# **Podcast Transcript**

#### [Intro:]

[00:00:00] **Angela Gardner:** Welcome to Women Talk Construction Podcast. It is our mission to create an inclusive environment for everyone in non-traditional roles. Today we have a very special guest on our podcast, but before we say who, for those of you who are new, we publish a new podcast every Monday. It's an honor to introduce Deborah Bradley.

[00:00:21] She's the founder and CEO and President of Deborah Bradley Construction and Management Services.

[00:00:34] **Angela Gardner:** Her company celebrates 30 years of success as a full-service general contractor, electrical contractor, and construction management consultant to institutional and educational facilities and public agencies and authorities throughout the five boroughs in New York City and beyond. Wow, that is incredible.

[00:00:56] So I'm going to go ahead and I'm going to start with the first question, and it's, Christi and I had talked a little bit about this earlier and I've, I'm, I'm totally new to meeting Deb today, and so I'm so excited to hear about this. But Christi told me about her testimonial when she first started her business and how she had to overcome some funding challenges.

[00:01:16] And, and Christi and I hear this all the time. In fact, we heard it yesterday from my mentee. Yes, Raquel. She had to overcome funding challenges as a minority female developer. So I am dying to hear what that is. So if you don't mind introducing yourself and then sharing a little bit about how you went about that, that would be awesome.

[00:01:34] **Deborah Bradley:** Absolutely. Thank you Angela and Christi. I'm so excited to be here today, so thank you for that introduction. Yeah. So my name is Deborah Bradley, and my company Deborah Bradley, construction and Management Services Inc. It's a big mouthful. Oh. But, but the reason, you know, there's a reason for that.

[00:01:55] Right. And if I was Bradley Construction, They would assume that I was not the owner or the founder. So to make a point, to make a real statement. Mm-hmm. I think that's why I named it Deborah Bradley Construction. I love that. Oh yes. I would never even have thought. That's awesome. Well, it was originally called something else.

[00:02:14] It was a, because the reason for starting the company really was to help somebody out. That needed assistance and I was doing it to set somebody else up in business to help them. But that's a long story. But as far as funding

goes, let me just get to that point because that, you know, of course, is the most difficult challenge for almost all small business.

[00:02:35] Especially if you're starting from, from nothing and which I did, I was coming out of Columbia University and I owed an enormous amount of student debt, probably \$150,000. Hmm. And so I had no savings and I got fired for my job because I was in the hospital with ovarian tumors. Mm-hmm. Believe it or not, I was in finance and so while recovering and just being let go from my job, which of course you're not allowed to do today, but this is 30 years ago.

[00:03:04] Yeah. I was trying to figure out, What kind of business to start because, you know, the silver lining was I was able to have children. The, the surgery went well and I, so I was looking forward to, you know, possibly becoming a mother and but I wanted to stay home and, and, you know, breastfeed and take care of the kids and how would I make a living?

[00:03:24] You know, given what I just went through. Oh yeah. So that's when the, I then I decided at that point in time, you know, I needed to be my own boss. I needed to be an entrepreneur. Which led me down that path. But talking about finance, how do you be an entrepreneur without money? There's, right. How do you do that?

[00:03:45] So I did crazy enough, I did have a life insurance policy at the time. I borrowed \$2,000 off that life insurance policy. To go out and buy some insurance and a used Federal Express truck, which would be the construction van. So, oh, that money was to buy insurance and a vehicle and some basic supplies.

[00:04:09] And that was only a couple thousand dollars. So, and, and you know, back 30 years ago, women could not get traditional financing at a bank. Right. That just didn't exist. Oh yeah. I think we were only. Well, it was only 35 years ago when the federal government passed HR 50 50, which finally allowed legally for women to get loans from a bank without being, without it being co-signed by a man.

[00:04:33] So then once he got the initial money, it was, it was a struggle. I have to say, I, I had to get a deferment on paying the loans until I could get up and going and, you know, everything we made just had to stay in working Capital it, it's, It's one of those lessons that a lot of people don't learn, but it's extremely important.

[00:04:54] Mm-hmm. Don't take the cash out, you've gotta keep it in the business. You need that working capital for the next project and the next one and the next one. And it's a process of just building up that, that cash. Mm-hmm. Yeah. And then as soon as I had enough money the real turning point in the financing of the company came when I found out about an SBA loan program.

