



Accessing Incentives



Unknown Territory

The typical Code for America model is working with a city, but we have had the privilege and challenge of working with CfA's first **territory**. This is a large context to understand. Economic Development was our area and Puerto Rico has **15% unemployment** and a strong trend of **young, bright minds leaving** for the mainland but **over 50 incentives** (further reading on incentives [here](#) to try to encourage business owners and entrepreneurs to **stay, invest, and grow in Puerto Rico.**

In our time there, we have found that although the incentives themselves were appealing, many people were **under-informed and/or confused** about taking advantage of them. We concluded that our product should serve the following users:

Entrepreneurs and small business owners that don't know what support is available to them to start, or grow their business in Puerto Rico.

Around these pain points we built first **Negocio123** as a way-finding tool for the process of opening a business and then our main product **BizWallet** as a way to help our users find, identify, and apply for incentives and resources that they are qualified for and that will help them.

As we user test, we are hearing great things about what these products can do for entrepreneurs on the island:

"BizWallet is a very friendly application and it provides you with what you need to get finance (...) people don't know about what is available (...)I wish it would have existed three years ago" Arturo Lopez, founder of Huerto isleño.

We are excited to continue to work toward meeting this challenge and helping these people.

About Us

Coqui Coders (Team Puerto Rico)

Why We're Coding for America:



Maksim Pecherskiy (Developer) codes for America because he remembers the experience of his family as immigrants to the United States and what it was like to navigate government services. Now with his coding skills he wants to help make government work better for citizens.



Clara Gonzalez Sueyro (Researcher) codes for America because she wants to expose people in government to new possibilities by showing that institutions and systems are social constructions that can be organized differently.



Ainsley Wagoner (Designer) codes for America because she believes in using design thinking to solve the complex problems governments face in making life better for their citizens.



Giancarlo Gonzalez (Chief Information Officer and Advisor to the Governor of Puerto Rico) applied to Code for America because he believes in what CfA stood for and represented, and thought it was a great vehicle to deliver not only a solution to benefit our citizens, but to push forward as a 'very much needed' agent of change in our tech culture.

Coqui Origins

During January we got to know each other, learned about our ways of working, absorbed as much as we could to prepare us for February residency and the year ahead, and built a team which we named **Coqui Coders**.

The coqui is a native species to Puerto Rico and has been their cultural symbol and national icon. When Puerto Ricans want to express their nationality, they say: "Soy de aquí como el coquí!" (I'm from here like the coquí!).

And so - the Coqui Team was formed.

Research

The Landscape of Puerto Rico

We arrived to Puerto Rico with some ideas in mind and lots of expectations. The first barrier was the **language**. Even though mostly every citizen speaks English, the language you hear on the street and the language they use to approach you is mainly Spanish. Luckily we have one native speaker, but 67% of the coqui team barely knew enough to exchange pleasantries.

The second challenge was the **scope of the project**. Economic Development is by default a big challenge and you add complexity if you have these facts in mind:

1. BIG DEBT: \$70 Billion, downgraded to junk status the second day we were there.

2. BRAIN DRAIN: 3.7 million Puerto Ricans in mainland which recently surpassed the number of native puertorriqueños on the island.

3. COMPLEX LEGAL SYSTEM: (Spain / US / PR)

4. COMPLEX ORGANIZATIONAL STRUCTURE: 78 municipalities

We spent a lot of time understanding the context around Economic Development. Puerto Rico has a lot of agencies working under the umbrella of Economic Development and it was necessary to understand how each agency worked on an individual level and as an overall structure.

It did not take long to pick up on the disconnect between agencies and the complexity of the situation in terms of roles, responsibilities and technology used.

However, one thing that made it all easier was the openness and willingness of the agencies employees.

Many challenges, no regrets.

OVERALL METRICS:

Events thrown: 6

Total Attendees: 210

Skillshare @ Piloto 151	15
Presentation @ University of Puerto Rico	20
Code for America Brigade Launch	20
CodeAcross	80
UnHackathon for Puerto Rico	35
National Day of Civic Hacking	40

Interviews: 79

Usability Interviews: 18

Mentions in the Press: 13

Key Metrics:

- +15% unemployment
- +78 municipalities
- +148 agencies
- +more than 40 incentives

Understanding the Context of Economic Development

During February we focused on getting some answers to our big challenge: **Economic Development**. We performed interviews, observed and visited different economic development government offices, participated in user testing sessions and immersed ourselves in the culture of Puerto Rico's economic development initiatives.

Our goal was to scope the project and learn first hand about people and contexts of use.

Here's what our February looked like:

COQUI TEAM TIMELINE



- Conducted 60 interviews
- Recorded over 82 hours of audio
- Met with 42 government employees
- 3 interviews for radio and news
- Held 3 workshops
- Visited 7 government buildings
- Built 4 apps
- 80 people attended CodeAcross

Findings throughout our research:

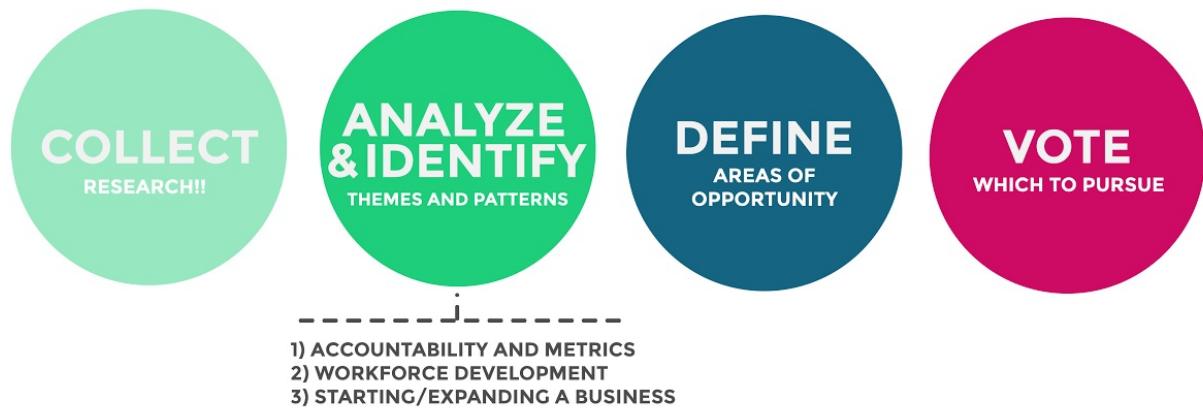
- There are **more than 50 benefits and incentives** offered by Economic Development agencies **to start or promote a business**. These benefits are managed by different agencies without a interagency system, therefore:
 1. Users have a **hard time understanding** the best set of benefits **for their case**.
 2. **Government staff** have a hard time identifying and **delivering** the right set of benefits to the public.
- There was a **lack of performance management and metrics** within agencies. **Lack of accountability**.
- The validation process to check upon new jobs created is conducted by phone, calling each business on a weekly basis to validate if they fulfilled their compromised goal when asking for a benefit.
- Lack of integrated IT platform which causes redundant paperwork.
- There is no clear point of entry for businesses to access services and resources.

Challenges of perception from within the community:

- Citizens seem not trust their government because there is a legacy that every four years the **new administration starts all over again**.
- There is a **DIY attitude** which makes it hard for governments to engage with the community.

While we collected all of this research in February, this is the process we used to filter our findings into actionable paths forward:

COQUI TEAM RESEARCH PROCESS



We went back to San Francisco with a user story that defined the problem area we wanted to address:

"As a small business owner I don't know what support is available to me to grow my business".

From the user story we moved to **opportunities for design**.

The intense research provided us with contextual knowledge but more importantly it gave us enough information to understand what was feasible within our fellowship timeframe.

Building our User

As we honed our problem statement, we developed a **user persona** to focus our decision making about the product we would build.

This is Mario:



Mario
42 years old
Caguas, Puerto Rico

- Owner of a manufacturing company.
- Studied college in mainland
- Back to Puerto Rico to be with family
- Starting a business means independence and a better job
- He is a hustler

"I want to build something unique that has a real impact and people relate to"

Goals and needs:

- Show people starting a business is possible
- Build a successful business
- Be an inspiration for others

This is Mario's journey to starting a business:



Main challenges (as told by our users):

"I could not borrow money from the bank because MY credit was really bad"

"One of the things I know based on my experience is that you have to be properly capitalized. It means you have to have enough money to start"

"I didn't have the time to look for incentives and I knew it was going to be all this paperwork to file and I didnt have numbers to back it up."

Business Journey Stories

The stories we heard about some of the struggles of opening a business in Puerto Rico were so incredible that we wanted the business owners to tell it themselves.

Meet **Maria and Hector**, from Destilería Coqui, a local pitorro (moonshine) distillery.



Meet **Arturo Lopez**, from Huerto Isleño, a local hydroponic lettuce microfarm.



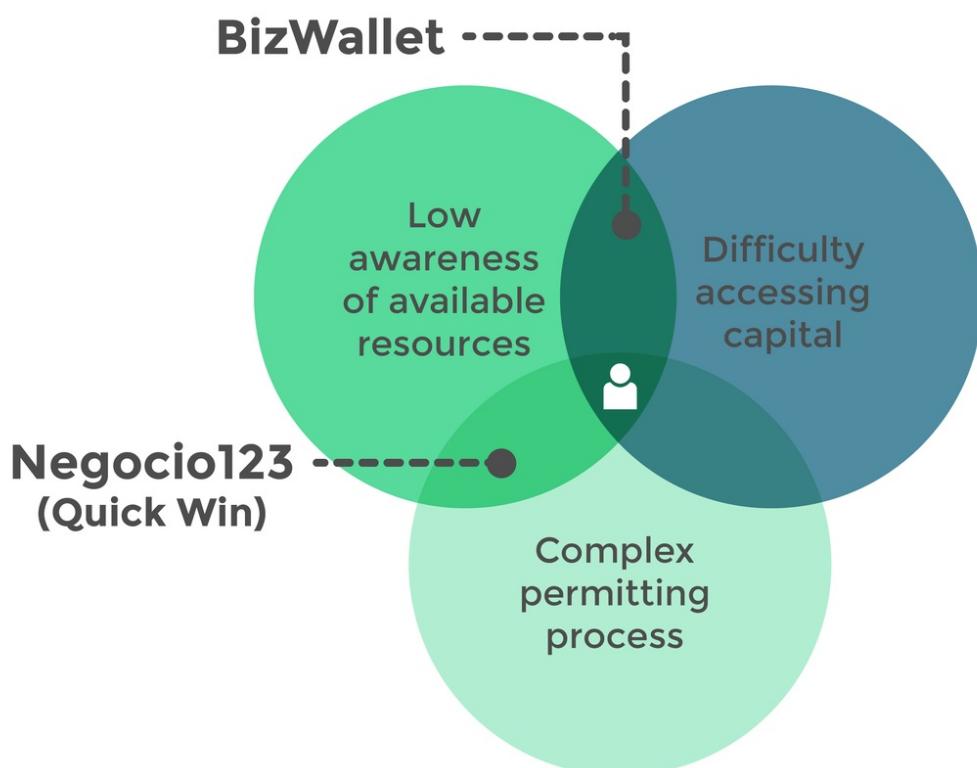
Designing for our users

Once we defined our user, we were able to start designing around their pain points.

