

NEW IMMIGRANTS SURE MEAN BUSINESS More and more middle-class newcomers to city prospering as they start own commercial ventures

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Series: LIVING THE DREAM THE **NEW MIDDLE CLASS** PART 3 OF 5

Body

Thomas Chen left his home in Taiwan in the early 1980s because he did not want to become a farmer like his father.

With his son and wife working beside him in a **business** that began in the basement of a Flushing, Queens, apartment building where he was the superintendent, Chen is the founder and president of the \$46.4 million Crystal Window & Door systems, headquartered in Flushing. "My father heard stories he could pick up money from the ground in the United States, the usual **immigrant** stories," said his son Steven Chen, 25, who will one run day run the company. "He soon realized there was opportunity, not money."

Like Thomas Chen, many in **New York City's new immigrant middle class** are seizing the opportunity and thinking outside the box - especially when it comes to their **business** ventures.

Using the discipline and drive that brought them to America, **more immigrants** than ever before are **starting** their **own** companies.

"**Immigrants** often find it isn't easy to get into professions that would require a lot of credentials, so they **start** their **own businesses**," said John Mollenkopf, director of CUNY's Center for Urban Research. "**Immigrants** have moved into a whole bunch of areas of the economy."

To be **sure**, there are still many **immigrant** restaurant owners, cab drivers and dry cleaners among the **city's new immigrant middle class**.

But many **newcomers** are turning to real estate ventures, opening retail stores and running construction companies and travel agencies.

The **city** Planning Department found an increase of **more** than 32,000 foreign-born **New** Yorkers between the 1990 and 2000 censuses who said they worked for themselves.

"These **businesses** are critically important to the **city**," Mollenkopf said. "They obviously provide a lot of services that consumers in the **city** enjoy and value."

The demand for a particular service was exactly what Thomas Chen capitalized on.

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In the 1980s, New Yorkers felt threatened by crime. From that, Thomas Chen saw a demand for window security gates, and with a workforce of family and friends to start - a vital ingredient of many immigrant startups, experts said. He jumped in.

"The '80s were not too safe in New York City, and people wanted security gates," Steven Chen said. Working part time as a welder, his father made them. "People started asking, 'What about windows?' So he expanded."

Now the company does millions in sales and employs nearly 400 city residents born in China and Latin America. It has branch offices around the country.

Companies like Crystal bolster the city's economy and inspire other business that do the same. "We have many people who left and started their own company," Steven Chen said. "There are window installers, distributors and manufacturers."

Ready access to startup capital, a problem for most new businesses, is even more difficult for immigrants, who are frequently hampered by poor English and are distrustful of banks.

"Some [immigrant] groups are able to generate enough capital to help others," said Joe Salvo, director of the Planning Department's population division. "When pools of money are given to people on a regular basis, that has a real effect."

Some turn to friends and family. Others raise capital through variations of the Caribbean susu system of informal cooperative borrowing. Still others band together in trade associations or ethnic groups.

That's how the Bodega Association of the United States was born.

Joe Fernandez founded the group after his first bodega in Morrisania, the Bronx, flopped. "I took a risk and it failed," said

Fernandez, who emigrated from Dominican Republic as a teenager, earned a bachelor's degree from Lehman College and yearned to open his own business.

The failure was predictable. He paid \$120,000 for a store that was not worth half that much. With no other place to turn, he borrowed money from loansharks, he said.

Aware that many other bodegueros were failing or barely scraping by, Fernandez banded together with 15 other storeowners to form an association that could haggle with landlords and distributors and barter with banks for favorable interest rates. Today, the group has 7,000 members.

The latest example of the group's clout is Mi Bodega, a line of products the association has created to sell to bodegas at a fraction of the cost demanded by suppliers who give them short shrift because their sales volume is tiny in comparison with supermarket chains.

"Wholesalers take advantage of [bodega owners]," Fernandez said. "They don't give us good prices . . . [and] the result is we have to sell goods at high prices."

