



UNIVERSITY OF HOUSTON DOWNTOWN FINANCIAL MANAGEMENT ASSOCIATION BANQUET – 20191206

Good evening. I am deeply honored and humbled to be a special guest at the Financial Management Association UHD Fall 2019 Banquet.

When I received the invite, I thought: What words of wisdom will I share? I was so thrilled to have the opportunity to talk to all of you and at the same time, I felt the responsibility to share parts of my own story and the lessons I learned through my life.

As a child, I had a dream of getting an international education from a great university. This dream was especially far from my reach since I was born and raised in Ecuador to a Swiss father and an Ecuadorian mother, and the great universities I dreamed of, were here in the US.

I enrolled at the Universidad Catolica de Santiago de Guayaquil in Ecuador. Out of 1,200 applicants, I was one of only 120 who made the cut. That was only the first part of the battle. I had to figure out how to pay for university. I had to find work and at 17 I started my first full time job.

By my third year of college, I was a bank manager and a model college student. But, my life was turned upside down. When I was 20 years old, my father suddenly passed away. We had to learn to deal with the shock of the loss and a very complicated situation. To compound the sadness I felt, I was the only person in my family that was working. My salary was good for a single student living at home, but it was not enough for a breadwinner in a family. I applied for a second job with the same bank and negotiated with them. I offered to do both jobs for half the value of the second position, which meant I would do double the work for 3/4 what it should cost them. This boost of income gave my family time to find jobs to support themselves.

The future became uncertain, but I kept my faith that a better future could be built despite the difficulties. I continued working full-time while taking classes full-time and finished my degree. I graduated with a Business Engineering degree with emphasis in Management. I am also the first female college graduate of my family.

However, my business degree was not enough; I wanted more. I returned to my dream and came to the US in 1996 to continue my education. With 2 scholarships through my work at Danzas, I received a Master's in International Business in 2002 from University of St. Thomas. By that time, I was an American citizen. Then in 2007, I completed a Certificate of Organizational Leadership from Rice University. I could not believe I had achieved my dream to study at TWO great American Universities.

After graduation, I continued working with the Logistic company: Danzas and went through 7 complicated mergers. Later the company was named DHL Global Forwarding and finally Deutsche Post DHL Supply Chain. I was with them for almost 20 years. One key element of my longevity with DHL is to make the uncertainty of mergers into a positive, instead of negative. I embraced the uncertainty and stayed, while others left.

My area of expertise was Business Financial & Controlling. At the height of my Corporate career, I was the Global Director of Strategy, Performance and Metrics and Controllership based out of Bonn, Germany. I was overseeing 140,000 employees and travelling all over the world, working in wonderful places such as: India, Germany, Switzerland, Hong Kong, Brazil, Uruguay, UK, Mexico, and many others.

Having worked overseas and with so many people I learned to respect, admire, and enjoy our similarities. Be open and embrace our amazing diversity. We are entitled to have different points of view. Disagree with courtesy and respect. Be inclusive and find a share ground that will benefit all. Try new things, travel to different places, eat new food, listen to great music, and enjoy!

In 2016, I wanted to have a bigger impact and I founded Soledad Tanner Consulting, LLC a Business & Financial Management Consulting firm which helps improve profit & productivity of businesses. We support professionals, businesses, and Corporations with solutions, knowledge, and expertise to grow efficiently and stay competitive in the market, optimizing businesses and achieving goals.

I started my financial services business with the faith that other needed my knowledge and experience. My business is a vehicle for my truth about how education leads to knowledge and experience, which can open you up to lead a life of adventure and growth. Particularly, for me this is about the financial sector and how when we are educated about how our money works, we can make better decisions about how to grow it.

Many entrepreneurs struggle because they know their trade, but they do not have the time, experience, or expertise to be business-savvy. I help people that struggle because they know their trade, but they do not have the time or expertise to be financially savvy. I believe business knowledge and financial literacy are the foundation to the success of Entrepreneurs. The key element is to have sustainable businesses that gives the people and the community a better life.

