA: Research online stores

Comentado [MLM16]: EA: Business plan

Comentado [MLM17]: EA: Research on grants

Comentado [MLM18]: PU: We needed money

Comentado [MLM19]: EA: Money from parents

Comentado [MLM20]: EA: Apply for grant at Spring Singapore

Comentado [MLM21]: EA: We got our stock from a grant

Comentado [MLM22]: M: We got 50,000\$

Comentado [MLM23R22]: Note: This was a grant not a loan, so they didn't have to return this money

Comentado [MLM24]: EA: Get in touch with designers

Comentado [MLM25]: EA: Get in touch with magazines

Comentado [MLM26]: EA: Getting in touch with a lot of people

Comentado [MLM27]: PU: Spread the word about our company

Comentado [MLM28]: EA: I designed the website

Comentado [MLM29]: EA: We had email designers

Comentado [MLM30]: EA: We keep a stock

Comentado [MLM31]: EA: Stock in Marsha's house

Money? I think money is the very big cause like, every single business need money. So for us to overcome it, we had to apply for a grant. But because we're business students, we're not fashion students like, I think business degree is very important because could do a business plan, we could present it to them. And then, honestly it was quite easy for us to get the grant [inaudible 6:10] so it helped us. And the other difficulty was my parents because my dad wanted me to go to law school and my mom didn't think that this would be able to support me. So, actually last year, I went to London, to sort of start law school in the middle of the business. Because you know, I thought I could go to law school and I could run a business. So my dad like, paid for like, my school fees and my housing and then after one week I said, "Oh my god, I don't want to be here." So I flew back to Singapore and I cancelled school. So I guess it's more like family support because in Singapore it's a very traditional society. Like, everyone wants you to be a banker, or everyone wants you to be a lawyer, or everyone wants you to be a doctor. So starting our own business is kind of like, "Why are you doing this?" you know? So I guess that's the hard part.

17-What were the reasons and/or who helped you to overcome these difficulties?

Comentado [MLM32]: PU: Single business need money

Comentado [MLM33]: EA: Apply for a grant

Comentado [MLM34]: PU: We're not fashion students

Comentado [MLM35]: M: Business degree important for business plan

Comentado [MLM36]: M: Quite easy get the grant

Comentado [MLM37]: PU: My parents

Comentado [MLM38]: PU: Dad wanted law school

Comentado [MLM39]: PU: Mom didn't think this support me

Comentado [MLM40]: EA: Go to law school

Comentado [MLM41R40]: Note: Maybe because their parents

Comentado [MLM42]: M: I don't want law school

Comentado [MLM43R42]: Note: She is following an internal motivation running her business

Comentado [MLM44]: EA: I cancelled school

Comentado [MLM45]: PU: Family support

Comentado [MLM46]: PU: Everybody wants to be banker, lawyer, doctor

Comentado [MLM47]: PU: Society says why are you doing this?

Comentado [MLM48R47]: Note: It seems that the society play a important source of uncertainty, since everybody is employee instead of an entrepreneur

Marsha helped a lot. I think it's very important... I think as an entrepreneur and a woman that you need a business partner. Because if I were doing this alone, I don't think I have support, at times it could get very lonely. And like, no one understands how it is to be an entrepreneur because everyone has a stable job. Like most of my friends all work in big companies like you know, lawyers, doctors, bankers. So money is not difficult for them, unlike.... So Marsha understands what I'm going through. Right?

At least someone understands, someone is there for you and you can work together and you can be like, "Okay, let's do this together." You know, so I guess Marsha was very very important to that. And then for me as well, I didn't want to work in a normal company and I want to be able to start my own business so I guess I'm motivated by myself. You know? I just want to do something different.

18-What exactly did you do to overcome these difficulties?

The money, we applied for a grant, right? And then uhm, how – I started a shop first. The consulting thing we started about sometime in the middle of last year. And we started that because we needed money. So most of our money now come from consulting and then we use the money to support ourselves and support the shop. You know so we start of, we use our business background to earn money while we run the

Comentado [MLM49]: M: Marsha helped a lot

Comentado [MLM50]: PU: Be an entrepreneur

Comentado [MLM51]: PU: Be a woman

Comentado [MLM52]: PU: You need a business partner

Comentado [MLM53]: PU: Alone I didn't have support

Comentado [MLM54]: PU: At time very lonely

Comentado [MLM55]: PU: Employees don't understand entrepreneurship

Comentado [MLM56]: M: Marsha understands

Comentado [MLM57]: M: At least someone understands

Comentado [MLM58]: M: Someone is there for you

Comentado [MLM59]: M: You can work together

Comentado [MLM60]: M: Okay, let's do this together

Comentado [MLM61]: M: Marsha was very important

Comentado [MLM62]: M: I didn't want to work in a normal company

Comentado [MLM63]: M: I want to be able to start my own business

Comentado [MLM64]: M: I'm motivated by myself

Comentado [MLM65]: M: I want to do something different

Comentado [MLM66]: EA: We applied for a grant

Comentado [MLM67]: EA: I started shop first

Comentado [MLM68]: EA: Consulting work after

Comentado [MLM69]: PU: We need money

Comentado [MLM70]: Note: The diversified their business in order to be more profitable

Comentado [MLM71]: EA: Use money to support ourselves

Comentado [MLM72]: EA: Use money to support shop

Comentado [MLM73R72]: Note: In order to support their first idea of business they diversified their business into consultant, instead of boosting the innovation in their first idea. Could it be this a result of their low work experience?

Comentado [MLM74]: EA: Use business background to earn money

Comentado [MLM75R74]: Note: Therefore it looks that it was more a internal necessity of starting a business, instead of an economic opportunity.

shop. So the shop is kind of our dream and then what we're doing now to earn money is kind of like to help us get money to get through the difficulty. And then for my family I guess, because I have my shop. So I guess my shop is supporting me so "Okay, I can do this." You know? So it's just, I'm less scared because there's someone there for me to be able to like stand up to my family.

Comentado [MLM76]: M: Shop is kind of our dream

Comentado [MLM77R76]: Note: This confirm what I've noted before

Comentado [MLM78]: EA: Get money from consultancy instead of shop

Comentado [MLM79]: M: I have my shop

Comentado [MLM80]: M: My shop is supporting me, less scare family

Comentado [MLM81R80]: Note: Feel competent

Comentado [MLM82]: M: Someone stand up to my family

19-Did you perceive any uncertainty during the process of starting your business, regarding issues related to: technology, the political situation at that moment, financing, suppliers, competitors at that moment, clients, the fact of being a woman, family, or other?

Okay, uhm, technology was okay plus I have faith you know, and design background so I could do everything.

Comentado [MLM83]: M: Technology I can do everything by design background

Political situation I think we're very lucky because we're in Singapore. Everything is very stable, you know, there is no like, civil war, there is no civil strike, it's not a very big issue for us.

Comentado [MLM84]: M: We're very lucky because we're in Singapore

Financing, I see it [inaudible 10:15]. It's just the money and even now money is not constant so you always have money problems, you know?

Comentado [MLM85]: PU: Always money problems

Uhm suppliers – because when we first started the shop no one knew who we were so to ask a designer to put their clothes with us, they must be able to trust us. But I think

Comentado [MLM86]: PU: Designer has to trust us

we were lucky because I all our designers are like, young designers so they are also starting their own business. So it's kind of like, because we are both starting our own business we are supporting each other so the designers then are open to giving us their clothes. Right? Because [inaudible 10:50] have clothes.

Comentado [MLM87]: M: Lucky our designers are you young entrepreneurs

Comentado [MLM88]: EA: Supporting each other designers

Uhm competence – I think because we are fast learners and you can find everything in the internet. So if you don't know something like, "How do you do this?" And then you could just learn yourself.

Comentado [MLM89]: M: We are fast learner by internet

Comentado [MLM90R89]: Note: She doesn't see the competence a big issue

Comentado [MLM91]: EA: Learn by yourself

Clients – I think is quite hard in Singapore because Singapore is a lot of online shops and they sell very very cheap clothes. But the quality is not good. So in Singapore, Singaporean clients like to buy very cheap clothes. But we don't sell cheap clothes so what we did was we started marketing outside Singapore. So most of our clients come from Australia or UK or Europe. So I guess that sort of helped in that sense.

Comentado [MLM92]: PU: Clients hard in Singapore

Comentado [MLM93]: PU: A lot of online shops

Comentado [MLM94R93]: Note: She didn't recognize competitors as a problem, however she mentions other competitors when she thinks on clients

Comentado [MLM95]: PU: They sell very cheap clothes

Comentado [MLM96]: EA: We don't sell cheap clothes

Comentado [MLM97]: EA: Marketing outside Singapore

Comentado [MLM98]: M: Marketing outside worked

And then uhm the fact of being a woman, its – sometimes it helped sometimes it can't like...

M: But when you started your business, in that time, in the beginning?

It helped because a lot of companies are run by men. And then when men see you're a woman, sometimes they don't really believe in you. You know it's like, especially when

Comentado [MLM99]: M: Being a woman

Comentado [MLM100R99]: Note: This is contradictory

Comentado [MLM101]: PU: They don't believe you because woman

you talk about money, I think because, especially in the banking industry, a lot of the people in the higher up position or the strong like, the bankers, like, they're all men. It's very hard to sort of communicate with them because they see you as someone who is below them, you know? Yeah. But sometimes we're very lucky because when we set up our business we met a lot of women who were running their own businesses and like, we've met a lot of strong women who helped us and gave us advice. So it was like, you know, if someone can help you, it's [inaudible 12:4]

Comentado [MLM102]: PU: Women speaking about money

Comentado [MLM103]: PU: All bankers are men

Comentado [MLM104]: PU: Communication high position men

Comentado [MLM105]: PU: They see us below

Comentado [MLM106]: M: Meet a lot of women running business

Comentado [MLM107]: M: Strong women that helped us by advices

19.1-Could you highlight one in particular?

I think just family. Because I think especially in Asia, your family is very important to you, you know? So like, I still live with my parents and like a lot of Asians live with their parents until they are married, right? So family is just very important part of it. Yeah, yeah? So it just, I would say family, like approval is very important. Like, my [inaudible 13:23] supports her a lot but my family is different sometimes like...

Comentado [MLM108]: PU: The most family in Asia

Comentado [MLM109]: Note: The fact of living with her parent could have affected her autonomy, i.e. having the option of choosing what actions to take.

Comentado [MLM110]: Note: Family is not supportive sometimes

20-Did you find any motivation during the process to create your business coming from: your family or friends, (intimate) partner, other entrepreneurs, other professionals, mentors, previous training, work experience, political environment, or other which helped you overcome those uncertainties? Could you explain which and how?

Okay. Because I have a very small group of friends, the one person that really helped me the most is Marsha, so she's my business partner and she's my, I sort of see her as my family, you know? So we are sort of like sisters so that we fight, and like you know, but we help each other out and then like, no matter what happens even if we fight we still never break up, you know? So like, she really helped me through creating my business and to be honest, when we do our business there's only two of us and it's very hard to find help from someone else. Uhm, we sort of have a mentor when we started our own business. She's called Grace, Grace C. So she does, she does a lot of like, social enterprises and she's interested in women entrepreneurs as well. So she runs [inaudible 14:49] women's business in Singapore and Bali. So for her, she does advise and you can talk to her about and she would be like, she gives us ideas and that sort of helps because she's had her business for sort of five-years so she had prior experience. So we could be like, "Okay, can we do this? Can we do this?" you know, and then she would give us advice.

Comentado [MLM111]: M: Marsha friend business partner

Comentado [MLM112]: M: Business partner as my family

Comentado [MLM113]: M: Like sisters

Comentado [MLM114]: M: We help each other

Comentado [MLM115]: M: She helped me

Comentado [MLM116]: PU: Only two of us

Comentado [MLM117]: PU: Find help from someone else

Comentado [MLM118R117]: Note: Maybe because their network was very small at that moment

Comentado [MLM119]: EA: Have a mentor

Comentado [MLM120]: M: Advices from Grace mentor

Comentado [MLM121]: M: Mentor has prior same experience

Comentado [MLM122]: EA: Ask can we do this? To mentor

Comentado [MLM123]: M: She gives advices

Comentado [MLM124R123]: M: Advices

Comentado [MLM125R123]: Note: In this case motivation comes from information given by her mentor. Could be also emotional support by her mentor?

20.1-Could you highlight one in particular?

Marsha? Yeah. I think it's very important to have someone else, like I said, to have someone else work with you because if I'm doing this alone, I think I will be depressed now.

Comentado [MLM126]: M: The most Marsha

Comentado [MLM127]: PU: Alone would be depressed

21-Could you explain what actions you carried out to overcome the uncertainties that you have highlighted as most important when you were starting your business?

So like for family, I think what I did was you know, I had to keep talking to my friends.

Comentado [MLM128]: EA: Talking to my friends

I had to sort of find motivation for myself. I went a lot online and did a lot of readings

Comentado [MLM129]: EA: Find motivation for myself

to calm my soul. You know, like you can read a lot of entrepreneur stories online about

Comentado [MLM130]: EA: Reading online for my soul

people's difficulties. So you can see someone else's story and you're like, okay, so they

Comentado [MLM131]: EA: Read about other entrepreneurs and their difficulties

had to go through all these hardships so that you have to go through all these hardships

too. So that made me feel better you know? So that's my actions. I think that's a very

Comentado [MLM132]: M: Say you can like other entrepreneurs

personal thing. For someone to be able to get through uncertainties in business, I mean,

because I have a partner I'm very lucky but at the same time Marsha she can't be with

Comentado [MLM133]: M: Business partner lucky

me all the time. She can't be with me 24 hours a day, you know? So like, you sort of

Comentado [MLM134]: PU: Marsha not all the time

have to go out to find other people who have shared what they've gone through and

Comentado [MLM135]: EA: Find other people to share

you sort of feel better.

Comentado [MLM136]: M: Share with other people

M: And which were the actions, do you remember?

Uhm, I think it's... I don't know what is action like you have to constantly tell yourself not to give up so that mind-set. You also have to go out and do happy things like when we're starting the business you can't just keep working. So I think for me I worked a lot and then shopping and I fed myself well. You have to take care of yourself well, make sure that you feel positive [inaudible 17:46] because if you keep working so hard you might break down or you might get too depressed. So it was like, the action I took was to make sure that I took care of myself. Because there's only me and Marsha, if I break down Marsha'll be alone. So like... yeah.

Comentado [MLM137]: EA: Tell yourself not to give up

Comentado [MLM138]: EA: Do happy things

Comentado [MLM139]: M: I worked a lot feel well

Comentado [MLM140R139]: Note: Feel competent

Comentado [MLM141]: EA: Make sure you feel positive

Comentado [MLM142]: PU: Too much work get too depressed

Comentado [MLM143]: EA: Took care of myself

Comentado [MLM144]: PU: Only me and Marsha

Comentado [MLM145]: PU: Break down Marsha alone

Sin. 2/10.

1-What is your name?

Vickie L.

2-What is your date of birth?

16 September 1979.

Comentado [MLM146]: Note: She is 34 years old

3-How many siblings do you have?

I have three siblings and I'm the oldest.

Comentado [MLM147]: Note: The leader?

4-What is your place in the birth order?

ALREADY ANSWERED

5-Are there other entrepreneurs in your family?

My brother has his own business as well mostly in education; tuition – placing students in other countries who work and study, yeah.

6-What does he/she do/do they do?

ALREADY ANSWERED

7-Do you think he/she has influenced in you? (How)

No.

8-When did you start your business?

Bvcv was started in 2009 but previously I was already running my own design business

Comentado [MLM148]: Note: She was 30 years old

by myself.

Comentado [MLM149]: Note: This is her second business. This can lead high experience

9-Which are your academic background and previous work?

I have a Bachelors in Multimedia Design from the National School of Design in

Melbourne Australia. And I have like three years of full-time work working for people.

Comentado [MLM150]: Note: background related to her business

Comentado [MLM151]: Note: High work experience in this sector

M: Doing what?

Same thing; design.

10-Could you explain what your company is?

Bvcv is essentially a boutique studio that helps to – helps entrepreneurs, start-ups, business owners, and the SMEs to solve problems using design. So we focus on graphic and web design, yeah.

11-Could you explain why you started your business? Opportunity or necessity?

Yeah, I think if you want to go back to how I got into this design business. I was actually in film school years and years ago. And then there was a particular module in the school where they talk about Photoshop and we are learning about Photoshop. And the lecturer said: "Would you like to learn how to do a website?" I'm like: "Okay," and then I really got very interested. I taught myself how to use the programs, you know, did a lot of research how people designed logos, websites and all that. So it's pretty much self-taught and then I was doing freelance work – I started doing freelance work and it just kind of like built-up from there. I guess starting a proper company was quite a natural progression, yeah.

M: So, could you say it was an opportunity or a necessity?

I guess it was an opportunity, like, I found something that I really liked. Like, I was passionate about and then it became my source of income so it's an opportunity I think.

Comentado [MLM152]: M: Learning about Photoshop

Comentado [MLM153]: M: Interested by learning

Comentado [MLM154]: Note: She was interested on knowing more about this sector. This could lead an internal motivation increased by learning

Comentado [MLM155]: EA: Self-taught

Comentado [MLM156]: EA: Freelance work previously

Comentado [MLM157R156]: Note: Her previous work was freelance, but not a "proper company"

Comentado [MLM158]: PU: Proper company

Comentado [MLM159R158]: EA: Start proper company

Comentado [MLM160]: M: Natural progression

Comentado [MLM161]: M: Something that I really liked

Comentado [MLM162]: M: Passionate

Comentado [MLM163R162]: Note: She enjoy her work

Comentado [MLM164]: M: Source of income

Comentado [MLM165R164]: Note: Earn money boosts external motivation

12-Do you have business partners? Are they women and/or men?

I have got. And she's female, last I checked.

13-Are your business partners also founding partners?

Yes.

14-How is the company divided amongst the business partners?

Fifty-fifty.

Comentado [MLM166]: Note: Same responsibility

15- Could you explain the process you took since you had the idea of starting the business until it started to work?

Well, actually now we're friends I guess. We met at a networking event and then we had

Comentado [MLM167]: EA: Meet business partner in networking

a mutual friend. We started to give work to each other, refer to each other. I was mostly

Comentado [MLM168]: EA: Refer to each other

doing web stuff and then she was doing mostly graphic design. And then some of her

Comentado [MLM169]: Note: She is work complementary with her business partner

clients will need websites and then some of my clients will need like brochures so we

refer work to each other. It just came to a point where it was quite silly for us not to

merge because, like, when you're running your own business you do everything yourself.

