

**Full Episode Transcript** 

**With Your Host** 

**Rachel Rodgers** 

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Rachel: I like the 24 hour rule too.

Yanira: That's my rule.

Rachel: Yes.

You want to make more money? You are in the right place. Welcome to the *Hello Seven Podcast*. That's seven, as in seven figures. I'm your host, Rachel Rodgers. On this show, it's all about you and your money. We talk about how to maximize your earning potential, how to make better financial decisions, and how to find your million-dollar idea, that genius business idea that's going to make you a whole lot more money. I'm here to show you how to expand your income and expand your confidence, power, and joy.

If you are a woman, a person of color, a queer person, if you're a person living with a disability, or you don't fit the stereotypical image of what a millionaire is "supposed" to look like, this show is for you. No matter who you are or what you do for a living, you could be earning a lot more than you currently do. Your journey to wealth starts right here.

Rachel: Hello, hello. Welcome back to the Hello seven podcast. I am delighted today to be sitting here with one of my clients, Yanira Castro. She is the founder of an amazing communications agency with 15 employees, right? So very, very successful. But we want to get into her story and hear the journey of how she got from where she used to be to where she is today. So welcome, welcome, Yanira to the podcast.

Yanira: Thank you so much for having me. I'm excited to be here.

Rachel: Yes, I'm glad you're here. And I love this pink.

Yanira: Thank you. This has become my signature color, apparently, so I just go with it.

Rachel: I love it. Listen, it's good to have a signature. So tell us a little bit about where you're at right now, and then we're going to go back and talk about where you came from and how you got here because that's what everybody wants to know, right?

There's somebody watching right now who maybe has a dream of starting a business or who is in the beginning phases of starting a business. And maybe they're barely making ends meet and no one's responding to their stuff. And they're wondering like, how am I going to get people to pay me? Is this ever going to work?

So sharing the story helps them to realize like, where you're at, listen, we used to be there, okay? We were both there at one point. So you could get here, okay? And we'll share a little bit about your journey and how you did it as well, okay?

Yanira: Sounds good, yep.

Rachel: Awesome. Awesome. So tell us about where you're at right now. What do you do right now?

Yanira: So right now I'm the CEO of Humanity Communications Collective, and we are a luxury justice centered communications firm. So we do communication strategy, brand creation, content, PR and media for social justice nonprofits, and social impact organizations.

Rachel: Okay, awesome. And how did you get into that?

Yanira: I spent most of my career in tech and restaurant marketing. And social justice activism was always just a part of what I did and who I was and how I grew up.

Rachel: Yes.

Yanira: And I was working in finance, actually. And I just got to this point where I was so bored. I was extremely bored. I was reading financial articles. I was tweeting. I was tweeting, my whole job was tweeting at one point. And in order to tweet for our financial company, you have to read everything because of financial regulations and all of these things.

And so I was reading all of this stuff and I was just extremely bored. But it was a great job. I was making six figures. I had unlimited PTO. It was down the street from my house.

Rachel: Yes.

Yanira: It was a great company. It was the job I needed right now.

Rachel: Yes.

Yanira: I had young kids and I needed the flexibility to kind of move throughout the world. It was perfect.

Rachel: Yeah, I mean, that sounds like winning, to me.

Yanira: Right, it was. To me it was too, right? Like this is perfect.

Rachel: Except the boredom part, the rest of it is great.

Yanira: Exactly. And my grandmother died. My grandmother had 16 kids. My mom was, obviously, one of them. And I said, "Let me go and support my mother in this time."

Rachel: Yes.

Yanira: And at the time my mother, and she still, is very young and healthy, vibrant, was moving around well. And I was like, I don't know how much time I have left with her. When she's in this moment where, "Mom, let's go to Paris. Mom, let's go over here, let's do all these fun things." And I came back from the funeral and I went to my mentor and I was like, "I'm quitting next week."

Rachel: Yes.

Yanira: And she looked at me and she was like, "Oh, you serious?" And I said yes. And at the time I had been side hustling for a nonprofit that did environmental work getting Black people outside.

Rachel: Yes.

Yanira: And I loved it so much. I loved that work so much that I was like, "I need to do this all the time."

Rachel: Right.

Yanira: And so I quit my job after stacking my coins, talking to my husband, waited for my big bonus to come through and said, "Okay, we have enough money for a year. If I fall on my face, I will just go back to work."

Rachel: Right, you can always get another job where you're bored.

Yanira: Exactly. Exactly. We had little kids at the time and they didn't go to school, they were homeschooled, my husband was a stay at home dad. And I said, "I think I can do this." And he was like, "I got you."

Rachel: Yes. Awesome. I love it. Okay, so let's dig into that moment. You come back from your grandmother's funeral and you go to work, and what is the feeling? Like I just can't do this anymore?

Yanira: The feeling, I felt very just boxed in, right? Just like where's the freedom?

Rachel: Yes.

Yanira: Where's the joy in the everyday?

Rachel: Yes.

Yanira: I had no joy at work. I worked with great people. That was a saving grace, is that I could see my colleagues that I really loved and enjoyed and still have those strong friendships to this day. But it was a moment of, I'm sitting in this cubicle and I had gotten raises and promotions and all of that. And it wasn't enough for me.

Rachel: Yes. Yeah. I was just talking to somebody on Twitter last night. She was talking about the work that she does, and I said payment doesn't take away purpose. Because she's struggling with getting paid for the work that she's doing because it has a social good piece to it. And so she struggles with things like, "Oh, should I be getting paid? Should I be collecting money? Should I be charging for this?"

And I'm like, "Yes, you deserve to be paid for your labor no matter what," right? And it doesn't mean that you don't care about the work just because you're getting paid, right? Payment doesn't negate the fact that we need to have purpose. And so for you, it was like you had the payment, but you didn't feel the purpose. And so it wasn't working for you.

Yanira: No, not at all. And when it comes to passion and purpose, right, sometimes I think I'm still figuring out my purpose.

Rachel: Yes, aren't we all?