In his Washington Heights office, Fernandez displayed boxes of Mi Bodega pops, bottles of Mi Bodega drink and cans of Mi Bodega sardines. They will be sold to bodega owners with no minimum purchase.

Immigrant entrepreneurs share boundless energy, an ability to roll with the punches and, above all, tremendous zeal for work.

Zenia Yuan had that zeal, but her multiple ventures began more than 20 years ago out of necessity. The mother of two young children, Yuan wanted work she could do from her home. She got it by becoming the super in her Rego Park, Queens, apartment building.

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After arriving from China in 1975 to study accounting, Yuan quit college after a year when she married. Her sons, Alex, now 27, and Kenny, 17, were born afterward.

An ambitious young woman, Yuan also wanted to work. All around her, young Asian friends were dreaming big and making money in the just-beginning Flushing real estate boom.

"I read a book called 'Use Your Spare Time to Invest in Real Estate' and got the idea to become the super," she said. "I got lots of experience, making repairs, collecting rents."

As the boys grew older, Yuan managed more buildings and expanded into selling houses. Soon, Yuan's family was able to move into its own house.

In a Main St. building she bought with a partner, Yuan now runs her real estate business. In 1994, she opened the Magnolia Bakery and Cafe on the ground floor.

But there were sacrifices, and they continue. Her children complained that she was so busy she was never home. Even now, she works seven days a week.

"At the time, I was young and aggressive," said Yuan, 52. "Now I am beginning to slow down."

In a year or so, Yuan expects to cut back to working five days a week.

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Paulino Chino Jr.

SIDEBAR PROFILE

BORN HERE TO parents from Mexico, Chino, 30, grew up in Crown Heights, Brooklyn, in the late 1970s. "I've seen so many things in my lifetime," he said. "Murder, suicide, drugs being sold in my apartment building." His parents, Paulino and Gloria, who worked in restaurants and factories, sent their son to Murrow High School and New York City Technical School, where he studied accounting. In 1996, an aunt asked him if he wanted to join her as a partner in her Mexican deli in Bushwick. "I realized, 'Wow, there is money to be made here,' " Chino said. "It was an opportunity that came up and I took advantage. I think all of New York is going to be Mexican." In 2000, Chino bought out his aunt and opened a second deli in Borough Park. He owns a home in Kensington.

GRAPHIC WHERE THEY WORK.

Job statistics for immigrant groups in the city's middle class earning \$30,000 to \$60,000:

West Indians

68,146

households employed

4.5% self-employed

Top five jobs:

1. Nursing, psychiatric and home health aides
2. Office clerks
3. Security guards

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4. Building cleaners

5. Drivers/truck drivers

Dominicans

48,655

households employed

7.7% self-employed

Top five jobs:

1. Nursing, psychiatric and home health aides

2. Child care workers

3. Secretaries and
administrative assistants

4. Retail salespersons

5. Office clerks

Chinese

44,142

households employed

7.4% self-employed

Top five jobs:

1. Sewing machine operators

2. Retail salespersons

3. Cashiers

4. Waiters and waitresses

5. Retail sales managers

Asian Indians

25,184

households employed

8% self-employed

Top five jobs:

1. Building cleaners

2. Secretaries and

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administrative assistants

3. Drivers/truck drivers

4. Cashiers

5. Nursing, psychiatric and home health aides

Russians

24,702

households employed

10.2% self-employed

Top five jobs:

1. Secretaries and

administrative assistants

2. Bookkeeping, accounting and auditing clerks

3. Cashiers

4. Elementary and middle school teachers

5. Office clerks

Graphic

GRAPHIC;LIST;STATISTIC, Chef Dina, who hails from Russia, with chicken from Staten Island business he started, Dina's International Foods. Taiwanese immigrant Thomas Chen (r) with son Steven, came to the city in the 1980s and gradually built up a \$46 million security and window business with branch offices around the country,

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