Comentado [MLM170]: PU: Your own business everything yourself

So it was getting a bit overwhelming for the two of us and then we decided to join

Comentado [MLM171]: PU: Overwhelming for two of us

forces and create a new company so that at least it's not so lonely, you have support,

Comentado [MLM172]: EA: Join forces

Comentado [MLM173]: EA: New company

each of us can do the things we were strong at and most of all provide the full-pledge

Comentado [MLM174]: M: Not so lonely you have support

of services to our clients rather than going like: "Okay, go to this person, go to that person," we can do everything within one company itself.

Comentado [MLM175]: M: Everything within one company itself

So I guess the company was formed not so much an idea but more like, more practical

Comentado [MLM176]: M: More practical

– and also we have worked with each other quite a lot and we liked it and we're comfortable.

Comentado [MLM177]: EA: Work together before

Comentado [MLM178]: M: We are comfortable together

I mean, obviously we need to come up with a name that both of us can agree on.

Because each of our own separate businesses we had our own business names for those.

Comentado [MLM179]: PU: Agree name of company

So we brainstormed and come up with a business name that we both liked.

Comentado [MLM180]: EA: Brainstorm for names

Comentado [MLM181]: EA: Take name both liked it

And then that's all the paper work, setting up, getting incorporated, yeah, the administration side of things.

Comentado [MLM182]: EA: Paper work administration

I think in terms of like getting work for this new company it was quite easy because we already have our own networks and all that. So it's like: "Okay, you know, this client

Comentado [MLM183]: M: Our own network

wants a new project. We'll just put it under this new company. Put it under Bvcv instead of doing it under our own company." So it was quite seamless really.

Comentado [MLM184]: EA: Put new projects in the new company

And then the next step was to find an office. Yeah, and then find staff. Again it was quite easy because my own business already had its own staff. So I just asked them:

Comentado [MLM185]: EA: Find an office

Comentado [MLM186]: EA: Find staff

Comentado [MLM187]: EA: My previous staff

"Would you like to join this new company?" They all came over so it was quite easy, really.

Comentado [MLM188]: EA: Ask stuff move to new company

16-What difficulties did you find during the process of your business creation?

I think the most difficult thing was coming up with a name that we both like. And then probably having to design our own logo again. Because you know, being designers you're fine doing work for your clients and then when it comes to your own work it's really, really difficult – the perfectionist aspect is quite high.

Comentado [MLM189]: PU: Name both like

Comentado [MLM190R189]: Note. Because both business partners had a company (freelance) before, there weren't many uncertainties around the creation of the common company

Comentado [MLM191]: PU: Design logo again

And then the other thing was – I guess, you'd worry about overhead, finding an office

Comentado [MLM192]: PU: You own work very difficult

Comentado [MLM193]: PU: Perfectionist in her new logo

Comentado [MLM194]: PU: Find an office

that's within the budget. Which is difficult in Singapore, everything is so expensive.

Comentado [MLM195]: PU: Within the budget

Comentado [MLM196]: PU: Singapore so expensive

Yeah, so like how do we – how do we manage the overhead? The cash flow, when you first start the business that's the most important thing.

Comentado [MLM197]: PU: Manage the overhead

Comentado [MLM198]: PU: Cash flow

17-What were the reasons and/or who helped you to overcome these difficulties?

Nope. I think whatever we've done it's really through our own – we hadn't gotten a hand up from anybody.

Comentado [MLM199]: M: Through our own

M: So, what were more personal reasons or someone who supported you?

No, it's more like a **personal effort**, yeah, and **being resourceful**, I guess. Yeah, thinking out-of-the-box. Like, okay, so if things like, okay, we can't afford at this point to get a whole office to ourselves and the team is small so **how can we then still find an office but not pay as much?** So **in the end we managed to rent part of an office** and **we shared with somebody else**. So that was like an alternative, yeah.

Comentado [MLM200]: M: Personal effort

Comentado [MLM201]: M: Being resourceful

Comentado [MLM202]: PU: Office too expensive

Comentado [MLM203]: EA: Rent part of the office

Comentado [MLM204]: EA: Shared with somebody else

18-What exactly did you do to overcome these difficulties?

Well, I think – the name was settled internally but like, when you're starting your business **you need to get the news out and all that**. So I think we really relied on the personal network: **telling our friends, telling our current – our clients, business**

Comentado [MLM205]: PU: News out your business

associates. So it's about the **network, telling them: "Hey, we started this new company.**

Comentado [MLM206]: EA: Telling to personal network

Now we can give you everything rather than just websites and/or just graphic design.

Comentado [MLM207]: EA: News of a new company to the network

So now we can give you everything."

And then also **looking for the office space**, **we also used our personal network as well.**

Comentado [MLM208]: PU: Office space

Comentado [MLM209]: EA: Office by personal network

So I guess, yeah, I guess other people helped us in that way but we really made **use of the networks that we had.**

Comentado [MLM210]: EA: Use our network

19-Did you perceive any uncertainty during the process of starting your business, regarding issues related to: technology, the political situation at that

moment, financing, suppliers, competitors at that moment, clients, the fact of being a woman, family, or other?

Technology is not a problem. I think the only problem that we have with technology is

that there are too many options you don't know which one to stick to. Like, you might

try for one: "It's not really doing what I want it to do," and then something new comes

up. So constantly in this process of— like, you have something and you're always looking

elsewhere which is quite frustrating because it seems like a never-ending process. But

so far, we just decided: "Okay, stick to one if it works unless there's any major problems

we're not going to look at what's out there because it's just too much."

Political situation: is like, Singapore, what political situation? So it's not like in Europe,

like Greece, and all that stuff. So, it's not much of a consideration.

Financing, well I guess financing is always an issue or rather a concern that every

business — it's like you - I just think you need to be very strict on the budgeting and all

that. And I guess for us being designers we're not very good with numbers so we needed

to seek the advice of our accountants, people who do books for us. Yeah, it's just a

constant struggle but yup. I suppose in financing we leverage on the expertise of our

accountants since we're not that strong at it. But it's always a struggle trying to

Comentado [MLM211]: PU: Technology too many options

Comentado [MLM212]: PU: Try one technology maybe fails

Comentado [MLM213]: PU: Something new comes up

Comentado [MLM214]: EA: Tech always looking elsewhere

Comentado [MLM215]: PU: Never ending process of looking

Comentado [MLM216]: EA: Choose one technology

Comentado [MLM217]: PU: Financing is always

Comentado [MLM218]: PU: You need strict on budgeting

Comentado [MLM219]: PU: Designers not very good with numbers

Comentado [MLM220]: EA: Advice our accountants

Comentado [MLM221]: EA: Financing on the expertise of our accountants

understand what it all needs. But so far, we've been doing okay, yeah. It's just being disciplined to do the budgeting and all that. That's set and you stick to it.

Comentado [MLM222]: EA: Being disciplined to do budgeting

I think with suppliers when we were just starting up, you know, it's like dating. You're just getting to know, you don't know if you could trust them, whether they'll break your

Comentado [MLM223]: PU: Trust suppliers

heart or, you know, so it's – yeah, in the beginning we had some troubles with the suppliers like they didn't deliver properly or they weren't willing to be flexible with their

Comentado [MLM224]: PU: Suppliers didn't deliver properly

quotations and all that. So that was a difficult part but as I said, it's more like a human thing and building relationships with like us, the clients and them the suppliers. And

Comentado [MLM225]: PU: Suppliers not flexible

then over time, so far, like a few people: they know our working style, they're flexible. And I mean, person-to-person, like, we're on the same wave length so we can talk to

Comentado [MLM226]: EA: Build relationships

them, joke with them, chill out with them. So that was the – it's a long-term process to get suppliers that we connect with; they understand what our needs are, yeah.

Comentado [MLM227]: M: We can talk to them

Competitors? I suppose there's always the price game for us. The competition is – like, there'll always be another design agency that does things really cheaply. So when we

Comentado [MLM228]: PU: Another agency really cheaply

were first starting out it was really difficult to create – make the value very obvious to our prospects. You know, why would you choose us over the cheaper people? Then

Comentado [MLM229]: PU: Make obvious value prospects

over time I think we've got the formula right now because people see other than just

Comentado [MLM230]: PU: Why choose us?

the design, we consult them we advise them. So it's not like: "Here's the design," we actually consult them, advise them, tell them: "Okay, so what's the objective? How about we do this, this, this, this, this," as opposed to what they have initially in their mind. And then you help them save money as well in terms of production and all that. So as to competition, definitely but we've learned not to compete with people who use price as a winning point because if you compare the work between ours and theirs you know, it's not really competition at all.

Comentado [MLM231]: EA: We consult them we advise them

Comentado [MLM232]: EA: Ask what is the objective

Comentado [MLM233]: EA: You help them save money

Comentado [MLM234]: PU: Competition definitely

Comentado [MLM235]: EA: Not compete by price

So we just decided that: "Okay, so we are servicing this type of people and they are servicing that type of people. So it's not really competition at all. And after we saw that and we decided we don't really worry so much anymore.

Comentado [MLM236]: EA: Choose your type of clients

Comentado [MLM237]: Note: After choose their type of clients the PU about competitors decreased

Clients. You know, I mean when we just started the new company it was like: "Okay, our clients are going to be open to that because we've become like a bigger company.

Comentado [MLM238]: M: Our clients open bigger company

And obviously the rates that we charge are a little higher as well because now we can give them more services. Yeah, so we wondered whether they will follow us but they were fine. They like the work that we did. They liked us as two individual people and they just decided to go with us anyway, so very short period of uncertainty for the clients.

Comentado [MLM239]: PU: Wondering they will follow us

Comentado [MLM240R239]: Note: The actions were to present the company to previous clients with better and more services

Comentado [MLM241]: M: They like our previous work

Being a woman, I mean, for me it's not a major issue. I'm fine hanging out with the guys. I'm fine hanging out with the girls. In terms of like, maybe I might have to prove myself a little bit more. Or be more assertive especially if the client or the prospect is a male. Yeah, you might have to be more assertive but personally I don't feel much of a challenge with being a woman when it comes to doing business. For me it's like, you know, **act professionally, do your best work, I mean, don't give anybody a reason to** complain about your work whether you're a guy or girl – simple as that. So far I haven't met any: "Oh, you're a girl, I don't want to work with you," you know. It hasn't happened. Maybe behind my back, I don't know, but yeah, so far not a problem.

Comentado [MLM242]: EA: Act professionally do best work

With family, I mean, because previously I was working for people. The last job I had paid me rather well. And then when I told my parents: "Oh, you know, start my own business." **"Are you crazy!"** Yeah, so they were like: **"Are you sure?"** And I'm like, **I'll just do whatever I want because like I don't really need their support that much. But** it's just really annoying when they're like: **"Are you sure you want to do it? Do you need money?"** I'm like: **"What?"** So yeah, but I think after a while they got used to the fact that, you know, **this is me. I've always wanted to start a business since I was 14?** Yeah,

Comentado [MLM243]: PU: Family say are you crazy!

Comentado [MLM244]: PU: Family say are you sure?

Comentado [MLM245]: M: I'll just do whatever I want

Comentado [MLM246R245]: Note: Autonomy

Comentado [MLM247]: M: I don't need their support that much

Comentado [MLM248R247]: Note: Autonomy

Comentado [MLM249]: PU: Family really annoying

Comentado [MLM250]: M: This is me

Comentado [MLM251]: M: Wanted since 14

around that age. Yeah, and I guess they got used to the idea. So now they don't really say anything. Yeah.

19.1-Could you highlight one in particular?

I think I highlighted all. I guess the one with the most uncertainty would be the financing.

Comentado [MLM252]: PU: The most the financing

20-Did you find any motivation during the process to create your business coming from: your family or friends, (intimate) partner, other entrepreneurs, other professionals, mentors, previous training, work experience, political environment, or other which helped you overcome those uncertainties? Could you explain which and how?

Vickie just didn't like working for people – is that a big enough motivation?

Comentado [MLM253]: M: Didn't like working for people

Comentado [MLM254R253]: Note: Autonomy

M: Some friends, family, etc.?

Comentado [MLM255]: Note: She is very motivated by being autonomous, however maybe she can see another sources of motivations

Actually most of my friends work for people, so not really. Maybe what gave me the most confidence to start my own business, like previously I was freelancing and all that

Comentado [MLM256]: M: Previously freelancing

but I wasn't sure what I wanted to do a proper business. It was my last year of working

Comentado [MLM257]: PU: No sure about having proper business

for people that I learned a lot. So the two bosses, like one was really good at managing

projects, one was really good at doing sales. So I would actually go out to meetings to

them and see how they presented themselves and all that. So that actually gave me the

confidence to do a proper business because like, design-wise and all that wasn't a

problem. What I felt was missing was the business aspect of it. Like, you know, how do you do marketing, how do you sell yourself, how do you present – like the more operational business development side of things that I wasn't sure about.

Comentado [MLM258]: M: Confidence working for people previous work

Comentado [MLM259]: PU: How sell yourself

Comentado [MLM260]: PU: Operational business development

Because when I was freelancing it was so difficult to get a job so I'm like: "If I start my own business how am I going to make sure that you know, there's a steady flow of clients and work." So maybe if you want to talk about motivation it might be those that last job I have.

Comentado [MLM261]: PU: Steady flow of clients

Comentado [MLM262]: M: Last job I have gave me confidence

M: So work experience, huh?

Yeah, it gave me that – the missing piece I suppose? And after that I was like: "Bye," and then I started my own thing?

20.1-Could you highlight one in particular?

So it's the work experience.

Comentado [MLM263]: M: The most work experience

21-Could you explain what actions you carried out to overcome the uncertainties that you have highlighted as most important when you were starting your business?

Yeah, just like I said I think we had to be very creative in how to save, how to reduce

Comentado [MLM264]: EA: Be creative in how to save

overhead besides seeking the advice of our accountants. It's like, for instance, like you

Comentado [MLM265]: EA: Seeking advice of our accountants

have a new office? You need furniture, right? So how do we then reduce that cost, you know? So like, get second-hand furniture. Or like see if anybody around the area is moving office and see if they have furniture they don't want besides going to Ikea to buy stuff. So stuff like that – being – being very practical, being very alternative about it. It's like – rather than spending X amount, how can we reduce that cost.

M: Another action you remembered?

I think a couple of services that we needed so we did a body like with our business contacts, like say if we needed the – what are we doing? Say for example, accounting, if we need it then they have a horrible logo so then we can actually do a body treat, like, you know: "Help me set up my own company and all that," and then I will design your own company. So things like that: like body trading was actually very, very useful for us in the beginning.

Sin. 3/10.

1-What is your name?

Denise L.

Comentado [MLM266]: EA: Second furniture

Comentado [MLM267]: EA: Asking for furniture others don't want

Comentado [MLM268]: EA: Go to Ikea

Comentado [MLM269]: EA: Body like business contacts

Comentado [MLM270]: EA: Body treat

Comentado [MLM271R270]: Note: They were interchanging services in order to reduce costs

2-What is your date of birth?

April 7, 1983.

Comentado [MLM272]: Note: She is 30 years old

3-How many siblings do you have?

One sister.

4-What is your place in the birth order?

I'm the older sister.

Comentado [MLM273]: Note: Maybe the leader

5-Are there other entrepreneurs in your family?

I have one uncle who started his accounting business but that's it. Not a partner – but no other entrepreneurs in my family.

6-What does he/she do/do they do?

My uncle who started a business? So it's an accounting business so he does the books for other companies but I never really talk to him about it so I don't think he really influence me in that sense, yeah.

7-Do you think he/she has influenced in you? (How)

No, not really because I don't really talk to him about his business, yeah.

Comentado [MLM274]: Note: Not family entrepreneurial environment

8-When did you start your business?

Several months ago which means 15 of April, if I'm not wrong. Fifteenth of April 2013.

Comentado [MLM275]: Note: She was 30 years old

9-Which are your academic background and previous work?

I have a Bachelors in Arts, my major was in English Literature and previously I worked for magazines. And the first magazine I worked for was Clio which is a young women's magazine, so I started off my career there. Then I left the magazine to travel and do my own thing, freelance for a while. Then I went – then I joined Cosmo as a Features Editor of Cosmopolitan in Singapore. It was – Cosmo was starting out in Singapore because we did not have Cosmo in Singapore before that. So yeah, I was part of the pioneering editors for Cosmopolitan.

Comentado [MLM276]: Note: Related to her current business

Comentado [MLM277]: Note: She was following her internal motivations

Comentado [MLM278]: Note: She was proud about being pioneer, like entrepreneurs!

10-Could you explain what your company is?

Our company is – it's a content agency. So we provide professional writing services for companies or magazines or newspapers if they need it. So we can do a variety of things, like for example we can do editorial work, you know for magazines, like their features. Say they need a feature on fitness or something like that, we can do it. Or for like, companies, like a beauty brand if they need to send like a newsletter out to their members we can do a newsletter for them as well. And also we – one of our biggest projects is this Japanese magazines called "Oishi," so actually the magazine from scratch: from start to finish, you know, even to print. So that's what we do.

Comentado [MLM279]: Note: Very related to her previous work, so high experience on this work

Comentado [MLM280]: Note: Large portfolio of services offered to her clients

And we even run a website, of course. Yeah, that makes money so – it's a women's lifestyle website and it – yeah, so I mean, so there's two sources of revenue for us which is one, our professional writing services and one is the website as well.

Comentado [MLM281]: Note: Care about money

Comentado [MLM282]: Note: Web focused on women market

Comentado [MLM283]: Note: Two main services writing & website

11-Could you explain why you started your business? Opportunity or necessity?

I think for me – I don't know about them – it's because I wanted to try something new and magazines in Singapore are very low, you know, they don't pay very well. So you know, I was like, putting in so many hours and I just get a fixed some at the end of every month so probably motivation wants to see that if I went out and did something on my own or with a small team, would I be able to, you know, better put a value on my work? Because now, I feel that everything I do is meaningful because it generates income or potential income for me. So for me that is the motivation. So of course for me to just see whether I can do it as well as make it successful.