Yanira: What is our purpose for being here, right? I'm really good at this thing and I love what I do, but is there something higher? Is there a bigger

purpose for me? And so that's something we should all always be thinking about because I think it also changes, right?

Rachel: Yes.

Yanira: So many companies are born because people have kids and they realize that they don't like the food their kids are eating. Or they don't like the education system, and so they start things. So I think our purpose can change and lean into that some more.

Rachel: Yes, I agree. Okay, so you're home from the funeral, you're like, "Look, I can't do this anymore." Do you sit down and have a conversation with your husband first? What does that moment look like? Because I bet you there are a lot of people who are there right now who are like, "I would love to quit this job and be done." But how do you make that gameplan? And how do you get the courage to do it, right?

For so many people they're probably like, "Oh, if I give up this job and then there's a recession, what if I can't get another job?" There's so much fear there. How did you get past that?

Yanira: So the conversation with the husband definitely happened.

Rachel: Yes.

Yanira: And he was my biggest supporter and he's always had my back. But the practical piece is you have no health insurance if you quit. You ain't got no steady paycheck if you quit. What are we going to do to support the family, right? So we looked at the numbers.

We sat down, okay, how much do we have? How much do we need? At this point we had downsized. We had a larger house, and we got rid of it all and we went to a two and a half bedroom, one and a half bath house. I said let's downsize to see if we can do it. And we had done that the year earlier.

And we were able to reduce our expenses and just see like, what do we actually need to live?

Rachel: Yes. So you're in a two and a half bedroom with two kids or four kids?

Yanira: Four. Two on their way to college and two younger ones.

Rachel: Oh wow. Yes, that was similar to my house. We lived in a two bedroom house where we had a high school student with two toddlers in one room. They were in the master bedroom, we were in the guest bedroom where once you got out of bed, you were against a wall. There was room for a bed and that was it.

Yanira: Yeah, and that was it. And we had one bathroom and no dishwasher.

Rachel: Let me tell you something, no dishwasher, that's what struggle is.

Yanira: That was the deal breaker. I said the next house needs to have a dishwasher. I don't care how big it is, we need a dishwasher.

Rachel: But you know what? I think it's important to point out that this is part of your journey, because it was definitely part of my journey, too. We lived in a house that we owned. We sold it and moved into a basement apartment that was smaller and not as nice. But that was part of the journey, to shrink our expenses for a little while so we had some room to start the business and it didn't have to make as much money initially, right?

We had a little bit of cash, so we could live off of that cash for a while. So sometimes part of the journey is taking a step back so that you can take a step forward.

Yanira: Yes.

Rachel: And I think it's having patience.

Yanira: It takes so much longer than you ever think it's going to take, right?

Rachel: Yes.

Yanira: And I always remind people, I'm like nobody remembers when I had the 400 credit score or my car re-poed, right?

Rachel: Listen, listen, I've had a 400 credit score and I've had a car repoed, or two, okay?

Yanira: I had a car from one of the dealerships that if you didn't pay the bill by every other week, they would shut it off.

Rachel: Wow.

Yanira: So you couldn't accelerate, you couldn't start the car anymore.

Rachel: Oh, these are the deals that they do for former clients who don't have good credit.

Yanira: Right. Right, for all those folks out there that have been there, right? Been there, working on the credit, trying to get it going, trying to figure out what you're going to pay off. Oh, that's going to fall off in one year, we don't have to worry about that one.

Rachel: Yes.

Yanira: And just planning it out, it takes time. There's no quick fixes to that.

Rachel: I agree. And when you're in that moment, like my car was re-poed and I have to make this car payment every other week, let me look at my

coins and see how I'm going to make the payment, right? How do you not get defeated?

Yanira: Yeah.

Rachel: Because I think that's what a lot of people struggle with, is like forget it. I should just give up. Why am I even trying to make this dream happen? Or just I'm a failure. We have so much shame, especially in this country around debt. So how did you keep yourself just with your eye on the prize or stay motivated? What did you do in those moments if you started to feel defeated?

Yanira: Having the right people around you is super, super helpful. It's one of the biggest ways that people succeed, is having the right people around you to go, "Okay, you're feeling this in this moment. That's fine, you get 24 hours. You get 24 hours to wallow, self-pity, eat the ice cream, do all the things and then we got to get up and go."

Rachel: I like the 24 hour rule, too.

Yanira: That's my rule.

Rachel: Yes.

Yanira: Give me my 24 hours, and then I can go rule the world, right?

Rachel: Yeah.

Yanira: And also understand, too, that there are people there that can support you.

Rachel: Yes.

Yanira: Whether it's emotional support. Whether it's you need somebody to help you watch your kids. Asking for the help, going to find that extra

money, whatever it was. And for me, what I knew when I left that corporate job is that I had the side hustle.

Rachel: Yes.

Yanira: And I'm like, okay, I still have this. I still have this few thousand dollars coming in a month. I can go ahead and we can handle the bills with this. And then my husband goes, "I'll go to overnight shifts at Amazon. I will go to work and work overnight shifts." Which he did for two years so we could have health insurance. I didn't see my husband for almost two years.

Rachel: Wow.

Yanira: Because I would be getting up and he would be rolling in having to go to bed.

Rachel: Wow.

Yanira: Because our kids were homeschooled.

Rachel: Yes.

Yanira: And so I took them and I traveled. I traveled with them and gave them these experiences. But those are the sacrifices that we made, is my husband going back to work, right?

Rachel: In an Amazon warehouse, which is like the least pleasant place to work in the world. Maybe not the least, but it's pretty bad, I've heard stories. And my husband actually worked at an Amazon warehouse for a little while too when my daughter was young.

Yanira: Did he?

Rachel: Yes, because we just, it wasn't for the health insurance, it was just like over the summer we lost a source of income. And so we were like, he just decided to do that for a couple of months so we could get by.

Yanira: And not having any shame in things like that. And that's part of it too, right?

Rachel: Yes.

Yanira: I always said if it doesn't work out I'll go wait tables again, I'll go bartend, I will do whatever I have to do to make money and take care of these people.