The main things that plagued our target audience (small and medium-sized business owners) were:

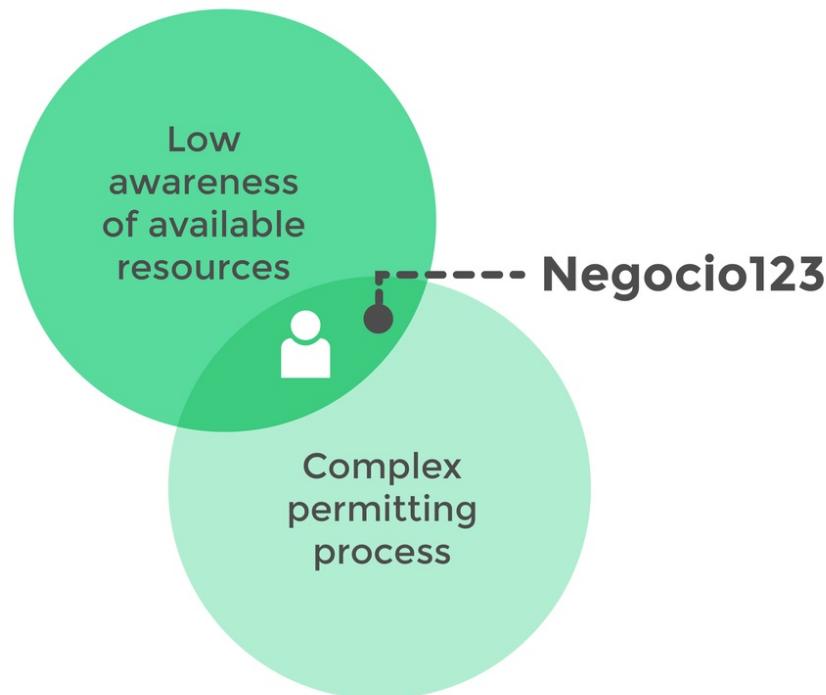
1. They didn't know where to find out about incentives and resources that would support their entrepreneurial endeavors.
2. If they did attempt to take advantage of any government incentive programs, often the bureaucracy of the process was difficult to navigate and discouraging.
3. They needed money and banks weren't giving them loans.

We saw opportunities to address cross-sections of these issues in two different ways - one short term and one longer term:



Negocio 123

Is a static website that displays the requirements and timeframe in the process of opening a business.



Why just a quick win?

The complicated permitting process stood out as a huge problem area. Permitting involves an unknown variable of agency office cultures, people and processes. Multiply that complexity by 78 municipalities and it didn't seem realistic for us to take on in one fellowship year.

We envisioned **Negocio 123** as a single place that helps small business owners make informed decisions when establishing their business. We tell them:

- how long it takes
- which agencies are involved for each stage of the process
- how much it will cost
- if it is online or an in-person process

Negocio 123

Incorporar un negocio en Puerto Rico

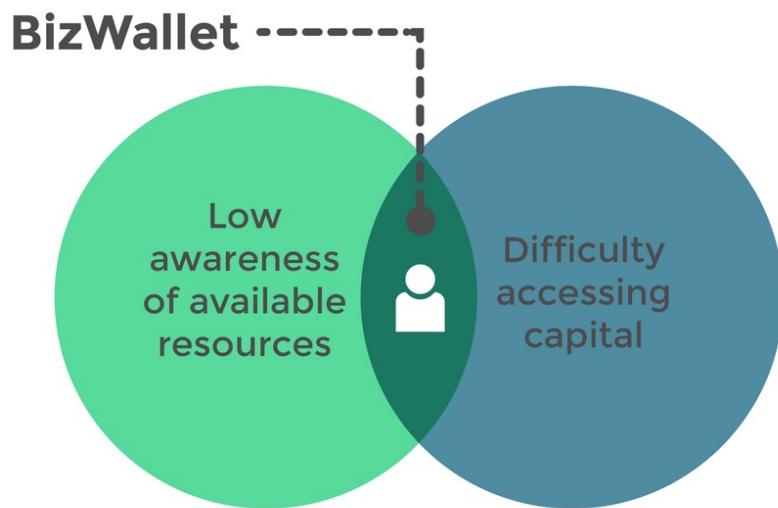
Una guía práctica con pasos y requerimientos de cada agencia para incorporar tu negocio.

	DEPT DE ESTADO	IRS	HACIENDA	DEPT DEL TRABAJO	MUNICIPIO/ OGPe	CORP DEL FONDO
TRAMITES	1. Registrar enmendar o disolver una corporación 2. Solicitar certificados de cumplimiento y existencia	1. Obtención del EIN (número de identificación de empleador)	1. Formulario 4809 con EIN a Hacienda 2. Cada empleado debe enviar el formulario 499 R-4 3. Obtención del registro de comerciante	1. Solicitar el número de registro patronal 2. Enviar SI-1 "Solicitud de Beneficios por Incapacidad"	1. Hay alrededor de 44 permisos para opera. 2. El mas común es el permiso de uso. 3. Radicar la solicitud 4. Solicitar patente municipal 5. Solicitar IVU municipal	1. Solicitar cotización de poliza de seguro
REQUISITOS	Leer sobre corporación y LLC Leer sobre tipo de acciones	Información sobre la corporación/LLC recibida por el Dept de Estado	Copia del Certificado de Incorporación y número de identificación patronal (EIN), número de identificación personal del contribuyente (ITIN) asignado al comerciante	Información sobre la corporación / LLC recibida por el Dept de Estado	Hay varios requerimientos: 1. Contrato de alquiler 2. Valor de inmueble CRIM 3. Seguro social del dueño 4. Croquis 5. Motivo del pedido	Número de seguro social patronal
ONLINE/ OFFLINE OR BOTH						
CUANTO CUESTA?	\$5 - 10	GRATUITO	GRATUITO	GRATUITO	avg \$100 (+ health and fire departamento para solicitud de permiso de uso)	GRATUITO
CUANTO DEMORA?	Es en el día	Es en el día	el certificado demora alrededor de 7 días		demora alrededor de 30 días	
PLANILLAS	Informe anual antes del 15 de abril	Planilla trimestral antes del 30 de abril, 31 de julio, 31 de octubre, 31 de enero Planilla anual antes del 31 de enero	Planilla mensual Declaración de Contribución estimada Planilla Trimestral de Patrono de Contribución	Declaración trimestral de contribuciones de seguro por desempleo y discapacidad	Patente municipal anual IVU mensual	Rendir la Declaración de Nóminas en o antes del 20 de julio de cada año

Comenzar

Prototyping: BizWallet

BizWallet addressed the cross-section of difficulty accessing capital to start a business and the lack of knowledge about resources (financial and otherwise) that would be helpful to a small business owner.

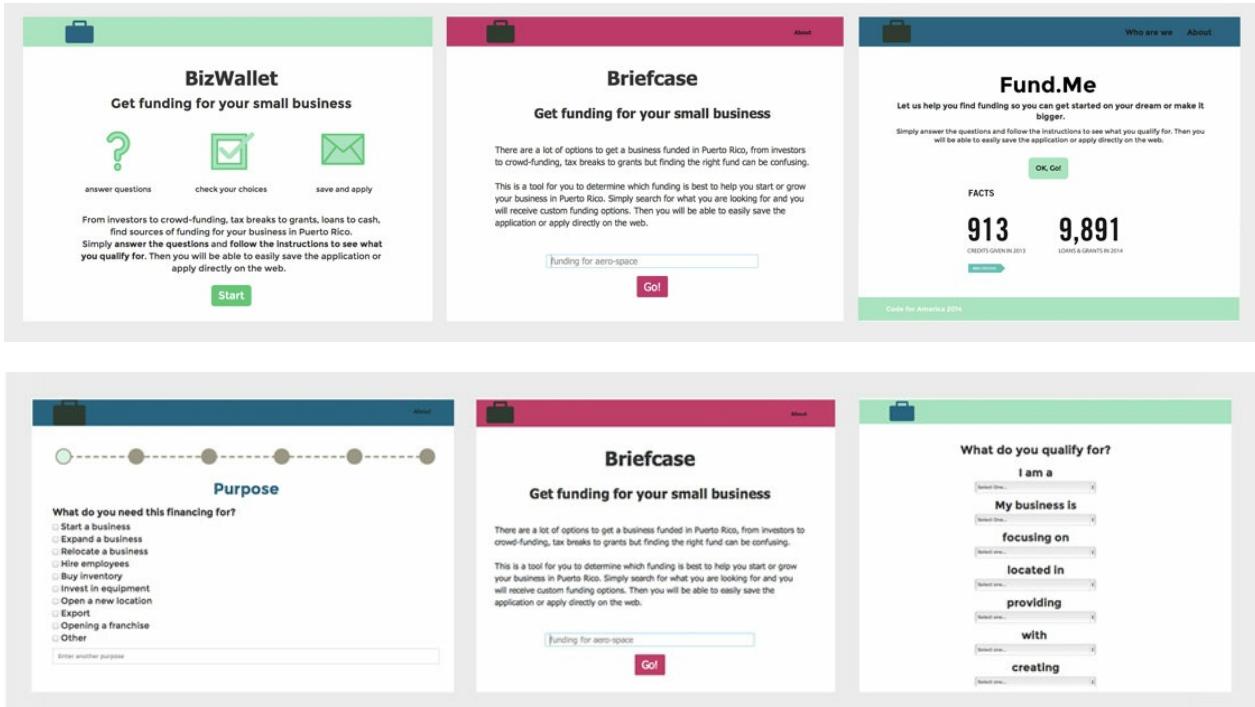


We prototyped our first version of the MVP (minimum viable product) where businesses will answer a set of questions to receive information on what they qualify for.

At the end, users are presented with a report culled from our back-end of agency, bank and foundation programs of the incentives and resources that they are eligible to take advantage of.

Interacting with prototypes

We presented 3 different mockups that varied the user flow and branding.



We wanted to learn if BizWallet's value proposition:

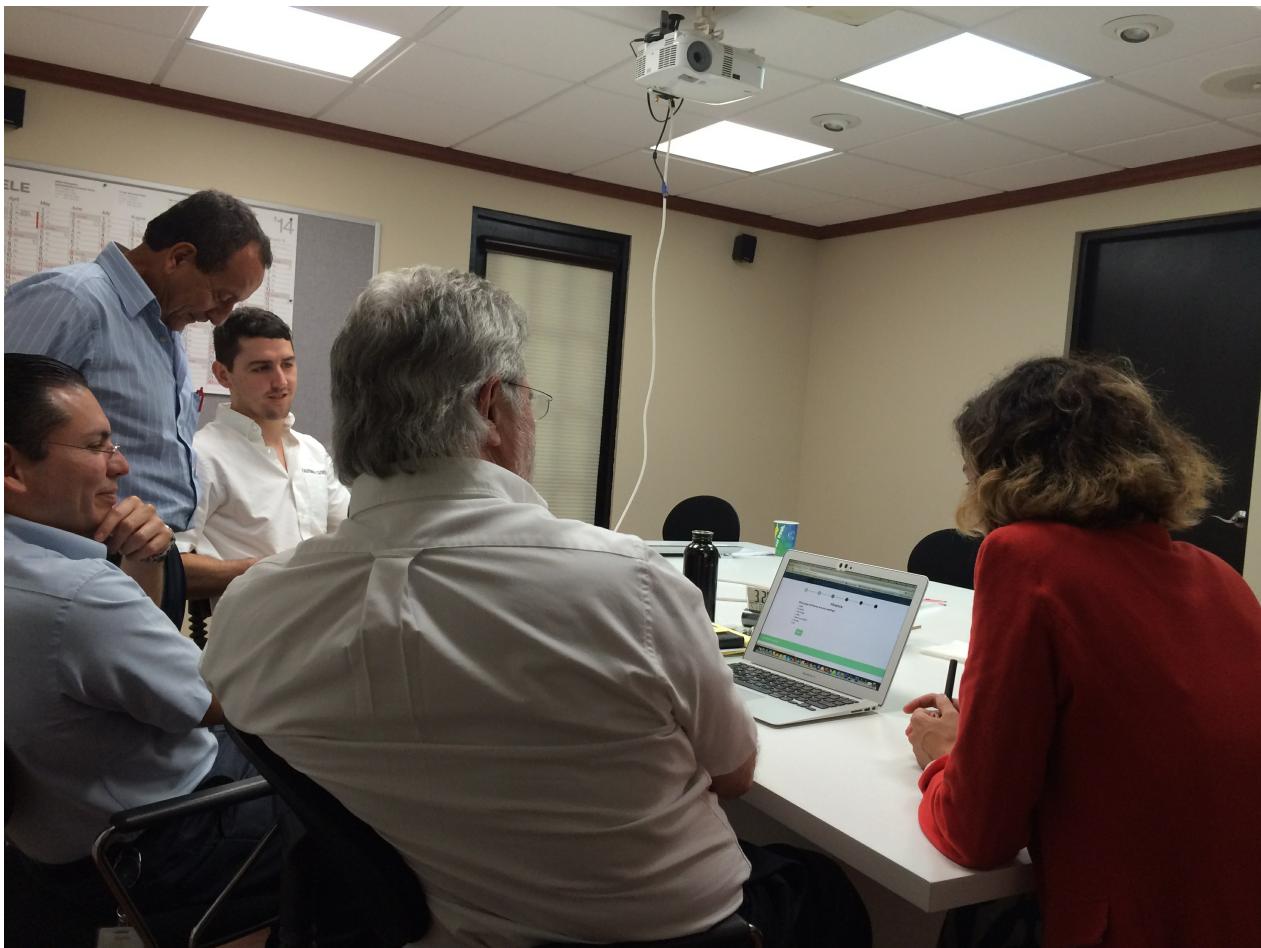
- Solves our user pain points?
- Adds any value to the existing state of things?
- Created a good problem/solution fit?
- Addressed the right audience?
- Presented an appealing user flow?
- Had an engaging/useful/complete user experience?
- Has accessible content?
- Provides all the resources needed?
- Looks good?
- Presents something they will use and recommend?