Comentado [MLM284]: M: Try something new

Comentado [MLM285]: M: Magazines S'pore no money

Comentado [MLM286]: M: On my own

Comentado [MLM287R286]: Note: Autonomy

Comentado [MLM288]: M: With my small team

Comentado [MLM289]: M: Everything I do is meaningful

Comentado [MLM290R289]: Note: Internal motivation, she feels good working in her company

Comentado [MLM291]: M: Income and potential income

Comentado [MLM292R291]: Note: She believes that meaningful because she has the proof of the incomes.

M: So would you say it was opportunity or necessity?

Opportunity, I would say because I wasn't really. I would say it's more opportunity because I say all of us have worked in Cosmopolitan together and I enjoyed working with them so I was thinking that if we started a company together then these are the people that I want to work with. So I wouldn't really say it's necessity. In a way it is

Comentado [MLM293]: M: Work together

Comentado [MLM294]: M: People that I want to work with

Comentado [MLM295]: Note: No economic necessity, but she is speaking about enjoyment with her team, so internal necessity

because, I don't know, like, the print industry is not doing as well as it used to do so I

thought you know, like a website we can branch out in the digital world as well. So that

for me was quite exciting, so that's opportunity as well.

Comentado [MLM296]: M: Business opportunity

Comentado [MLM297]: M: Exciting opportunity

Comentado [MLM298R297]: Note: Exciting is about internal motivation

12-Do you have business partners? Are they women and/or men?

Yeah, three business partners. And they're all women. They're all former colleagues at the magazine.

13-Are your business partners also founding partners?

Yes, yeah, yes they are.

14-How is the company divided amongst the business partners?

It's almost equal but Debra holds a slightly larger share because there are four of us so

just in case, you know, we have a major decision two say "yes," two say "no" so Debra

has the final say because she has like three percent more in the company. Yeah, so that's

for decision-making purposes.

Comentado [MLM299]: PU: Disagreement in the new team

Comentado [MLM300]: EA: One final decision

15- Could you explain the process you took since you had the idea of starting the business until it started to work?

Well, actually I would say it wasn't a very complicated process because we already knew

that we wanted to work from home. So I guess only thing that we did when we started

Comentado [MLM301]: Note: No many uncertainties

Comentado [MLM302]: EA: Work from home

the business was we did all the social media stuff. You know, like you know, on the day that we launched and we already wrote some content for the website so we launched the business with the website first and then – so then people got to know us. And we really have like contacts in the media, you know, because we really worked with PR agencies, and you know, other editorial people did know about us because we always see them at events and stuff like that.

Comentado [MLM303]: EA: Social media stuff

So I would say that, you know, like, PR agencies helped in a sense that they still give invites to us in events: the restaurants – new restaurant openings and stuff like that. So that helped in the content of the website as well as it helps keep our name in the business

Comentado [MLM304]: EA: We launched

Comentado [MLM305]: EA: We wrote in website

Comentado [MLM306]: EA: Launched business by website first

Comentado [MLM307]: PU: People know us

Comentado [MLM308]: PU: Contacts in media

Comentado [MLM309]: EA: Work with PR agencies

Comentado [MLM310]: EA: Go to events

because I our business is really similar to what we used to do, it's not really different.

Comentado [MLM311]: EA: Go PR agencies events

Comentado [MLM312]: EA: Content website

Comentado [MLM313]: PU: Keep name in business

Comentado [MLM314]: PU: Our business very similar previous work

And then after that I think it was pretty much just we did things on the fly. You know, we made decisions really quickly and along the way if we see that something is not working well then we would adapt, you know, we would change something somewhere.

Comentado [MLM315]: EA: Adapt something

So I would say that pretty much is the process. There isn't like a fixed way of doing things but I think the company is still pretty young so we are just finding different ways – we're still finding the best ways for things to work. And we do go out actively for

Comentado [MLM316]: Note: She didn't see very complicated the start of her business

Comentado [MLM317]: PU: Company petty young

Comentado [MLM318]: EA: Finding different ways

Comentado [MLM319]: EA: Find best way to work

business. So we add email for companies we think would like to do business, or we set up a meeting with them so we can tell them more about what we do.

Comentado [MLM320]: EA: Actively for business

Comentado [MLM321]: EA: Add email for companies

Comentado [MLM322]: EA: Meeting with companies

Comentado [MLM323]: EA: Say companies what we do

First, actually, people were a little bit confused before the website but they don't really

Comentado [MLM324]: PU: People confused before website

know like how our content agency part works as well. So for that we had to arrange

Comentado [MLM325]: PU: People don't know how we work

meetings with people, with all the beauty brands we worked with in Cosmo to explain

Comentado [MLM326]: EA: Arrange meeting with people

to them, like, the nature of our business.

Comentado [MLM327]: EA: Explain nature our business

16-What difficulties did you find during the process of your business creation?

I guess it's cash flow – for me, the biggest one. So for example we had savings, you

Comentado [MLM328]: PU: Cash flow

Comentado [MLM329]: PU: The most cash flow

know, because, like, three months' worth of savings that we knew we had to tap on

Comentado [MLM330]: EA: Tap on saving

because the money wasn't going to come in immediately. And yeah, so that was a bit

Comentado [MLM331]: PU: Money not came immediately

tough. Like, you know, financially you know you have to count out all your finance

Comentado [MLM332]: PU: Your finances

stuff, going out, eating, you know, your finances. Like we just didn't have the kind of

money that we had, that we were used to, you know, you didn't get monthly salary and

Comentado [MLM333]: PU: Not monthly salary

... I think another problem that we are still facing is getting our companies to pay on

time. Because it's very – like, opening a professional services company is very different

Comentado [MLM334]: PU: Companies pay on time

from selling. Selling, you know, a cup. You know, if I want a cup I go to a shop and

Comentado [MLM335]: PU: Different to sell a cup

actually buy a cup and I pay for it immediately. But that's not how our services work.

It's like, you know, you finish the job, and you invite them and you tend to wait for 30 days. More people still don't pay after 30 days and you end up chasing. So I think that is really tiring. And not – I won't say it's degrading but it's just – I feel that it just makes things unnecessarily unpleasant because people you know, they don't pay on time. So I think like, and there are like no – it's very hard to seek legal recourse to get the money. You know, we just have to wait and some of these companies we do work with them - we have a long relationship with them so it's quite weird to keep on chasing for money as well, you know. And we do have to explain to them that cash flow is important for the sustainability of the business and that's why they have to take care of our time and stuff like that. Some companies even have a 60-day terms of payment which is like really bad because I do the work, I have to wait two months or more for the money to come in so that's quite annoying.

Comentado [MLM336]: PU: Wait 30 day for collecting

Comentado [MLM337]: PU: People don't pay after 30

Comentado [MLM338]: EA: Chasing

Comentado [MLM339]: PU: People don't pay on time

Comentado [MLM340]: EA: Legal recourse to get money

Comentado [MLM341]: PU: Weird to keep on chasing for money

Comentado [MLM342]: EA: Explain money is important to them

Comentado [MLM343]: PU: Some companies 60 days

Comentado [MLM344]: PU: Wait two months is annoying

17-What were the reasons and/or who helped you to overcome these difficulties?

I think the reasons are just like ... as a small company then people would just kind of take us for granted or they don't take us seriously. So that's one of the things – so that's why actually – so that's how I realized that it's really important to have a lot of all the paper work is done even though, like, it's troublesome to get it done. But for people it

Comentado [MLM345]: PU: They don't take us seriously

needs to be there. So before we do a job for any company we will send them a letter of engagement so it states, you know, our terms which is for example, you hire us to write brochure for you, you are allowed two rounds of changes and then after that we have to charge you because you are paying us for our skills and our time. So you know, if more time is needed for us than initially expected then you need to compensate us for our time. So all these things we set out in the letter of engagement.

Comentado [MLM346]: EA: Send letter of engagement

So I think that that helps us a lot because the people that we're dealing with know our terms exactly. So actually, it was Debra who got the letter of engagement written out and I think she had the help of her brother-in-law is lawyer. So her brother-in-law also helps us, you know, with the companies that really, really don't pay up. So we have to draft the lawyer's letter that we send to them that says; "Okay, if you don't respond to this within seven days then we can take legal action against you," for example. So I think that, yeah, the legal stuff is really – it was quite helpful that we had Debra's brother-in-law to help us with that.

Comentado [MLM347]: M: Legal tools

Comentado [MLM348]: M: Help from lawyer

Comentado [MLM349]: EA: Send lawyer letter

Comentado [MLM350]: M: Help from lawyer

And I guess one of the difficulties also is getting the word out about our business and

Comentado [MLM351]: PU: Word out our business

I think that people who helped us were other small business owners say like a boutique

Comentado [MLM352]: M: Help from small boutique

PR agency that we have worked with introduced clients to us. And yeah, so I think

Comentado [MLM353]: M: PR introduce clients

that's quite a lot of help that – and they also happen to be women entrepreneurs so I think that's the sense of kinship that in a way so we try to help them out, they try to help them out so it's a mutually beneficial relationship somehow. And yeah, so I think getting the word out about what we do is important so we have to leverage on all these existing relationships that we have to do it, yeah.

Comentado [MLM354]: EA: Help PR

Comentado [MLM355]: M: Mutually beneficial relationship

Comentado [MLM356]: EA: Getting the word out

18-What exactly did you do to overcome these difficulties?

Yeah ... for example, the money thing, now like before I used to be shy about talking – bringing in money into the equation. But I realized that when you're dealing with a client you need to state this, like, you need to be quite upfront about the money thing.

Comentado [MLM357]: PU: Shy talk about money

Comentado [MLM358]: EA: Put upfront money in clients

So for example, they commission us for a job that's more than \$1,000 you need – we will need like 50% payment upfront first so that you know, to help the cash flow of the company and have the money to basically, you know, eat and drink and actually help us do the job properly for you. So now we don't have issues talking about the money thing.

Comentado [MLM359]: Note: So upfront money was a solution of the problems about taking money from clients

I'm quite upfront with them.

And also one of the problems is that people think that content is something that can be for free, like, "Oh, you know, maybe if you do this then you'll get some exposure."

Comentado [MLM360]: PU: Content can be free

Or you know, "Maybe if you write about our product for free we can give your reader

something and that will help you gain more readership." But the fact is that you know, or "Maybe if you give you facials or spa treatments, maybe you can write about," but we don't pay our bills using spa treatments, facials, or beauty products so that's why we have to explain to people why is it we need monetary compensation for content. So I think that's one of the problems, people don't see the value of content. And for us, we need our customers or our clients to see the value of what we do because we are all trained in this. We're not just, you know, some blogger who just has a computer and can just write about anything. And they need to know that if – what they are paying is our expertise and our training and the fact that we can really write well because we're all former really magazine journalists.

Comentado [MLM361]: PU: People want to pay with their products

Comentado [MLM362]: EA: Explain about monetary issues to clients

Comentado [MLM363]: PU: Value of what we do

Comentado [MLM364]: M: We're all former really magazine journalists

Comentado [MLM365R364]: Note: She believes in her formation

M: What did you do with that problem?

So yeah, so that means like – I think the problem is that people don't understand why they need to pay for us to write about them. So we need to explain to them that the quality that they are getting when they engage our services as opposed to, you know, just some blogger who just posts a lot of picture on her site but she can't write properly, for example. So I think we need to explain – yeah, we explain the value that we bring when they engage our services. And that's what we use to explain why they have to pay

Comentado [MLM366]: PU: People don't know why to pay

Comentado [MLM367]: EA: Explain the quality

Comentado [MLM368]: EA: Explain the value

for content instead of expecting it, you know, for free which is what a lot of bloggers out there, they don't even expect money because maybe that's not their full-time job. Maybe they have a full-time job and they're doing it for fun. So they get some free products and services, so it's a bonus for them. But for us, this is our living so that's why we need to tell that we need to be compensated fairly for our time and our expertise.

Comentado [MLM369]: PU: A lot of bloggers

Comentado [MLM370R369]: Note: This is about competence

Comentado [MLM371]: PU: Blogger make for fun

Comentado [MLM372]: PU: Need compensate time and expertise

19-Did you perceive any uncertainty during the process of starting your business, regarding issues related to: technology, the political situation at that moment, financing, suppliers, competitors at that moment, clients, the fact of being a woman, family, or other?

There our competitors but I'm not exactly sure who our direct competitors (are).

Because the problem is that there are some companies they do provide creative services and they do it very cheaply which I feel devalues the nature of our work. So in terms of a company wants to engage, like me, I can write or design for them we always, we do have to explain why we cannot charge so cheaply, you know, it's like, "If you pay peanuts, you get monkeys," that's what they always say right? So in terms of yeah, I don't even know how these companies can give their services so cheaply. So that's weird

Comentado [MLM373]: PU: Other companies creative services

Comentado [MLM374]: PU: Other companies very cheaply

Comentado [MLM375]: PU: Devalue nature our work

Comentado [MLM376]: PU: Explain them why not cheaply

Comentado [MLM377]: PU: How they are so cheaply

thing. So I guess we are competing with these people on the basis of like, price. So we

– yeah, so I guess we need to explain why it's worth it to engage us as well.

Comentado [MLM378]: EA: Explain why not cheaply

And clients, there are clients who don't pay up, that's a perpetual problem. And we

Comentado [MLM379]: PU: Clients don't pay up

spend a lot of time and energy chasing up on payment. So I would say that in a way

Comentado [MLM380]: EA: Spend time on chasing up on payment

that's a problem. Not all clients, of course, some pay very, very promptly but there's always an issue of payment.

The fact of being a woman, actually no because I feel that in Singapore it's a great place

for a woman to establish herself as compared to other places. Actually, most of the

Comentado [MLM381]: M: S'pore good for business women

clients that we deal with are women as well so there's no issue of disrespect or stuff like that.

Family, my mom was a bit like; "Why do you want to do this?" when I first told her

Comentado [MLM382]: PU: Mom why?!

that I wanted to do it. Because for her, you know, that generation of parents in

Singapore they are; stability is very important, then you must get married, and have kids

Comentado [MLM383]: Note: Strong culture about stability, get married, etc.

and you know buy a house, so that's a problem at least. So after I explain to her why I

want to this I think she was a bit more understanding, yeah.

Comentado [MLM384]: EA: Explain to my mom why

Comentado [MLM385]: Note: But not family support!

19.1-Could you highlight one in particular?

I guess it would be Yeah, I would say it's clients because they – I feel that clients can give us more respect for what we do, that we take pride in our work and that's why they can't expect it to be like super cheap rates. So and that's a lot of – that's a common perception that content should be cheap because there are so many people that are actually offering it for free. So I think yeah, so I would think that one of the challenges is explaining to people why it's not free, yeah.

Comentado [MLM386]: PU: The most clients

Comentado [MLM387]: PU: Respect from clients

Comentado [MLM388]: M: Proud of our work

Comentado [MLM389]: PU: Can't cheap rates

Comentado [MLM390R389]: Note: This uncertainty is about financing which is close related to clients because they don't pay on time

Comentado [MLM391]: PU: So many people for free

Comentado [MLM392R391]: Note: This is about competitors

Comentado [MLM393]: PU: Explain to the clients why not cheap

20-Did you find any motivation during the process to create your business coming from: your family or friends, (intimate) partner, other entrepreneurs, other professionals, mentors, previous training, work experience, political environment, or other which helped you overcome those uncertainties? Could you explain which and how?

Yeah, like my ex-colleagues are also my friends so I think we have a very good working relationships. We are friends but we don't have the awkwardness of friends starting a business together so we worked together first so we know that we can be very upfront with each other. And that whatever it is work comes first, if we have other issues we can settle it. So I think that really helped a lot, like knowing that our relationship – that the lines of relationship are very clear for me, that helped. Yeah, my partner was quite supportive as well because he saw that I was always stressed out all the time and my focus was always the job. So with this one I have a bit more control over my own time

Comentado [MLM394]: M: Team work friends

Comentado [MLM395]: M: How work with friends

Comentado [MLM396]: M: We can settle it

Comentado [MLM397]: M: Knowing our relationship

Comentado [MLM398]: M: Lines of relationship

Comentado [MLM399]: M: Supportive partner

Comentado [MLM400]: M: Control of my time

Comentado [MLM401R400]: Note: This is about autonomy

and you know, what I want to do and what amount of time I put in. So maybe he was a little bit happy that maybe I wasn't as stressed out even though I am still stressed out over different things now.

Comentado [MLM402]: M: What I want to do and time

Comentado [MLM403R402]: Note: Autonomy

Other entrepreneur, like I said other small businesses that have recommended our services to clients, who gave referrals to people that they know, who needed our services so that was really like knowing that we had their support made me feel better about the uncertainty.

Comentado [MLM404]: M: Other entrepreneurs recommend us

Comentado [MLM405]: M: Support from other small businesses

Training, work experience, Debra actually was my boss. So I really, really enjoy working for her as a boss because she's always clear about – she's a very intelligent person so she thinks things through and also like, whenever there's a problem she's like one of the best problem solvers that I know. So I know that, like, for me, I have a lot of uncertainty and I always ask her opinion and I have something to think about whenever I ask her something. So I think that knowing that she's kind of steering the business makes me feel a lot better.

Comentado [MLM406]: M: Business partner high expertise

Comentado [MLM407]: EA: Ask to expertise business partner

Comentado [MLM408]: M: Business partner boss

20.1-Could you highlight one in particular?

I would say it's Debra because in a way she's my mentor as well. Because she was the one who always corrected my work and gave it back to me and said; "Yeah, this is how

Comentado [MLM409]: M: The most business partner mentor

you're going to do," and stuff like that. And she's also very good at putting the many pieces of the puzzle together to solve a problem. So I think that gives me a lot of confidence and assurance whenever I feel unsure.

Comentado [MLM410]: M: Business partner mentor feedbacks

Comentado [MLM411]: M: Business partner skills

21-Could you explain what actions you carried out to overcome the uncertainties that you have highlighted as most important when you were starting your business?

