



Interview with the entrepreneurs of the Publishing Council

Looking for an agreed model and strategy for the future

NÚRIA PELÁEZ

The *Paradigmes* Publishing Council member entrepreneurs who are at the forefront of some of the most representative companies in their industry give a view of the impact of the current crisis and possible ways out of it.



JOSEP CAMPENY

Termes Orion, thermal leisure tourism

A cofounder of the **Termes Orion** group, which includes the baths bearing the same name, the **Magma** thermal leisure centre in Santa Coloma de Farners and the new **Hotel Balneari Font Vella** in Sant Hilari Sacalm that took a €2.4 million investment.



► How is your company or branch affected by the crisis?

At our baths, the effect is less customers and especially less days of stay. Also, less treatment and more last-minute bookings are done. To counteract this, we have increasingly economical or imaginative offers. Moreover, we have a thermal leisure centre that is smaller and cheaper than the baths. Here we have also noticed a decline in individual expenditure, but at the same time, there has been a positive side to it: many people who did not go on holidays came to our facilities as they are a single-day product. This way, the reduction in the number of customers is compensated by a shift in proximity leisure consumption patterns. We have not had any financial problems as we have a bank that has always given us support, but we have been reasonable and never asked for too much. We are not speculating, we only invest in what we know. We just invested in new baths, the Font Vella hotel in Sant Hilari Sacalm, but we did it knowing what we were doing and with full rationality, which has encouraged our bank to trust us.

► What action do you take or which is necessary to tackle the crisis at your company or branch?

Regarding our products addressed at the final customer, prices have been frozen or increased very little, while promotions have been studied to increase the number of visitors among segments or in times with the strongest decline. For instance, we have focused on segments

we were not dealing with so much, like families. We have created synergies with our own companies, with packages to combine hotel capacity and leisure. We have also made an effort to control purchasing prices without reducing quality, while staff readjustment has been minimal, as not being a manufacturing industry allows us to quickly change the structure of the staff working for the public. I think the rest of companies in the branch are doing similar things.

Entrepreneurs as people risking their personal property to develop an enthusiastic idea creating wealth and jobs need to be dignified.

► Which action should be given priority by the Catalan government to tackle the crisis? And which by the Spanish government?

Entrepreneurs as people risking their personal property to develop an enthusiastic idea creating wealth and jobs need to be dignified. They should be given more support to protect these small wealth creation clusters. As to action taken by the Spanish government, I believe that improvisation is right now reasonable as it is difficult to set up a strategy in such an overwhelming situation. Further, the Catalan government puts too much pressure on entrepreneurs, for instance with taxes and health inspections, and this excessive eagerness is a threat for small companies. We need the government to create trust.

XAVIER CARDONA

Prysmian, electrical material

He made his career at Pirelli, a manufacturer of wires for telecommunications, energy, industry and building. He was CEO of the group in Italy and is now the president of the Spanish organisation **Prysmian Cables y Sistemas S.L.** since 2005.



► How is your company or branch affected by the crisis?

The crisis hit us under the best conditions as we had done our homework and have two very modern factories since 2000. Benefits have been drastically reduced, but this year will be positive, although with figures far from the last two years. The building wire division is where we noticed the crisis most. We used to make 2400 tons of cable every month, now it is only 1000, but the rest of divisions are keeping a good record. Prysmian has no financial problems. We have no significant default increase, but we have had to increase our financing capacity because payment terms are longer. The rest of the electrical material branch is also suffering as they are less diversified companies than ours. For instance, transformer, fuse and commuter factories depend heavily on investment by electrical companies that are not working right now.

► What action do you take or which is necessary to tackle the crisis at your company or branch?

We must do war economy and cut expenditure continuously, being careful in not cutting sound areas to prevent the company from being mutilated. However, this will not be enough in the long term. The problem is that many entrepreneurs are so scared with this crisis that they do not think of the future: the future is not reducing costs but taking research and investment decisions, and today

companies forget to invest because they need cash. We need to avoid following the model of the Catalan textile industry that disappeared because entrepreneurs did not notice that they had to ensure their future and trusted rock-bottom labour prices, avoiding doing new investment.

The future is not reducing costs but taking research and investment decisions and companies forget it because they are scared.