After incorporating user feedback, we built out our MVP.

Initial Results

User verification

From our 10 interviews we validated our hypotheses about the issues that BizWallet would address and the users it would serve. We got great feedback and a great reception to the product.



Many testers were delighted at the experience and the prospect of having a single place where they could find financial and support resources for their small businesses.

Yes, and...

We knew the MVP (Minimum Viable Product) we wanted to build is a **streamlined search process that delivers real, customized report of resources available to a given business owner**.

We decided to pilot the application with 2 Economic Development Agencies, 2 Banks and a municipality to learn before attempting territory-wide adoption.

MVP



BizWallet

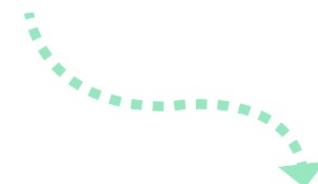
Find the resources you need to launch or grow your business in Puerto Rico.

[Start Now!](#)



Guided Search

It's hard to know what financial resources are available to help fuel your growth.



Built-In Filters

Once you find them, it's even harder to filter through the many programs available to small business owners and find the ones you qualify for.



Streamlined Application

It's even more complicated to apply for one of those programs. The application process is either offline or unpredictable.

BizWallet is here to help you!

This is an online tool to guide small business owners through the process of finding and applying for financial resources which are tailored to them.

[Start Now!](#)

In learning about the business owner's journey, **it's hard not to want to fix even more**. It felt wrong to think about making the discovery part easy and leave our users facing the same complex application process as usual.

After defining our MVP, we began planning second-level features that support the submission of applications to the various government agencies and banks whose programs we highlight in the app.

Community

One of the most enjoyable parts of our Puerto Rico Code for America Fellowship has been interacting with the community through the Code for America Brigade: [Code 4 Puerto Rico](#)

We met the Brigade in February at their kick-off meeting. The nascent group had just formed and begun making plans however from the beginning it was easy to see they were making rapid progress independent of our involvement. All we had to do was show up and share the Code for America love!

Cultural Shifts

There is one beautiful change in Puerto Rico that our Brigade captain Imanol told us about: as a result of the Brigade's organization in San Juan many communities that operate independently and rarely cross paths had begun to come together. Active participants from the start-up community, the government, the entrepreneurial community, and the greater tech community have come together under the banner of the San Juan brigade.

Skill Shares

In February, we conducted a skillshare at [Piloto151](#), the coworking space in Old San Juan which hosts all the Tuesday night Brigade meetings.

Clara spoke about Lean Startup Methodologies and her experience in the startup world. Ainsley spoke about Rapid Prototyping with Twitter Bootstrap 3. Max gave an overview of how Git works and how to get started using it.

Events

We have participated in and helped with several events put on by the Brigade.



The first was **CodeAcross** on February 22 - 23. Over 80 people came during the course of the weekend which culminated with a hack day in Puerto Rico's Senate.



In April, we hosted a simultaneous **UnHackathon for Puerto Rico** in San Francisco and San Juan with 35 participants coming together to pitch apps that addressed issues on the island.



In May, the brigade put on the **National Day of Civic Hacking** event in Caguas, Puerto Rico where 40 people came to work on projects such as Caguas' LocalWiki and Puerto Rico Answers.



Collaboration

Code for America's is working towards a government by the people, for the people, that works in the 21st century. We want to help by connecting governments and their citizens to make cities, states, and territories better, more engaging places through the use of technology.

This year in Puerto Rico we have had the privilege of having fantastic experiences with both our government partners and our community partners.

Aligning with Government Goals

Outside of our project's goals, our priority is to make sure that this fits in and works with the overall Economic Development agenda for Puerto Rico.

This means incorporating our solution into the government's **one-stop-shop initiative**



We understand that the government is planning to make one place for entrepreneurs to be able to sign on and access their information (**single sign-on**) and then expedite the business permitting process to be only **24 hours**.

With our app we then help them **find resources**, and assist with the **application process**. After applying the government will be responsible for making sure that **incentives are distributed** in a timely manner.

Working with Government Partners

Multiple agencies in Puerto Rico have the mandate to improve Economic Development on the island. We have been fortunate in our efforts to build strong partnerships with these agencies, both in the course of our February research and throughout the year, especially after we had identified our project scope.

People in the agencies have helped us to identify the priority and validating our approach.

During our development it has been necessary to gather data about the incentive programs available in Puerto Rico. The people at the agencies have helped us by submitting their programs to our database in order to populate the results of our app's search. We have been working with CCE (Trade and Export Company of Puerto Rico), Economic Development Bank, Banco Popular, and PRIDCO (Puerto Rico Industrial Development Company) both with the upper levels of leadership as well as the ground-level employees that handle applications for small business support programs.

Kiva Puerto Rico

We were surprised to find out that Puerto Rico has almost zero microloan initiatives. This struck us as an enormous opportunity to plant a seed of change.

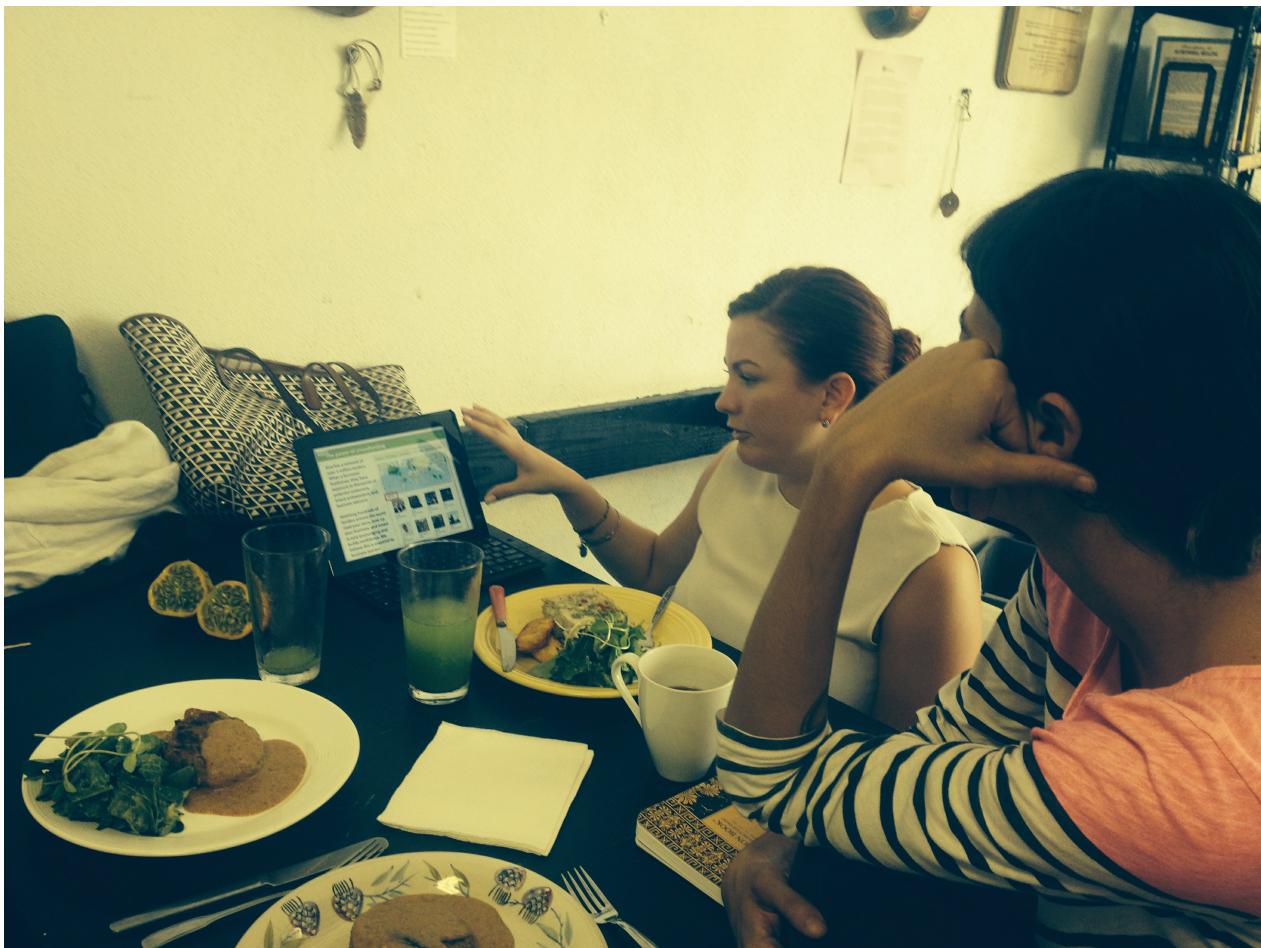
Many business owners in Puerto Rico can't access credit from commercial banks however they still need financing to start and grow.

This is where microloan organizations come into play. When we contacted Jonny Price, Senior Director of Kiva Zip we found out that Kiva was simply never invited to operate on the island.

Immediately after meeting Jonny we set to work on getting Kiva launched in Puerto Rico. We found out that one possibility was to launch under Kiva.zip which is a pilot Kiva is running in the US. The smartest decision was to pitch Kiva to locals and find someone own their own desire to launch it there. We were fortunate to find this person quickly and she took it as a personal crusade.

Denisse Rodriguez works at Foundation for Puerto Rico and incorporated into her agenda the launch of Kiva in Puerto Rico. She is the champion on the island for good causes and knows how to get things done.

Denisse has already pitched several potential trustees and 3 already are in the process of becoming official trustees. The next step is for those trustees to recommend borrowers and for us to reach out to the Puerto Rican diaspora and promote the borrower businesses.



This is Denisse pitching a potential trustee.



This is Tara Rodriguez who will be one of the

first three Kiva trustees in Puerto Rico. Tara runs "Departamento de la Comida", an organic food hub. She has regular contact with many farmers who may soon benefit from access to microloans via Kiva.