I think uncertainties will always be there but – and I hate doing paperwork but now I've seen how important it is because it makes things black and white. Let's say client is being difficult, you say; "You signed this and you said that, and you know you agreed to our terms which is that if there is extra changes that need to be made then you need to pay for it," so it's – I think that's one of the things. And also, we are doing this thing that we're trying to get more referrals from current business contacts so that actually we want to tap our – like people from our network before and we are still in the process of doing it actually. And we need to actually sit them down and say, "okay so this is what we did for you, can you think of somebody else who will require our services?" So that will hopefully ensure the long-term sustainability because we grow and grow and have more clients because we're doing the same process then hopefully that will

Comentado [MLM412]: EA: Paper agreement with clients

Comentado [MLM413]: EA: Get more referrals from business contacts

Comentado [MLM414]: EA: Use people network

Comentado [MLM415]: EA: Promote by previous clients

ensure that more people come to us in the future or rather we can approach them or

Comentado [MLM416]: PU: People came to us

Comentado [MLM417]: EA: We approach them

you know, we just have the contacts, we just get the people in.

Sin. 4/10.

1-What is your name?

Deborah T.

2-What is your date of birth?

24th April 7, 1979.

Comentado [MLM418]: Note: She is 34

3-How many siblings do you have?

Three. A brother and a sister.

4-What is your place in the birth order?

I'm the oldest in the family, the first child.

Comentado [MLM419]: Note. Maybe the leader

5-Are there other entrepreneurs in your family?

Currently there isn't but when I was much younger as a kid my mother ran a food store in a school and then when I was 16 one of my aunties started a fashion boutique but she closed it. So now, with the exception of myself, everyone else is in a regular 9-5 job.

Comentado [MLM420]: Note: Mother was an entrepreneur

6-What does he/she do/do they do?

ALREADY ANSWERED

7-Do you think he/she has influenced in you? (How)

Interesting question; I don't think so. I don't think anyone influenced me in my family I don't think anyone influenced me in my decision to become an entrepreneur.

Comentado [MLM421]: Note: She looks very independent

Because I guess my family is usually – I would describe my family as very safe so not

very big risk-taker. So they – I guess, from what I have observed over the years I guess

Comentado [MLM422]: Note: Not entrepreneurial family environment

my family tend to prefer being in a 9-5 job, something that gives you a pay check every month for sure. And then whatever business venture that anyone has tried before has always been short-lived, less than 5 years, so to say, and then after that they go back to a regular job. So I don't think I inherited the liking for safe and security so I don't think

anyone kind of influenced me to you know, go into entrepreneurship.

Comentado [MLM423]: Note: She doesn't think that anyone in her family gives motivation to her to start business

8-When did you start your business?

Started my business April 2013, this year.

Comentado [MLM424]: Note: She was 33

9-Which are your academic background and previous work?

I have a degree in Arts and Social Sciences majoring in Political Science and English.

Comentado [MLM425]: Note: Not very related with marketing and branding

And my previous work, I was in a publishing company for 10 years, editor of two

Comentado [MLM426]: Note: high experience previous work

magazines: Clio and Cosmopolitan, so yeah. So before I started this I was in publishing

Comentado [MLM427]: Note: She was editor, high position

for 10 years.

10-Could you explain what your company is?

Well, M. W. is first and foremost a content agency. So we place a lot of focus in producing good content that you usually see in magazines and we sell these content whether to someone with a website or to a company who wants to send out brochures to their clients, or to magazines who wants to put out good stories but can't find the writers or the editors to execute them, so they will come to us and they will do the stories and write the stuff that they want.

And then the second tier of the business is a website, so what we do for the website is like Washington Post, so we update it every day with stories that are interesting to women, women are our primary audience, and then from there we hope to sell

Comentado [MLM428]: Note: clients mainly women at least by website

advertising space to beauty brands, fashion brands, and what have you, yeah. So that's M. W.

11-Could you explain why you started your business? Opportunity or necessity?

I think it's a mix of both. First of all, I was beginning to get tired of my job. I was – I mean, from being an intern all the way to being the editor the climb was very exciting. But after I became editor, it kind of became boring because I've reached where I wanted to be and I got there very quickly, took me only 5 years to become an editor of a magazine and it was like one of the top-selling magazines so I felt like I needed the challenge and also because I wasn't very happy with some of the people I was working with in the company and I felt like; "This is no way to run a business. I would show you how to run a business." So from there I thought of starting a business.

The opportunity part was I noticed a gap in a market. I saw that – everybody needed content. People may not want to buy it, they could say; "Oh, I could read blogs for free, why do I want to pay for content," but they do not realize that the blogs that you're reading are actually really bad blogs. So I realized that people needed to be educated on the importance of good content. And that if you pitched it right to the companies, to the clients, to the readers, people will begin to understand and they will pay for it. So

Comentado [MLM429]: M: I need a challenge

Comentado [MLM430R429]: Note: This is an internal motivation, because she had money already with her previous work

Comentado [MLM431]: M: I will show you how to work

Comentado [MLM432]: Note: The gap in the market that she says is very strange because she saw so much competence in this market

Comentado [MLM433]: PU: Blogs are for free

Comentado [MLM434]: M: People need re-education

Comentado [MLM435R434]: Note: This is an internal motivation, but not a market opportunity. She didn't describe a people's need

Comentado [MLM436]: PU: Clients need understand for paying

that was the opportunity that I spotted and I wanted to get into the market before other editors realize that; "Hey, actually, why write for one magazine when you can write for many magazines and more?" so yeah, that was why I started M.W.

Comentado [MLM437]: M: Write for more than one magazine

Comentado [MLM438R437]: Note: She describes better the business opportunity now

12-Do you have business partners? Are they women and/or men?

Yes, I have three business partners, women.

13-Are your business partners also founding partners?

Yes, we are all founding partners so the company is shared equally among the four of us.

14-How is the company divided amongst the business partners?

Equally, so each of us, you know, have the equal say, will split the profit equally. But however, with each job we have a very interesting way of deciding who gets paid what. So say for instance somebody calls me and says: "I have a job for \$100," for example. And he calls me, I am considered the finder of the business, I will get \$20 of the deal. Maybe I'm too busy to write it so maybe Vanessa will write it and she will get \$50 of the deal. And then because we emphasize a lot of, you know, the work being well-written, well-researched, and well-edited, say Lili will be the one to proofread it she gets

\$10 and then the company will keep \$20 from that deal and at the end of the year we split whatever we have banked into the company. That's how we split the jobs, how we pay the jobs on an everyday basis but at the end of the year when it comes to profit-sharing all of us split it evenly.

Comentado [MLM439]: EA: Split the jobs

15- Could you explain the process you took since you had the idea of starting the business until it started to work?

So first of all we decided that a lot of the emphasis is – I mean, we decided that the website arm of the company was going to be the public profile of all of us. So even though we are quite well-established in print, publishing, we decided that we want to go digital because a lot of the emphasis these days are on digital media. So the website sort of provided our clients and audience with something like a public profile to get a feel of who we are. And from there, a lot of work was done to make the public personalities, public people, so you know, it's a branding exercise kind of thing. So when we first started we set-up the website and then we call everything when we have interesting story ideas we write it first on the website, when we have an interesting interview, we put it first on the website.

Comentado [MLM440]: EA: Making Our Website our profile

Comentado [MLM441]: M: We are quite well-established in print and publishing

Comentado [MLM442]: PU: Who we are for our clients

Comentado [MLM443]: EA: Branding exercise

Comentado [MLM444R443]: Note: They need also branding and marketing to start their business

Comentado [MLM445]: EA: Set-up our website

Comentado [MLM446]: EA: Write interesting stories in our website

Comentado [MLM447]: EA: Interesting interview in our website

Initially, so it paid off because initially it was hard to get business for the content-creation service of the company. But as our profile grew and the website readership numbers took off we got a lot more clients coming in: "Oh, we've seen the website. We love the website, we want to work with M. W." "We've seen what you did with the website, we want you to do the same for our website." So that is how we overcome the sales problem and we make the business work. So my background is always in branding, is always in marketing so therefore we took that approach that without your branding, without your name out there, without being famous nobody was going to give you a job. So that was how we decided – that was the approach that we took.

Comentado [MLM448]: PU: Get business for content creation

Comentado [MLM449]: M: We love your website

Comentado [MLM450R449]: Note: Motivation came from the positive feedback of possible clients

Comentado [MLM451]: PU: Sales problem

Comentado [MLM452]: EA: We make the business work

Comentado [MLM453]: M: My background is marketing and branding

Comentado [MLM454R453]: Note: She believes in branding because she has high experience in this

Comentado [MLM455]: EA: Branding approach

Comentado [MLM456]: PU: No name no job

16-What difficulties did you find during the process of your business creation?

Difficulty, well, honestly when I started the idea of doing this business it had to be easy to execute. So I wanted to have very low set-up cost. Because you know, some people they would take a bank loan to get a shop, you know, overhead. So one of the things that I thought very hard was to find an idea that involved very, very little start-up cost.

Comentado [MLM457]: PU: Costs

Comentado [MLM458]: PU: Bank loan overhead

Comentado [MLM459]: EA: Cheap idea

And then secondly, it had something that I was familiar doing, so I didn't want it to be very difficult at all. I wanted to – from the very get-go, from the very first day of us doing the business, people knew that we were the experts in it. So it wasn't going to be like, you know, McDonald's decided to go into fashion. Of course, McDonald's is not going to decide to go into fashion, McDonald's is known for food. So at the same time, me being an editor of a magazine for 10 years, I don't want to go for something that nobody knew I was an expert in. Everybody knew that I was an expert in content and so we wanted it to be, you know, from the get-go people knew that we were good. So there was no difficulties in terms of the idea and in making it work because I wanted it from the very get-go to be a familiar business and that people knew that we were good in it.

Comentado [MLM460]: EA: Work in close field

Comentado [MLM461]: M: People know we were expert

Comentado [MLM462]: M: I was an expert in

Comentado [MLM463]: M: Everybody knew I was an expert

Comentado [MLM464R463]: Note: Feel competent

So one difficulty is that we find – well, I think it's the PR side that was difficult, the Public Relations side. Because the four of us left Cosmopolitan at the same time so a lot of people would be like, "Oh my God, is this a betrayal? Are you like traitors to your company right now?" that kind of thing, so we had to manage it very carefully. So we got a PR agency help us launch the company on day one. It was run by a friend so she did it for us for free. So we actually prepared two sets of releases; one set would go out

Comentado [MLM465]: PU: PR side

Comentado [MLM466]: PU: People could see a betrayal

Comentado [MLM467]: EA: We go to PR agency solve betrayal

Comentado [MLM468]: EA: Go PR of friend

Comentado [MLM469]: PU: Low costs

to the advertisers and the clients, would say; "Oh, we're so great, we're so fabulous."

Comentado [MLM470]: EA: Advertisers for clients

And then the other set which goes out to the publishers, the magazines, newspapers, which was our former company, Singapore Press Holdings, and other publishers in Singapore, we took on a slightly humbler tone of voice. So it's more like; "Oh look, we really love writing. We really believe that we want to write for more magazines so therefore we decided to set-up our own business," and things like that. So that was one of the difficulties we had is to portray the right impression that weren't just going out there declaring war on what could potentially be our customer, yeah.

Comentado [MLM471]: EA: Speak tone voice to previous publishers

Comentado [MLM472R471]: Note: Because they are also possible clients

Comentado [MLM473]: PU: Portray the right impression

Comentado [MLM474]: PU: War to potential customers

17-What were the reasons and/or who helped you to overcome these difficulties?

I think yeah, as I said the reason was that we had to be careful to convey the right impression, the right image that we weren't traitors and that we weren't out there to steal others' business. We had to portray the impression that we were just a group of girls passionate about writing, passionate about providing good content to people. So we got a friend who ran a PR company to manage our public relations. So for the first six months, every time we hit a milestone, say for instance when the website got its first 50,000 monthly reader number then we wrote a press release then she would send it out to us.

Comentado [MLM475]: PU: The right impression

Comentado [MLM476]: PU: We weren't traitors

Comentado [MLM477]: EA: Portray impression passionate writers

Comentado [MLM478]: EA: Contact with PR

Comentado [MLM479]: EA: Show our 50,000 monthly reader

So rather than us sending out the press release, because it looks like you have to do everything yourself, having people think that we were rich enough to hire a PR Agency also gave us some sort of cred. So I think a lot of people when they start up doing business they go with the whole thing like: "Oh, you know, I have to show everyone that I'm doing everything myself, "but what I have learned is that impression is everything, first-impression is everything. So even though this business cost us close to nothing to start up everyone had the impression that we had a very big investor behind us.

Comentado [MLM480]: EA: Doing people think your company is rich

Comentado [MLM481]: M: Previous experience about impression

Comentado [MLM482]: PU: First-impression is everything

Comentado [MLM483]: PU: Impression we are rich of everybody

We rented a service office from a very fancy business address so when people saw our name cards, the first thing people say is: "Wow, who's your investor? You know, how do you afford rent at this fancy address?" It was actually a service office and we only pay \$25 a month for it, you know. And then when people say: "Oh! Wow! You got like a PR Agency from day one to help you with public relations, who's your investor? How do you even afford a public relations office?" Actually no, it's friend. So you know, everything – you tap into your network to have to swing people over to your cause, make them advocates of your business and then from there you try to build something like a brave looking front and behind you're all slaving away and that kind of thing.

Comentado [MLM484]: EA: We rented service office fancy business address

Comentado [MLM485]: EA: Pay low cost for office

Comentado [MLM486]: EA: PR Agency

Comentado [MLM487]: EA: Cheap PR Agency of a friend

Comentado [MLM488]: EA: Tap into your network

Comentado [MLM489]: EA: Make them advocates of your business

Comentado [MLM490]: EA: Build brave looking front

So I think that was something that as I was overcoming, I also realized that was what was important about business.

M: What about your reasons, personal reasons?

Personal reasons? I guess it was because I was from magazine and magazine's all about looking the part, right? Like, in women's magazine specially, when I was like on my way up, you know, working my way up I always hear my bosses go; "You have to look the part. You have to look the part."

So on any average day I would prefer to go around town in my slippers, and t-shirts, you know, simple outfit like that but when I was gunning to be the editor there I was

like, Devil Wears Prada, wearing black dresses every day, four-inch heels every day, I wore heels every day for 10 years to look the part of an editor. So I think one of the things that really was ingrained in me in my career history was that in all, in order for you to succeed you also have to look the part and so when this business started even though it's a small business, I was very clear that we had to look the part of a big

business. And so I was very particular about who does my PR. I was very particular about who design my logo. I was very particular which beauty brands we worked with and I really went out there to sort of like find those brands, the big brand names and

Comentado [MLM491]: M: In my slippers
Comentado [MLM492R491]: M: Related to autonomy

Comentado [MLM493]: PU: Look part big business
Comentado [MLM494]: PU: Who does my PR.
Comentado [MLM495]: PU: Who design my logo

tap into our old contacts. Like, "Oh, you know, Volkswagen wants to lend me a car to drive," yeah sure, Volkswagen, very famous German car brand. You know, even though they are not paying me for advertising I would still put it up there because it would give people the impression that Volkswagen is advertising with me. So everything is about impression, so that was my personal reason.

Comentado [MLM496]: PU: Work with big brands

Comentado [MLM497]: EA: Free advertising for big brands

Comentado [MLM498]: PU: Impression of people

18-What exactly did you do to overcome these difficulties?

ALREADY ANSWERED

Comentado [MLM499]: Note: In previous question she was explaining how she made to growth the impression of her company

19-Did you perceive any uncertainty during the process of starting your business, regarding issues related to: technology, the political situation at that moment, financing, suppliers, competitors at that moment, clients, the fact of being a woman, family, or other?

Okay, issues related to technology, not so because during my time in magazines I made sure that I learned all about websites, all about social media marketing. I took those skills with me when I started the business so not much issue related to technology.

Comentado [MLM500]: Note: She knows everything about technology from previous work, this can lead motivation from experience

Political situation, also not too much. There are different types of business license you can apply for and instead of going like the Private Limited, like incorporating the business we went for a limited liability business which mean t that we didn't need to submit our accounts book to the government every year. We just have to declare

Comentado [MLM501]: EA: We went for a limited liability business

Comentado [MLM502]: PU: Submit our accounts book

Comentado [MLM503R502]: Note: For this uncertainty she decided one type of business without too many rules about accounts book. So this is related with financing indeed

whether we made a profit and how much, you know, that kind of thing. So when we –
so not much on the political situation.

Comentado [MLM504]: EA: We just declare profit

Financing, like I said, was very adamant that it was going to be very low start-up cost. I
don't believe in going into debt before you can make money. So it cost us less than
\$500 each to set-up this business, so yeah, no issues related to that.

Comentado [MLM505]: PU: Financing

Comentado [MLM506]: EA: Low start-up cost

Comentado [MLM507]: PU: Into debt before make money

Suppliers, nope. We were self-sufficient because the goods and the products come from
us. Yeah, I don't want to bring in stocks and have it in the shop and not sell and collect
dust. So the product that we sell comes from here and so yeah, so there's no issue with
suppliers.

Comentado [MLM508]: Note: The mainly suppliers are themselves, so no problem

Competitors, at that moment no. There isn't any content creation agency in Singapore
in the moment, so no. if there is, they're not very famous so that's why I wanted to do
this.

Comentado [MLM509]: Note: But she was speaking about bloggers, and they are indeed competitors

Clients, again no. I've been in the beau – no, I've been doing business with the magazine
clients for 10 years, beauty clients, lifestyle clients, so didn't foresee there to be an issue
with clients as well.

Comentado [MLM510]: Note: But she was speaking about impression of the potential clients all the time!!

Fact of being a woman, not really I mean, you know, in Singapore, a lot of people say
Singaporean women are very outspoken, very strong-headed, and very I don't know,

not gentle and not domesticated enough. But I think that is why we have so many more entrepreneurs. We have so many more women entrepreneurs than men because we don't believe being a woman work against us. We believe we have just as much opportunity and as much right to succeed as the men in Singapore. So no one is going to say: "Oh, you're a woman, you're married, dadada, therefore you cannot start a business." So there isn't you know, that – there isn't such restrictions, there isn't such stereotypes in Singapore so there isn't that kind of issue.

Family, no. I guess one thing that my family did teach me was to be independent. We're all very independent people in my family. My parents takes care of themselves. My sister takes care of herself. Everybody is very self-sufficient, you know, nobody had to rely: "Oh, okay you quit your job. You still have to pay off my house loan," you know, that kind of thing. So I guess having a very independent family and being very independent myself, there wasn't any issue with family.

Any other – yes, I had a lot of financial commitment, actually, in Singapore it is the practice to only buy a house, a flat of your own when you get married. Because then you can – you are, you're qualified to apply for the government flat at a very much cheaper rate and they give you some kind of a rebate to buy the flat at a cheaper rate.