► Which action should be given priority by the Catalan government to tackle the crisis? And which by the Spanish government?

Action of both governments needs to complete each other. One line is to improve financial support to SMEs. Another very concerning issue is training, as among all the unemployed is a whole crowd of ignorants. A national plan to recover vocational training should be implemented, as this has always been neglected by the educational system. This sort of education has been socially stigmatised, but there is a lack of skilled people and this is the time to promote them. Also, a sample of companies from different branches like tourism, industry and services should be sought in order to give them specific aid and have them become the engine pulling the rest of companies. This group would be the driver because it is obvious that we will not have the whole economy take off immediately.

JOAN FONT

Bon Preu, food retail

President of the **Bon Preu** retail group, created in 1974 and having roughly 3000 employees and over a hundred establishments in Catalonia, including **Bonpreu**, **Esclat** and **Orangutan** supermarkets and **Esclat** petrol stations.



► How is your company or branch affected by the crisis?

In retail, food is the branch doing best in this situation, although every company suffers from it in different ways as it does not address the same public. We have not had any financial problems as we started from a very good previous situation. In fact, 2008 was the best year regarding sales and results. In 2009, Bonpreu has not had a single negative month compared to the previous year. Positive results have been very little, sometimes below 1%, but we are satisfied because other competitors are having serious problems. Of course, results cannot compare with 4-5% as we had earlier. And if competitors start going mad, as is occurring, you need to do something about it.

► What action do you take or which is necessary to tackle the crisis at your company or branch?

We have reviewed our goals, and this involves not taking any unnecessary expenditure nor losing any sale, which forces us to prevent stock breakdown and manage the margin in a smart way. We cannot reduce prices in exchange for nothing, any surrender needs to have results. Besides, we are more demanding in purchasing real estate, but we did not stop investing because we are finding better opportunities than three years ago. We are also more demanding in hiring people. As we did not find people formerly, we took almost everybody; now we are trying that our more than 3000 Bon Preu employees are the best in the industry. It is

not time to imitate competitors but to foster the strength of each company. In the case of Bon Preu, this is true for the product range, fresh produce, sales point convenience, customer care and quality of private brand products.

Some companies in the retail industry are going mad, but it is not time to imitate competitors but to foster our strengths.

► Which action should be given priority by the Catalan government to tackle the crisis? And which by the Spanish government?

I think the Catalan government is restructuring the finance system with due discretion, but things are not being done well in taxation. In property transmission tax, the transmission value is set arbitrarily, and trading tax and succession tax is discriminating; either everybody or nobody should pay. The Catalan government could also claim that corporate tax, which has not been transferred from the Spanish government, abides by measures fostering efficiency, that is, benefits ploughed back shall be taxed differently from those just buying expensive gifts. As to the Spanish government, it did not use good times to get to work and now we are having bad times and everything is to be done. For instance, VAT should have been raised when consumption was doing well, and if it is done now, we will need to ask that food and basic services are excluded from it.

CARLES KINDER

GTD, systems engineering

CEO of the **GTD** group, created in 1987 and working in systems and software engineering for the aerospace, defence, security, energy and transport industries. One of its main business areas are satellite shuttles



► How is your company or branch affected by the crisis?

It does not affect our ordinary activity in the short term as we work on programmes with very long-term planning. In aerospace, the decision of launching a satellite is taken with six or seven years advance. So we are serving decisions taken years ago. As to public demand, which is 30% of our business, it also relates to policies decided years ago in areas like defence. However, we do start notice that budgets devoted to this sort of technological investment are slightly reduced in 2010. In any case, the aerospace industry always keeps a sufficient basis to ensure our business. The most affected companies in our branch are those doing consulting or providing services to other sectors.

► What action do you take or which is necessary to tackle the crisis at your company or branch?

Not so much as a reaction to the crisis but as a long-term business strategy, we go for diversifying our activity in more areas. We do much innovation applicable to alternative fields than the original ones. An example for this are our real-time control systems in critical environments, having a high application potential in the energy industry. Innovation has always been part of our business policy. We will hardly win when competition is the price, but we can when there are differentiation points based on innovation. This is what gives us this stability and this is the advice I

would give to the rest of companies in the industry.

The budgetary cut planned for the Spanish Ministry of Science and Technology is a big mistake.