Collaboration with Local Brands

We hosted a [workshop](#) with [Brands of Puerto Rico](#), an ecommerce platform for local brands and [Antrocket](#), a crowdfunding platform. Hosted at the co-working space [Seriously Creative](#) in Santurce, Puerto Rico, the focus of the event was to learn more about the different journeys that small businesses take when seeking funding.

Each of these organizations is contributing in different ways to the creation and support of an ecosystem for small business owners.



Photoshooting with local Brand for Landing page

We had the pleasure of participating in the photoshoot of [De Hojas](#), a local and home-made soap company. We are featuring De Hojas on our new landing page and they look great!



Mid-year Accomplishments

June marks the middle of the calendar year and the two-thirds-passed point of our Code for America journey.

At this point our optimism reached new highs because we had developed strong position and made great progress.

1. The three of us had come together as a team.
2. We had established strong relationships with our collaborators in Puerto Rico.
3. Our research efforts paid off with critical insights and greater understanding.
4. We had launched a simple social story-telling platform "I Love Puerto Rico" which attracted local media attention, went viral and was forked and duplicated by other CfA teams for their cities.
5. The ideation process had generated multiple viable project options. We selected two of them: one with a smaller scope and one with a larger scope.
6. Both of our projects had been validated by our partners and customers and the specific details had become clear.
7. Our smaller-scope "quick win" project Negocio123 was already nearing completion.
8. Our larger-scope project PrimerPeso.com had begun full production design and programming.

BETA

BETA was held June 20th, and was a mid-year event to share out where we were with our projects and get feedback.

Watch our presentation:



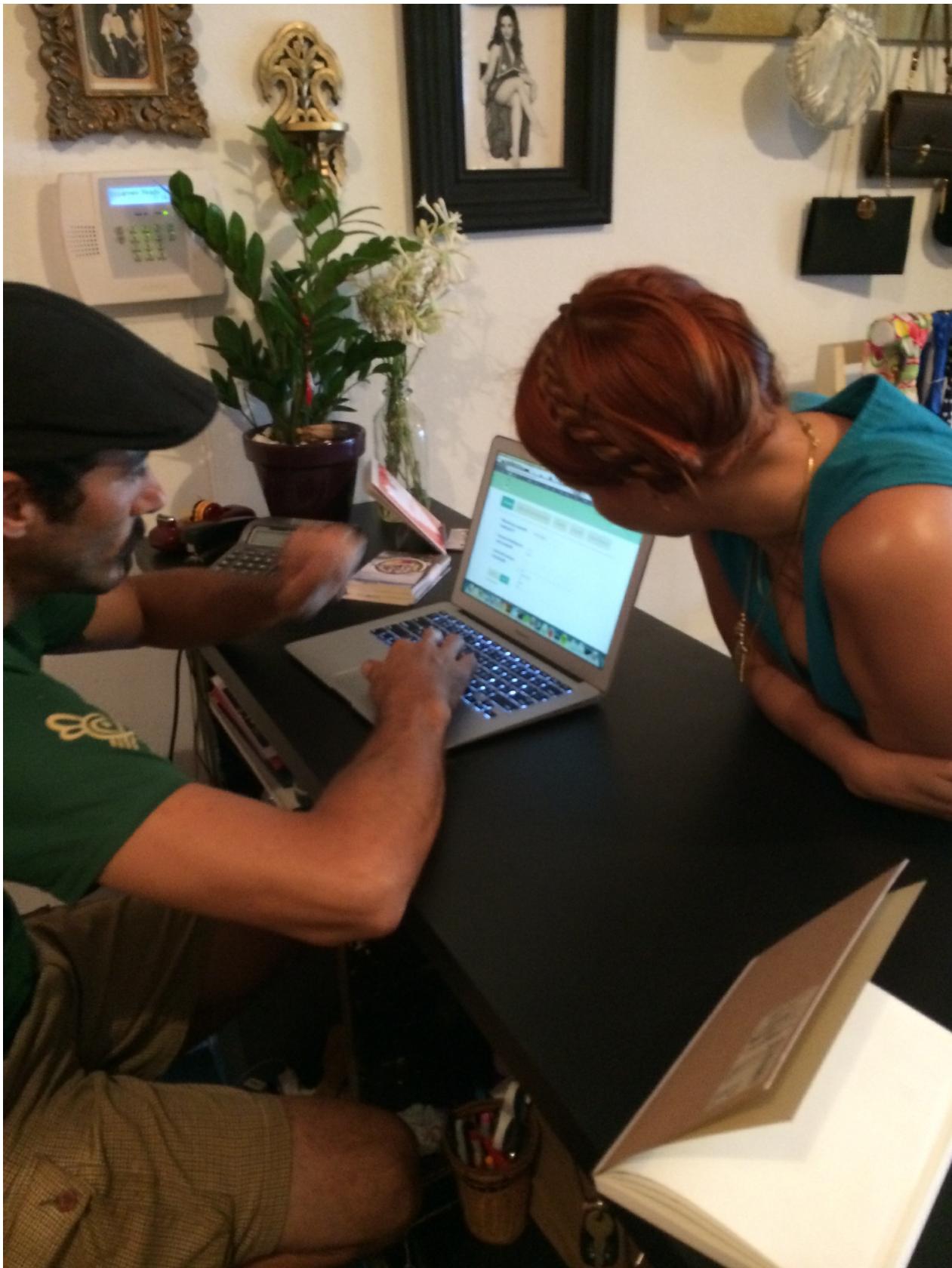
Detailed Testing and Validation

As we moved forward with design and production of our two primary projects it was necessary to maintain our validation efforts and stay on track to reach our target of building desirable, feasible and viable solutions to real problems. Working long-distance with our partners and customers in Puerto Rico is made possible with new technology however some important progress can only be accomplished face-to-face.

With this in mind we planned a two week trip to San Juan at the beginning of August.

During the trip to the island we accomplished the following:

1. We performed further in-depth user testing with small business owners.
2. We expanded our outreach to new agencies and successfully brought six new agencies onboard: The Department of Agriculture, The Organization of Youth Issues, The Administration of Labor Development, The Film Commission, The Office of Tourism and The City of San Juan.
3. We held a kickoff meeting with the agencies previously brought onboard.
4. We executed a [Workshop](#) with Brands of Puerto Rico to gather insights about the different businesses journeys and how businesses secure funding.
5. We met with The Department of State and The Department of Economic Development to initiate the opening of new datasets.
6. Met and pitched our application to small businesses organizations and associations such as The Chamber of Commerce, Hecho en Puerto Rico and The Association of CPAs.
7. Scheduled the launch of Kiva in Puerto Rico
8. Defined the integration of our application with CRMs and other systems in use by other agencies.
9. Strategized with Giancarlo, CIO of Puerto Rico, on the application launch in terms of branding and marketing.
10. Tested and validated the application's new name: PrimerPeso (results: people like it and it works!)



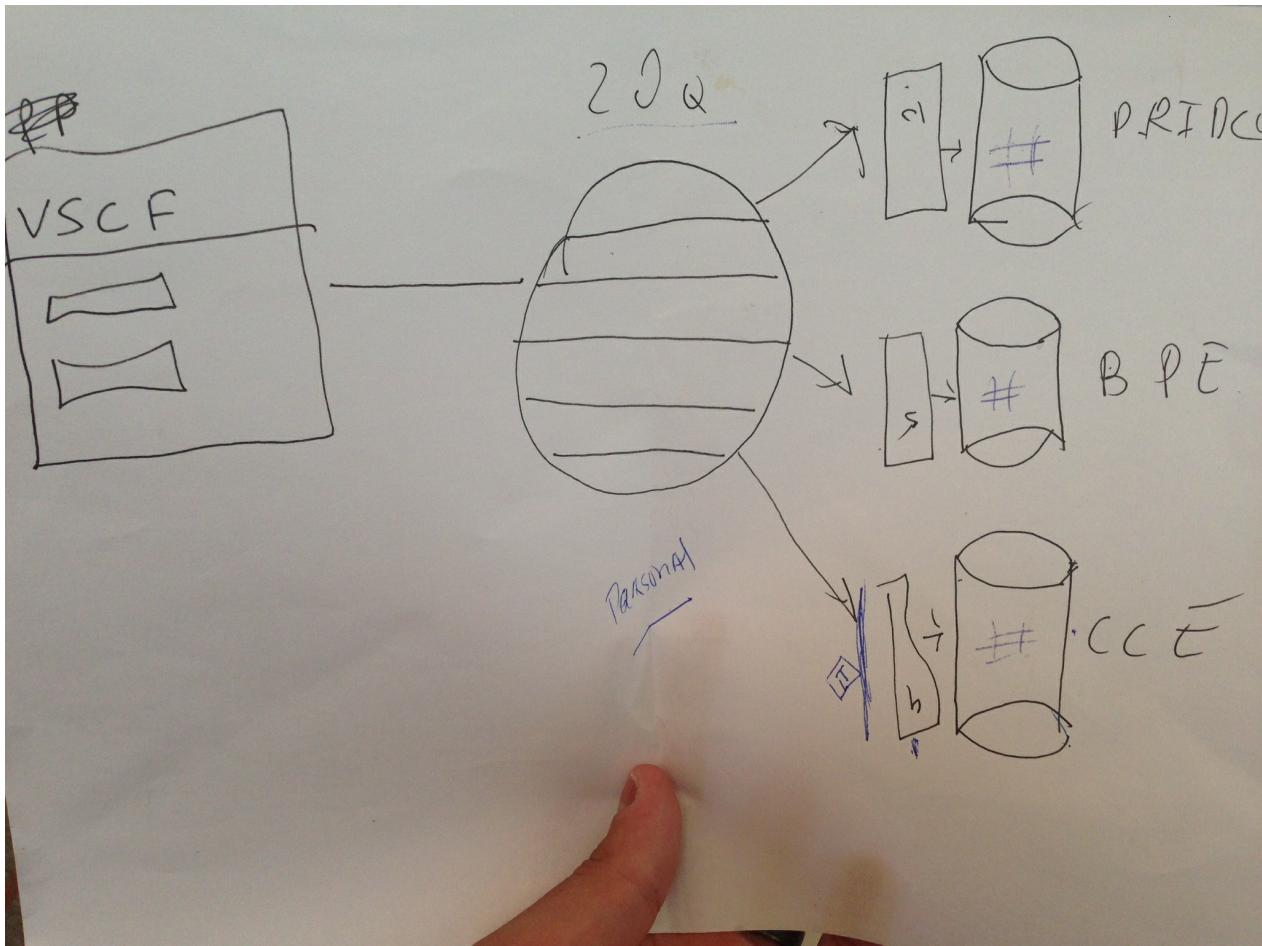
User testing with a small business owner in San Juan



