



## Chat transcript: Jose Brito answering questions about starting and operating a new business

08:07 PM EDT on Thursday, October 13, 2005

**Frank the moderator:** Welcome. The Web site of The Providence Journal – projo.com - will host a series of Internet “chats” this week, on topics of interest to Rhode Island’s burgeoning Hispanic population. Tonight at 7 p.m. our guest will be **Jose Brito**, president of the Greater Providence Merchants Association, answering questions about starting and operating a new business.

Go here for more information and previous chat transcripts: <http://www.projo.com/hispanicchatsinfo>  
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**Frank the moderator:** What is some of your background in the business world? How did you get the Greater Providence Merchants Association started?

**Jose Brito:** I started a business with my family in 1990 called BF Corporation. BF Corporation is an institution for adults training, likes GED. And the other question regarding the Association, a group of business from Broad St got together and created the association.

**Frank the moderator:** Describe the current business climate here in Providence right now. Is the city trying to encourage more small businesses to start up, or are they only trying to attract national, big-chain retailers?

**Jose Brito:** The climate in Providence to start a new business is positive. The association is working with the pedc (Providence Economic Development Corporation), riedc (Rhode Island Economic Development Corporation) and domestic bank for loans to start a new business.

**Frank the moderator:** Are small businesses likely to find help from local government organizations, or should they contact national offices (like the Small Business Administration) for starter loans, information and help?

**Jose Brito:** Positive, small business should contact RIEDC and PEDC.

**Frank the moderator:** What types of businesses are needed in Providence? And not just DownCity, but what about the neighborhoods of Providence.

**Jose Brito:** I can't talk about DownCity. We need a variety of business in our neighborhoods. Cafe, Deli, Video, and other.

**Frank the moderator:** What are some of the special circumstances that minority business owners have to face when starting a small business?

**Jose Brito:** Very simple. We never get any help. We can't get loans neither from Banks nor other agency??  
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**Frank the moderator:** The small businesses that you see are more small Mom-n-pop shops, that are family run, stay in the same location and remain small?

**Jose Brito:** I don't like to call small business. I like to call micro-business. In our neighborhoods we have

family run business and they stay in the same location. We remain micro because the lack of knowlege how to do business and the lack of capital.

**Frank the moderator:** Where can these micro businesses turn for help with business matters and finding capital?

**Jose Brito:** We get help from friends or family members.

**Frank the moderator:** The family ties are strong then, and all members are asked to help out. Is this expected of family memeberes. If parents are starting a business, are the children in the house, or brothers and sisters likely to help?

**Jose Brito:** Yes. In our business everybody work. From father/mother to children. The family ties are very strong.

**Frank the moderator:** The hours for owning and operating a small business are long and hard. What is the first piece of advice for people hoping to start a business.

**Jose Brito:** Because a lack of business training, we do not have discipline how many hours we should work. My advice if want to start a business is go to Secretary of State office and ask for information (how to start a new business).

**Frank the moderator:** With the rising prices of real estate in Providence, are people finding that real estate costs (rents and purchasing space) are stopping them from beginning businesses?

**Jose Brito:** This is a good question. We have landlords that every day are rising the rents. Broad St, Elmwood Ave, and Cranston St business are facing this problems for many years. But now thank to the city of providence we going to have new building to buy. As you know you can't start a business with high rent.

**Frank the moderator:** Which new building is this?

**Jose Brito:** By 2006 a company will built five (5) buildings at 1040 Broad St.. By 2007 SWAP will built sixteen (16) building (Broad St/Pine St and Friendship St) in front of the Cemetery. For the Broad St Business

**Frank the moderator:** Have you see a change in Providence the last few years? Has the south side of Providence (Broad St., Cranston St. Elmwood Ave.) gotten more attention from the city?

**Jose Brito:** The micro-business in the south side keep the neighborhood alive. Too many people work in our business. Providence have change a lot since I moved in. I think the whole providence is gettingt attention from the city.

**Frank the moderator:** What kind of cultural difference do you find people need to address when beginnning a business here? What are some examples of the differences that Latinos find when they go to start a local business?

**Jose Brito:** The latino culture is totally different of the american culture. As I said before, we need to have training and one place where anyone can go and ask for advice how to start a new business. We need to have legal, tax, ownership, financial training for our businesses.

**Frank the moderator:** What benefits does one recieve by being a member of the Greater Providence Merchants Association? And how does one apply or get more information?

**Jose Brito:** The Greater Providence Merchants Association is located at 48 Wesleyan Ave, Suite 1 Providence, RI 02907 401-351-4140 E-mail: [providencemerchantsassociation@cox.net](mailto:providencemerchantsassociation@cox.net)  
Please contact **Jose Brito** and we can sent information of the benefits you receive to be a member.

**Frank the moderator:** Thank you, Jose, for coming in tonight. You provided great information for people.

**Jose Brito:** Is my pleasure to be here tonight and meet you. Thank you **Jose Brito**

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