[00:05:16] A 5 0 4 loan program and the program was designed to lend money for commercial purposes, for real estate. So you could go out and buy a warehouse or office space if it was a commercial, you know, as a commercial loan. And they would work with a traditional lending institution, and the bank would finance 50% and the SBA 40% with that guarantee.

[00:05:39] And then you were required to put up 10%. So I scraped together that 10% and I was able to make that happen, and I bought the property. In West Harlem, and that was back in 2008. Yeah. So obviously it took a long time. That wasn't, I was, that was

[00:05:55] Christi Powell: not the greatest year to start anything, was it?

[00:05:59] **Deborah Bradley:** Yeah, exactly. Barely able to. But you have to, you know, you gotta scrape your pennies, you gotta rub 'em together and yeah. But once I got that building, Then the bank lending increased because then I had collateral, right? Oh. So then I could go out, you know, now I probably have, I've got about a 1.5 million line of credit, which I don't actually even use because I was so used to saving you know, for, for working capital that yes.

[00:06:23] **Angela Gardner:** But that's so important nowadays that a lot of people don't know they need that line of credit, even if they don't use it.

[00:06:27] **Deborah Bradley:** Yeah, and I, you know, I just spoke about this the other day and I was saying, use it no matter what and just pay it back. The bank wants to see that you're gonna use their line and then pay it back.

[00:06:38] And now, you know, like for example, in New York, there's other lending out there a lot more. There's nothing like when I was. First started in the industry, but now in New York City, the small business services has a loan program. They lend money at 3%, which is amazing. You can't get money at 3% Traditional lending, our line of credit's at like six or 7%. Yeah. Mm-hmm. Yeah. So, yeah. But there's programs out there now.

### [Ad:]

[00:07:10] **Christi Powell:** GroundBreak Carolinas is focused on connecting the design construction. Economic development and commercial real estate communities in the Carolinas. Their wide range of exclusive content and thought leadership is intended to help design and construction related businesses be successful. GroundBreak is the only platform that reaches key AEC decision makers and influencers in our two-state region, visit www.groundbreakcarolinas.com and be sure to sign up for our free biweekly newsletter.

[00:07:46] Well, just hearing that story just makes people feel like they can do it too. Exactly. And we appreciate you sharing that story with us, Deb one of the

things you said, and we do have other questions for you, but I, I wanna. Kind of hit on one of the things that you said and maybe elaborate a little bit.

[00:08:02] So as these women are thinking about getting into the industry, right? Mm-hmm. It's kind of overwhelming. It is a little fearful, right? Yeah. Just because there's not a ton of people out there that look like us, right? There's, there's a very few percentage of women in our industry. So what would you say to those folks that are listening?

[00:08:23] We, we wanna have our podcast in schools very soon. Throwing that out there to the universe mm-hmm. So that, that can come back to us. And you know, if kids are listening or moms are listening, or you know, any women that are maybe struggling with where they're working at now, why would they want to be in our industry?

[00:08:42] I would love to hear that from you because I love your perspective, and that's not where you started, right? That it wasn't really your goal. So I'd love for you to share with the audience, just, you know, why did you wanna be in the industry and why should they not be fearful of trying something and being, you know, a very small percentage in the company that they might consider going to work for.

[00:09:03] **Deborah Bradley:** Yes. And I wanna encourage many more women to join the industry. Yes, me too. So, and it was, it was by accident again that I actually got into construction. But once I did, I started getting very excited about, you know, the building. It just, it was fun. I was actually producing something. And you know what?

[00:09:22] And I think it was kind of meant to be, because when I went to business school and I watched everybody else go into finance, I really hesitated and I. Didn't go through that process because I wanted something that I, I could transform, something that I could build or make, I didn't wanna manage people's money.

[00:09:41] I just thought I wanna really create something. So, boy that love it, that goes hand in hand with construction, right? So, yes, I mean the, there's so much pride that. My team takes and, and me as well with the things that we build. I mean, we walk around New York City and we can take people, you know, just driving in the car on a tour and say, okay, we built that.

[00:10:04] Yes, we just built that. We did that. We've done, you know, amazing signature projects. We worked at the Statue of Liberty we worked on. I would love to do that someday.

[00:10:13] Angela Gardner: We need to do that, Christi.

[00:10:14] Christi Powell: Yes, I agree. Go look at all of her projects.

[00:10:16] **Deborah Bradley:** Yes, please do. There's a lot of really fun ones. So, and they're all over the city.