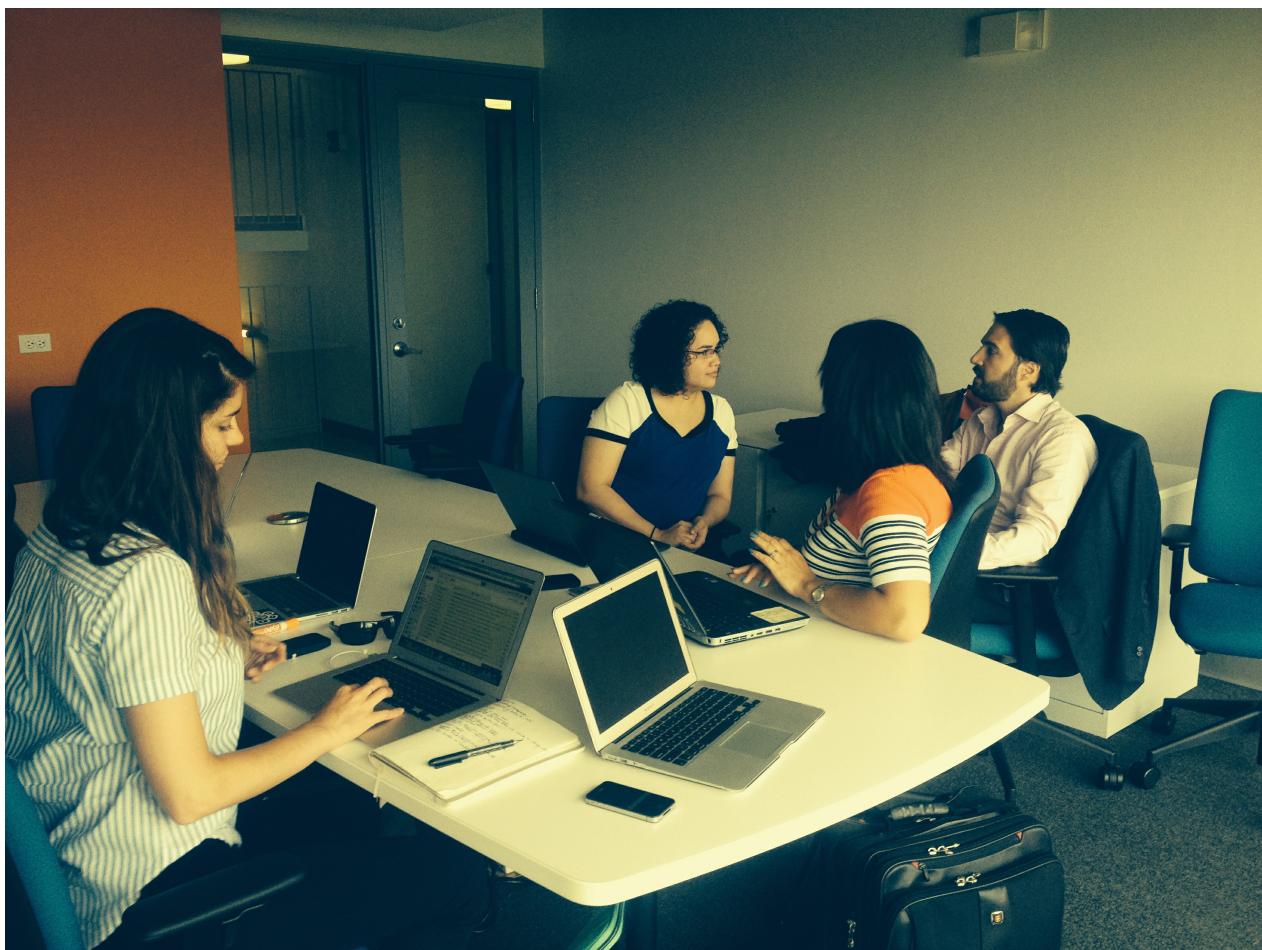
Kickoff meeting with Giancarlo and agency representatives



Small-business workshop in San Juan



A diagram detailing our CRM system integration



Discussion about the soft-launch plan for PrimerPeso

Soft Launch

1. hosting —
2. username - password for all programs
3. email integration
4. programs review → ~~email~~ mailing list
5. requirements — finish excell with data
6. Spanish
7. analytics (define what to track!)
8. standardize fields and NAICS

Areas

We divided our integration goals in three areas:

The **back-end**. We want to learn about the current government back-end systems that will handle the application process to make sure we will integrate it correctly and the app will survive in good shape after the fellowship. To do this we did research around the current CRMs used by agencies and proposed a solution that could be easily adopted by new agencies.

The **layout**. We want to integrate our application within the government websites. This means either adding an iframe or banners.

The **marketing & branding**. We did a soft launch in August 28th in an event where Giancarlo Gonzalez, the CIO of the Governor, presented the results of the Tech Summit he hosted in June and introduce PrimerPeso to the audience.

The technology

PrimerPeso is hosted in the Code for America github account: <https://github.com/codeforamerica/primerpeso> but soon will be hosted in the Puerto Rico's Github account.

To integrate with current CRMs we decided to propose a webhook.

Integration is one of the many problems of software development for government. Many different departments may have different systems and even different use cases for interacting with your application, it is often not feasible to try to integrate with every different system.

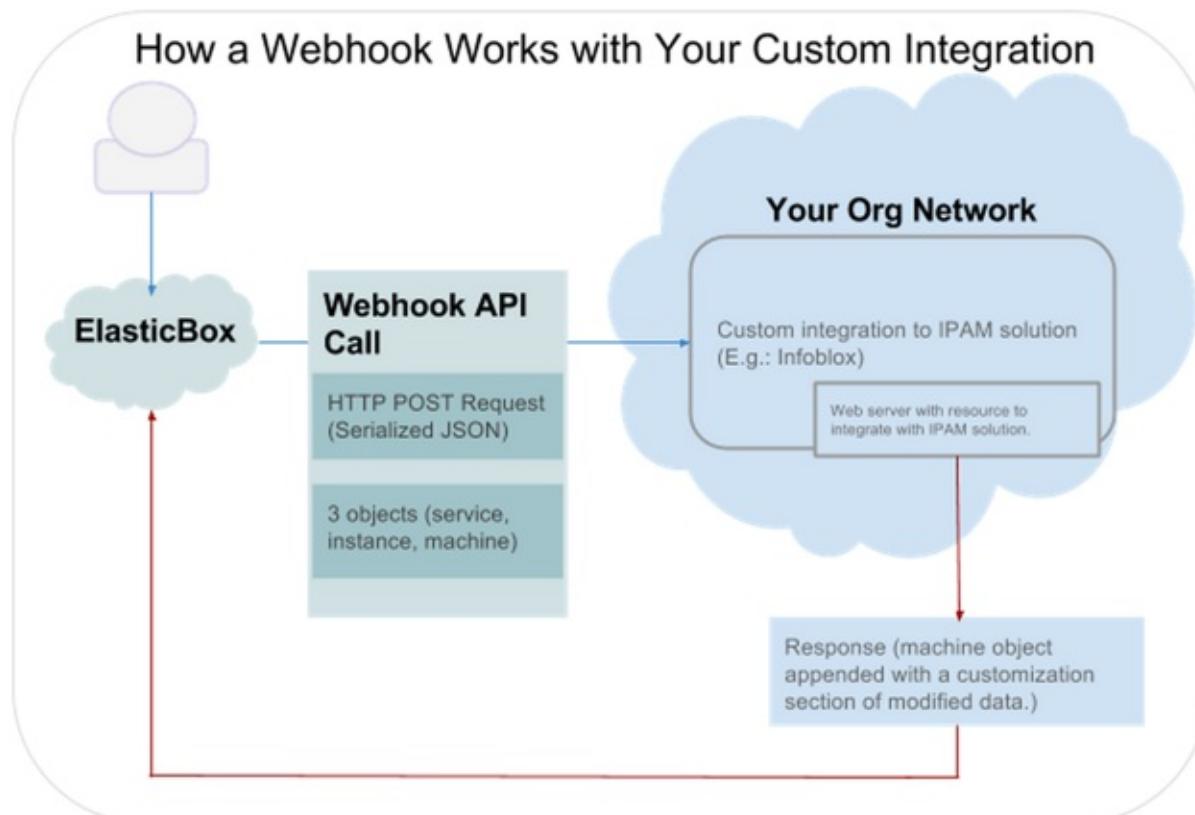
Once you accept that, there are several ways that your application can provide in order to empower external developers (AKA developers who you have no control over and no interaction with) to work with your system. The API is a great way of doing this and a well known one. However, it's not always the right solution.

The downside of the API is that the external developer has to continuously poll your system and write code that will detect changes when new data is created. While you can offset this work by writing a smarter resource that will only return the new data once, or by allowing it to send a timestamp, it's still not an optimal solution.

Oftentimes a better option is to allow the developer to receive the new data in real time as it comes in. This type of integration pattern is called a **web hook** and is a very common and widely used pattern.

The idea is similar to a subscriber model. The developer provides your application a URL to hit when a certain event happens. Let's call this the receive URL. When that event happens, your application sends a standardized, pre-defined, documented payload to the receive URL.

At the callback to the receive URL, the developer has written code to grab data from the payload that is needed for that specific integration, and do what's needed. The rest of the data just fades away into the ether.



The layout

We decided to change quite a bit the layout because, on one hand, we were not satisfied and on the other, it was not telling the right story or engaging the audience. We decided to try something new and test it during our trip to the island.

This was the old landing page:



BizWallet

**Find the resources you need to launch or grow your business
in Puerto Rico.**

[Start Now!](#)



Guided Search

It's hard to know what financial resources are available to help fuel your growth.

Built-In Filters

Once you find them, it's even harder to filter through the many programs available to small business owners and find the ones you qualify for.



Streamlined Application

It's even more complicated to apply for one of those programs. The application process is either offline or unpredictable.

We then built a landing page that we liked but was not addressing or engaging the Puerto Ricans. We received some comments on how it felt like an American Business Owner in contrast to a Puerto Rican.

This was the new landing page:



About

StartLite helps you grow your business
Navigating over \$200 million available in government programs for small businesses in Puerto Rico.

[Find out what you're eligible for](#)

We also received feedback around the story provided in the photo. Businesses commented: "Showcase an aspirational business owner" We asked for aspirational stories and one that came as top of mind was about Hacienda San Pedro.

The story of **Hacienda San Pedro** goes all the way back to the end of the XIX century when a young Spaniard, thirteen years old, arrives on our shores with a single suitcase and a thousand dreams. Emeterio Atienza was an excellent worker, who, in a very short time, reached the position of head butler, and later, Foreman of one of the most prestigious coffee plantations in Puerto Rico. Besides working the land by hand, Emeterio also worked as a teacher of agriculture, earning the respect of all the coffee growers in the region for his innate wisdom, perseverance and kind heart. In 1931, after many years of arduous work and constant dedication, Emeterio was finally able to purchase his own farm in the area of Coabey in the town of Jayuya, Puerto Rico and named it "Hacienda San Pedro". Every morning at dawn, Emeterio would go out on horseback, accompanied by his seven sons, to inspect the blooming of the coffee trees, carefully inspecting them one by one. Each tree had its own name, a tradition his son Albert carried on after him, as does to this day his grandson, Roberto Atienza. Credit: http://www.cafehsp.com/#!_english

This is what the landing page looked like after incorporating the image of Hacienda San Pedro:



About



photo: Marie D. de Jesus for the New York Times

How PrimerPeso Works:



1. Answer

10 simple questions about you and your business.



2. Filter

Our app filters available programs from public agencies and organizations.



3. Select

Review your choices and select the ones that interest you.

How can we help you?

I want to start a business

I want to grow my business

I want to open a new location

I want to learn about available incentives

What do you get?

We provide results from over 60 programs from agencies like CCE, PRIDCO, OAJ, ADL, BDE, and many more



Who have we helped?



Arturo Lopez
Founder of Huerto Islaño

"I wish this would have existed three years ago when I was starting my business."

Get Started!

During the trip in August we decided that we wanted to include a business owner in the landing we had built a connection with or that we could even meet before launching. It didn't feel like we could meet with Hacienda San Pedro owner before leaving. We decided to partner with Brands of Puerto Rico, an ecommerce website that promotes local brands, and they suggested that we included De Hojas, a home-made soap company.

This is our current landing page with De Hojas and we love it.



Sobre PrimerPeso ¿Eres una agencia?

Primer Peso te ayuda a empezar o expandir tu negocio.
Navegando los más de \$300 millones de dólares disponibles en programas
de Gobierno para pequeños empresarios en Puerto Rico.

Photo of De Hojas courtesy of [Brands of Puerto Rico](#)

¿Cómo funciona PrimerPeso?



1. Responde

10 preguntas simples sobre tí y tu negocio.



2. Filtra

La aplicación analiza los programas disponibles de acuerdo a tus respuestas.