Rachel: That's right, exactly. And there shouldn't be any shame in that. Let me ask you this question because I think it's interesting. Okay, so when you had your car re-poed, did you keep it a secret? Did you tell anybody? Did you ask for help?

Yanira: Of course I kept it a secret. I didn't tell nobody. I didn't tell nobody. And then I got into an accident with the other car and I didn't have insurance because I hadn't paid it. And then I got sued.

Rachel: Oh my God.

Yanira: These are the things that have happened.

Rachel: Yes.

Yanira: Yeah, and you don't tell anybody. I didn't come to my parents, my parents could have helped me. I didn't tell nobody anything because you feel like you have to have a certain image, right?

Rachel: Yes.

Yanira: Because, God, if you're the girl who got her car re-poed, why would I work with you?

Rachel: Exactly.

Yanira: You're not responsible, right?

Rachel: Yes. And the thing is that sometimes it's not responsibility. Sometimes there's just literally not enough money. There's literally not enough money to go around to pay the bills. You're working and you're doing all the things, but the cost of living is rising and your income is not enough to pay all the things.

Yanira: Yeah, so you make choices.

Rachel: Yes, and you start juggling. I used to always – Listen, on the first of the month I was always on the phone with the electric bill being like, "Can I pay you next month? Can I get a payment plan?" And then I'd pay the cable bill. And then the following month I'd pay the electric bill first and I'd be like, "Cable, can I get a payment plan?"

Yanira: Oh my goodness. During this time we were living in Vegas. I've been going to Vegas, my family's been there for like 50 years. So we've gone to Vegas a lot. And payday loan places.

Rachel: Yes.

Yanira: I'm like, go hit that payday loan place. And you got in that payday loan cycle.

Rachel: Oh my God, once you're in it, it's really bad.

Yanira: It's so hard to get out.

Rachel: Because the interest is so high. It's not an affordable loan.

Yanira: No, it's predatory, right?

Rachel: Exactly.

Yanira: And they prey on people like us, who are just trying to get by.

Rachel: Yes.

Yanira: And so I fell into that hole too. It wasn't easy.

Rachel: Yes.

Yanira: It wasn't easy.

Rachel: Yeah. So how long do you feel like you were on the struggle bus financially? Like how many years do you feel like you spent in struggle bus mode financially?

Yanira: A good 10 years.

Rachel: Wow.

Yanira: And I worked at Chipotle before it was Chipotle.

Rachel: Yes.

Yanira: And before it was a public company, and I was able to get stock options.

Rachel: Awesome.

Yanira: And it was like lightning striking.

Rachel: Yes.

Yanira: And so let's do that. And that is really what supported us to propel out of that.

Rachel: Yes, amazing.

Yanira: Because it's extra money. And I was a field marketing manager, I was running around Vegas giving people free burritos. That's what I was doing. And I was just at the right place at the right time and was able to take advantage of the ability to buy stock options. And I was able to do that because of my parents.

Rachel: Yeah.

Yanira: And I was able to go, "Mom, Dad, there's this great opportunity where I work." She goes, "You mean that burrito place that you work at that sells tacos?" I'm like, "Yes." And they were able to, here's the money, go do what you got to do and see how it works out, but we want our payment when it comes through, okay? And I was able to do that. So there's a lot of privilege in that too, and I recognize that.

Rachel: Yes. But that's awesome. So there's a couple of things there. One thing is I think people need to hear that if they have been struggling for a while to know that that's normal and that's experiences that we've all had, right?

Yanira: Yeah.

Rachel: I feel like I stopped financially struggling like maybe six years ago, right? And I've been an entrepreneur for 13 years, so half the journey was like robbing Peter to pay Paul, you know? And then you get to a point where you're like, "Oh, I can breathe. Hallelujah."

Yanira: Right, you're like, "I can just pay the bill without double checking how much money is in the account?"

Rachel: Exactly. And then when your bills are on auto and you just don't even think about it, you're like, "What is this life?"

Yanira: That just happened for me last year. I was like everything on auto pay, everything. It's amazing.

Rachel: Yes, exactly. Because I used to be, I would check my account every hour because there was always an overdraft fee. And then my hustle was let me call this bank and give them my story, maybe cry a little bit. Sometimes I'd try tears, other times I'd try anger, whatever worked to get them to reverse it. Because sometimes you'd have like 10 things and it could be like 10 \$7 charges. And then you get a \$35 overdraft for every single one. And I'm like, I'm not going to recover from that for the next like three weeks, so I'm going to need you all to run that back.

Yanira: And I bet they did it for you every time.

Rachel: Well, sometimes. I think they started to get hip to my hustle. It worked for a while. And then they'd be like, "I can see on this date, this date, this date and this date that we refunded the charges. And this time." And I'd hang up and call back so I'd get a different person who's hopefully more compassionate.

Yanira: Right, right, they were trying to make you learn your lesson. They were like, "Rachel, you need to learn a lesson here."

Rachel: Exactly. And there were certainly lessons that I needed to learn along the way, for sure. And were there some things that I could have done to manage my money better? Yes. But I didn't know. No one in my family had money. Everybody that I knew was doing the same hustle that I was doing. So I didn't know that there was a way to be like, I didn't know that there was something that I could do other than earn more money that could change my financial situation.

But like exactly what you did, right? You saw an opportunity to invest, which is so important, and allowed investing in the stock market in a way,

right? Buying shares in this company that then goes public. Now those stocks are worth more, and now that can cover you and provide opportunities for you to travel, for you to cover a time period where you're like, I want to become an entrepreneur and quit this job.

Yanira: Yeah, and even with that the credit score was still bad, right?

Rachel: It takes a while.

Yanira: It takes a long time.

Rachel: Yes.

Yanira: I was like, wait, I have a good job and I have money in the bank. I still can't get a less than 30% interest credit card? What is happening? Is this ever going to work?

Rachel: Yes. And that's the thing, having bad credit is really expensive because your car loans are more expensive, it's hard to get a mortgage at all, any kind of bank loan. Any kind of credit card that you get is going to have a high interest rate. So it's very expensive. And payday loans, right? All of that stuff. It's like it's expensive to be poor.

