



Michelle is an entrepreneur at heart inspired by turning challenges into opportunities. She has founded a number of unique ventures, including being among the first to enter into legal and direct trade between the U.S. and Cuba. Her goal is to help others, particularly women, achieve their entrepreneurial goals and reach their full potential as small business owners.

- 2008 Best Support Organization - WBCC, San Diego Supplier Development Council
- 2007 40 Under 40 Honoree, San Diego Metropolitan Magazine
- 2007 BRAVO! Advocate of the Year, National Association of Women Business Owners
- 2007 Women Who Mean Business Finalist, San Diego Business Journal
- 2006 Best Small Business Advocate, San Diego Supplier Development Council

Michelle holds a Master's of International Relations from the Graduate School of International Relations and Pacific Studies at the University of California San Diego. She also graduated magna cum laude and Phi Beta Kappa with a B.A. in Communication and Spanish from the University of Massachusetts, Amherst and has studied, lived, and worked in a number of foreign countries.

Michelle discovered her entrepreneurial spirit when her original career goals were thwarted due to an unexpected illness. While pursuing her degree in international business and policy, Michelle was preparing for a career in government service. Prior to graduation she accepted a prestigious and highly competitive position with the Federal Bureau of Investigations in the Office of International Affairs. But she never had the opportunity to pursue that career path, as just before completing her degree program, she was diagnosed with Lupus.

Michelle worked at completing her degree while simultaneously trying to gain control of her Lupus, a chronic, incurable illness. As graduation approached her illness was not yet in full remission, so securing a full-time job was unrealistic. She still needed ongoing medical care, but had no way to pay for it as her insurance would run out, and no way to get insurance because now she had a pre-existing condition.

Michelle decided to take matters into her own hands. She began working freelance as an independent marketing consultant as she was able, while trying to keep up with mounting medical bills. Around then the U.S. embargo against Cuba was eased, allowing for the exportation from the U.S. directly to Cuba of food and medial products, under a number of restrictions. During a course in U.S. – Latin American Studies, she presented the change in U.S. policy. A PhD student shot down her presentation, stating that Cuba would never embrace the change in policy. **Michelle disagreed, and decided to try and prove it:**

- Within a year Michelle was in Havana, Cuba at the first trade show for U.S. firms where she closed the first contract from California and became the first to export seafood from the U.S. to Cuba
- Six months later Michelle was working in partnership with the World Trade Center Association Los Angeles – Long Beach, which she landed without any fancy marketing, just plain old networking
- Six months after that she led the first official California trade delegation to Cuba.
- Within a few months Michelle had met with the highest ranking members of the Cuban government as well as numerous U.S. lawmakers regarding U.S. – Cuba trade policy.



Women's Business Center of California
El Centro de Mujeres Empresarias de California
Supporting the Successful Growth of Entrepreneurs
Apoyando el Crecimiento Exitoso de Empresarios

But it wasn't smooth sailing... Michelle had collaborated with others, but as the business grew, so did the greed, and Michelle, being the youngest and only female of the group, found that she was the one being left out of the business she built. Being the only non-attorney in the group, she learned that she signed a bad contract, and according to her so-called partners, she did not have a leg to stand on.

But Michelle did not accept that, and she set out on a quest to undo that contract. After months of researching the legalities of the contract, on her own, she terminated it and found grounds to undermine the restrictions of that agreement. She found a new partner and became the CEO in the Navarretta Group. The company built an impressive client list with sales volume in the multi-millions, proving that what transpired with her previous partners was really a blessing in disguise.

In 2006 Michelle sold her shares in Navarretta Group and looked for a new opportunity locally. She found the Women's Business Center of California (WBCC), a federally funded grant program hosted at a local university. One thing she thought for sure, that between the drama that ensued with her previous colleagues, and the ups and downs of U.S. – Cuba relations, this position should be a nice change of pace, and a lot less stressful.

Little did she know at the time, but Michelle was in for yet another "life lesson." When Michelle took the position of WBCC Program Director she did not know that the program was in debt. She also did not know that there was an inappropriate relationship behind the scenes that caused the debt. Michelle found that the program had a relationship with a local newspaper, which was being purported as a media sponsorship. Other corporate sponsors would be proposed a sponsorship package, for which a benefit was an ad in the newspaper. Since the newspaper was listed as a media sponsor, all the other corporate sponsors assumed, rightfully so, that the ads were donated ads by the newspaper. But they were not, as then newspaper would then turn around and bill the WBCC.

The result was the newspaper trying to collect 75% of the WBCC's sponsorship revenue, which was not only a bad deal for the WBCC, but was bad for sponsors, the community the program was to serve, taxpayers who were supposed to benefit via a stronger small business community, and, broke federal grant compliancy. Michelle brought the information out into the open, but to her surprise, while nobody disagreed with the analysis, nobody wanted to get involved. **But Michelle was not satisfied.**

She was not satisfied with the fact that taxpayer dollars were funding a program whose main purpose seemed to be generating advertising revenue for the newspaper, rather than growing the programs to promote women business ownership. She was not okay with the fact that sponsors were donating funds they thought were going to building programs, and instead were going to the newspaper.

Michelle refused to take sponsorship funds until the issue was resolved. The newspaper, however, did not back down, and the university nor the federal grant agency wanted to stand up to the newspaper. But Michelle did, she ended the contract. But the newspaper put pressure on the university, and rather than fight back, and because there was no support from the federal grant agency, the university discontinued the grant program. The community, however, did not want to see the program end.

What Michelle did next surprised even her.



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She resigned herself to the fact that she was not an accidental entrepreneur, but a true entrepreneur at heart. She singlehandedly, in just two months, planned, organized, and hosted the first annual WBCC small business expo, which drew over 600 people to the event, paid off the program’s debt, and left just enough funds to establish the WBCC as its own, independent, non-profit organization.

That meant, however, running the organization and providing the services without the previous core grant funding of \$150,000 per year.

Michelle followed her passion, planned on how to do it, prepared for the undertaking, and then persevered through the rough times.

And there were rough times. The newspaper did not like her idea, and tried to sue her for not making good on all the contractual obligations for payment. Michelle took the final step, and did what the high-priced university attorneys did not do, she researched.

She found that the contract they were trying to hold her not only broke federal grant compliancy, but also broke two California state laws regarding donor disclosure and fundraising. Michelle brought the truth to light, and the lawsuit was dropped. In 2007 the WBCC was launched as its own organization, and is still going strong today.

MICHELLE IS NOW SPEAKING PROFESSIONALLY IN ORDER TO SHARE “LESSONS LEARNED.”

Topics	Category
The 4 P's of Entrepreneurial Success: <i>Passion – Planning – Preparation – Perseverance</i>	Motivational Inspirational
Maintaining Your Passion Through the Tough Times: <i>A Personal Journey</i>	Motivational Inspirational
The Accidental Entrepreneur: <i>How A Bad Time Can Be A Good Time To Start Your Own Business</i>	Motivational Inspirational
Marketing Your Best Asset: YOURSELF!	Motivational Informational
Getting your Business on the FastTrac® to its Maximum Potential	Instructional Informational