3. Selecciona

Revisa tus opciones y selecciona los programas de tu interés.

¿Cómo te podemos ayudar?

Quiero empezar un negocio

Quiero aprender sobre los incentivos contributivos

Quiero abrir un nuevo local

Quiero exportar mis productos

Feedback

¿Qué tipo de programas deseas recibir?

Contamos con más de 80 programas pertenecientes a agencias como CCE, PRIDCO, OAJ, ADL, BDE y muchas otras.



¿A quién hemos ayudado?



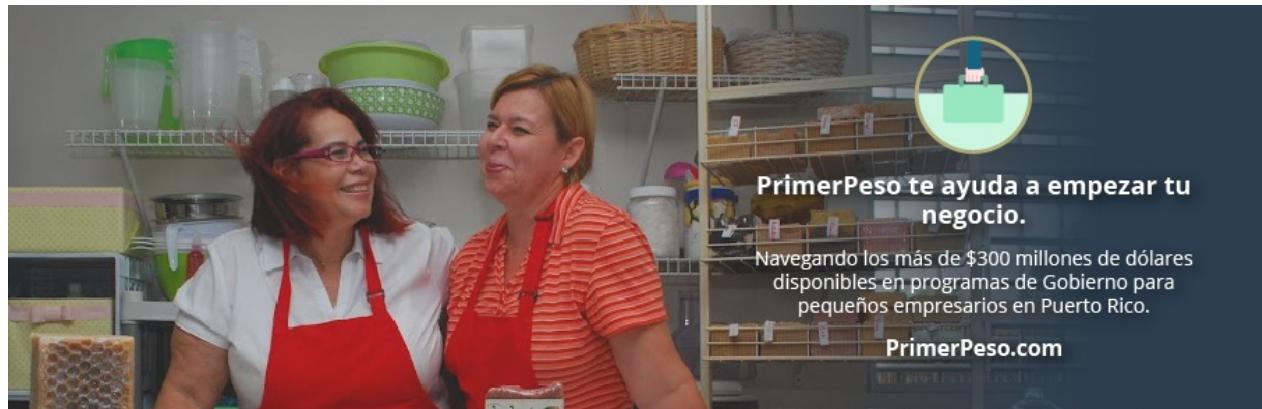
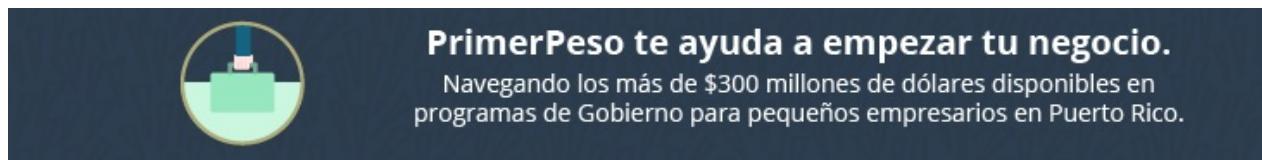
Arturo Lopez,
Founder of Huerto Isleño

Ojalá esta aplicación hubiese existido tres años atrás cuando estaba en plena búsqueda de financiamiento

iEmpieza ahora!

Marketing

We want to integrate the website with the existing government websites in Puerto Rico. This means either adding an iframe or a banner.



We have been thinking a lot on how to reach out to small business owners. Part of the workshop we did in Puerto Rico with small business owners was to collect the various journeys they transition when seeking for funding. These journeys will help us with stories, challenges, channels and keywords that will be used for our launch campaign.



Branding

Together with the change in the layout we decided to change the name of the application.

What's in a name? The story behind **PrimerPeso**

Naming things is hard.

Giving a name to the project you've been working hard on all year carries extra weight.

In naming an app you have just a few syllables to communicate all the things you are trying to embody with your product: It has to be related to the subject matter, it has to convey energy, trustworthiness, and it's good if the words have connotations that lend itself well to branding imagery.

Oh - and the domain name has to be available.

We have been calling our app a few different things over the course of the year.

There were dozens other proposed names that never saw the light of day. We've tried a lot.

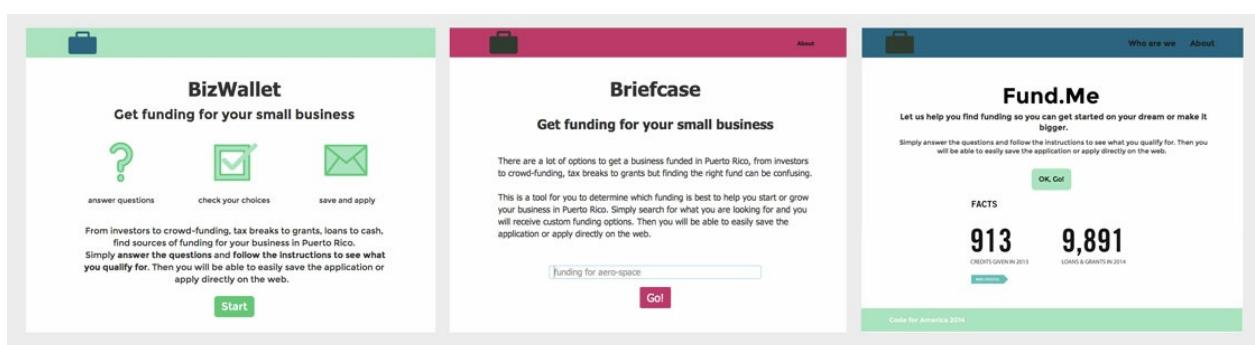
Here's a quick review of our naming journey:

In late April our app was untitled. We held a 'namestorming' session with several other fellows and got some great feedback and ideas to work with.

There were dozens other proposed names that never saw the light of day. We've tried a lot.

Brainstorming		Selected:
Parami.biz	Billetera	x BizWallet
Paramibiz.com	Bankable	x Briefcase
ForMyBiz.org	Building Block	x Fund.me
ForMy.biz	Boost	
FundMy.biz	Fount	
BizFund.io	Lift	
FundMyBiz.io	BankVault	
BizLift.org	Fundacion	
BizBoost	PassGoCollect	
BizWings	Path	
BizCover.io	LiftOff	
Bizcover.me	Catapult	
BizCover.me	Mosaic	
Bizcoveries.com	StartLine	
Bizcoveri.es	Llevar	
Biz.co	Business LiftOff	
ParaMiNegocio.org	Galleon	
Negoc.io	Quickstart	
ParaMiNegoc.io	Fundstart	
BizUp BizApp	FundFount	
IncentiveFinder	FundHelp	
BizForward	FundSource	
BizAdelante	HeadStart	
BizRocket	FinishLine	
Catapult.biz	\$23GO	
BizRico	Levanta(me?)	
BizLaunch	Propulsion	
BizFuel	Propel	
BizMatters.org	Impulsa	
FundFinder	Dinero	
Vault	EmpezarAqui	
RocketFund	EmpresarAqui	
BizUp.go	EmpezarEmpresa	
Fundable	Inspire	
SafeVault	IdeaStarter	
	QuePasa	
	Access	

From there, we compiled a huge list and chose 3 that we liked. We wanted it to be business/funding/money related. These were the name of our three prototypes that we took back to user test in May.



We threw one out right away based on user feedback, and stayed for a while with FundMe and BizWallet. We knew they weren't ideal but didn't have other good ideas and we had plenty of other things to work on. So we put it off and went with BizWallet for a while.

Forced by the deadline of our August trip to Puerto Rico, we returned to the subject. We knew we really had to choose a new name soon. We held a team brainstorming session and the top choices included "MoneyRocket, Tio Carlos, and StartLight" But none of these were names that all 3 of us could get excited about. We wanted to all love it.

We left for Puerto Rico undecided.

The first weekend we were there, there was a huge tropical storm warning. Our activities got cancelled, we were advised

to stay inside and stock up on canned goods.

Max and Ainsley decided to go on a coffee and provisions run. The storm was brewing. We got lost coming back.

When we finally returned we found that Clara and Imanol had been brewing a storm of their own.

We walked in and they said "We have our new name. **How about PrimerPeso?**"

Imanol went on to explain how at his father's restaurant, he had always kept the first dollar he made framed above the cash register. It was a symbol of good luck for the business's future prosperity. The term carried a lot of meaning and positive connotation for Puerto Ricans, especially Puerto Rican business owners.

We loved it. It was alliterative, it was Puerto Rican, it conveyed the meaning of our app, it already sounded familiar and tested.

And, best of all - the domain name was available.

Clara got excited about the possibility of collecting stories around people's Primer Pesos. Ainsley started seeing cute new logos with framed dollars. Max was excited that a decision was reached.

And we never looked back.

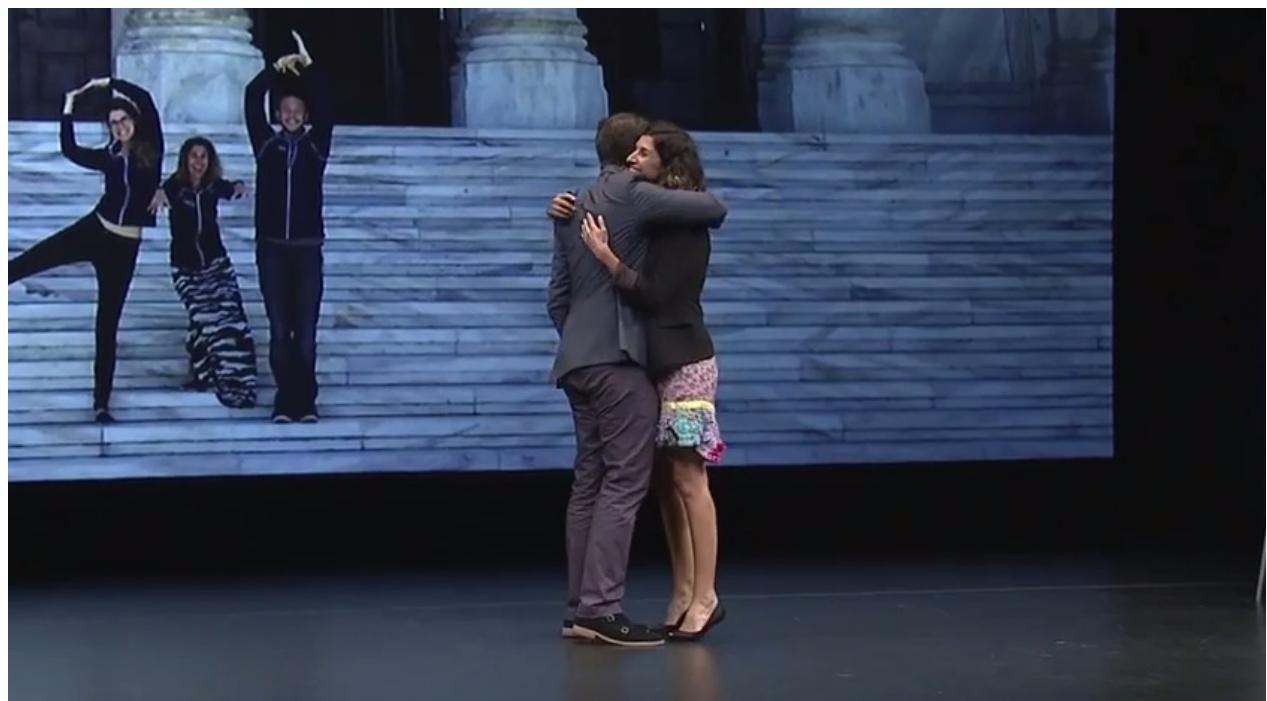
So that is the story how PrimerPeso was born in a Puerto Rican storm.

Together with the change in the name, we upgraded the logo.



Summit

This is the Puerto Rico Spotlight at CfA Summit 2014.