Comentado [MLM511]: M: Family teach be independent

Comentado [MLM512]: Note: Independent family environment

Comentado [MLM513]: M: Self-sufficient

Comentado [MLM514]: M: Autonomy by independent family

Comentado [MLM515]: PU: A lot of financial commitment

But I'm not married but I wanted my own place, you know, yeah, when I reached – when I reached my 30th birthday. Whether or not I was married, I didn't care. I refused to let, you know, Singapore government tell me when I can or cannot get a house.

So when I got promoted to Editor I got a huge pay rise and I went and bought my own apartment and I have my own car as well. But those loans are still being paid. So when

I started out my business I guess my biggest concern was my financial commitment and whether I would still be earning enough to meet those financial commitments. So that was my biggest issue in starting up this business.

Comentado [MLM516]: PU: Loans are still being paid
Comentado [MLM517R516]: Note: So she cannot spend so much money because she has to pay her loans

19.1-Could you highlight one in particular?

ALREADY ANSWERED

Comentado [MLM518]: PU: The most financial

20-Did you find any motivation during the process to create your business coming from: your family or friends, (intimate) partner, other entrepreneurs, other professionals, mentors, previous training, work experience, political environment, or other which helped you overcome those uncertainties? Could you explain which and how?

Okay, from family and friends, not so much. As long as they know that I'm not taking a very big risk they are pretty okay with me doing whatever I want. And they also know

Comentado [MLM519]: Note: It was more about her childhood

Comentado [MLM520]: M: Family are pretty ok

that if I had set my mind on doing something there's no way they can change my mind.

Comentado [MLM521]: M: Set my mind no change

So I'm used to getting my way, yeah.

Comentado [MLM522]: M: Getting my way

So and then from my intimate partner he was very encouraging of us setting up this

business. He himself is an entrepreneur himself. He runs his own fitness business so

Comentado [MLM523]: M: Intimate partner very encouraging

you know, he's like: "Well, if you want to do your own business go ahead and do your

business."

Comentado [MLM524]: M: Intimate partner also an entrepreneur

Other entrepreneurs, yeah, I've spoken to some clients who are entrepreneurs

themselves and when I said: "I'm going to leave the magazine and I'm going to start my

own business," and things like that and a lot of them said: "Yeah, yeah, you know, I

think you'll be able to succeed, you're very hard-working, you're very organized, you

know what you want to do." So you will succeed. Everyone - I don't know, because -

Comentado [MLM525]: M: Other entrepreneurs possible clients

I don't know whether they were being nice or what but most of the time when I spoke

to people about my business everyone said I was going to succeed so I just went in with

Comentado [MLM526]: EA: Speak about my business

Comentado [MLM527]: M: People say you're going success

a blind confidence and sure faith that I was going to succeed. So that was the

encouragement that I got.

Other professionals, yeah. Like, you know, like whoever I spoke to about starting a

Comentado [MLM528]: M: Other professional positive feedback

business, yeah. Mentors, not so much because my mentors would still be my bosses,

right. So I didn't really talk to them. I didn't really say I was going to start a business. I only said I was going to leave, take a break.

Previous training, no. This is my first business. So I've never done a business before.

Comentado [MLM529]: Note: Yes, but she is very confident because she was working 10 years in the same sector!

M: But previous training, about studies?

Studies, yeah, I guess back in school. I'm always the chairperson, the president – I guess

I wanted to be in-charge. I knew from the very day that I started work that I wasn't

Comentado [MLM530]: M: Always chairperson

going to be an employee forever. I wanted to be the boss if not the CEO of a company.

Comentado [MLM531]: M: I want to be the boss

Comentado [MLM532R531]: Note: Autonomy or power

So yeah, I guess blind ambition and blind faith really just drive me and my decisions on

Comentado [MLM533]: M: Blind ambition

a day-to-day basis. I'm used to being in-charge. I'm used to running the show, and yeah,

so previous training in school, previous exposure to, you know, interaction with people

just made me the sort of person who naturally want to be running the show, yeah.

Comentado [MLM534]: M: I want to run the show

Political environment, not so much. Singapore is possibly one of the easiest and best

place to start a business so it's helpful as long as you know where to get advice. My

Comentado [MLM535]: M: Singapore is easy start business

brother-in-law is a lawyer so he advises us on the legal part of starting the business. And

Comentado [MLM536]: M: Help from brother-in-law legal part of business

then some other friends who have started their own small businesses, you know, gave

advice like: "Oh, you know, you need to draft a contract with your business partners

Comentado [MLM537]: M: Friends entrepreneurs and advices

just so you know everybody is on the same page. And you know, if anyone changes

their mind in the future what is – you know, you have the contract to at least make sure that things don't turn ugly." So that's great, yeah.

20.1-Could you highlight one in particular?

Like, who help me overcome uncertainties, is it? I guess it's my intimate partner

Comentado [MLM538]: M: The most my intimate partner

because now that I'm not earning so much he is – because used to be I just had more

Comentado [MLM539]: PU: Not earning so much

money than I could possibly spend in a month anyway so I didn't need him to pay my

house loan. I didn't need him to pay for car loan and he just basically lived in my

apartment, right. So now that I'm doing this business and I'm not earning as much as

I used to he is paying half the house loan and half the car loan and he pays for the

Comentado [MLM540]: M: He is paying half house and car loan

groceries, he pays for the bills and things like that so it's a pretty equal partnership

right now. And you know, you would think that some men would complain: "I didn't

Comentado [MLM541]: M: Pretty equal partnership

used to help pay this, why now?" right. But he didn't. He was quite encouraging and

he was quite, you know, decent about it. Like he said: "Yeah, if you need me to pay

Comentado [MLM542]: M: He was quite encouraging paying bills

for my half I would pay for it." No arguments. No nothing. So I think that really

helped in keeping me going when things get tough in the business.

Comentado [MLM543]: M: He pays his half

21-Could you explain what actions you carried out to overcome the uncertainties that you have highlighted as most important when you were starting your business?

Personally, the biggest uncertainty would be the money because of the loans that I have to pay. So what I did was I knew about 10 months before leaving my job that I was going to leave. Whether or not I was going to start a business I knew I was going to leave because I can't stand the people I was working with. So I started saving money and just being more thrifty in general. And I actually spoke to my insurance agent and I actually cashed out some of my insurance policy so I had a big lump sum money to put into a bank account for emergency so just to ensure that I am financially secure for my loans and everything. I mean, lifestyle-wise I can live with not eating in fancy restaurants. I can live with not buying new shoes or dresses, you know, but the house has to be paid for, the car has to be paid for. And you know, I really saved – put aside a lot of money just to make sure that I don't have to compromise on those two things. Professionally, I think I'm very aware of my personality as well, my professional personality: I'm impulsive, I'm bad tempered, and I have a lot of pride. And sometimes I'm not an easy person to work with. So when I started this business I was very clear that I needed to find people that can complement my personality so which is why I

Comentado [MLM544]: PU: The most the money

Comentado [MLM545]: PU: Loans I have to pay

Comentado [MLM546]: EA: I knew 10 before

Comentado [MLM547]: EA: Start save money

Comentado [MLM548]: EA: Being more thrifty

Comentado [MLM549]: EA: Spoke insurance agent

Comentado [MLM550]: EA: Cashed out form insurance policy

Comentado [MLM551]: EA: Put money bank emergency

Comentado [MLM552]: PU: Loans

Comentado [MLM553]: PU: House has to be paid

Comentado [MLM554]: EA: Put aside money

Comentado [MLM555]: PU: I'm bad tempered

Comentado [MLM556]: PU: Not easy person

invited the three of them to join the business because like, I think our personalities kind of complement each other. Like, if I cannot stand doing certain things, you know, Lili, Vanessa, or Denise will say: "I can do it." If I feel like I don't want to deal with certain things, somebody else will always back me up. So I think that was one of the uncertainties I had starting the business was my personality, you know, it's not the best personality. I'm not the friendliest person so I make sure that my business partners are, yeah.

Comentado [MLM557]: EA: I invited complement personality business partners

Comentado [MLM558]: M: Business partners can do it for me

Comentado [MLM559]: M: Somebody back me up

Comentado [MLM560]: PU: My personality

Comentado [MLM561]: PU: Not friendly person

Comentado [MLM562]: EA: Business partners are

Sin. 5/10.

1-What is your name?

Vanessa.

2-What is your date of birth?

Ten of June 1987.

Comentado [MLM563]: Note: She is 26

3-How many siblings do you have?

One, one younger brother.

4-What is your place in the birth order?

First.

Comentado [MLM564]: Note: Leader?

5-Are there other entrepreneurs in your family?

Yeah, a few. Yeah, my aunt, she started her own clothing business many years ago, yeah.

6-What does he/she do/do they do?

Oh, she started her own clothing business.

7-Do you think he/she has influenced in you? (How)

Not really because I saw that it was a lot of hard work having your own business. So I

never really saw myself as a business person.

Comentado [MLM565]: Note: Maybe it's because other people gave her the possibility of being an entrepreneur. So it could be not high internal motivation

8-When did you start your business?

In April of this year. April 2013.

Comentado [MLM566]: Note: She was 25

9-Which are your academic background and previous work?

I studied Mass Communication in Singapore, in a Polytechnic and then I went to

Australia to study advertising, Melbourne, Australia. Then when I came back I did

Comentado [MLM567]: Note: Related with marketing and branding

advertising for a while before I started working for magazines. And then from there we

Comentado [MLM568]: Note: related field of her company

started M W.

10-Could you explain what your company is?

Okay, so M.W., there are two arms in our business. One of it is content agency where we provide content for people who might need it say for magazine or for brands who are creating newsletters or brand books, we can create the content for them.

And then on our website we also do lifestyle content for women and brands sort of push us to talk about brands in our website.

11-Could you explain why you started your business? Opportunity or necessity?

I think it was more opportunity, because we were quite comfortable in magazine, in print publishing but we were more interested to see what we can do for digital publishing because now more is going online so there are a lot of opportunities there.

Comentado [MLM569]: M: Digital opportunity

12-Do you have business partners? Are they women and/or men?

Yes, as you can see, yeah, women, yeah.

13-Are your business partners also founding partners?

Yes.

14-How is the company divided amongst the business partners?

Fairly equally but – so it's – but Deborah has a slightly higher share. I mean, it was her idea after all and we decided that it would be good to have someone who is somewhat

Comentado [MLM570]: Note: This mean that the most internal motivation came from her business partner

is a leader in the event that it's hard for us to come to a decision. At least someone could have the deciding vote.

Comentado [MLM571]: EA: One is the leader

Comentado [MLM572]: PU: Hard decision event

15- Could you explain the process you took since you had the idea of starting the business until it started to work?

Oh, well we had to get a business license and we had to get a lawyer to draft like the paper work for us, for example, the contracts. And yeah, the contracts, we have contracts for each of us as well as contracts for when we are working for our clients so yeah, we had to do like some basic administrative work before we really started the business.

Comentado [MLM573]: EA: Get business license

Comentado [MLM574]: EA: Get lawyer for contracts

Comentado [MLM575]: EA: Basic administrative work

Comentado [MLM576R575]: Note: This doesn't look a very big issue for her

M: Another action that you remember?

Other actions? We also had to get a service office because we've decided that we'd work from home but then we also got an office space where they collected our mail for us. And then what else did we have to do? We also had to set aside some savings so the first few months of our business where we are - where we may not be earning as much so that we had to consider that as well.

Comentado [MLM577]: EA: Get service office

Comentado [MLM578]: EA: Work from home

Comentado [MLM579]: EA: Office for our mail

Comentado [MLM580]: EA: Set aside some saving

Comentado [MLM581]: PU: Maybe not earn money in the beginning

16-What difficulties did you find during the process of your business creation?

Difficulties... for me I think even now the difficulty is trying to convince people why they need good content. I think – because like content is not something like clothing or coffee that you can see and touch. But then like then the positive results of good

Comentado [MLM582]: PU: Convince people why

content, it takes time for you to see it. So I think sometimes, some people, it takes a little convincing to, you know, help them understand the value of our product.

Comentado [MLM583]: PU: Results of good content take time

Comentado [MLM584]: PU: Convincing people the value our product

17-What were the reasons and/or who helped you to overcome these difficulties?

I think having each other as a support system was really helpful. We always bounced ideas off each other. We tell each other when we are facing problems, you know, trying

Comentado [MLM585]: M: Having each other

to secure a contract. And then we give each other advice and support which I thought was helpful. And I also talk to like friends and families who have experience doing

Comentado [MLM586]: EA: Tell each other about problems

Comentado [MLM587]: EA: Trying secure a contract

Comentado [MLM588]: EA: We give each other support

Comentado [MLM589]: M: Advice from business partners

business or dealing with client. Because previously when we were working in magazines all we had to do was just write the articles. We didn't have to – we didn't really have to

Comentado [MLM590]: EA: Talk with friend entrepreneurs

Comentado [MLM591R590]: M: Feedback from friend entrepreneurs

Comentado [MLM592]: PU: Dealing with clients

deal with clients or do sales pitches so I talk to friends and families who I knew sales on how they do it. And also reading a lot online.

Comentado [MLM593]: PU: Deal with clients

Comentado [MLM594]: EA: Talk to friends

Comentado [MLM595R594]: M: Feedback from friends

Comentado [MLM596]: EA: Reading online

18-What exactly did you do to overcome these difficulties?

Yeah, like I mentioned, just reading online on how other people did it, speaking to friends and family.

Comentado [MLM597R596]: M: Read about lead with clients

Comentado [MLM598]: EA: Reading how other did

Comentado [MLM599]: EA: Speaking to family and friends

19-Did you perceive any uncertainty during the process of starting your business, regarding issues related to: technology, the political situation at that moment, financing, suppliers, competitors at that moment, clients, the fact of being a woman, family, or other?

No, I think our biggest concern is financing. We're not sure – I mean, even though we didn't really need a lot of capital to start our business but because we're all giving up our jobs and then not having a regular income was quite a concern. So actually in the first few months of starting I did a part-time job just in case I need to keep my cash flow going. But then when things got busier I had to give up the part-time job and you know, yeah.

Comentado [MLM600]: PU: The most financing

Comentado [MLM601]: PU: Giving up our jobs

Comentado [MLM602]: PU: Not regular income

Comentado [MLM603]: EA: Part-time job

Comentado [MLM604]: PU: Cash flow

Comentado [MLM605]: EA: Give up part-time job so busy with company

M: Did you see other problems?

No, I think my family was very supportive and I think in Singapore we don't really face this kind of discrimination because you're a woman so that was fine. In fact, everybody thought that we were very brave to do this yeah, so.

Comentado [MLM606]: M: Family supportive

Comentado [MLM607]: M: Everybody say we are brave

19.1-Could you highlight one in particular?

Yeah, I would say that it's the financing part. It's figuring out how we cannot just make this business sustainable but profitable, yeah.

Comentado [MLM608]: PU: The most financing

Comentado [MLM609]: PU: How make profitable business

20-Did you find any motivation during the process to create your business coming from: your family or friends, (intimate) partner, other entrepreneurs,

other professionals, mentors, previous training, work experience, political environment, or other which helped you overcome those uncertainties? Could you explain which and how?

I think it's not during the creation process but even now. Like, you know watching a lot of [inaudible] talk videos like given by other entrepreneurs and I read a lot of articles done by people who did start-ups around the world. And I read like the challenges that they faced and what they did and it feels like, you know, the community of start-ups and entrepreneurs is – we kind of understand the struggles that we go through so I think it's – I think it's very interesting to read and watch how they overcome their challenges and see how I can apply it in my own life.

- Comentado [MLM610]:** EA: Watching videos entrepreneurs
- Comentado [MLM611]:** M: Other entrepreneurs
- Comentado [MLM612]:** EA: Read articles about other entrepreneurs
- Comentado [MLM613R612]:** M: Knowing about other entrepreneurs did
- Comentado [MLM614]:** EA: Read about challenges of other
- Comentado [MLM615]:** M: Community of start-ups

Comentado [MLM616]: EA: Apply in my own life

20.1-Could you highlight one in particular?

Actually there are several, like for example Richard Branson, like, he – everybody sees him as a very successful entrepreneur but actually they don't know that he had quite a few failures in business as well. Like, some of his ventures failed or he had to sell off Virgin Records in order to keep Virgin airlines afloat. So he's always of thinking of new ideas which is quite interesting.

Comentado [MLM617]: Note: She is speaking about one in particular famous entrepreneur!

Comentado [MLM618]: M: Interesting ideas from other entrepreneurs

And then another one, I just recently heard of him, Gary Vigeant, yeah, I think that's his name. He also believes in working hard and you know, if you work hard and you really are sincere in your hard work it will work out.

21-Could you explain what actions you carried out to overcome the uncertainties that you have highlighted as most important when you were starting your business?

So I worked extra hard because you know in a regular job even if you work a little bit or you work a lot you're still going to get the same pay at the end of the month. But if you build your own business the more you work, the more money you earn so I just push myself to work harder when I'm doing my own thing, yeah.

- Comentado [MLM619]: EA: I worked extra hard
- Comentado [MLM620]: PU: Pay at the end of the month
- Comentado [MLM621]: PU: Work and money
- Comentado [MLM622]: EA: Work harder
- Comentado [MLM623]: M: My own thing
- Comentado [MLM624R623]: Note: This is about autonomy

Sin. 6/10.

1-What is your name?

Lili T.

2-What is your date of birth?

13th December 1984.

- Comentado [MLM625]: Note: She is 28

3-How many siblings do you have?

One.

4-What is your place in the birth order?

I'm the younger one – the youngest.

Comentado [MLM626]: Note: No the leader?

5-Are there other entrepreneurs in your family?

No, just me yeah.

6-What does he/she do/do they do?

NO ANSWER

7-Do you think he/she has influenced in you? (How)

NO ANSWER

8-When did you start your business?

April 15 this year - 2013.

Comentado [MLM627]: Note: She was 28

9-Which are your academic background and previous work?