[00:10:22] We actually do some tours sometimes, or field trips. I like to call 'em field trips. Yeah. First of all, there's a, there's a great need for women. Mm-hmm. And I don't think that women actually realized, Especially women on engineers. Yeah. How much we need them in this industry. Women, in my opinion, make the best project managers.

[00:10:44] They just are naturally good project managers, and most men will agree too. Yes. They'll say, yep, you're right. Agreed. The women are the best. And so we want to encourage more women to come into the industry to help manage those projects. Whether you're an engineer or not, you don't necessarily have to be.

[00:10:59] But civil engineering architecture, mechanical engineering, electrical engineering. But of course, I'm not an engineer. I was just I, I started out as an accountant, so there's no, there's no one avenue to get into this street. So I would encourage you to walk through almost any door because if you have a passion and you're, and you're a smart woman, there's a place for you, I guarantee you.

[00:11:24] And. The industry really does beg for more women and we need more women to rise up, stay in the industry and get into that C-suite position. Exactly. And we need more women with economic empowerment, right? I mean, we can't truly compete. Unless we have, can build something and we he need to build it together.

[00:11:53] **Christi Powell:** Yes. Right. So yes. Women out there, please. You know, it's an exciting industry. It's, it is fun. It's never boring, is it? Oh, trust me. It's not boring. Never boring.

[00:11:57] **Deborah Bradley:** Never boring. Never boring.

[00:11:59] **Angela Gardner:** Well, Deb, I wanted to ask you, I want, I wanted to share with you Christie and I just recently yesterday went to a CTC, which is a career center, and they had some girls in engineering and auto, eight of 'em, tech and eight.

[00:12:11] Deborah Bradley: Nice. Yes.

[00:12:12] **Angela Gardner:** And computer technology. Mm-hmm. And we're very passionate about doing that. It's very important for them to see and believe it, and when we know that you are too. Mm-hmm. And so we wanted you to kind

of just to share with us why you feel like teaching or mentoring the next generation is so important share, tell us, tell us a little bit about why think that.

[00:12:33] **Deborah Bradley:** Well, you know, as I always say, you, you never build anything alone, right? We always stand on the shoulders of somebody. Yep. Yes. And, you know, it's not only my obligation, but also it makes me feel good and warm if I can help some other women especially in this industry because that's where my expertise lies.

[00:12:56] So I wanna help them no matter what I, I, I know where I started, I would never want somebody to start over. That makes no sense. Yes. So I think that really, that's what we're here to do no matter what. So. That's really, and, and I don't think I actually knew that when I, you know, years ago when I was young, you know, you're concerned about how to support a family.

[00:13:17] It's about, you know, making sure you earn a paycheck so you can, you know, pay the rent and raise your children. And all the while I, I really struggled with what am I doing? And it took a while, I think, for the light bulb to go off and, and say, you know what? Because I knew it wasn't like, this wasn't my life's purpose to like, you know, do a construction company like, or to run one I, that didn't make sense to me in some weird way.

[00:13:46] Right. And then as I, as I got older and started to really learn true lessons and, and when I was able to then pass along lessons learned and to help teach and to help mentor and see the women that needed that help and ask me those questions and And the fact that they felt comfortable reaching out to me for, for help made me feel great.

[00:14:09] Mm-hmm. And I was like, you know what? I can, I can do this. Ah, I can, and I can, you know, help women become entrepreneurs because they're afraid, like a lot of women are afraid to, to take risks or to and they don't know where to turn. They feel like they don't have somebody to talk to. So, and I think I'm, you know, I, that's why I always say yes.

[00:14:27] People ask me, can you do this? I just had a call last week. I had a really busy schedule and I'm in the I Mentor in the New York City small business service program. And somebody bailed out and I was like, she's like called me the night before and I'm like, oh my God. And then, and then I said, okay, what's my motto?

[00:14:49] Never say no. Okay. So I just said, yes, I'll figure it out. Right? That sounds like Christ. Here. Go over here.

[00:14:57] **Christi Powell:** I was gonna say, I'm trying to learn how to say no, just not doing a very good job of it, cuz I, it's so hard. I don't wanna say no.

#### [00:15:06] Deborah Bradley: It is

#### [AD:]

[00:15:16] **Christi Powell:** within the residential building and construction industry. ECI Software Solution offers an integrated suite of cloud-based management solutions, specifically tailored to their specific markets with the goal of supporting small and medium sized companies to improve profitability, reduce construction costs, shorten schedules increased sales. Thank you. ECI Software solutions for supporting women talk construction and the future of our workforce.