Yanira: It's more expensive than anything else.

Rachel: Yes.

Yanira: And when we got our first mortgage, we were like, "Did they make a mistake? Are they going to take it away?"

Rachel: Listen, every mortgage I've ever gotten I'm like, "I don't believe it until we close." Anything could happen. I don't trust it. Let me not get too hype, I don't believe it.

Yanira: But I remember walking out of the bank and looking at my husband and he's looking at me. And he goes, "Did that really happen?" I go, "Oh my God, I think we did it. I think we're on our way."

Rachel: Yes, you did it. Exactly. Okay, so take us back to – So I'm glad people understand that 10 years of struggle is normal, you know?

Yanira: Yes.

Rachel: I think it's liberating. I've talked to so many moms about this, but Michelle Obama recently, she did an interview. I think it was at the end of last year. She was like on a panel with a group of women and she was talking about how she really disliked Barack for a 10 year period, right? And it was when her children were young. And it's like no matter how much he did, it was never enough. She was always doing more.

And she was just like, "I don't like this man," you know? And I feel like I could just hear the liberation of so many women. So many mothers and wives, right? So many people who are just like, "I want to kill my partner because they're not doing enough."

Yanira: Yes.

Rachel: And so that was like life changing for me to hear because I mean, my husband does a ton and I still get mad. It's still not enough sometimes, right, in my opinion. So I think it's good for us to share part of our journeys and what was hard about it and how long. Because it's like you could wrestle with your financial situation for literal years.

Yanira: Yes.

Rachel: And know that, yes, there is an end. And is it going to be two years or six months? Probably not. It might take a while, but if you stick with it, you're going to get to the other side. Like, Rachel today is so glad for Rachel circa 2010, 2013 who was willing to struggle, and who was willing to

believe in herself, despite everything around her saying that ain't possible and it's never going to happen, right? And despite cars getting re-poed and bad credit.

I still was like, "I can do this." And I stuck with it. And I'm so glad that I did because when you're in that struggle you don't realize you're going to get to the other side. And when you do, it's going to be amazing.

Yanira: It is going to be beautiful. And then you also have to realize it's incremental steps, right?

Rachel: Yes.

Yanira: And so people see you with the big house, and the farm, and all of those things. But there were many, many, many steps before that.

Rachel: Many steps.

Yanira: And so first it's renting the small house, and then buying the first small house, and then paying off the debt, and all those little things that have to happen for this to happen.

Rachel: Exactly. Exactly. And you have to recognize progress when it's happening. It's like, yes, you're not where you want to be yet. But are you making progress? That's what it's really about. How can you take steps every day, and not so much count — Like one of my friends, one of the things that she did, she wanted to become a screenwriter. And she wanted to get one of her screenplays written and sold.

And so instead of saying my goal is to get the screenplays sold, which in some way she doesn't have full control over. She could keep pitching herself, but she doesn't have control over whether somebody buys it. So she said, instead of measuring it based on whether somebody buys it, I'm going to measure it based on how many pitches I'm sending.

So I'm going to pitch somebody every single day, right? Like I'm pitching to some network or some company or somebody who could potentially buy my screenplay every single weekday for the next however long until it's bought. And then it's like, okay, now I'm getting credit for my efforts, instead of just waiting for the sale to happen. Like did I show up today? Yes. All right, then I'm celebrating.

Yanira: And that's what she has control over.

Rachel: Yes, exactly.

Yanira: You have control over sending the pitches, you don't have control whether people are going to open them, read them, call you, want to buy it or whatever. You control the work. And so when you put in the effort and you do the work every day, even if it's sending that one email every day, that's what you can do, that's what you control.

Rachel: Yes.

Yanira: You can't worry about what people do once the email lands.

Rachel: Exactly. And I think the most underrated key to success that people just, I think, are sad when they hear it is consistency.

Yanira: Yes.

Rachel: Like showing up consistently day in and day out. That's what makes the difference.

Yanira: And consistency works in everything. What you're eating, if you're working, what you're doing on social media.

Rachel: Your time with your children.

Yanira: Right, the consistency. Do it a little bit all the time. And it's boring. It feels so boring, right?

Rachel: They're like, "No, no, no, just give me the exciting one thing I have to do that's going to blow it all up." I think consistency is huge. The other thing, I think, is risk, right? It's like showing up every day and keep showing up even when you get bored out of your mind, right?

That's what made Serena the goat, is because she would just show up and hit that backhand day in and day out 300 times a day, no matter how freaking boring. Like how boring is that on day 1700 of doing that, right? But that's what you have to do to be the greatest.

Yanira: And that's how when I was tweeting every day, that's how I got good at social. I'd tweet every day.

Rachel: About boring financial stuff.

Yanira: About boring financial stuff, but I got to understand the rhythm and the algorithm, how things worked and what hit people and what didn't hit because I was doing it every day.

Rachel: Yes.

Yanira: And doing things that you're not used to, our team model this year I told everybody is courage over comfort.

Rachel: Yes. Yes.

Yanira: And then it became the family model too because the kids are like, "I'm scared." I'm like, "You've got to be scared. That's good."

Rachel: That's part of it.

Yanira: We're going to get on stage and sing and do those things. It's courage over comfort this year.

Rachel: Yes, I love that. Okay, so consistency is key but also risk, right? And so you took a risk by quitting your job. So take us back to that moment when you quit your job, you made it official. What did it look like, the beginnings of entrepreneurship? And did you have moments where you were like, "What have I done?"

Yanira: Well the beginning ended up being fairly fun.

Rachel: Yes.

Yanira: We had the two smaller ones in the house. And I said, "You know what? We're going to travel." We were already homeschooling them, or unschooling, doing some self-directed learning. And so I started joining travel groups with Black mothers and Black families who would share travel deals.

Rachel: Yes.

Yanira: So we went to Iceland for 200 bucks each.

Rachel: I love it.

Yanira: And I said I have a couple clients, I can work wherever I want to work. If I can make as much money as I did at the finance firm, that would be the dream.

Rachel: Yes.

