

Bilingual Business Owner Takes Gloves Off Against Regulations

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Manuel Cosme rode a dilapidated bike five miles from home to the office when his truck broke down during his early days as a business owner.

"I couldn't afford to fix my truck," says Cosme, owner of Vacaville, Calif.-based Payroll Partners Inc., which provides payroll and bookkeeping service to small- and mid-sized business. "I worked hard to make ends meet during those first years. It wasn't pretty."

Now just seven years later, Cosme doesn't worry about how he'll get to work. By devoting himself to excellent customer service, he has grown his business and even plans on hiring more people before the year's end.

The bilingual business owner's involvement with NFIB began during the Clinton health care initiatives of the early 1990s.

"When I heard about the Clinton fiasco, I decided to take off my gloves and do some serious fighting along with NFIB," says Cosme, who prints the NFIB logo on all his business cards. "I knew more small businesses were going to close if it passed."

Using NFIB as a platform, he fights against regulations that make it almost impossible to be a small business owner.

"I've always wondered why government tries to pass laws discouraging people from opening a business," he says.

Quick Facts:

Name: Payroll Partners Inc., www.payrollpartnersinc.com

Location: Vacaville, Calif.

Founded: 1990, Incorporated Payroll Services in 1995

Number of employees: Six

How did you get into the business?

While attending college, I worked at a CPA firm in the Bay area. I started feeling like I could do a better job serving clients, so I left to start my own business. I am extremely selective about the people I hire, because customer service is our top focus. The first few years of business were tough. When my truck broke down, I couldn't afford to fix it and had to ride a bike five miles to the office. We scrimped and saved and somehow made it. I worked hard enough to buy myself and my wife brand-new cars.

Why did you join NFIB?

Even before I became a small business owner, I saw how difficult it was for small business owners to comply with federal regulations through my work at the CPA firm. I've always wondered why government tries to pass laws discouraging people from opening a business. You'd almost have to be crazy to open a business now. Many people say to me, "I'd rather work for someone else and relieve myself of the headaches." I joined NFIB because I'm too busy to do the work that NFIB does. NFIB is a collective voice that devotes itself to fighting these issues.



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How did you become involved in NFIB grassroots activism?

I hadn't planned on being very involved with NFIB, until former President Clinton tried to pass those ridiculous health care mandates in the early 1990s. When I heard about it, I decided to take off my gloves and do some serious fighting along with NFIB. I knew more small businesses were going to close if it passed. NFIB provided me with the platform to speak out against the mandates. I now serve on the Leadership Council. And I vote every Member Ballot. If my batting average isn't 100 percent, it's close to it. The information on the ballot keeps me informed about the big issues.

What are your top legislative concerns at the state and federal levels?

My top three legislative concerns are taxes, workers comp and compliance with a multitude of regulations. Businesses work too hard to comply with regulations. It discourages many capable people from going into business for themselves. In California, workers' comp rate and the multitude of taxes are ridiculously high.

Why do you like being a small business owner?

Despite the worries and anxiety associated with owning a business, my greatest satisfaction is helping new businesses get on track. Small business owners have the opportunity to influence their communities. Since I'm bilingual, I try to help businesses by making sure every employee is on the payroll. I help them grow and relieve them from the fear of government lurking over their shoulder.

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NFIB's mission is to promote and protect the right of our members to own, operate and grow their businesses.

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