► Which action should be given priority by the Catalan government to tackle the crisis? And which by the Spanish government?

They should keep a certain Keynesian view of budget management, doing investment and keeping public expenditure at the expense of temporary budget deficit. Countries having done this and maintaining such measures are those having the first green shots now. Thinking of increasing taxation now, though it could make sense from an equity perspective, is not an adequate policy, especially when budgetary restrictions are a particular threat for policies related with research and innovation. There are talks of a 15% budgetary cut at the Ministry of Science and Technology for 2010. This is a big mistake. If we look for a new growth model for the Spanish economy, this area should be fostered. Contrarily, I do not believe that labour reform is a priority nor the solution to our high unemployment rate, which is a relevant social problem.

JOSEP MATEU

RACC, automobile services

General manager of **RACC**, Spain's largest automobile club, with over a million members and present in other areas like travelling, driving schools, insurance and mobile phones. He is the chairman of the **FemCAT** private entrepreneur foundation.



► How is your company or branch affected by the crisis?

It broke in at a point in which we all had projects under way, and this has helped us, but it affects us anyway. Car assistance costs have increased as cars are older and people have stopped doing accurate maintenance. The number of driving school pupils has decreased considerably as the crisis has hit the young especially. With car insurance, people have those offering less services to pay less. In travelling, the drop is dramatic: private consumption is down 16%, but in business travels we have seen a 25% decline, which in the overall branch is 40%. Average credit card consumption has been reduced by 20%. We do not have major delinquency problems as our customers are usually very loyal.

► What action do you take or which is necessary to tackle the crisis at your company or branch?

We are implementing an austerity plan but we did not stop projects under way: entering the mobile phone business, creating an own insurance company together with a French group and partnerships in different industries like hotel chains and airlines. We have not changed our price policy nor our staff significantly, whom we increasingly ask to have an attitude, even more than aptitude. We have no financial problems as our debt level is very low, with a sound balance, but throughout the country there is a liquidity problem in the market, especially in small companies. Nobody knows what banks

have done with the money governments gave them. There is also a cultural issue: people, especially SMEs, became so used to get money from the bank without guarantee and this has to change. Credit lines need to become professional, and I think both sides are to blame for this.

Catalan companies need to be helped in increasing their size and in their internationalisation. Exporting capacity will help us out of the crisis earlier.

► Which action should be given priority by the Catalan government to tackle the crisis? And which by the Spanish government?

I would tell politicians to take measures without looking at elections. Public authorities need to be leaders and reach that civil society, politics and the economy agree in having a long-term commitment. Investment in infrastructure of all kinds is needed, education and research need to be fostered and companies need to be helped in their internationalisation. Catalonia has an advantage thanks to its exporting capacity and will get out of the crisis earlier than other Spanish regions. As far as the Catalan government is concerned, I think it needs to help Catalan companies to increase their size with economic aid to raise liquidity. However, we need to remind that the crisis is due to a lack of consumption, so I do not believe that measures like a VAT increase help raising it.

JOSEP MORELL

Jem, metal industry

He manages four companies in the metal industry. The oldest, Jem SA, was founded by his grandfather in 1942. Cutting tools and machinery for the metal and car industry are manufactured there, and over 60% of production is exported.



► How is your company or branch affected by the crisis?

From a psychological point of view, the crisis causes despair: you feel cheated. By October 2008, my metal companies, which export 67% of their output, had benefits 8.7% higher than in 2007 despite the decline in domestic demand. However, during the second half of October, orders plummeted by 80%. At the metal industry, very related to car manufacturing and with a high export rate, as is our case, the crisis has caused a drop in demand of roughly 50%. Right now we are starting financing loss, and reaction capacity is even more limited when the finance sector comes in.

► What action do you take or which is necessary to tackle the crisis at your company or branch?

Our reaction has been to resist to survive, but also to lay the foundations for the future. A key point is turning around demand: not only selling the virtues of your product but also showing the customer how useful this will be for him. We used to go and sell abroad so we created a dependence relation with the customer. Now we sell them innovation, we transfer our technology and know-how abroad and lose the intrinsic value created by the customer relation in exchange for the ability of competing with local products despite the distance. To do so, we spend more on presales: we used to have mere sales reps, now we invest more in shaping the sales

channel. We have also created very innovative products, we have looked for cheaper alternative production and are looking to improve our process engineering.