Yanira: Just to make as much as I was making over there.

Rachel: Yes.

Yanira: And so for two years we kind of traveled around the world.

Rachel: I love it.

Yanira: My husband stayed behind and he worked for our benefits. And I was popping the kids all over the world. We were in Iceland, and we were in Sweden, we're in Switzerland. We were running around. We're in Puerto Rico with my parents. We're just having a great time.

Rachel: Yes.

Yanira: And then we came back and my son was like, "Can we stay home for a minute, mom? Can we just chill for a minute?" So in the beginning it was actually really fun. We had already downsized, so we were living small. We had a really small mortgage. And so I was like, "Okay, this is how much money we need every month. I've got that coming in with these couple side hustles. Life is good, I can do this."

Rachel: Yes, let's just embrace the freedom and enjoy it.

Yanira: Yes. And I wasn't trying to grow or scale or do anything like that. I was just enjoying the time with the kids.

Rachel: Yes.

Yanira: Which I'm so, so grateful for.

Rachel: Yeah, exactly, because then they become teenagers and they're less interested in hanging out with you.

Yanira: Exactly. 13 and 10, so now I'm brah.

Rachel: Brah.

Yanira: No sir, no sir. We're doing mom, we're not doing brah. But the work I was doing was good. I was doing good work, right?

Rachel: Yes.

Yanira: And in the nonprofit world. I was working with nonprofits, people switch boards and they'd go other places and they're like, "We need comms. Oh, we know somebody who can do it." And I just threw up basically a shingle and just was doing that. And all of a sudden I was like, "I can't do all this by myself. I need some contractors." And started that.

And I started working with Tonisha Johnson, Toni Johnson, who is now a profit sharing partner at Humanity.

Rachel: Yes.

Yanira: And I said, listen, I didn't really know her very well. She wanted to go into social, she wanted to learn stuff. And I said, "I have \$300 a month, and I need you to be the voice of a mountain lion on Facebook." She was like, "Okay, sure." And that's how I started paying her. I was like, "This is what I got. Let's do this work for a very large nonprofit. We're doing a small campaign for them."

Well, it's a very big campaign now, but it was a small campaign then. And it went from there. And she has been with me this whole time. She has had my back. I've had her back. And she always says, I trust you implicitly. Like I will be with you. I will follow you. I trust that we're always going to go in the right direction.

Rachel: Yes.

Yanira: And so then it started to go from there. It was pretty amazing and not anything that I had planned for or expected. And that's where infrastructure becomes super important in business.

Rachel: Yes, I completely agree. Okay, so the side hustle, when you were still in side hustle mode, how many clients did you have as a side hustle?

Yanira: So I had one when I was working still at the finance firm.

Rachel: Okay.

Yanira: I had one side hustle and I wasn't charging nearly enough.

Rachel: Yes

Yanira: I was like, "Sure, \$25 an hour sounds great." It was extra money, right? I already had a good job.

Rachel: Yes.

Yanira: So one. And then when I left I had two.

Rachel: Okay.

Yanira: I had two. And then when I started to let people know, people that I had worked with, someone I had worked with 15 years ago was like, "Oh, I'm the COO at this restaurant. We could use your help now."

Rachel: Awesome. And tell me how did you let people know? Because I think that is something that scares a lot of entrepreneurs. I'm always telling them to announce your business to your network. You have at least 100 people that you know, coworkers, neighbors, aunties, uncles, everybody, right?

So how can you make that announcement to them? Because when you're marketing, you're just looking for people to get to know you, so that they trust you and so that they'll pay you for whatever service, right?

Yanira: Right.

Rachel: And so there's already people who know you and trust you, so pitch them first, right? There's some clients in there.

Yanira: Yes.

Rachel: But a lot of people are sheepish about it. They're like, I'm scared to announce it. I'm scared to claim this is what I'm doing. So what was that like for you? What were the mechanics of actually letting your network know?

Yanira: So the first thing I did was I did a Facebook post.

Rachel: Yes.

Yanira: And it was in my house and I had a glass of champagne and I was talking about my journey. I said, "This is what I'm going to do now. I'm going to take a few months to travel, but hit me up because it's time to do something different. It's time to tell the stories of people that haven't been heard and I know that I can do that."

So I started there. And then I did LinkedIn, and that's where I got one of my first big clients, was LinkedIn. It was somebody I worked with at an old restaurant company, who was a kitchen manager at the time. And he was now COO of a larger restaurant chain. And he was like, "You were always kind to me and I remember you always been really good." And I always tell people be kind and be good throughout your entire life.

Rachel: Totally.

Yanira: And it's going to make a difference.

Rachel: Trust me, we're going to hear about it. Like they have those, I feel like there's always like some TikTok thread about celebrities who are mean

to people. You know what I mean? You're always representing your brand everywhere you go. So just being your true self, I think, is very important, and being kind to everybody.

My interior designer talks about that, because when I first hired her, I hired her to do one room. And it was expensive for me. It was like, I have to pay how much? And I need to write a check for all of the furnishings, the rugs, the window trims, everything at one time. No one buys all the furniture at once. That's a big check. You're like you get one couch, you put a chair on a credit card, right? You save and we wait for that rug to go on sale. You know what I mean? Like it's a process.

Yanira: Right.

Rachel: But when you hire an interior designer, you just write the check for the whole room. And it's very scary. But I was like, I don't know how to furnish this house that I've just bought, and so I'm just going to do it. So I did it. And she doesn't usually take such small clients, but she took me as a client and worked with me and was very kind.

And then eventually I became her biggest client where we had this whole huge ranch for her to design. She did this, this room that we're sitting in right now. And then we bought a beach house and she did that, right? And it's like then we got the retreat house and she did that. So it's like we became one of our biggest clients. And if she would have been mean to me or rude to me or said like, "I'm not going to waste my time with you," she would have missed out on, you know?

Yanira: All of this.

Rachel: Exactly. So you never know where people are going to be. I hate when people, even when you go to conferences or you go to a networking event and people feel like, "Oh, you're not somebody, so I'm not going to sit next to you or I'm not going to bother talking to you." Right? So I got you.