Okay before this I worked for about 9 years. I have a diploma in Mass Communications

Comentado [MLM628]: Note: High work experience

so I after which I started in technology which I was really interested in because I really

loved gadgets. And so after a year and a half I really wanted to try magazine publishing

Comentado [MLM629]: Note: She loves technology

Comentado [MLM630]: Note: She likes publishing a lot

so I actually quit my full-time job and became an unpaid intern for about a month in

Comentado [MLM631]: Note: She was very internal motivated to work in publishing. She quit her previous job for unpaid one. This leads high internal motivation

Clio magazine. So after that they offered me a temporary editorial assistant post which

I took on. And after the contract ended I went to do some odd jobs here and there but

I was still interested in magazine publishing. So under the same Clio company which

Comentado [MLM632]: M: Very interested about publishing

was ACC they contacted me a few months later and told me about this other position

at Singapore Women's Weekly Magazine. And since then I've been in magazine and

then I was in the website as well mostly spending hours in – the other three in

Cosmopolitan magazine and I was a staff editor there. So we were there since the launch

of the magazine in Singapore which was about two years. And then we decided to start

Comentado [MLM633]: Note: Previous experience launching magazine, that is quite like being an entrepreneur

this company.

10-Could you explain what your company is?

Okay, we are a content agency but we have different – we have two different businesses

in our company. For the content agency side, the four of us, we provide content writing

services. So that's the full range of services we provide; we can do press release, we can

do for instance corporate brochure and for example a magazine needs a freelancer to

write articles so that's one part of the business.

The other part, we run a women's lifestyle website. So that one is updated at least thrice

a day. And then we write the content – so these two keep us very busy every day, yeah

the two parts.

11-Could you explain why you started your business? Opportunity or necessity?

It was more opportunity, yeah. So one of the founders, Deborah, she was the one who came up with the idea. I always wanted to start a digital magazine and all four of us, we've always believed that digital is the way to go in the future. Like print is really declining whether it's sales or readership so if you get – it's the time to start this since we are all definitely young, I mean, there's nothing to lose anyway.

Comentado [MLM634]: Note: Business partner had the original idea, so the most internal motivation comes from this person

Comentado [MLM635]: M: I wanted to start a digital magazine

Comentado [MLM636]: M: Digital is future

Comentado [MLM637]: M: Nothing to lose anyway

12-Do you have business partners? Are they women and/or men?

Yeah, three women.

13-Are your business partners also founding partners?

Yeah.

14-How is the company divided amongst the business partners?

Oh, it's actually spilt equally, yeah, among four.

15- Could you explain the process you took since you had the idea of starting the business until it started to work?

Okay, Deborah has had this idea since months before we started this business but the moment we got down to it it's very quick because we don't need a physical office. So we started and okay, so incorporated the business so we got the license and everything

Comentado [MLM638]: M: We don't need physical office

Comentado [MLM639]: EA: Got the license

so we can start, it was very, very fast. So after which we started. For the website we just used WordPress and it's very immediate and it's very easy to set-up the website and we just launched it and we got a PR agency help us do our press releases to the media so that helped us [inaudible]. And it helped that specially Deborah, she used to be editor of Cosmo so her branding, her name is really out there. So people know her and after that they know us as well. Then so the launch process was actually pretty smooth. Yeah, there wasn't much waiting time for it. It was just straightforward.

Comentado [MLM640]: Note: She doesn't see any complication in legal issues to start her business

Comentado [MLM641]: EA: Website WordPress

Comentado [MLM642]: M: Very easy website

Comentado [MLM643]: EA: PR Agency

Comentado [MLM644]: M: Branding name of business partner

Comentado [MLM645]: M: People know us by her

Comentado [MLM646]: Note: She sees very easy the start

16-What difficulties did you find during the process of your business creation?

During the process I guess initially personally it's just getting used to the idea that I do not have a full-time job and other than that operations is easy. And it's just getting used to flexible working hours and knowing have that you won't have a fixed monthly income for a while now.

Comentado [MLM647]: PU: Not full time

Comentado [MLM648]: EA: Speak yourself not full-time job

17-What were the reasons and/or who helped you to overcome these difficulties?

It helps that the four of us, we are always communicating. It's very important we have a relationship among all four partners. So we also share our difficulties and sort of help motivate each other along the way. Yeah, it's always ongoing so it helps to have an open communication.

Comentado [MLM649]: M: Four our us

Comentado [MLM650]: EA: Always communicating

Comentado [MLM651]: EA: Share our difficulties

Comentado [MLM652]: M: From each other

Comentado [MLM653]: M: Open communication

18-What exactly did you do to overcome these difficulties?

ALREADY ANSWERED

Comentado [MLM654]: EA: Share problem with business partners

19-Did you perceive any uncertainty during the process of starting your business, regarding issues related to: technology, the political situation at that moment, financing, suppliers, competitors at that moment, clients, the fact of being a woman, family, or other?

Okay, technology is fine, I mean, it's pretty solid. Financing, I guess, because we

[inaudible] for physical office so everything is – it's easy to start this business. But in

Comentado [MLM655]: Note: No problem about financing for starting

terms of getting a fixed monthly income – I mean, not getting a fixed monthly income

Comentado [MLM656]: PU: Monthly income

that is a problem that I'm still facing but then we already knew what we're getting

ourselves into so – and the good thing is it's a very low-risk business because we didn't

invest a lot of money into it. There's no need of it anyway. So financial wise it can be a

Comentado [MLM657]: M: Low risk of money

challenge sometimes but we are – we can still overcome it, yeah.

Comentado [MLM658]: PU: Financial challenge

And then competitors, I would say that our business model is entirely unique in that we

have two different parts of businesses so different components. So I don't think we

face – we are that worried about competitors.

Comentado [MLM659]: Note: She doesn't see problems about competitors, her business partners saw these problems

And clients, of course it can be challenging trying to get people to believe in the

Comentado [MLM660]: PU: Clients

company [inaudible] specially. And moreover, sometimes I feel that people here don't

Comentado [MLM661]: PU: Get people to believe

really believe in paying for content and paying for good content. So this is why you see people employing like freelancers and – and I don't think we're the best writers but it's just that you – from what you see in the magazines and newspapers you can tell that these writers are not fantastic and they just want to get and – the employer just wants it to get done easily at minimal amount. So it's frustrating because we believe in our writing and we believe that content is king. So it can be a problem to get clients to understand this perspective.

Comentado [MLM662]: PU: People don't believe in paying

Comentado [MLM663]: PU: Freelancers

Comentado [MLM664R663]: Note: This is actually competitors. So although she sees this more related to clients, it's linked to competitors that work cheaper

Comentado [MLM665]: PU: Employer get done easily

Comentado [MLM666]: PU: Problem clients see our perspective

Being a woman, definitely not because in publishing it's women oriented so definitely no problems there.

And family, our families are very supportive so ... yes.

Comentado [MLM667]: M: Family is supportive

19.1-Could you highlight one in particular?

I guess it's getting clients to believe in us. Like I said it can be quite a challenge because even though they know our background we have to justify why they need to spend more to employ our services. So it's always budget constraints everywhere and yeah, so

Comentado [MLM668]: PU: Getting clients believe us

Comentado [MLM669]: EA: Justify spend money in us

I guess that's the main uncertainty that we're facing.

20-Did you find any motivation during the process to create your business coming from: your family or friends, (intimate) partner, other entrepreneurs,

other professionals, mentors, previous training, work experience, political environment, or other which helped you overcome those uncertainties? Could you explain which and how?

Okay, Family and friends definitely played an important part because if not for their support we wouldn't have set-up this company in the first place. And moreover because

Comentado [MLM670]: M: Family and friends

my parents don't work anymore so I used give them a monthly allowance to help them in their daily life. Ever since I stopped I feel extremely guilty for not being able to

provide – to help with the monthly outgoings but my parents have been very supportive. Like, they keep reassuring me that things are fine and just take this

Comentado [MLM671]: PU: Can't help my parents

opportunity to do what I enjoy doing so I can achieve my dream as well because there's only so many more times I can try. And so they definitely help a lot.

Comentado [MLM672]: M: Parents very supportive

Comentado [MLM673]: M: They keep reassuring

Comentado [MLM674]: M: What I enjoy doing

And internally, the other partners, they also very – we also help motivate one another so I guess these two are the main sources of motivation for us – for me.

Comentado [MLM675]: M: I can try more times

Comentado [MLM676R675]: Note: She doesn't see a big problem if the company finally breaks

Comentado [MLM677]: M: The other business partners

20.1-Could you highlight one in particular?

Those two? I guess family. Family is important.

Comentado [MLM678]: M: The most family

21-Could you explain what actions you carried out to overcome the uncertainties that you have highlighted as most important when you were starting your business?

Okay, we had to keep pushing our brand up to them even though we know – we had to be very persistent in our pitches as well. We had to make sure that our pitches are very well-researched and we don't – usually, it's very often we get rejected and even sometimes we give very detailed proposal and somehow because we've had some instances where the clients they are very honest with us that: "We really like you but we have another one and we were offered a much lower rate," and the idea was around so they chose another option so it can be quite disappointing. But we never let it get us down because we know: "Okay, we just need to keep on presenting and the right client will understand and take us on."

Comentado [MLM679]: EA: Keep pushing our brand

Comentado [MLM680]: EA: Persistent in our pitches

Comentado [MLM681R680]: Note: Hard working

Comentado [MLM682]: PU: Clients find another cheaper

Comentado [MLM683]: M: Client will understand

M: Is that main action?

Yeah, we just have to keep on trying and always – we also try to keep on – from each rejection we also learn as well. And we just keep refining our proposals and putting our brand out there. And making people realize we do have to pay for good content, yeah.

Comentado [MLM684]: EA: Keep on trying

Comentado [MLM685]: M: Learn from rejection

Comentado [MLM686]: EA: Refining our proposal

Comentado [MLM687]: EA: Brand out there

Comentado [MLM688]: EA: Convincing people for good work

M: Do you remember other actions?

Okay, okay – I guess for the fixed – like for our fixed monthly income we like, all four of us we cut down a lot on our expenditure so – and the four of us also understand, okay, we all have to cut down and we also have another we also understand where each

Comentado [MLM689]: PU: Monthly income

Comentado [MLM690]: EA: Cut down our expenditure

other are coming from, we all have different financial backgrounds as well. And yeah, I guess it's just learning along the way that we have to adapt to the situation as well.

Comentado [MLM691]: EA: Adapt my financial situation

Sin. 7/10.

1-What is your name?

My name is Maisha M.

2-What is your date of birth?

5th of October 1987.

Comentado [MLM692]: Note: She is 26

3-How many siblings do you have?

I have two; one younger brother and a younger sister.

Comentado [MLM693]: Note: Leader?

4-What is your place in the birth order?

ANSWERED

5-Are there other entrepreneurs in your family?

No ... no, yeah. But I have family friends that are entrepreneurs.

Comentado [MLM694]: Note: But not the direct family. Maybe they influenced too, maybe not

6-What does he/she do/do they do?

7-Do you think he/she has influenced in you? (How)

8-When did you start your business?

I started right out of university so that was 2010.

Comentado [MLM695]: Note: She was 23

9-Which are your academic background and previous work?

I studied business. I have a Bachelor's Degree in Business Administration and I majored

in Finance and Marketing. Previous work, it was just sort of university internships. And

Comentado [MLM696]: Note: She maintain knowledge both business itself, and marketing. This could be good to manage the business more efficiently.

then I actually wanted to start my business after graduating when I was looking for jobs

Comentado [MLM697]: Note: Low background expertise

and I was like; "I actually don't want to do any of that." So I decided to do something

myself, yeah.

Comentado [MLM698]: M: Do something myself

M: What internship did you do?

Oh, it was a Marketing Internship in a Pilot Training School and it's under a big

Comentado [MLM699]: Note: Related to her business

Singapore company called Singapore Technologies. So it's like a small part of the big

Singapore Technologies company.

10-Could you explain what your company is?

So I run an online boutique called "E." and it curates fashion from the Asian and

Australian region. We only carry emerging designers and we curate pieces such that it

fits a contemporary look and it's not very avant-garde. We try and have like a global

appeal as opposed to just like a specific Singapore appeal.

And on top of that my business partner and I actually do some social media and marketing consultancy so that sort of brings in the money when the store is a bit slow.

11- Could you explain why you started your business? Opportunity or necessity?

It's more of not wanting to do what everyone else is doing. So I kind of – when I graduated I had this moment when I had to follow – so let me explain, in Singapore when you are young you know what you're going to be doing in 10 years' time because you have to go to primary school, you have to go to secondary school, you go to junior college, and then university so I had always stayed on that path and I have never thought of any other way that I could go. So the only time I realized that: "You know what, I don't want to keep going on this path and know where I'm going to end up like along with everybody else," so I was looking at the job descriptions and I was thinking of what's going to happen to me 5 – 10 years down the road and I didn't like it. So that was what motivated me to start something else.

So Kate, my business partner was my university schoolmate. So we were doing – we did projects and stuff together so I knew I'd like to work with her. And then she was interested in fashion but I wasn't. So I just asked her, "You know what, do you want to

Comentado [MLM700]: EA: Social media and marketing consultancy

Comentado [MLM701R700]: Note: Diversification of the company

Comentado [MLM702]: PU: Money bit slow

Comentado [MLM703]: M: Not what everyone

Comentado [MLM704R703]: Note: Autonomy

Comentado [MLM705]: PU: Going on this path

Comentado [MLM706]: M: 5-10 years down

Comentado [MLM707]: EA: Start business

Comentado [MLM708]: M: Work with her

start something with me? "I'll do the financial side, you do the creative side." So that's

Comentado [MLM709]: EA: Ask her start

Comentado [MLM710]: EA: Financial vs. Creative side

how it started.

M: So you would say it was ...?

It was – I don't think it was a either opportunity or necessity. It's definitely not – I

Comentado [MLM711]: Note: But she is describing an internal necessity, since she wanted to enjoy her work, and not just work for some else

suppose it'd opportunity because it had – I had like a suitable business partner that I

Comentado [MLM712]: M: Suitable business partner

felt I could go into business with. Yeah, I don't – necessity, maybe not. I could have

gotten like some other job quite easily, easily I think.

Comentado [MLM713]: Note: She is speaking about economic necessity.

12-Do you have business partners? Are they women and/or men?

Yes, my business partner is another woman.

13-Are your business partners also founding partners?

Yes.

14-How is the company divided amongst the business partners?

Fifty-fifty.

Comentado [MLM714]: Note: Same responsibility

15- Could you explain the process you took since you had the idea of starting the

business until it started to work?

Okay, I approached my business partner and then she said: "yes," and then we just

Comentado [MLM715]: EA: I approached my business partner

started brainstorming ideas and what happened was we started an online store where

Comentado [MLM716]: EA: Brainstorming ideas

Comentado [MLM717]: EA: Started on line store

we sourced products from Korea. And then we started – we bought it wholesale from

Comentado [MLM718]: EA: Products from Korea

Korea and then we sold it online. So we did that for about a year and then after that we

Comentado [MLM719]: EA: Sold online

found it this grant, young entrepreneur's grant that the Singapore government gives out.

Comentado [MLM720]: EA: Found a grant

So we decided to write a business plan and apply for the grant. And then we got it and

Comentado [MLM721R720]: Note: Because money is a PU

we got \$15,000 and then that's how E. came about. But the catch is you have to have

Comentado [MLM722]: EA: Business plan

Comentado [MLM723R722]: M: Money from grant

Comentado [MLM724]: EA: Apply grant

something special so just buying wholesale and selling online is not enough. So we –

Comentado [MLM725]: PU: Have to have something special

what we did was we made it a curated site for Asia Pacific designers. And then because

Comentado [MLM726]: EA: Curate site for Asian Pacific designers

it was Singapore government, right, so we promised them a certain number of

Comentado [MLM727]: PU: Grant Singapore government

Singaporean designers. Yeah, something like that.

Comentado [MLM728]: EA: Promised Singaporean designers

And it helps that Kate's dad is a lawyer so he actually managed to help us do all the

Comentado [MLM729R728]: Note: M is the grant

Comentado [MLM730]: M: Help Kate's dad lawyer

company incorporation and doing all the legal documents and getting that ready for us.

Comentado [MLM731]: M: Dad managed company incorporation

Comentado [MLM732]: PU: Legal documents

Besides that, I think the, yes, that's pretty much how it got about.

16-What difficulties did you find during the process of your business creation?

I think it was more sort of where to start. I think one of the problems where to start

Comentado [MLM733]: PU: Where to start

but where do you start looking for money? Where do you start finding an idea? Where

Comentado [MLM734]: PU: Where money

Comentado [MLM735]: PU: Finding an idea

do you start think of a name, think of a business model and just basically getting past

Comentado [MLM736]: PU: A name

Comentado [MLM737]: PU: Business model

that first step and then once things start going – once things start getting moving you

just kind of take all the challenges and you just solve them as they come. But I think the

biggest obstacle is just getting started, yeah.

Comentado [MLM738]: PU: Just getting started

Comentado [MLM739R738]: Note: This is about taking actions in reality, not just think about

M: What kind of things for example?

I think on a day-to-day basis money as well. So in our case, because we depend on

Comentado [MLM740]: PU: Basis money

consulting to bring in money, right. It's not a stable income. So some months we can

Comentado [MLM741]: EA: Consulting

Comentado [MLM742]: PU: Stable income

get like \$9,000, some months it can get zero dollar salary. So it's quite a scary thing.

And then yeah, I think money is too a problem. But the government grant of course

Comentado [MLM743]: PU: Money

helped, yeah.

Comentado [MLM744]: M: Government grant

Comentado [MLM745R744]: Note: Nevertheless, they started before the grant

17-What were the reasons and/or who helped you to overcome these difficulties?

The government grant helped us with money. At the beginning, right at the beginning

Comentado [MLM746]: M: Government grant helped

Comentado [MLM747]: PU: Money

when we sourced for products from Korea that was money from our parents. So our

Comentado [MLM748]: EA: Products from Korea

Comentado [MLM749]: EA: Money from our parents

parents were willing to take a risk on us and give us some start-up capital. It wasn't very

Comentado [MLM750]: PU: Parents take risk

much but it was something for us to get started with.

Comentado [MLM751]: M: Parent's money to start

And I think as we went along we kind of started networking more. Interestingly, with a

Comentado [MLM752]: EA: Start networking

lot of other women. So other entrepreneurs are actually quite supportive of each other

Comentado [MLM753]: M: Other entrepreneurs very supportive

here and you help, like, there's this culture of helping each other and like referring

business to each other. So like, some of the clients that we got were actually referred

from our mentor who is another woman – Grace, I think you know about Grace.

Comentado [MLM754]: M: Clients from mentors

M: I know her.