The government cannot confuse people with a different proposal every day just to be in the headlines.

► Which action should be given priority by the Catalan government to tackle the crisis? And which by the Spanish government?

One key issue is not to create confusion. There is no problem if the government makes mistakes, but at least they need to do it always the same way, and not with a different proposal every day just to be in the headlines. The government has the obligation of anticipating the situation. A social contract is needed to provide for compensations upon non-compliance. If there is a politician saying we have full employment and this will remain so during his mandate with all global indicators saying the opposite, he has to pay and public servants need to stand surety with their property, like I have to with my customers and employees. Also, more daring labour policies are needed, with a reform allowing us to be more flexible to adapt to circumstances and act decidedly against unemployment not caused by misfortune. Capacity-building modules should be offered and those unemployed not attending them should be paid less benefit. The values of effort and discipline need to be recovered.

ARTEMI NOLLA

AN Grup, restaurants

An entrepreneur in the restaurant branch, he founded Grup Artemi Nolla, currently **AN Grup** in 1995, with different establishments in Barcelona under the Mussol, Attic, Citrus, La Botiga, Qu Qu, Daps, Tapa Tapa, Píscolabis and Txapela brands.



► How is your company or branch affected by the crisis?

Up to June 2008, we had a very good sales level. The decline started very suddenly. In early 2009 we reached the bottom, though not all restaurants had the same behaviour. For the whole branch, I would say that the average turnover decrease is 15%. What we buy, we sell it immediately and we pay a bit later. We have no cash-flow problems, although we had made big investments in recent years, but most were self-financed. We have not had any financial problems as the crisis did not catch us with high leveraging. We had been cautious enough not to be swept away by excessive enthusiasm. Another effect we have noticed is that there are more Spaniards now ready to work in the industry. Our staff has had an increase in Spanish employees, who are 50% of the total now.

► What action do you take or which is necessary to tackle the crisis at your company or branch?

Efforts we used to make in finding new business opportunities are now focused on improving purchase, reducing current expenditure and thinking of ways of picking up sales. For instance, we included a sales rep to do an active customer capture policy. Another measure has been to renegotiate rents with outdated prices: many owners were ready to do some temporary discount, which in some case was up to 22%. As to staff, we had to do adjustments, but especially optimisation. 80%

used to work full-time, and now we are envisaging needs based not on days but on time frames. They were also asked to commit to fight absenteeism, and we have managed to reduce it by 12.8% compared to 2008.

We optimised the staff, adjusting it to time frames with most demand, and reduced absenteeism by 12.8%.

► Which action should be given priority by the Catalan government to tackle the crisis? And which by the Spanish government?

City councils should facilitate business activity. For instance, we have been waiting for two months for the signature by some civil servant for a project while paying a €30,000 monthly rent. Besides, there is a great lack of coordination between the different bodies and rules are heavily subject to interpretation. The Catalan government has limited capacity to do things due to its scarce financial resources, but they should speed up bureaucratic processes and their organisations like the Catalan Institute of Finance should help companies in difficulties having a solid record and good projects. I would also ask the Catalan government to take a leading role in spurring everybody. The Spanish government should have a clear strategy and be less populist. They will not solve unemployment by giving. It is true that some exceptional measure is necessary, but they cannot create a culture of subsidies.

JOSEP MARIA PUJOL

Grup Pujol, building materials

President of Grup Pujol, with more than thirty companies dedicated to manufacturing, transport, assembling and distribution of prefabricated concrete elements and building materials like beams, floors, structures, closures and pavements.



► How is your company or branch affected by the crisis?

The drop in building activity led to a decline in output and orders. We have not had direct financial problems as the company is sound and investment is made with own resources, but we suffered from those our customers had due to both a reduction in orders and payment difficulties. Building is the hardest hit industry because of the decline in housing sales and the reduction in business investment due to credit restrictions. Oversizing of the industry also affected us more than in other economies in the region, as did reduction of investment by public authorities as they had to attend other social needs due to the crisis.

► What action do you take or which is necessary to tackle the crisis at your company or branch?