Yanira: Yeah, you don't want people to ever feel invisible. And I learned that waiting tables.

Rachel: Yes.

Yanira: When you're waiting tables, that person who's sitting there eating, whether they're by themselves or with their family or with some friends, they should only matter to you, right?

Rachel: Yes.

Yanira: You should care about them, even if you have five other tables. You have to make them feel like you're there for them, right?

Rachel: Yes.

Yanira: Because that's how we make our money, we make our money off of tips.

Rachel: Yes.

Yanira: And even before that, my parents were always like it doesn't matter if the person is a janitor, the school crossing guards, whoever they are, you have to be kind to them.

Rachel: That's right.

Yanira: This is why whenever I'm in a space, a conference, and I don't hear people thank the workers that are taking care of us, that are cooking for us, feeding us, cleaning up after us –

Rachel: 100%.

Yanira: I always wonder. I say, "You didn't have no parents. You didn't have no good parents." Right?

Rachel: What's your home training situation?

Yanira: We never even, too, when I announced that I had somebody else, I hadn't worked with this person. But they sent me a message saying, "I just remember how kind you were always to me. I was just an advertising person who was hitting the phones and you spent the time to talk to me for a few minutes."

Rachel: Yes.

Yanira: He was like, "I'll never forget that."

Rachel: Yes.

Yanira: And it makes a difference.

Rachel: Those are such memorable moments. And it also makes you feel good to help somebody. I remember at ROI one of my security guards, who was a younger guy, asked for a copy of my book so I signed a copy of my book for him and gave it to him. I don't even know if he asked, but we gave him one anyway.

Yanira: You need this book.

Rachel: And he was sitting outside of my room just reading this book. Watching him read it, I was like, "Oh my God, I love it." And then other staff members came and they were like, "We want one too." I'm like, "Everybody's getting one." And I signed copies for everybody. And it was just, you want everyone to win, right? It's like not only the people who are somebody, because trust me, they used to feel like a nobody, right?

Yanira: Yes, and they were getting their car re-poed.

Rachel: Exactly. That's not our story, that's somebody else. Exactly. I'm like, let me tell you something, the way that I used to be just like you with bad credit. And I tell people all the time, I'm like, I'm sure my situation was worse than yours. Whatever you think is terrible, even worse things were happening for me.

So if I could dig myself out of a like six figure, multiple six figure debt hole and get where I'm at today, you absolutely can do it too. And that's why we tell these stories, right? And that's why we invite people like you on this podcast. So that people know, listen, people who look like you, who have your story, who share your journey, they've done it and you can do it too. And it wasn't easy, but they made it happen.

Yanira: And it's worth it.

Rachel: It's totally worth it.

Yanira: It's so worth it.

Rachel: I agree. So your first few clients were all people who knew you?

Yanira: Yeah, even now.

Rachel: Wow.

Yanira: They're all people who are kind of maybe one layer, at most like two layers away that I can trace them back to a person, a client, a friend, my sister.

Rachel: Yes. Listen, my sister has sent me quite a few clients over the years.

Yanira: Yes, my sister has done a great job. She's like, "Talk to my sister. Talk to my sister." And so yeah, they're all in this kind of three layer, maybe two or three layer circle.

Rachel: Yes, awesome. And then so you stopped traveling and you decided to go all in on building the infrastructure of this organization?

Yanira: What happened was, what had happened was there was this pandemic and then there was this virtual reckoning.

Rachel: Yes.

Yanira: And my work has always been in digital and also in justice related causes.

Rachel: Yes.

Yanira: And so those two things happening at one time –

Rachel: Like it converged completely.

Yanira: It was this awful, awful storm of things that grew the business because the clients I did have at the time were also getting more money because they were all Black and Brown led, they are all Black and Brown led.

Rachel: Right, because suddenly there was all this attention on all of us who have been here doing this work already, and largely being ignored or just kind of like, you know, our counterparts are getting much more attention than we are. And then suddenly, people are like, "Oh, now we're embarrassed because we have never put a Black person on our platform." Right? Or we have no Black authors that we've given book deals to, or we're not contributing to these causes.

Yanira: So we're going to write a big old check.

Rachel: Yes.

Yanira: I said we'll take white guilt money all day long.

Rachel: I will take white guilt money all day, okay?

Yanira: Right? And let's go.

Rachel: Listen, let me tell you something. I remember I was coaching some of my clients during COVID about the PPP loans. Because they were like, "Well, I'm not sure if I should take it. I don't know if my business has been hit hard enough." And I was like, let me tell you something. The way these folks have been ignoring us and we've applied for loans with the SBA, banks, all kinds of things. And there was data showing that they do not give us, women of color and entrepreneurs who are women of color, they do not give us checks. They do not give us loans.

Yanira: Rejected on the regular still on loans. Still.

Rachel: So if they're ready to give us some money, you're going to take it, okay? You are going to take this money. You're not doing anything illegal, you're reporting on your true data. And if they say they want to give you a check, you're going to take the full extent of that check. And if they got another check for you, you're going to take that one too.

Yanira: I took the check and I told everyone, you better get that check in. How do I do that?

Rachel: Exactly.

Yanira: I had friends giving me a little piece because they were like, "I wouldn't have known this if you hadn't told me about this." I'm like, I'll take it. Let's go to dinner. Let's take a weekend trip, I'm all for it.

Rachel: Exactly.

Yanira: Share the wealth.

Rachel: That's right, and we have to take advantage of those opportunities and be ready when those opportunities come, when there's investment, right? Like when you were ready with even the stock options.

Yanira: Yeah.

Rachel: And when there's attention on your work, you've got to capitalize on that and make sure it gets spread and people know about it.

Yanira: Yeah. So during that time, so we're talking March 2020, and by June 2020 I was in my office 16 hours a day on the phone with media, partners, and people that wanted to work with my clients.

Rachel: Yes.