[00:15:50] **Angela Gardner:** Now and the impact that y'all are making are tremendous. So, yes.

[00:15:54] **Christi Powell:** Well, and that's why we're doing what we're doing today. Deb. I love that you mentioned that it's gonna take all of us to make it Yeah. Better, right? To make, not, not necessarily make it better. I think what we do is amazing. It, it doesn't need to be better, but I think we need to be better about talking about.

[00:16:10] It is not a white collar, blue collar. It is a fruitful, mm-hmm. Reductive creative position to be in as a woman and or, or a man. And the pride that comes along with it. Like the whole blue collar thing I think bothers some people. Never did really bother me, but it does bother some people, but, Those people that are doing the work and building our country are more important than the people that are sitting behind the desk.

[00:16:39] And we saw that during Covid. Mm-hmm. Right? Yes. And I think that the more we talk about how we wanna support women, the more we support women, the more we support each other no matter whether we're a minority or we're not a minority. We're gonna see a big, huge shift in our industry where people like it, they are not scared and they want to come to work and do some cool things.

[00:17:04] Like we get scared. Take risks every single day. Yes. And taking risks is fun. Yes. We just grow from it right now when I'm Absolutely, when I'm comfortable, I'm thinking. Oh, I'm not growing. I have to get uncomfortable, you know? Yes. I'm like almost addicted to uncomfortableness now when I learn. I think you are uncomfortable.

[00:17:23] Well, I learned that being uncomfortable helped me be better. I. And so, yes, it's like I became this uncomfortable addict. Like now, oh, I'm, this is too comfortable. I'm gonna, I'm gonna try something else. You know,

[00:17:35] **Deborah Bradley:** I'm gonna get, well, I'm trying to make, I'm trying to like pass that on to my teams, right?

[00:17:39] I'm trying to make them all uncomfortable. Yeah. I want them to do things they're not used to doing. I want them to think outside of the box. I wanna know what their passions are and what they wanna see this company grow into. So what am I gonna pass along, not just outside to other women, but within my own team?

[00:17:55] Yes. And, and what I realized was I want this to be a going concern. I'm, I'm getting older, right? So I'm 60 years old now, and I have to think about, you know, a transition or mm-hmm. What, what that looks like, right? So what's a succession plan look like? And I think I've just come to the conclusion that I really want this to be an employee-owned company.

[00:18:15] Nice. And I want. A C-Suite team. I love that of women to run the company and grow it and like to keep it going into some powerhouse and we can, you know, It doesn't have to be Deborah Bradley Construction. It could be an another acronym of sorts, right? Yes. That's, you know, that stand for women in the powerhouse women running a company.

[00:18:37] That's what I wanna do. So I wanna make everyone uncomfortable. I wanna Nice, I want to, I want to explore new avenues in the construction arena and sort of be the first team out there. Yeah, love and cuz that's how you actually love it. Get attention and win projects. We started last year, the DBC Energy Group.

[00:18:58] Nice because I was trying to ignite passion in my team about where are we going, what's the future? I mean, we, you know, we need to save the planet. Yes. I mean, you know, we, we have to pay attention. And so with that in mind we started, you know, going after, you know, just reading up and doing Ed, you know, research and educating ourselves on what, what's out there.

[00:19:23] What we should focus on and you know, what we do about wind energy or solar. Mm-hmm. Or ev charging stations and how can we participate in the construction and make it a better planet? And nice. So that's what, you know, I sort of, the directive I gave the team, anybody could join that energy group and, and a lot of people did.

[00:19:44] Most of the senior women that I think will. Do quite well with the company. They all wanted to be on the head cover. Of course they did.

[00:19:52] **Christi Powell:** Because we care about it, like with very forefront in our mind about, I think that has to do with being a mom, don't you? Yes. Like we want our grandkids to have a healthy life.

[00:20:02] Yes. Right?

[00:20:02] Deborah Bradley: Yes, we do. Yes. I mean that,

[00:20:04] **Christi Powell:** I mean, it all boils down to the simple things, right? Yes, exactly. We want our grandchildren and our great-grandchildren and those that come after them to Yeah. Have a better environment.

[00:20:12] **Deborah Bradley:** Yeah, absolutely. It couldn't be more true. Yep.

[00:20:17] **Christi Powell:** So we are running outta time, unfortunately, but I want to hear a little bit more about how, okay, so our listeners are all over the world and we're in 32 countries.