This is the keynote presentation:

**Economic
Growth from
the Ground Up**

PrimerPeso in Puerto Rico

GIANCARLO GONZALEZ
Chief Information Officer,
Commonwealth of Puerto Rico

CLARA GONZALEZ-SUEYRO
2014 Code for America Fellow,
Team Puerto Rico

< />

Toolkit

Many tools have been key to our process and we want to share our resources with everyone.

We made it a priority to use open-source tools.

Documentation

We documented our Mid-YearReport with [Gitbook](#), a free and opensource book editor. We also host our blog [Coqui Coders](#) with [Ghost](#), a free, open-source, simple blogging platform.

We used [Slides.com](#) for every presentation we produced. The Slides editor is available right in your browser. Unlike traditional presentation software, there's no need to download anything.

Development

For the development of the site we used [node.js](#). You can read our [Readme](#) to check how to install and run the project. [Travis CI](#), a free hosted integration platform, Github to host the application, [Angular.Js](#), a javascript framework, [Postgres](#), an open source database, and [Gulp.Js](#), the streaming build system. We use [Mandrill](#) as the transactional email platform. We us [Redis](#)for advanced key-value cache and store.

Communication & Sharing

To communicate with each other and with CfA fellows and staff we used [Slack](#), a real-time messaging, archiving and search for teams.

To communicate with the city partners we used [Google Hangout](#) for our weekly meetings and for team collaboration we used [Basecamp](#), a project management app.

We also used [Google Docs](#), [Dropbox](#) and [Cloudapp](#) to share documents, slides, photos within our team and the rest of CfA.

Design

For the design side we used for the landing page mock-up Sketch and Bootstrap frameworks and [Less.js](#) for the front-end UI.

To prototype we used [Photoshop](#), [Illustrator](#), a simple sketchbook and [Webflow](#)

Research

For the research phase we used:

The video camera from the iphone to take photos of user testing sessions, workshops or interviews.

We used an audio recorder [Zoom H4](#) to record all interviews and keep the audio for further analysis.

We had an old [Polaroid](#) camera that we used to keep paper photos of Government employees and build an organigram.

We used [Google Spreadsheet](#) to document ideas during the ideation process, together with [Post-its](#), whiteboards and sketchbooks.

Expenses

For submitting our expenses we use [Expensify](#) which is the software CfA is using.

The long-term impact

Business owners struggle to access the funds they need to launch or expand their businesses. At the same time, most of the financial investments and funding sources go to unfamiliar, opaque investments in far way places and have impacts from which we are disconnected.

Incentives left on the table represent a lost opportunity when it comes to new businesses, jobs and community benefits. At a time when most local governments are under extreme scrutiny to increase jobs and reduce inefficiencies, we need to rethink our processes and increase local businesses.

Imagine a program that helps businesses find the funds they need, while reducing government administration and the cost to taxpayers. We let entrepreneurs find and apply for a variety of government and non-government funding streams like reimbursements, tax credits and grants all in one place. With Puerto Rico as the lead, we've built a new way to help small businesses, increase local jobs, and reduce red tape.

If you want to implement a program like this in your city, visit [PrimerPeso](#)

Overall it encourages the market to move on to more open and transparent practices.

Metrics

Business owner

In the current context it takes a business owner around:

1. 10 days researching online
2. Several visits to the government agencies
3. Several phone calls to government agencies

with no clear results.

With PrimerPeso it will take the business owner:

1. less than 1 hour to know which programs or incentives he/she is eligible for from the government of Puerto Rico and could submit a request for more information to the several agencies involved with just one click.

Nowadays it costs:

1. CPAs or lawyers services fees

With PrimerPeso it will cost:

1. 0 USD

Employee

Nowadays an employee spends:

1. half of her/his time answering phone calls from uniformed business owners to run them through checklists of requirements. She/He has to check all available programs and recommend based on checklist. This is a manual process that does not have to be manual.

With PrimerPeso an employee will only spend:

1. less than half of their time answering phone calls from uniformed business owners. It will be specifically from the non tech-savvy one.

Nowadays it costs:

1. 20 hours/week of an employee salary to run those programs

With PrimerPeso it will only cost:

1. less than 10 hour/week employee salary
-

Overall performance:

1. We want to increase the number of applications
2. We want to evaluate programs and identify redundancies and duplications
3. We want to find gaps between offer and demand such as which municipalities or industries are being more active in the search phase. The end goal is to inform the government's economic development performance. Stimulate smart spending by reducing waste and making sure as government we put the money where people need it.

With the information provided by Primerpeso we can identify similar groups to perform studies:

1. one group that got the incentive
2. the other group with similar characteristics that got rejected

Evaluate performance of groups in terms of goals and outcomes.

Did they create more jobs? Did they generate more money?

Who will maintain it?

We spoke to Giancarlo about the sustainability concern. He is confident that his team at the **CIO office can handle the technology** side of it. He has a team of two developers with knowledge in Node.Js and other technologies we have used. He also wants to include and involve the Brigade.

Trade Company will take responsibility of:

1. the maintainance and update of programs.
2. point of contact for any new agency who wants to participate.
3. introduce the new agencies to the system.

Trade Company is the main public corporation in Puerto Rico working with small businesses. It is the right agency in terms of product/market fit but also they were part of PrimerPeso from day one so they feel the ownership. We are glad to work with these agencies and we are optimistic the project will be in good shape and hands.

How will they maintain it?

The CIO office will keep using Heroku for now until later on in the process where they will start using Azure Microsoft Hosting platform and will keep it running in the [Puerto Rico Github account](#)

The Trade Company works with a vendor that keeps their website running. The vendor will be onboard for any inconvenience. The communications person at the Trade Company will be the responsible for:

1. connecting with the existing agencies
2. reach out to new agencies

How are we transferring the expertise?

We are planning a series of workshops to the Government employees to transfer the knowledge.

What: Behind the scenes of PrimerPeso - Tech workshop

When: November 5th

How: Supported by the tech documentation we will showcase the application and discuss the technology behind each decision. We will provide tools to empower the user in node.js, less, postgres and mandril.

Why: The tech team needs to learn why and how to maintain the application

Who: CIO's office employees and Trade Company vendor

Where: Puerto Rico

What: How to create and maintain a profile: create an agency username and password, upload programs, edit and erase and other functionalities of the system.

When: November 6th

How: We will provide a practical demo of the main features. We will ask each of the participants to create their own set of features.

Why: The CIO and specifically the Trade Company need to learn all about how to create a new profile.

Who: Trade Company employees

Where: Puerto Rico

What: Analytics of PrimerPeso

When: November 7th

How: Display and analyze PrimerPeso analytics dashboard to provide a comprehensive set of best practices, techniques, and how to make the most out of the measurement planning.

Why: We want to teach the agency about Google Analytics. Google Analytics shows you the full customer picture across the website. Google analytics will help define if we are approaching the intended audience and learn more about gaps and opportunities.

Who: Trade Company and office of CIO employees.

Where: Puerto Rico

Bonus Tracks

There is a lot of spillover energy and information in the course of the Fellowship.

Here are some mentions of our Code for America Fellowship in Puerto Rico in the news as well as some side projects we've undertaken and are excited about.

Acknowledgements

We need to thank a lot of people who made these projects happened. The Community, the Brigade, The people working in the government, the small business owners, and many many more...

Some Public Servants:

Iván Rios from Science and Trust, one of the Funders. **Antonio Duarte**, from Economic Development Agency, **Frankie Chévere**, Director of Trade company, **Agnes Crespo**, from Trade Company, **Joey Cancel**, Director of Economic Development Bank **Victor Maldonado**, from BDE, **Antonio Llorens**, from PRIDCO, **Alberto Bacó**, Director of Economic Development, **Pedro Galarza**, from Trade Company **Roy Acosta**, from PRIDCO **José Iguina**, from PRIDCO **Francisco Rodriguez Bernier**, from Department of State, **Leslie Perez**, Secretary in Economic Development **Elisabeth Reyes**, Secretary at OGP **Ramonita & Claudia** from Trade Company **Hiram Diaz**, from OAJ **Zamia Baerga**, from Caguas Natasha Gitany, from Treasury **Ruth Silva and Ricardo Alfaro**, from Fortaleza **Andrés Colon**, **Janet Rios & Alberto Colon** from CIO office **Ramphis Castro**, from the Senate **Luis Castro Sheila Juan Carlos Suarez**, from Economic Development **Jorge Martí**, from BDE **Mirna Comas**, from Department of Agriculture **Gabriel Figueroa**, from Department of Agriculture **Kayla Barrios** from CCE **Dayanira Díaz** from CCE **Vilma Yejo** from CCE **Zamia Baerga Maritere Colon**, from Tourism **Lizaida Rivera** from Film Comission **Carlos Perez** from ADL **Luis Carlos Cruz** from OAJ **Mario Marazzi** Executive Director at Instituto de Estadísticas de Puerto Rico **Luis Castro** from ACG

Some people from the Private Sector:

Sofia Stolberg, from co-working space Piloto151 **Ricardo Burgos**, from Creative Industries **Angie & Dana** from Serioulsy Creative **Luis Trelles Alan & Guarien Taveras** from **Brands of Puerto Rico** **Nicolas Prouty** from Putman Bridge **Fusion Works** **Angel Perez** from Rock Solid **Eugenio J. Torres-Oyola** from Ferraiuoli

Some people from the Brigade Code 4 Puerto Rico

Imanol Aranzadi, **Stephanie Kruger**, **Christian Rodriguez**, **Froilan Irizarry**, **Sasha Mendes**, **Roberto Jon Mangual**

Some Business owners

Maria Morales from Destilería Coqui, **Arturo Lopez** from Huerto Isleño, **Paula Rivera** from Atencion Atencion **Tara Rodriguez** from Departamento de la Comida **Rebecca Feliciano** from Setas of Puerto Rico **Hacienda San Pedro COA De Hojas Gustazos Lab 787 Sana Sparkative Casa Protegida Julia de Burgos Abre Puerto Rico Tredé Engine4 Guifre Tort** from Antrocket

Some people from the non-profit sector

Denisee Rodriguez from Foundation of Puerto Rico **Miguel Vacas**, from Grupo Guayacan

Special thanks to **Christian Rodriguez** who was an intern with us for the summer in partnership with Code2040.

Another special thanks to **Zac Townsend** who mentored us during the Fellowship.

In the news

We have been collecting all of CfA appearance in the news.

[Tech Summit Puerto Rico 2014](#)

[Unhackathon](#)

[Code 4 Puerto Rico](#)

[Code Across 1](#)

[Code Across - 2](#)

[Code Across - 3](#)

[Code for America in Puerto Rico](#)

[Promoting entrepreneurship](#)

[Creating an economic development tool](#)

[Small Business application](#)

[Presenting PrimerPeso at CfA Summit 2014](#)

Extra things we've had fun with.

- [I Love Puerto Rico](#)

We wanted to understand how citizens respond to the question about civic pride and then see if there is a connection to the actions they take in daily life. We also want to gather stories about what creates a unique sense of place here in Puerto Rico.

Yo me quedo en Puerto Rico is live and already hosts more than 90 messages from puertorriqueños that decided to stay in Puerto Rico and what they love about their island.