Yanira: All day long. I remember clearly, and my office was a mess. It wasn't decorated or anything. It was basically a slab of wood and an old chair. My back started to hurt. I'm like, okay, we can't live like this. We cannot live like this, we need this designed and I need a good chair. That was that was what changed. And by the end of that year, by December 2020 I went from an LLC to an S Corp, made that tax structure change.

And then, by the spring of 2001 I had about maybe six contractors, and I hired my first employee.

Rachel: Awesome.

Yanira: And my first employee was a project manager because I knew the importance of infrastructure.

Rachel: Listen, operations all day long because it's not my skill set. So I have a lot of ops people on my team.

Yanira: They are the best ops people I've ever met in my life. God bless Morgan. But I knew the power of infrastructure. I had project management

tools when I only had two contractors. And just starting building that muscle because it's not my strong suit. It's still not my strong suit. But being in the finance realm taught me structure.

Rachel: Yes.

Yanira: And it taught me that I hated it, but it taught me the importance of it.

Rachel: Yeah, that it was important and that you didn't necessarily have that skill, but you can hire for that skill, right? So like we don't have to know how to do everything. We can bring people in who that is their jam.

Yanira: Yeah.

Rachel: Organizing things makes them happy. I'm like, wonderful. I didn't know a person like you existed.

Yanira: You love spreadsheets? You love process? You break it all down? I'm here for it all, please take it from me. And that's what I started doing, I started hiring folks that were going to be great at things that I could do, but I didn't want to do.

Rachel: Yes, the things that you were going to procrastinate on anyway and that would take you three times as long, right? And they can come in and be like, "Oh, give me chaos that I can bring order to." They get excited about it.

Yanira: And they can do it in 20 minutes where it's going to take me six hours. Not the best use of my time.

Rachel: Yes, I love it.

Yanira: Once you kind of unlock that part of your brain to think that way and understand to ask for the help that you need, surround yourself with the

people that believe in you and you believe in them, the sky really does become the limit.

Rachel: Yes.

Yanira: You put all that stuff in place and you can watch it and let people be great at what they're great at and let them go.

Rachel: Exactly. So tell us what's something that you're working on now? What's Yanira's next project or next struggle or thing to overcome?

Yanira: So right now it's profit.

Rachel: Yes.

Yanira: It is driving profit because we do great revenue and I'm so proud of that.

Rachel: Yes.

Yanira: Hello Seven was the first place I went to when we hit seven figures. I was like, "Girl, let me tell you what just happened."

Rachel: Yes.

Yanira: And it felt so good. And then I was like, "Okay. What's next?" There's eight figures to get to, obviously, but we need to drive profits. So how do we drive more profit? How do we put the right systems in place? How do we have the right people in place before we need them?

Rachel: Yes, exactly. Music to my ears. I'm so happy.

Yanira: It's my favorite thing to do, to see what's coming.

Rachel: Yes.

Yanira: To see what's coming but also, okay, do we have enough in order to pay them while we don't really need them, right? Because that's what you have to do. And that's where the struggle is, too, it's working with the banks and stuff like that. Which has been a big, big struggle for me.

Rachel: Yes.

Yanira: It's been a big struggle to go to the banks and give me money, because they don't want to give me money. I don't know why.

Rachel: Yes.

Yanira: Well, I know why. We know why.

Rachel: We know why.

Yanira: We know why. And so working with that, but driving profits, like how do we become more efficient? And also, how do we give our services to more people who maybe can't afford the luxury price tag?

Rachel: Right.

Yanira: Right, because there are also nonprofits who need support. We have to get paid because my people like to get paid and they love their benefits, right?

Rachel: Yes.

Yanira: We have to take care of them and take care of us, right? But can we do something, can we create some kind of product that a smaller nonprofit can take off the shelf and use to get themselves ready? And then maybe one day, they'll be ready for us.

Rachel: Yes.

Yanira: Maybe they won't, but I want to be able to help more people because I believe in redistribution of wealth.

Rachel: Yes.

Yanira: I believe that we can all win. I believe that we can all make money. I believe my employees should all make a lot of money, right?

Rachel: Yes.

Yanira: And I want them to do it with me. So how can we do more of that?

Rachel: Exactly. Yes, driving profit is key, I agree. Because a lot of people share these top line revenue numbers that are very exciting and impressive, especially software companies. That's the biggest example of companies that are like, we're making \$30 million a year or we're making \$100 million a year. And then you discover like, okay, they're making 30 million, or 50 million, or 100 million, and my business that's making a 10th of that is still driving a lot more profit than they are, right?

And so it's like, okay, what are we actually netting from this business. And also, what is the end goal, right? Sometimes they're growing like that because they want to sell at some point, right? So knowing what your end goal is and what your purpose is, and what you're driving towards, and then putting those pieces in place.

But I love the idea of once you get to seven figures and you have infrastructure and your team is able to accomplish a lot without your involvement, then you can start thinking about the future. And that is the goal. CEOs should not be in today, we should not be in the daily tasks of the business. We should not even be in the daily strategy of the business.

We should be thinking about next year, and the year after that, and the five year plan, and where do we want to go? And what connections do I need to start putting in place today so that I have them when we need them three years from now, five years from now, right? We have to be in the future and keep creating the vision for the business, right?

So freeing ourselves up is crucial. I think CEOs all the time, say to me like, "Well, what am I going to do if my team is doing my whole job? Like what's my job now?" And it's like, trust me, you still will have plenty to do.

Yanira: Plenty to do. I wanted to do that last year. I was, okay, January 22 I'm going to step out of day to day client work and I'm going to focus this way.

Rachel: Yes.

Yanira: And we were not ready for that. I still had to be in it. I'm like, okay, we're not ready yet.

Rachel: Yes.

Yanira: This year, this is the year that I've stepped away from day to day client work. I work with some clients that are big strategic work. But the day to day is run by my leadership team. I'm still in it every day, but in a different way.

Rachel: Yes.

Yanira: In places like this, at conferences like ROI. I flew down to Florida for an event for the day and to support a friend and be in a room with other entrepreneurs, and I got some business out of that. That was on Saturday, right? So being free to go and do things like this. This is where I need to spend my time.

Rachel: Exactly. And also having a day off.