Yeah.

M: I tried to interview her but it's impossible.

It's very difficult to get her. She's very, very busy. So she – she actually was a very big

factor in helping us as well.

Comentado [MLM755]: M: Mentor's help

18-What exactly did you do to overcome these difficulties?

I think we just acknowledge the problem and sit together and try and come up with

solutions. If that doesn't work then we ask other people for help. So one of our mottos

Comentado [MLM756]: EA: Sit together

Comentado [MLM757]: EA: Ask other people

at the beginning is: "Ask and you shall receive." So you just keep asking, asking and

asking until you find a solution. Because you – like the solution isn't always like with

Comentado [MLM758]: EA: Keep asking

you. Like sometimes someone else can help you. Or help you figure stuff out.

Comentado [MLM759]: PU: Solution not always with you

Comentado [MLM760]: M: Someone can help you

19-Did you perceive any uncertainty during the process of starting your business, regarding issues related to: technology, the political situation at that moment, financing, suppliers, competitors at that moment, clients, the fact of being a woman, family, or other?

Okay, technology I think technology in a sense that I personally don't have any like encoding background or very technical sort of knowledge. So I had to depend on Kate more for web-coding expertise and for – and we had to outsource a lot of the more technical aspects of our website.

Comentado [MLM761]: PU: No technology background

Comentado [MLM762]: EA: Depend on Kate

Comentado [MLM763]: EA: Outsource

Comentado [MLM764]: PU: Technical aspects website

Political situation, not at all.

Financing we were okay because we started from our parents and we had the grant as well. And then financing now is more just worry about our day-to-day cash flow.

Comentado [MLM765]: PU: Financing

Comentado [MLM766]: M: Parents' money

Comentado [MLM767]: M: Grant

Comentado [MLM768]: PU: Cash flow

Suppliers. Suppliers are easy to find but there's always that risk that they don't deliver or – but I think it's not like a very big uncertainty. Because actually if you could find

Comentado [MLM769]: PU: Suppliers always risk

someone they would be reasonably professional as far as we've found out.

Comentado [MLM770]: M: You can find supplier

Competitors, competition in business online here is very, very stiff. A lot of competition, so that was a big factor.

Comentado [MLM771]: PU: Competitors very stiff

So far our experience in clients has been okay. They usually pay us – even if they pay late they don't – they will eventually pay us.

M: But when you were starting your business you feel that that was an uncertainty?

Because when we first started we didn't have clients. It was just running the online store. Like, the clients only came later on so I think – it's just more whether we can

meet their expectation because we were like we were still very new at it.

Comentado [MLM772]: PU: Meet their expectations

Comentado [MLM773]: PU: Very new

I think being a woman is not – it wasn't very – a very big uncertainty. It's just a question

Comentado [MLM774]: PU: Women but not too much

of using your strength. So if you meet a client who is male and you can tell that he might maybe prefer working with other males then you just have to come up with

characteristics that make yourself more on his level. So I think it's not a question of

Comentado [MLM775]: EA: More on client's level

whether you're – it's not whether you're woman or not, it's just working on your own

strength. And that happens to being a woman, whether it's your own strength – you

Comentado [MLM776]: M: Working in your own strength

can use it to your advantage.

Family, my family has been very supportive. And I still live with my parents because in

Comentado [MLM777]: M: Family supportive

Asian culture it's normal to just live with your parents until you're married, right. So I

don't personally have like big deals or anything personally like that – so they have

continued to – so I mean, my own personal spending I earn my personal money but in

terms of like rent, and bills like that I don't really have a lot. So my family has been

Comentado [MLM778]: M: No rent at family's home

actually a big factor in pushing me towards keeping on this path.

Comentado [MLM779]: M: Family big factor

19.1-Could you highlight one in particular?

I think one problem is competitors and just how to set ourselves apart from everyone else because that's a big factor. I mean, when you start your business and then you have a lot of competition it's like why would people choose you right. So I think that's a very big problem.

Comentado [MLM780]: PU: The most competitors

Comentado [MLM781]: PU: Why choose us

20-Did you find any motivation during the process to create your business coming from: your family or friends, (intimate) partner, other entrepreneurs, other professionals, mentors, previous training, work experience, political environment, or other which helped you overcome those uncertainties? Could you explain which and how?

In terms of money my family and my boyfriend definitely have been very supportive throughout the whole thing. Actually, starting my own business was my boyfriend's idea in the first place, so he was the one who told me: "You know what, go to Kate and you can do something with fashion."

Comentado [MLM782]: M: Family's money

Comentado [MLM783]: M: Boyfriend

Comentado [MLM784]: M: Boyfriend told her start

And then Grace, other entrepreneurs who helped with things like clients and what I said about using your strength as a woman rather than thinking of it as a weakness.

Comentado [MLM785]: M: Mentor Grace

Comentado [MLM786]: PU: Like clients

Comentado [MLM787]: M: Using your strength

Actually, from other women entrepreneurs as well so that idea actually came about from

Comentado [MLM788]: M: Women entrepreneurs

other people that we spoke to on a day-to-day basis. And we do have a small network

Comentado [MLM789]: EA: Spoke day-to-day entrepreneurs

of close – other women entrepreneurs we go to when we need help. What else?

Yeah, so family, partner, other entrepreneurs, and mentors. The rest – oh political

environment, the government grant being supportive of starting business of course.

Comentado [MLM790]: M: Government grant

20.1-Could you highlight one in particular?

I think I already did. I think the main one is family and partner.

Comentado [MLM791]: M: The most family

Comentado [MLM792]: M: The most intimate partner

21-Could you explain what actions you carried out to overcome the uncertainties that you have highlighted as most important when you were starting your business?

Okay, financing is a bit easier. So now we have to pitch for more projects and basically

it's sort of my job to make sure that we have enough margin to cover our costs. So

Comentado [MLM793]: PU: Costs

when we price our services I just make sure that there's enough buffer for us to make

Comentado [MLM794]: EA: We price our services

money. As for what's the other one? Competitors.

Comentado [MLM795]: PU: Make money

Competitors I still find it a little tough because you can – especially if you're an online

fashion retailer, it's quite difficult to differentiate yourself. Right now when people look

Comentado [MLM796]: PU: Differentiate yourself

at our website in Singapore they say that ours look like one of the better ones but then

Comentado [MLM797]: M: People say better one website

people catch up very fast as well. So at the time we created the website, yes, we were

Comentado [MLM798]: PU: People catch up very fast

Comentado [MLM799]: EA: Create website

the best-looking one and we had like a good user-experience and everything. But then one year later everyone else has caught up. So you know, it's just – it's tough to keep going ahead.

Comentado [MLM800]: M: Best looking website

Comentado [MLM801]: PU: Everyone caught up

Comentado [MLM802]: PU: Keep going ahead

M: So what action did you do?

Just keep innovating and innovating – just keep ahead of everyone else, you know. I think with every industry that's the key. And with every job if you want to be successful you have to keep up with the technology and keep up with what's going on in your industry. I think it's no different in this case.

Comentado [MLM803]: EA: Innovating

Comentado [MLM804]: PU: Keep up technology

M: How were you keeping up?

Oh, just do a lot of reading, speak to other entrepreneurs around, and being at a place like the Hub is good as well because you're always surrounded by other businesses – other entrepreneurs and businesses that you can always learn from. So I think just keep yourself in the loop.

Comentado [MLM805]: EA: Reading

Comentado [MLM806]: EA: Speaking other entrepreneurs

Comentado [MLM807]: EA: Be in the Hub

Comentado [MLM808]: M: Other entrepreneurs around

Comentado [MLM809]: M: You can learn from

Comentado [MLM810]: EA: Yourself loop

Sin 8/10.

1-What is your name?

Carolyn O.

2-What is your date of birth?

14th of October 1972.

Comentado [MLM811]: Note: She is 41

3-How many siblings do you have?

Six. Mine is a very Catholic family.

4-What is your place in the birth order?

I'm the youngest.

Comentado [MLM812]: Note: She shouldn't be the a leader

5-Are there other entrepreneurs in your family?

No, there are none.

6-What does he/she do/do they do?

7-Do you think he/she has influenced in you? (How)

8-When did you start your business?

In June 2011.

Comentado [MLM813]: Note: She was 38

9-Which are your academic background and previous work?

Okay, academic background, we start from university, yeah? I have a degree in Law

from the University of London and I qualified both in England and in Singapore as a

Comentado [MLM814]: Note: Knowledge to understand the legal parts of her business

lawyer. I practiced as a lawyer for one year. I was doing commercial litigation but I realized it wasn't for me, law wasn't for me.

Comentado [MLM815]: Note: Practical experience

So I went into PR, public relations and that was – it's an area of work, it's a specialization that allowed me to combine my analytical skills that I picked up in law school plus my natural creativity. And I'd been in PR ever since. So for the last 15 years I have been working primarily in PR agencies. Eddleman was one of them. In fact, Eddleman was one of the first ones that I started with.

Comentado [MLM816]: Note: Following her internal motivation

Comentado [MLM817]: Note: My skills +my creativity=self confident

Comentado [MLM818]: Note: Large practical experience in PR, very related to B&M

And then I also worked as a journalist because in the communications industry public relations and journalism are very closely tied. And it's usually very – it's actually very good for people to have experience from both sides because then they know the requirements from both sides: from PR and from journalism. Because you know, PR people work with journalists a lot. We feed content to the newspapers and the magazines.

Comentado [MLM819]: Note: Multi experience, more knowledge to face business

Comentado [MLM820]: Note: Multidisciplinary background

So I was a radio presenter for quite a few years and I was – so writing social commentaries for one of the radio stations. Then I moved to Beijing in China where I was a news editor with the State Media Agency before I went back to public relations agency in China.

Comentado [MLM821]: Note: Experience to speak in public

Comentado [MLM822]: Note: It look she has a strong professional experience related to her current business

And then I got my first in-house position working with a German software company called SAP. And then I came back to Singapore and shortly after that I decided it's time to start my own business.

Comentado [MLM823]: Note: She looks that is following her internal motivation with her own business, since she had many positions like employee

10-Could you explain what your company is?

Yeah, it's a creative communications agency. So it means that I provide public relations services. I also provide supporting services such as photography and design.

11-Could you explain why you started your business? Opportunity or necessity?

It was opportunity. In fact it was – having my own business was something that I had always wanted to do but I needed to find the right circumstances to do that. And I also knew that experience in the industry was very important. Any work experience is important. And I wanted to wait until I was confident enough before I went out on my own.

Comentado [MLM824]: M: Always wanted

Comentado [MLM825R824]: Note: Related to autonomy

Comentado [MLM826]: M: Work experience

Comentado [MLM827]: EA: Wait to be confident

12-Do you have business partners? Are they women and/or men?

No, I am the sole owner of my company. But I do have associates that I work with, both men and women.

13-Are your business partners also founding partners?

14-How is the company divided amongst the business partners?

15- Could you explain the process you took since you had the idea of starting the business until it started to work?

Yeah, yeah, yeah. Okay, I'm trying to see how I can clearly explain this. First of all, as a business owner, meaning it's almost like you have to know how to do everything. So you have to know a little bit about finance, accounts. You have to know a little bit about employment law. And certainly, just contract law because you're drafting your own contracts. You're drafting your own terms and conditions for clients to sign and yeah you certainly find yourself in having to be an expert in everything.

Comentado [MLM828]: PU: Know everything

Comentado [MLM829]: PU: Finance

Comentado [MLM830]: PU: Employment law

Comentado [MLM831]: PU: Your own contract

Comentado [MLM832]: PU: Term and conditions for clients

Comentado [MLM833]: PU: Expert in everything

So that has been the process since I started where I had to first of all think about my brand both visually and conceptually. What did I want my brand to stand for? What did I want my company to stand for? What do I want people to think about when they see my brand or my business card, or my logo? And then I would have to think about how that would look like visually and then I had – so it means talking to designers, talking to artists asking them: "How would you incorporate this concept into an image, into a visual?" So that was the most important part of the starting-up process.

Comentado [MLM834]: EA: Think about my brand

Comentado [MLM835]: PU: My brand to stand for

Comentado [MLM836]: PU: My company to stand for

Comentado [MLM837]: PU: People think about my brand

Comentado [MLM838]: PU: How visually my brand

Comentado [MLM839]: EA: Talk designers and artists

M: How you did that?

Just a lot of thinking. A lot of time spent thinking. And how I did that was I had – in my office I had this wall, big white wall. So I pasted big pieces of white paper on it and then for one month, for one whole month I just wrote key words, I drew pictures with crayons, drew pictures. Any time a thought came into my head I drew it out or I'd write it out. And then I just left it there. And I did this for an entire month. And then the following month I looked at it again and I go: "Okay, what still makes sense? What doesn't?" So I take this out, take that out until ... So you know, boiled it all down until I got one thing. That was the process, yeah.

Comentado [MLM840]: EA: Spend time thinking

Comentado [MLM841]: EA: Key words on big white wall

Comentado [MLM842]: EA: Pictures on big white wall

Comentado [MLM843]: EA: Write down from my head

Comentado [MLM844]: EA: Look again next month

Comentado [MLM845]: EA: Boiled until one thing

16-What difficulties did you find during the process of your business creation?

Working alone is very tough because you know, like I was telling you earlier you have to be an expert at everything. You have to know how to do your marketing. You have to know how to do your administration. And then you also have to find time to do your work. So it's – when a person starts-up without any backing, without any investment from an investor, it's all my own money. I don't have investors pumping in money to my business. I have to do everything, right.

Comentado [MLM846]: PU: Work alone

Comentado [MLM847]: PU: Expert in everything

Comentado [MLM848]: PU: How your marketing

Comentado [MLM849]: PU: Administration

Comentado [MLM850]: PU: Time also your work

Comentado [MLM851]: PU: Invest my own money

So I have to go out there, look for clients. I have to prepare all my presentations, proposals. I have to do my administration, my banking – whatever paper work is needed

Comentado [MLM852]: EA: Look for clients

Comentado [MLM853]: EA: Prepare presentation proposal

Comentado [MLM854]: EA: My administration

with steering a company and then I have to do actual work whether it's writing a press release for a client, or organizing an event for a client.

Comentado [MLM855]: EA: Also work for clients

17-What were the reasons and/or who helped you to overcome these difficulties?

I don't know – well, I don't think these challenges ever go away. Even in a big company, I think they still find themselves in the same problem like not being able to find the right people to do the work or not having enough people to do the work. For me, what

Comentado [MLM856]: PU: Find the right person to work with

Comentado [MLM857]: PU: Enough people to work

I think is – I actually – obviously learned – I've learned how to do things better, more efficiently, more accurately. And in the process of networking, of being out there I have met other people who have become my associates, who are able to do the work as well.

Comentado [MLM858]: EA: Networking

Comentado [MLM859]: M: Met associates

So that allows me to take in more business. You know, and then that's kind of how the company grows, right. You can't grow unless you take in business.

Good interns are also extremely helpful and just recently I had a very, very, very good intern who was with me for 12 weeks. And having him support my research compliance and all that was a big deal. And it also taught me how to delegate. I think that maybe

Comentado [MLM860]: M: Good interns

Comentado [MLM861]: M: Having him support (intern)

one of the problems that many entrepreneurs face. Bosses, you know, because they are in the boss position, they don't know how to delegate work. They do everything

Comentado [MLM862]: PU: How to delegate

themselves. Used to doing everything themselves so they can't give it to somebody else.

Comentado [MLM863]: PU: Everything themselves

Comentado [MLM864]: PU: They can't give it someone

They just don't know how to. So that has been very good training for me because it has helped me to compartmentalize my work and let go a little bit. But I don't think that the challenges of not having enough people will ever go away.

Comentado [MLM865]: M: Good training for me to delegate

18-What exactly did you do to overcome these difficulties?

For one, the openness to hiring interns. That means – I think largely it's being able to trust somebody to do the work properly and – and I think it takes a certain – perhaps a certain courage to step out of that comfort zone and say: "Okay, I need to work with people." So I need to actively go out there and find somebody who can work with me and not try to keep everything to myself. Or think you can do everything yourself.

Comentado [MLM866]: EA: Hire interns

Comentado [MLM867]: PU: Trust somebody to do the work

Comentado [MLM868]: PU: I need work with people

Comentado [MLM869]: EA: Find somebody actively

19-Did you perceive any uncertainty during the process of starting your business, regarding issues related to: technology, the political situation at that moment, financing, suppliers, competitors at that moment, clients, the fact of being a woman, family, or other?

No, let me see...

Okay, financing is always issue, I think for everybody.

Comentado [MLM870]: PU: Financing

Comentado [MLM871R870]: Note: She said the same at the beginning

I mean, in finances I mean uncertainty in the sense that would I be able to make revenue to continue, right? So when I first started out I told myself: "Okay, I'd set myself this

Comentado [MLM872]: PU: Make revenue

yearly assessment. And then after two years I will look at the whole thing and see

Comentado [MLM873]: EA: Told myself

whether or not this work will carry on." So I did that in June this year because that is

Comentado [MLM874]: EA: See in two years

the two-year mark and I said: "Yeah, okay, why not."

Comentado [MLM875]: EA: I said why not

I think things are happening because my portfolio is growing. My reputation is growing,

Comentado [MLM876]: M: Portfolio growing

Comentado [MLM877]: M: Reputation growing

more people know who I am. And it seemed worthwhile to continue. So I'm going to

Comentado [MLM878]: M: People know who I am

continue one more year and see how things are like to kind of make sure.

Suppliers, competitors – no. uncertain – well, again, like financing clients are always a

problem because would I find clients? Would I be able to go out there and get the

Comentado [MLM879]: PU: Find clients

clients that I need? And I think the economic situation now is such that many

Comentado [MLM880]: PU: Go out get clients

companies are taking the PR work in-house, so they're doing it themselves and they're

not hiring contractors like me. So that caused things to be a little bit more challenging

Comentado [MLM881]: PU: Companies taking PR inside

over the last six months and possibly in the next year, it might be like that.

Not for the rest, no.

19.1-Could you highlight one in particular?

Yeah, so I highlighted financing, clients, yeah. Financing and clients, I think those are

Comentado [MLM882]: PU: The most financing

Comentado [MLM883]: PU: The most clients

the key main things.

20-Did you find any motivation during the process to create your business coming from: your family or friends, (intimate) partner, other entrepreneurs, other professionals, mentors, previous training, work experience, political environment, or other which helped you overcome those uncertainties? Could you explain which and how?