Having a business gives you a sense of pride, when you see that you are growing and having an impact. Getting a good sense of your numbers is how you can tell that story. I love watching my clients get excited when they can track their progress through the financials reports.

No matter how challenging a client's problem is, we stay consistent, dedicated, and persistent until the issue is resolved. By not getting overwhelmed, but instead rolling up our sleeves and getting busy, we always find the root cause problem and detect an area of improvement that allows us to raise the profitability and productivity of the businesses.

My dream now is to become a global authority in business financial management increasing profitability and productivity. I want to increase financial literacy in the communities so people can improve their quality of life.

I am also very involved in the business community and with several nonprofits because I want to pay forward all the opportunities that have benefited me. I am on the advisory committee (Finance chair) for "Power on Heels Fund, Inc." a non-profit organization focused on the advancement of LATINAS in the workplace and marketplace by providing enrichment programs, mentorship, and scholarships to accelerate their professional growth and cultivate future leaders.

I am the CFO for "Beautiful Purpose, Inc" a non-profit that provides support, community, and resources to help women from all walks of life to live purposefully.

I am a mentor of the “Latinas Achieve” mentoring program of the University of Houston - Downtown (UHD) and a mentor for “Insight” mentoring program of University of St Thomas (UST)

I am a volunteer instructor of Finance for “Lanzate Houston!” an entrepreneur connection program (in Spanish) organized by Baker Ripley.

I have been a guest speaker in the “Build up Houston” & “Accelerate Latinix” program organized by the Office of Business Opportunity of the City of Houston in partnership with Houston Community College.

In May 2019, I was awarded the “Outstanding International Consultant” award by Houston International Trade Development Council (HIDTC) for providing expert advice while creating a meaningful analysis for the international communities. I received a Certificate of Congressional Recognition by Congresswoman Sheila Jackson Lee for the commitment and service to the Houston community.

In October 2019, I was awarded “2019 Class of Women on the Move” by Texas Executive Women, an organization of professional female executives that support programs that recognize, develop and fund the advancement of young women in the community such as mentoring and scholarship programs. I also received a Certificate of recognition by Sylvester Turner Mayor of the City of Houston, a Certificate of congratulations by Texas State Senator Carol Alvarado, a letter of recognition by Christina Morales, State Representative district 145 Harris County and a Certificate of Congressional recognition by Sylvia R. Garcia, Member of US Congress.

I am so proud of all the efforts and the accomplishments of all senior class members. These are the lessons I learned thought my life and I want to take with you:

1. Passion, Purpose, Profit: Work with Passion, find your purpose and find a way to make profit
2. You are enough: You are perfect exactly the way you are. You are unique and that is what make you wonderful. Be authentic.
3. Do not forget your good values and your roots: Be proud of them. When in doubt, think if you would be proud to share the news with your family. If the answer is not, please re-evaluate your decision.
4. Visualize your dream: With persistence anything is achievable. As Mahatma Gandhi said: “Be the change you want to see in the world” I REALLY enjoy what I do. As people improve the business financial situation, they increase their quality of life, having more time and resources to do what they love to do.
5. Prepare for the unexpected: Have a reserve and discipline to save regardless of the income level. Live below your means. Do not forget the difference between want and need. Recycle.
6. PERSISTENCE: You will have to make choices, and none of your decisions will be perfect. You will go through good times and hard times. Set a goal, and work as hard as it takes to achieve it. With persistence, anything is achievable.
7. Do not forget your family and take care of yourself: Always make time for your family. This is the reason you are doing all this work. Pushing yourself to your limits will only leave you exhausted. Work hard, but also take the time to recharge. Have a hobby.

8. BE involved with the community and pay it forward:
9. BE HAPPY: "This is your life, do what makes you happy. Happiness is a decision you make."
10. Life is a miracle and a gift: It is beautiful and complicated. Fight with dedication, perseverance, and integrity. If things do not work, then try again, because success might be just one step away.
11. Never give up: No matter who you are, where you come from, how much you have, or how high the climb might be, you can create the life of your dreams. Go and never give up! Enjoy the journey.
Thank you!