Yanira: Yes, that's helpful.

Rachel: Having a day during the week that you protect, that's sacred, that's like this is my day to think and if I do nothing but walk around or watch Netflix or read a book, it doesn't matter. It doesn't have to look productive, but just creating spaciousness in your brain so that you can have vision.

Yanira: And you have to dream.

Rachel: Yes, you can't dream when you're running from zoom to zoom. There's no dreaming happening.

Yanira: No, there's definitely none of that. I was telling your team earlier, like we're looking at working with a new client and they wanted some creative. We have to present some creative things, so the team is working on it. I woke up at midnight and I was like, I got it.

Rachel: Yes.

Yanira: Because I go to bed at nine o'clock. I get sleep.

Rachel: Me too. It's a priority, okay?

Yanira: Yes.

Rachel: I've got my rain sounds happening.

Yanira: Same, to relax I'll play thunderstorms.

Rachel: Yes, I'm telling you, that thunderstorm.

Yanira: That sleep hits different.

Rachel: Listen, y'all get you some thunderstorm sounds for your sleep time.

Yanira: It works, it works. And I wake up and I have ideas and I try to make sure I go outside. I'm a nature guy, I love all that stuff. But those last few years, 16 hours a day in my office. And that was part of the journey. I don't mind grind and hustle, I think it's important to have that in you.

Rachel: Yeah.

Yanira: But it's important not to have to exhibit that all the time.

Rachel: Yes. There's a time and a place for it, right? There are just times, like when I was trying to get my book done and I had to do 17 rounds of editing. And I was like, "I never want to read this book again. Why?" But you just have to push through and get it done, right? We don't live in a world where you never have to do that.

Yanira: No.

Rachel: The point is for that not to be your normal, right? That's the goal, is to not be in hustle mode every day, all day, because you're just going to shoot your nervous system out.

Yanira: Yeah, all the things are going to happen. You're going to have cholesterol, you're not going to eat well, you're going to have a blood pressure problem. All of the things. This is why women die of heart attacks.

Rachel: Yes, yes.

Yanira: This is why we have heart disease, because we just try to do everything all the time.

Rachel: Yes, yes.

Yanira: And so surround yourself with good people, have good supportive people in your family. Even my kids, my older kids, my younger kids, they're like "Mom, you're doing so good. Mom, this is fun."

Rachel: I love that.

Yanira: And you need that too. You need that love.

Rachel: It's so true. My daughter said to me the other day, she's like, "Mommy, remember when you used to do launches and used to be stressed? You used to be up all night every day and we didn't see you for five days because you were just, like you had this face on. And you were intense. Do you remember that, mom?" And she's like, "Now you're doing launches and you're not even involved."

And I was like, "Wow, thank you for reflecting back to me." Because I forget, you know what I mean? I forget about those days. And she remembers and she's like, "Listen, Mom, you've come a long way." I'm like, "Okay, thank you."

Yanira: My daughter wanted to come. She wanted to come today.

Rachel: I love that. I love that. Yes, exactly. So that's one of the things I was going to ask you is what are those, if you were going to leave the folks here who have been listening with a couple of things that you've done or a couple of pieces of advice. What are those three things that you would tell them are like the keys to success that you want them to lean into?

Yanira: The first one is be kind and be good.

Rachel: Yes.

Yanira: Even at Humanity, one of our values is be fucking good. I don't know if I can curse here, but I did. But be kind and be really good at what you do. So keep learning.

Rachel: Yes.

Yanira: Keep talking to folks, keep getting better. You're never the best you can be.

Rachel: Yes.

Yanira: There's always more.

Rachel: I agree. My friend Susan Hyatt says your best work is never behind you. And I think that's so important to remember. Even when you've had wins in the past, there's bigger wins in the future. So good. Okay, so be kind, be good.

Yanira: You can do well and do good at the same time.

Rachel: Yes.

Yanira: I really want people to know that. You can make change in your community. You can be an activist. You can fight for social justice and do good. It's so important to realize that we can do all the things and also take care of ourselves and our family and build generational wealth for the future.

Rachel: Yes.

Yanira: And there's nothing wrong with that.

Rachel: Exactly. I agree.

Yanira: And the third one is, my god, please be a good writer.

Rachel: I agree. This is an underrated skill. It's so valuable, especially today where everything is content. I tell my team we're a content factory, literally. And copywriting is something like if there's anything that stresses us out as a team, it's copy. It's like we always need more copy. There's endless amounts of copy needed.

Yanira: Yeah. I'm like we're a content machine for a number of different nonprofits.

Rachel: Yes.

Yanira: But we have to be better writers all the time. 70% of our communication is written.

Rachel: Wow.

Yanira: We're texting, we are emailing, we're Slacking, we're on all those platforms where we're typing everything out. So we have to be really good writers and understand good digital communication and how that works and why it's important.

Rachel: I love that.

Yanira: Because you're going to write a book maybe one day, you want to write a blog, you want to write a resume, you want to write a cover letter, all of those things are not coming out of your mouth.

Rachel: Exactly. Even pitching people, right? Asking for help, convincing somebody to come and work with you. A lot of that is written.

Yanira: Yeah, and people want to come work with you, even your team, I was watching the podcast. They look you up, they go to your Instagram, they saw what you said.

Rachel: Yes.

Yanira: And they're like, "Okay, I'm going to mess with her."

Rachel: Yeah. I love it. So tell people where they can find you and how they could work with you if they want to hire you.

Yanira: So you can find me personally on LinkedIn at Yanira Castro. You can find Humanity on Instagram at Humanity C-O-M-M, Humanity Comm. We do lots of fun stuff, so you can follow us there. And then if you want to work with us, if you are a nonprofit or a foundation or a social impact organization, come to our website, it's humanitycom.com, that's C-O-M.C-O-M, and fill out a form and come check if we're a good fit for each other.

Rachel: Yes, I love it. Well, thank you so much for being here. I know you've inspired so many people with sharing your story and your journey today. So I appreciate you.

Yanira: Thank you, I appreciate you.

Rachel: Awesome.