

	Informal Business #1	Informal Business #2	Informal Business #3	Informal Business #4
What is your business?	Child care. Is trying to get a license.	Manicure/Nail care.	Crafts.	Translator. Certified by LINGUA. Neighborhood clients include NEON and Spanish American Union. Applying for a state lincense, which requires taking an exam. Does not think it will be difficult to obtain.
How did you start your business?	I was pregnant when I came to the U.S. and could not go out to work. That's how I started. And I like kids. Clients were mostly Mexican. A Puerto Rican lady that I knew connected me to them. I did no advertisement. I didn't receive any kind of assistance. I received CDR training(certified). I am not taking care of children now.	I used to get my manicure done in a salon but I got tired of payments and decided to go to school myself. I came to the U.S., thinking that I would do this manicure work.	I enjoyed making crafts when I was raising the kids. I never took a course, I just taught myself. My friends started buying my products and that's how I started.	I was born in Puerto Rico and moved to the U.S. when I was 6. So I grew up to be bilingual. I worked in the welfare department for 25 years, and there I was doing translation. I recently retired from this work, and started working as a free-lancer.

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Vision for the future	<p>My husband and I are trying to buy a house where we can use the basement for day care services. We found a house at one point but my husband got laid off so we are now starting from scratch again. I would be excited to start day care business in the new house, but I'd not like to have more than 5 children. I'm fine with a few. If I want to make it bigger, I would need to hire someone, which I would not like to do.</p>	<p>I would like to have my own salon. In Puerto Rico, my friend was providing manicure service in her own house. That was nice. Now I have to do it in my sister's apartment and it's inconvenient. I saw people distributing flyers in Puerto Rico and I'd like to do that too. I know that there is already a nail salon on the main street but it's owned by Koreans and they don't speak Spanish.</p>	<p>I would love to have a store on the main street and sell b-day gifts, little crafts, and things. I don't think competition would be that fierce because crafts are creative and always different from one another.</p>	<p>I would like to set up my own office and expand the business. Having the office on the main street would be nice but it's so difficult (expensive & limited space) and it can be elsewhere.</p>

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What is making it difficult to achieve your vision?	We need to buy a house first, which we are doing now.	Because I just moved to the U.S. and Springfield, I don't know how things work here. I don't have money, don't know how to start a business, I don't know anything. If I had contacts, I would like to have assistance and find out how to start a formal business but I don't know. If I could find someone who would help me, I would love it. If there is an assistance person at NEON or elsewhere, I would come for help. I would even pay for this kind of service.	It seems so complicated to start a business. Registration, license, property management, etc. would be so tough. Plus I don't have money. I don't know any assistance program. I have never thought about taking out a loan. The spaces seem to be limited on the main street. It would be great if someone could help us gather information. Otherwise the whole process of starting business seems so complex and impossible.	It's simply that I don't have money. I already have loans for my children and I wouldn't be qualified for another loan. If there is any loan available for starting a new business, I would jump on it. But I don't know any. If there is support to help rent office space, I would definitely use it.
What do you think about the push-cart program?			I would like to open my little craft shop there.	I think we need a market where people gather and sell those things. I have seen a market like that in New Mexico, and it seemed great. Puerto Rican women make excellent pastries that they would make great business out of.

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Do you know other home-based businesses that are doing well?			Many women do catering (pastries, party food, etc.)	Many people go to NY to buy jewelry and/or clothes and sell them in the North End. I know they make good money. Both men and women. There are home-based small businesses that can't be expanded because of the lack of financial resources.