Yeah. Certainly – okay, maybe I'll go down one-by-one. If you look – family or friends, well certainly they've always been very supportive. And when I discuss the idea of setting my business with them they say: "Yes, go for it." So that gave me confidence.

Partner, no. At that time I didn't have anybody.

Other entrepreneurs, definitely. Because I think it's important to learn from other people who have done it before. Whether they feel that they have succeeded is important to speak to these people and yeah, understand what went wrong or what went right.

And certainly of course there would have to be other industries, like, other professionals, yes. Other industries are good places to learn. Because if you only focus on one industry – how do I say that? How do I say it? It's just like walking in a room full of friends and you don't really know what's going on outside.

Comentado [MLM884]: M: Family

Comentado [MLM885R884]: M: Friends

Comentado [MLM886]: Note: This means that if one W.E. doesn't say partner maybe it's because she didn't have in that moment

Comentado [MLM887]: M: Other entrepreneurs definitely

Comentado [MLM888]: EA: Speak with entrepreneurs and their experiences

Comentado [MLM889]: M: Other professionals

Comentado [MLM890]: EA: Learn in other industries

Comentado [MLM891]: PU: Room full of friends

Comentado [MLM892R891]: Note: She was trying to contract opinions

Mentors? Do I have mentor? I don't think I have a mentor per se. I do have some – I have friends who are willing to give me business advice and have given me very good business advice but I don't technically have any mentors.

Comentado [MLM893]: M: Professional friends

Previous training, yeah certainly. Certainly my previous experience as a lawyer has helped a great deal. Its taught me how to organize my thoughts and how to draft basic contracts which are so important for everyday life.

Comentado [MLM894]: M: Certainly previous training

Work experience, yes.

Comentado [MLM895]: M: Work experience

Comentado [MLM896R895]: Note: She explained this in previous questions

Political environment, no. Singapore is a very – has been very stable for a long time so it isn't something that people necessarily take into consideration when starting a business. And I would have to say that actually -

M: But was it a source of motivation?

Oh, I never thought about it because it doesn't even come into my consciousness. No, no, yeah. Not that I mean – it's an interesting question. Now that you mention it I guess somebody else in another country – there's some stability in the government, they would say: "I can now set-up a business," right. It's possible. Wow, no. not in my consciousness at all. That's how spoiled we are in Singapore.

In fact, you know, just jump back to the earlier question, did I perceive any uncertainty during the start of my business? The fact that I'm a woman in Singapore, again, didn't come into my consciousness. Because I think we're very fortunate that things are stable.

Comentado [MLM897]: M: Singapore stable

Then that would make sense as to why there are more female entrepreneurs than male entrepreneurs, I think. Possible. Again, it doesn't come into our psyche. It might have been that way for let's say our parents or grandparents' generation but not for this one. Not for my generation.

20.1-Could you highlight one in particular?

Motivation – I would like to say – my main motivation might have been previous training and work experience. So these are very closely tied together because of my successes in – my achievements in – while I was an employee, I was confident that I had what it took to start my own thing.

Comentado [MLM898]: M: The most previous training

Comentado [MLM899R898]: M: The most work experience

Comentado [MLM900]: M: I was confident

21-Could you explain what actions you carried out to overcome the uncertainties that you have highlighted as most important when you were starting your business?

Financing, I'm still trying to figure it out, I think. So I just poured all my savings into the business. I pumped everything that I had into the business. The option of finding

Comentado [MLM901]: EA: My saving into the business

an investor was always there. And people had asked me whether or not I would take on business partner or investor. I considered it but I haven't yet done anything about it because I don't want to lose my independence. Certainly don't want to have to answer to anyone. Yeah, but I'm not discounting it completely. Because if it did – if the opportunity presents itself, if I guess I find my business is growing and in order to make it grow even more I would need a cash injection I would certainly consider it. But then the whole structure of the company will change and I would likely become a paid consultant for somebody. Basically sell my company, right. So that is still open.

Comentado [MLM902]: M: My independence

But another thing about financing: I certainly have learned to live more simply as an entrepreneur. I have a much more deeper understanding and respect for the value of money now because I know exactly – the correlation is now even more direct. I mean, as an employee of course it is important. You know that you have to work hard for your money but you're kind of guaranteed that salary at the end of the month. As an entrepreneur, no. So that has helped me to manage my finances as well; by cutting back and living more simply.

Comentado [MLM903]: EA: Live more simply

Comentado [MLM904]: M: The value of money

Comentado [MLM905]: PU: Salary at the end of the month

Comentado [MLM906]: EA: Cutting back simply life

For clients, any particular action taken, yeah, I have – I put myself out there a lot more.

Comentado [MLM907]: EA: Put myself there for clients

Which means I go out and give more presentations, a lot more talks. But I still don't

Comentado [MLM908]: EA: Presentations

Comentado [MLM909]: EA: Talk

advertise because I believe more strongly in – direct referral's more powerful. So I think

Comentado [MLM910]: EA: I don't advertise

if you have to put it down into an action it would be my being out into the scene more.

And that takes a lot of time though, and effort, yeah.

Comentado [MLM911]: PU: Time and effort

Sin 9/10.

1-What is your name?

Juliana M.

2-What is your date of birth?

30th January 1979.

Comentado [MLM912]: Note: She is 34

3-How many siblings do you have?

One.

4-What is your place in the birth order?

Oh, I'm the oldest. The oldest child, yes.

Comentado [MLM913]: Note: Leader?

5-Are there other entrepreneurs in your family?

Yes, my dad and my brother.

Comentado [MLM914]: Note: Entrepreneurial environment in her family

6-What does he/she do/do they do?

My dad worked for himself for many decades. He is a financial consultant but he's retired now. So he works under an umbrella of a big entity but he is responsible for his own revenue. My brother is a broker and he does his own – a lot of his own trading. So I guess that my father thinks that his children takes after his own entrepreneurial spirit to work for himself.

7-Do you think he/she has influenced in you? (How)

Yeah, my dad has definitely influenced me. The independent spirit to, and the drive, and the passion to success in life.

Comentado [MLM915]: M: Independent spirit

Comentado [MLM916R915]: Note: Related to autonomy

Comentado [MLM917]: Note: What is success for her?

8-When did you start your business?

I started my business in 2004.

Comentado [MLM918]: Note: She was 25

9-Which are your academic background and previous work?

I was educated in theatre and also in communications. So my previous work was in the theatre. I've always wanted to be an actress, like a theatre actress but I couldn't pursue that because my parents or my dad didn't think that it made a lot of money.

Comentado [MLM919]: Note: Following internal motivation

Comentado [MLM920]: Note: Father cares more about money than internal motivation

And so I decided to find out more like behind the scenes, like the magic behind the theatre. So I grew interested in production technicalities like how the lights work, how the set design and all that.

Comentado [MLM921]: Note: She tried to follow her internal motivation in other way

And then my first job was in a production company that does musical and events and that's how I started to learning the ropes of events. And later on I became a video producer and a video editor. So I was working in that company for six years before I started my thing.

Comentado [MLM922]: Note: High experience related to her business

10-Could you explain what your company is?

Mot. is a creative agency so we bring [inaudible] and creativity to brands and clients. So clients come to us and gives a problematic, like, how do I make my brand more popular, how do I sell it, how do I do this video? So we think of a solution through dialogues with the clients, workshops and we put the best concept together. So we understand the business problem. We understand the business objectives. And we understand ROI and target audience. And then we create – we create a creative solution; so it could be an event or an event and video, a whole communication strategy. So the work is interesting because different work has different results. So we produce – because we

Comentado [MLM923]: M: Work is interesting

have a studio upstairs and we produce our own videos and our own design, so yeah, in that way we're very lucky because the clients that we have are very varied and we have our own benchmarks.

11-Could you explain why you started your business? Opportunity or necessity?

It was just a feeling that I needed to do it. After six years of working with the company

Comentado [MLM924]: M: I needed to do it

I felt that I had more to offer and that I reached the potential of my professional skills

Comentado [MLM925]: M: I had more to offer

Comentado [MLM926]: M: The potential of my professional skills

in my company. Then I was asked to – one of my – I was asked by a client to join them; a private bank, an American private bank in their Communications Department. So it was that or started my own thing.

And it was a very difficult decision, I mean, I was young. And working in a private bank

also seemed very attractive- like it's a – it sounded like it was going to be a highlight.

But there was just something in me that told me that I should do this. So I did it.

Comentado [MLM927]: M: Something in me

Comentado [MLM928R927]: Note: She followed her internal motivation because she was more about feeling good doing her work than making money in a bank

12-Do you have business partners? Are they women and/or men?

This – I've done this on my own for 8 years and the business is growing to the point

Comentado [MLM929]: Note: She started alone

that I can't – I need – I can't manage on my own. So just a year ago I hired a partner who takes care of the finances and legal while I can go out there and be the face of the company and get more jobs. So he takes care of more – and it's a 'he.'

14-How is the company divided amongst the business partners?

NO NECESSARY

Comentado [MLM930]: Note: she was owned all the company when she started

M: So, did you start your company alone?

Yes.

15- Could you explain the process you took since you had the idea of starting the business until it started to work?

Still a process and it's still a learning for me because I didn't start with a business plan.

Comentado [MLM931]: EA: No business plan

I just started with a lot of passion for what I do and love. I love to create and I also like

Comentado [MLM932]: M: I started with a lot of passion

to put people together to make things happen. So I'm very passionate about the journey and not just the end product itself.

M: But, what action did you do?

I started doing this on my own, like I was working from home. And then the work got

Comentado [MLM933]: EA: Work at home

more so I hired an assistant. And I needed to get out of the house because it was just

Comentado [MLM934]: EA: Hire an assistant

Comentado [MLM935]: EA: Get out of the house

too much; work and living in the same space. So I found this office and I was renting

Comentado [MLM936]: PU: Work and living same place

Comentado [MLM937]: EA: I found an office

two tables with a design company here. They left and I acquired the place and renovated

Comentado [MLM938]: EA: Renting with design company

it, and hired upstairs as well. And then just hired one position after another. And the

business just grew through word of mouth and reputation. I didn't spend a lot of time

Comentado [MLM939]: EA: Grew through word of mouth

to market or develop a business plan.

Comentado [MLM940]: EA: No business plan

16-What difficulties did you find during the process of your business creation?

I think the difficulty comes in – because I'm a creative and I make things happen. I do

it so – the transition for me is to realize that I'm no longer a creative, I am a business

owner or a – and this is no longer about me, it's about the brand and the people who work.

Comentado [MLM941]: PU: I am a business owner

So it used to be about me. So the transition was for me the toughest, that was one stage.

Now the business is growing, it's got an office in Hong Kong and I'm trying to develop

a business so now it's taking the business to another height.

Comentado [MLM942]: Note: She is speaking after she passed the start period, so not taken into account

M: But when you started, what were the problems?

Money was the problem; having to start from very little money and just making it work

Comentado [MLM943]: PU: Money was the problem

because I don't have any financial education so I was just figuring it out on my own.

Comentado [MLM944]: PU: Financial education

M: And what other difficulties do you remember?

Just learning the ropes of being playing many hats; sometimes playing the boss,

Comentado [MLM945]: PU: Playing many hats

sometimes playing – running a business. So again, I'd like to say that I'm – there was no

fear in me when I started the business because I like what I do and I think that I do it

well. So clients will come and I get them solutions and I produce events or produce

Comentado [MLM946]: M: I do it well

Comentado [MLM947R946]: Note: Feel competent

videos. But when it started to grow bigger and it started to be a business that's when I

started to; "Oh, it's not just about that It's not just about...." I think a lot of times,

you know, I've read also that, you know, a carpenter does carpentry and then he thinks

he can start a company. But the problem with this is that they're good at what they do and then they try to make a company out of it – it's two very different things.

So my learning process was mostly the managing people, managing finances, administration. I realized it was not just about doing things anymore, it's about managing a company – it's a whole different skill set.

Comentado [MLM948]: EA: Managing people

Comentado [MLM949]: EA: Managing finances

Comentado [MLM950]: EA: Managing administration

Comentado [MLM951]: PU: Managing a company

Comentado [MLM952]: PU: Different skill set

17-What were the reasons and/or who helped you to overcome these difficulties?

Interesting. I learnt a lot through my mistakes. And I learnt a lot through just talking to people or just sensing what's the right thing to do. Right now I have a partner, a business partner who can help me make business decisions but before that it was just understanding what the right thing to do at the given time. So the difficulty or the learning curves came from learning from my mistakes, yeah.

Comentado [MLM953]: EA: Learnt from mistakes

Comentado [MLM954]: EA: Talk people

Comentado [MLM955]: EA: Planning before do it

Comentado [MLM956]: PU: Learning from my mistakes

18-What exactly did you do to overcome these difficulties?

There was a financial crisis in 2007 so we got financing but I think the strength that a gained most is the staff here. Like, I have staff who has been here for six, seven years. So I gain strength from them and their support because they've been like a family, all the staff here, actually.

Comentado [MLM957]: PU: Financial crisis

Comentado [MLM958]: M: Staff like a family

So the difficult, how do I overcome it is through – sometimes sharing with people

what's happening and just making sure that everyone understands the next steps.

Comentado [MLM959]: EA: Sharing with people what's happening

Comentado [MLM960R959]: Note: Increase motivation

Comentado [MLM961]: EA: Make sure next step

M: But when you started, because you were alone, so what did you do?

I went to the bank once to get a loan. But with the other problems, I don't know, I just

Comentado [MLM962]: EA: Get a loan

had to push through and then make things work. There's no great formula.

19-Did you perceive any uncertainty during the process of starting your business, regarding issues related to: technology, the political situation at that moment, financing, suppliers, competitors at that moment, clients, the fact of being a woman, family, or other?

Being a woman, no. in fact, that's a plus. Yeah, starting on my own was difficult. Clients

was very loyal to me and clients came with me. The problem was proving ourselves,

Comentado [MLM963]: M: Clients very loyal

proving that we're a good company to work with in the first three years. You know,

from nothing you have to go out there and tell people: "This is what I do." But I feel

Comentado [MLM964]: PU: Tell people what I do

that if you're good at what you do and if you're honest, and if you're really passionate

Comentado [MLM965]: M: Feel good what you do

Comentado [MLM966]: EA: Be honest

about your craft you'll go a long way. There's no other smarter thing to do. Because in

our work of – in the creative field the work speaks for itself, you don't have to – people

can see the work that you put in, yeah.

M: And other problems from this list?

Financing.

Comentado [MLM967]: PU: Financing

M: Okay, explain before. Technology, political situation?

No.

M: Suppliers? Competitors?

No, I've never – the biggest competitor for us is ourselves. I've never cared much about other people.

M: In the beginning also?

Specially in the beginning. Now, maybe more – of course now I have a clearer idea of what people are doing, I have to. But for a great period of time I didn't care. I only cared about what we did.

Comentado [MLM968]: EA: Care about what I did

19.1-Could you highlight one in particular?

Yeah, I guess financing. I don't have an education in it. So that was my weakness.

Comentado [MLM969]: PU: The most financing

Comentado [MLM970]: PU: Not education in financing

20-Did you find any motivation during the process to create your business coming from: your family or friends, (intimate) partner, other entrepreneurs, other professionals, mentors, previous training, work experience, political environment, or other which helped you overcome those uncertainties? Could you explain which and how?

Work experience. I just felt that I had a way working and I had a style, and an ambition

Comentado [MLM971]: M: Work experience

and drive to achieve a certain goal in what I do. In our creative business I had a certain

Comentado [MLM972]: Note: She was very confident due to her previous experience

way of doing. For six years in business I had a lot of good experiences with clients and with work, and the relationships with people. And that was definitely the motivation.

Comentado [MLM973]: M: Experience with clients

Comentado [MLM974]: M: Relationships with people

The motivation comes with the work itself, within the creation of the work. So it was very easy to just dive into it because the motivation is within.

Comentado [MLM975]: M: The work itself

Comentado [MLM976R975]: Note: She like her work, so this gives her motivation

20.1-Could you highlight one in particular?

Yeah, work experience was one of them that we just spoke about.

Comentado [MLM977]: M: The most work experience

M: Other entrepreneurs, other professionals around you? Mentors? Training...?

I think – definitely my father because he always drive and he never had a lazy moment,

Comentado [MLM978]: M: My father

I feel. And even now that he's retired he's always studying or being a tour guide. And

always having an ambition and I think that was my upbringing that there has never – I

Comentado [MLM979]: M: Father's entrepreneurial spirit

now as an adult have to learn to undo that because my family was a driver, you know, there was never a lazy moment – we never sleep in the day, we always do something constantly like, it was piano lessons, or swimming – that was how I was brought up. So to me there was no other way, that was how it is. I now know now that that's not all that true.

M: In the beginning, did you have support from your family?

Yeah, definitely. I think without their support I wouldn't have had 100 percent courage to do it.

21-Could you explain what actions you carried out to overcome the uncertainties that you have highlighted as most important when you were starting your business?

Because my dad was in finance so I went to him a lot in the past to make sure that the structure was right. And now, me that – I rely in the business – I don't have to do everything myself, I can hire a person who's expert in the field to do it for me. Now I can do that but in the past, no.

Comentado [MLM980]: EA: Consult finances with my father

Comentado [MLM981]: PU: Financing

M: But in the past?

In the past? No. So for financing I had my father look through my books for me. Yeah, that was what I did.

Comentado [MLM982]: EA: My father checked my financing books

For running the company, I feel that there was a period of time where I was overwhelmed and I was working a lot but I didn't stop because it was my life, that was all I know. And it was hard and the company grew and there were many people. I was just working many hours and playing different hats – sometimes it's very overwhelming.

Comentado [MLM983]: PU: Working a lot

Comentado [MLM984]: PU: Playing different hats

Like I said, sometimes I need to be a video producer, sometimes I could be someone's boss, sometimes I could be in front of a client so having to just constantly be running

and playing different roles was sometimes overwhelming but on hindsight now, I do not know. I wouldn't have done it other way. So nowadays, I just used to my day. Of course there's a lot of structure in my day and my whole calendar is timed.

But I can't just do – I don't think I can just do one thing, I'm so used to doing so many things in one day or being in so many meetings in one day that I don't think I can do it any other way or any other [inaudible].

Comentado [MLM985]: EA: Only me doing everything