[00:20:29] So if they're in the New York area, tell us where you do do your work, because there's probably clients, potential clients listening today that would probably want to do business with you. But tell us how to get ahold of you in a way that if you know, There were mentorship availabilities or there were job openings with your company.

[00:20:50] Just tell us how to get ahold of you tell our listeners how to reach your and connect and how to do business with you if they so choose.

[00:20:58] **Deborah Bradley:** Absolutely. First, I would suggest going to our website, www do dbc new york.com, spelled out, or our office, you can call our home office number. We're right there in West Harlem.

[00:21:10] Actually, we have a building on Manhattan Avenue and 120th Street. Nice. Right near Columbia University on the other side of the Hill, Columbia University, which was my first client. Nice. Anyway, that phone number is (212) 222-2494. You can ask for me directly, but I also ask for Claire. My assistant, Claire Rapid, and Claire will be able to get in touch with me.

[00:21:34] And we do have a gentleman, Bill Quinn, who really helps with us, you know, our internships are just connecting us with the community and any job openings. You can also ask for him as well, Bill Quinn. And feel free to email me. Deborah at, so deborah@dbcnewyork.com. And yes, if you, if you travel around Manhattan and if you go down to Pier 54, the Esplanade, we built that, that goes out to the little island.

[00:22:09] We did Chelsea Water Park. We, we do a lot of parks. Nice. Yes. So we, we've done a ton of stuff. We did the Mother Cabrini statue in Battery Park City, so a lot of tourist park.

[00:22:22] **Angela Gardner:** Yeah. I used to live there for a little minute, so there you go. I, I, that's a wonderful place.

[00:22:27] **Deborah Bradley:** So, Christi if I can, I'd love to Also encourage anybody that's listening to possibly reach out and join the Women Builders

Council.

[00:22:35] Yes. So the Women Builders Councils, they, we started that about 20 years ago, almost, maybe 18, I can't remember exactly, but a very small group of women, only maybe six women, knowing that they were the only women in the industry and vying for more opportunity, decided to then get together. And that organization now is hundreds, and we do a lot of legislative advocacy.

[00:22:59] We just got back from Albany. Great work. And then, you know, we're gonna be and w and the women construction owners and executives, WCOE, another organization, highly I, a few weeks there, join those organizations. I'm gonna see Christie in Washington very shortly. So, yes, I'm excited about that.

[00:23:20] **Christi Powell:** Both of those organizations are amazing. We are happy to be a part of both of them. The, the energy in that room and, and the, the wisdom that comes from attending any of those events at both, both of those conferences is just mind blowing to me. I literally take so many notes that I started using my audio recorder.

[00:23:41] Because I couldn't write fast enough to keep the notes. So if you are a woman in construction, both of those organizations are amazing. And they do help you kind of get on track with what women need in the industry, and they're going to bat for you through advocacy with our politicians. So wonderful groups.

[00:24:03] We love 'em. Thank you for mentioning that. It was the last thing on my list. So I almost forgot. So I was glad that you mentioned it, that they are great organizations. And Deborah, the fact that you pour so much of your time and wisdom Yeah. Into those organizations and other people is so much appreciated by all the women in the world.

[00:24:23] I can just tell you that we all thank you for sure.

[00:24:24] **Deborah Bradley:** Yes, and we thank you guys too. You ladies. Sorry my Midwestern came out. No, it's ok. Me too. I do that sometimes too. You, yeah. It's Christie, Angela, thank you so much. You're welcome. I'm so excited about your podcast. I'm gonna make sure every woman I know listens to it.

[00:24:41] **Christi Powell:** I'm so glad. Well, we just wanna make it a better place. Right? And when you feel alone all on an island, it is when you grow out of that and you realize I'm not alone on an island, you just wanna make sure that everybody knows they're not alone. Right? Yes. Yeah. Mm-hmm. And that's really why we created the podcast.

[00:25:00] So even those girls that are in a place where maybe they're the only one, maybe will just feel that comfort of, you know, listen to our podcast and feeling like, oh, I can relate. And I'm not the only one. So it's great. Yes. Thank

## you again. Yes,

[00:25:14] **Deborah Bradley:** Absolutely. Thank you. Thank you everyone.

#### [Outro:]

[00:25:22] **Christi Powell:** Well, that's all for this episode. Thank you so much for listening to the Women Talk Construction podcast with your host, Christie Powell and Angela Gardner. See you next time.