Some measures to confront the crisis need to be taken before they occur. Our companies have been characterised by solidity of own resources, with a high degree of net assets on total assets. Companies need to improve processes, rationalise expenditure, reduce production costs, adapt the size of their staff and innovate in products. A more daring commercial policy is needed, opening new markets abroad. Along these lines, we acquired a concrete prefabricated product company in England. The industry needs to be resized, open up to new markets abroad and search for new activity in the domestic mar-

ket, like refurbishment, public facilities and adaptation of buildings to new energy and environmental requirements. Staff training also needs to be strengthened.

The building industry needs to be resized, open up to new markets abroad and search for new activity in the domestic market.

► Which action should be given priority by the Catalan government to tackle the crisis? And which by the Spanish government?

The Catalan government needs to give more support to R&D done at companies and improve employee training to adapt to the new situation that will emerge from the crisis. Public investment in productive industries, infrastructure and social facilities needs to increase and alternative sectors to building be fostered, like renewable energies, agroindustry and personal and environmental services. The Spanish government needs to generate trust and set clear political, labour, economic and tax goals to be agreed with social partners and political parties. It is important to keep incentives for the industry with direct measures like the *Plan E*, but public works contracting needs to be speeded up, and the industry needs to be helped to be restructured and resized with training and retraining and looking for alternatives agreed by the industry and the government.

RAMON ROCA

Ros Roca, environmental engineering

President of **Ros Roca**, a company created in Tàrraga in 1953, manufacturing capital goods for waste collection and disposal as well as designing and developing engineering systems and processes applied to the environment.



► How is your company or branch affected by the crisis?

Companies not having felt the crisis in any way are an exception. We know the biggest impact has been on real estate, but all industries are more or less affected, and the environmental branch is not an exception to it. Many projects developed in this industry depend lastly on governmental will and governments have had to increase social expenditure considerably, while their tax income was reduced. These two variables have an inevitable negative impact on investment. As to financial problems, the biggest companies find today is that credit is still restricted, and without accessible financing over time, investment is very difficult. Investment and new projects are indispensable to come out of this scenario, but they require full normalisation of the finance sector that has still not occurred.

► What action do you take or which is necessary to tackle the crisis at your company or branch?

I think that there is no difference between what companies need to do based on their industry. I consider that companies need to keep cool, share the difficult times with all their people, while keeping firm in their conviction that it is in our hands to overcome the difficult situation. The whole organisation needs to have a positive mindset and do everything possible to innovate, increase competitiveness, save unnecessary expenditure

but also allow to keep investment going. It is also necessary to be more prudent, scrutinise the organisation to find out those things that perhaps do not really work but went unnoticed in good times. What is needed is a positive attitude, calm reflection and also action envisaging being better than before once the crisis is over.

The economy is also a state of mind, so the government needs to do everything in its hands to inspire trust with citizens and all social partners.

► Which action should be given priority by the Catalan government to tackle the crisis? And which by the Spanish government?

The main task of a government, no matter which one, is to create trust. The economy is also a state of mind, so the government as the institution leading the whole country needs to do everything that is in its hands to inspire trust with citizens and all social partners: trade unions, entrepreneurs, etc. Then there are specific measures that can translate into sectorial aid, incentives of different nature like those envisaging an increase in consumption, etc. The government is also responsible for acting as a guarantor of social cohesion, preventing the crisis from leaving the worst-off completely defenceless.

RAMON TÉRMENS

Taurus, appliances

The president of the **Taurus** group, he bought the company together with Jorge Torini in the late 1990s, when it was owned by the Catalan government after its insolvency. In this years, the group has gone international and incorporated other household apparel brands.



► How is your company or branch affected by the crisis?

The crisis affects especially two sorts of companies: those manufacturing products requiring credits to be bought and those having especially high debt. We are in neither of both, as buying small appliances is impulsive and our company has always had a very conservative debt policy. Spain and the rest of Europe concentrate 50% of our turnover and here we had a little decline in 2008 as the retail trade tried to reduce its stocks to a minimum. In 2009, our sales situation is very similar to that of last year, and we do not anticipate any decline. In the rest of countries where we are present, like Brazil, Mexico, South Africa, India and Morocco, our growth is doing generally quite well.

► What action do you take or which is necessary to tackle the crisis at your company or branch?