The app has gotten forked by several of the other fellowship teams. It currently lives online at I Love Puerto Rico, and the codebase can be found on [Github](#)

Negocio Local

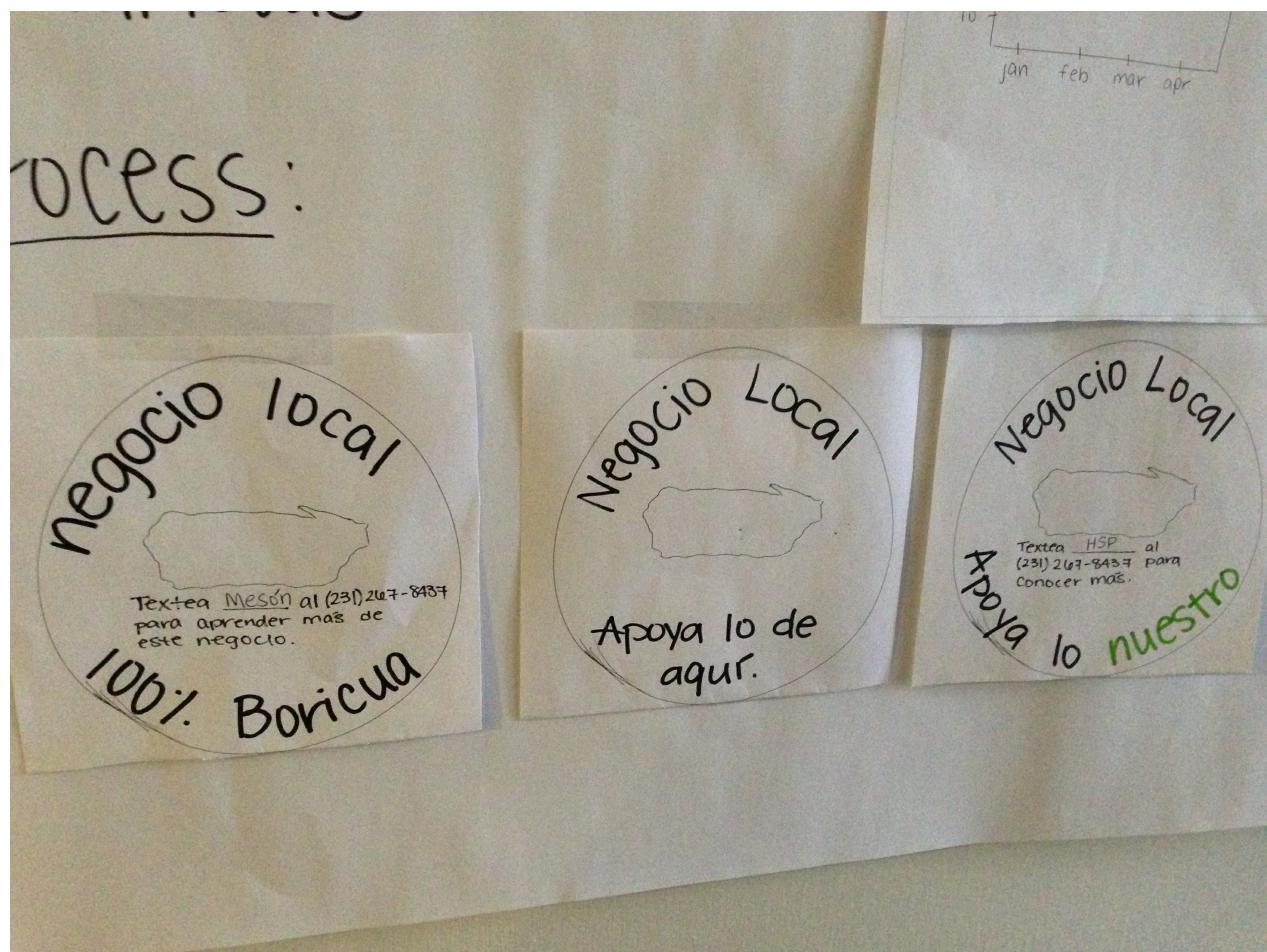
A promotion system for local businesses.

The idea for Negocio Local came out of the [Unhackathon for Puerto Rico](#). Puerto Ricans are a highly consumerist culture, however a movement of supporting local businesses is not yet encouraged mainstream.

We came up with an idea and a design for a sticker that a business owner may put on his or her storefront in order to encourage people to shop inside his or her store instead of Macy's or Sears. We knew that unifying local business under a strong brand would have a big impact. However, we wanted to add a bit of engagement and interaction to the system.

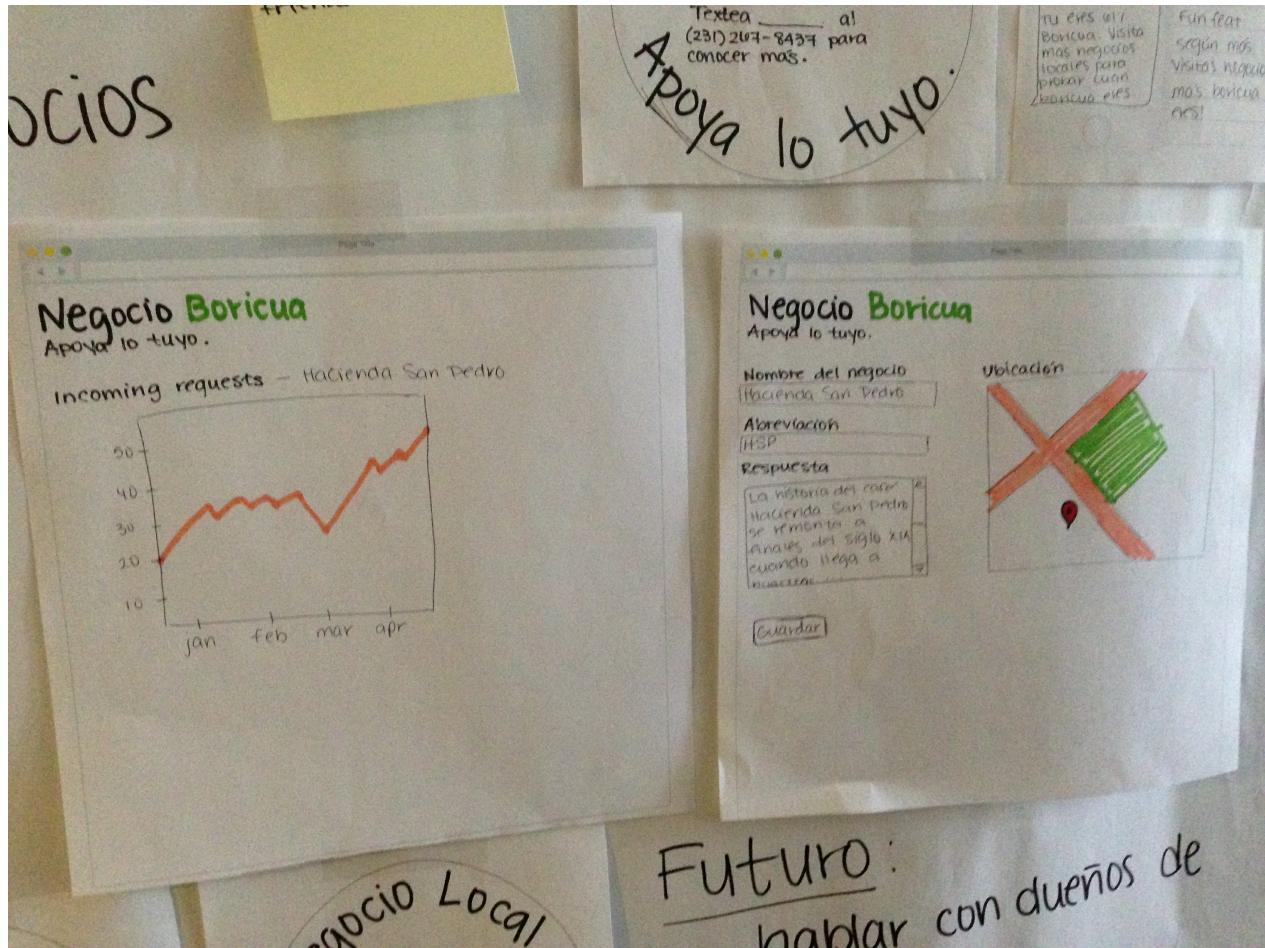
We added a call to action on the sticker, the gist being "Text_ to (787)443-8833 to find out more". Upon receiving the sticker, the business owner would go on the site, register a short code for their business, and before attaching the sticker to the glass, write the short code in the black line.

She would also have the opportunity to determine what the response will be once someone does text the number. Some business owners may want to simply text a coupon back, while others may want to provide some history about their business.



When the user texts the number, the system will do a simple calculation of how many businesses the user has texted vs how many are in the system, and the user will get a response something to the effect of "You are 95% Puerto Rican", a simple gamification play.

We also wanted to add some analytics and management for business owners which we sketched out here:



Eventually, the goal would be to provide a local business directory and encourage and empower Puerto Ricans to shop locally.

We have been interviewing various small and local businesses and associations both in Puerto Rico and in Oakland and are still getting feedback on the concept.

- [Humedad San Juan](#)

Clara and Ainsley are painfully aware of the humidity on a daily basis because for two ladies with wavy hair - humidity can mean the difference between looking presentable and looking completely disheveled. So - we thought - wouldn't it be funny if... we gave a reading of the humidity and then showed a corresponding icon of a lady with progressively unruly hair.



- Tale of Two-Islands

A collaboration between [Anna Marie Panlilio](#), from team Rhode Island and Team Puerto Rico. This photo blog show cased the different, yet similar, environments that the two "island" fellowship teams experienced during February residency.



View from apartment

Rhode Island(left) | Puerto Rico(right)

Read it on [Tumblr](#)

- Coqui Song

When we came back from residency, we were inspired to share our experience by writing a song.



Get in touch

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Ainsley Wagoner - Designer - ainsley@codeforamerica.org

Maksim Pecherskiy - Developer maksim@codeforamerica.org

PrimerPeso



MUCHAS MUCHAS MUCHAS
GRACIAS!

from the coqui team

Appendix: Inaccessible Incentives

Business growth and economic development are integrally linked.

When businesses are successful that means jobs, a healthy cash flow in a community, and other fruits of economic growth. Puerto Rico knows this, and legislation at the state and municipal level is aimed at supporting businesses, primarily through the method of **incentives**.

Tax and economic incentives are numerous in Puerto Rico, estimate 300.000 million just available to small business owners. They are crafted with the advice of economists, business leaders and industry experts with intelligent and clear goals.

Unfortunately, incentives are underutilized because they are **not effectively deployed**. In other words - if few are not using them, what good are they doing? **The good intentions of economic incentives often wind up dying on the vine.**

Obstacles to Incentive Use:

1. Users are not finding available incentives

Small business owners are not sure where to look and typically they receive information about incentives through word of mouth, main government promoted initiatives, or an accountant.

2. Choosing the right incentives

They don't always have the tools to compare what's right for them based on their business model.

3. Applying for incentives

Applying for government programs has a bad reputation among business owners who have had painful experiences obtaining permits and paperwork necessary to take advantage of these programs.

4. Delivery of incentives to recipients

Even when the process is completed, documents are submitted, and the incentive is approved, many SME owners we spoke with were still waiting for the reimbursement or capital.

Overall feeling towards process: Confusion and Uncertainty

But if incentives are already the main way that the government knows how to reach out to its citizens to support and develop the economy, it was clear to us that incentives and our mission of economic development were integrally linked. **The incentives weren't the problem.** It's the knowledge-finding and delivery of the results that is the issue.

Table of Contents

Introduction	2
About Us	2
Research	4
Field Research	4
Meeting our User	7
Stories from the Field	7
Prototyping	7
Negocio 123	11
BizWallet	13
Initial Results	15
Community Engagement	19
Collaboration	19
Government Partners	25
Kiva Puerto Rico	27
Collaboration with Local Brands	29
Mid-year Accomplishments	31
Mid-Year Presentation	31
More Results	33
Focus areas	38
Technology	39
Layout	40
Marketing	40
Branding	47
Summit	50
Toolkit	51
Impact	51
Metrics	53
Who will maintain PrimerPeso?	56
How are we transferring the expertise?	58
Bonus Tracks	58
Acknowledgements	60
In the News	60
Fun Extras	62
Get in touch	67
Appendix: Incentives	69