We have been concentrating on successful products and looked for a marketplace between the more professional and the household segment. We have also started buying small companies providing us new products and categories, like **Winsor**, which deals with professional hairdressing and beauty. As to human resources, we have tried to maximise efficiency of our internal organisation circuits. At a given point, this led to some change, though a hardly significant one. Regarding the industry, a difference needs to be made between multinationals like Philips

or Braun and small importers with no own products and little innovation who had to adjust their financial structures to the new situation.

All social partners need to agree on a sustainable economic model suitable for all and allowing us to be the best.

► Which action should be given priority by the Catalan government to tackle the crisis? And which by the Spanish government?

All social partners need to agree on a sustainable economic model suitable for all. We need to start working there because the country needs it right now, but in the meantime, we need to be able to solve basic needs like education, which is not only an issue for schools but the whole of society. Social partners also need to think of how to solve unemployment as it can threaten existing social peace. Also, an infrastructure pact needs to be reached for two generations minimum to balance the territorial model. This is why the Barcelona fourth ring road needs to be created and the Transversal Axis developed, the lack of mobile phone and broadband networks solved and other issues tackled to foster the local economy. Regarding taxation, it should address the essential goals of the country, which are creating wealth and jobs and having people throughout the country feel part of an enthusiastic collective project.

SALVADOR TOUS

Tous, jewellery and accessories

Together with his wife Rosa Oriol, he turned the little jeweller shop founded by his parents in Manresa in 1920 into a company with 1850 employees and over 350 stores in forty-two countries, partly thanks to the international success of his star design product, the **Tous** bear.



► How is your company or branch affected by the crisis?

The effects were noticed from September 2008, and the bottom was reached in February-March. To us, the worst is over. The summer has been more stable and there are better feelings now. The crisis caught us in a time of strong expansion, but people are afraid now and consumption is contracting. Our product is not to cover basic needs, but people like to buy things to feel pleasure. We have stores all over the world and the situation is worse in Spain, although we have made up for the decline with international expansion. We have not had any financial problems as the crisis came without having any debt. Some years ago I had a bad financial experience and I never turned to a bank again. If we can get there with our money, we do it; if we cannot, we do not. This is why we have invested less this year, because we do not want to be dependent on banks. This year we had planned to open about 120 new stores, and eventually we opened 72.

► What action do you take or which is necessary to tackle the crisis at your company or branch?

Keeping stock and expenditure under control, going more for innovation, developing new products within current lines. Until three years ago, we were adding new lines, but now we believe it is better to expand on those we are doing best in. For instance, we reduced textile to focus on jewellery, leatherware and watches. Besides, our raw materials have become very expensive and this is felt because gold amounts

to 30% of the product cost and silver to 15%. Nevertheless, we still buy what we need every day without looking at the price because we do not want to speculate. Instead of raising prices, we have reduced the margin.

Excess relocation is a mistake because if the production fabric disappears, we will be dependent and nobody will be able to manufacture.

► Which action should be given priority by the Catalan government to tackle the crisis? And which by the Spanish government?

Public authorities need to encourage companies to invest in R&D&I, for instance through tax allowances. I think the message that taxes need to be raised to get out of the crisis is not right, although in practice, the world will not come down if VAT is increased from 16% to 18%. It is also very important to create Catalan brands with a worldwide reputation to have a strong brand identity, as the worst thing is to sell based on price. The Spanish industry has one big problem: it is wrong to relocate so many things because in the end, we will be dependent and nobody will be able to manufacture in Spain. For instance, we have a leatherware factory in Caldes de Montbui, but to be more profitable but to have production and reaction capacities. In China you get low prices, but the supplier will raise them by and by till you do not find anybody doing it at any other place, but in the meanwhile, you will be left without skilled people nor capacity to react.

Conclusions

The economic situation has not affected them all in the same way, and many are happy for not having spent too much in order to grow company assets, which has spared them financial distress in the current context of credit restriction. This distress affects much more small companies and certain industries more related to building or final demand financed

with bank credits. Most point out that the worst moments of demand decline were in the first and second quarter of 2009, with a certain recovery taking place after, though it remains to be seen whether it consolidates. Despite the diversity of their proposals to come out of the crisis, all agree in one thing: a consensus needs to be fostered based on a model and a strategy with long-term goals, encompassing public authorities, companies and citizens so all work along one same direction.

NÚRIA PELÁEZ

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