



# Rebecca Bustamante: Maid to Made

How a domestic helper beat the odds  
and became a CEO

REBECCA BUSTAMANTE  
WITH VERONICA PULUMBARIT



**Rebecca Bustamante:**  
**Maid to Made**



**There's no single road to success.  
Every person must create his own path,  
depending on his passion and situation in life.**

**Rebecca Bustamante:  
Maid to Made**

By **REBECCA BUSTAMANTE**  
with **VERONICA VELARDE-PULUMBARIT**

**RICHARD MILLS**  
Editor

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*To Chris and Alex*

*May you find your way  
to a grace-filled and bountiful life.*





If you want to be successful, be willing  
to pay the price. Work hard, be diligent,  
and never give up.

**“I want to inspire our countrymen  
and give them hope through my story.”**

– Excerpt from the “Sunday Times Magazine” (June 2014)

## FOREWORD

By Father William Bustamante, brother of Rebecca

This inspiring story of hope about my sister Rebecca Bustamante is unravelled to us in this book. But aside from hope, the book represents the other virtues we live by: faith and charity.

Rebecca, founder and president of Chalmre Associates, a multinational executive recruitment firm, bucked the odds and carved her own path to success, fueled by faith, hope, and charity.

Together with her husband and business partner Richard Mills, she organized the "Asia CEO Forum," the largest regular business event in the Philippines, and the "Asia CEO Awards," recognizing the best leaders and companies in the Asia-Pacific region. How did Rebecca, who came from humble beginnings, achieve all these? With faith, hope, and charity.

**Faith – a strong belief or trust in someone or something** – Our family comes from Dasol, a sleepy coastal town in Pangasinan province. Rebecca or Ate Rebing as we call her, the seventh child in a brood of 11, took it upon herself to help our mother support the family.

Our father did not have a stable source of income so Ate, as a young girl, took to the streets to become an itinerant vendor, selling anything from pan de sal to iced candy. This experience was parlayed into a more ideal environment, when at about 10 years old, she was hired as a seller in a sari-sari store. On the side, she worked as a househelp in different Dasol homes.

Faith in herself was the fuel that drove her to become a dutiful worker, whether as a seller or as a househelp. Later on, relying on her faith in herself, Ate moved to Bataan to pursue college and work as a seamstress. This came to a grating halt with the untimely death of our mother. Undaunted, Ate went back to our hometown to work as a janitress at the Dasol Rural Bank, a providential move that opened the door to further her hope for a better life for us.

**Hope – to want something to happen or be true and think that it will happen or be true.** Ate confided to the bank manager her desire to try her luck in Singapore. Her manager helped her land a job as a domestic helper. In 1986, armed with faith and an unflinching hope, Ate worked as a maid in Singapore.

"I always do my best because I believe that if my employer will like how I work, I would be assured of keeping my job." Ate's attitude helped her get in the good graces of the Singaporean family. Despite having only one day off a month, she enrolled at an open university to pursue accounting. She asked for a month's worth of lessons and homework since she could only come to school once a month.



After graduating, hope for better days came when Ate found an opportunity to go to Canada and start a new chapter in her life as a nanny in Ontario. She likewise enrolled at Ryerson University for courses in accounting and marketing. On top of that, she sold cookware, to support our family.

Her faith and hope continued to pay off when Ate opened her own recruitment company, Hi-Q Personnel, to help Filipinos land jobs in Canada. Thus, after faith and hope came charity, the act of helping less fortunate people. Ate's desire to help fellow Filipinos realize their hopes and dreams drove her to this new venture.

Ate later joined a multinational cosmetics company as a sales director, receiving many awards for consistently having the highest sales.

Later on, Ate opened her mind to something else: charity toward herself, realizing that she needed a lifetime partner. She eventually tied the knot with Canadian Richard Mills, and this union rewarded them with two sons.

In the late 1990s, Ate and her family made a homecoming trip to the Philippines. Richard was smitten by the country, and the decision was made – they will bring faith, hope, and charity to the Philippines.

She set up Chalmré Associates in 2005, with Richard sitting as Chairman, and Ate taking care of operations as President.

"In Singapore, I heard foreigners say many negative things about Filipinos so I hoped that someday I could tell the world about the positive side of the Philippines and the Filipinos. This is where the inspiration of putting up Chalmré Associates came from," Ate said.

Today, her company not only helps Filipinos achieve loftier goals, it likewise highlights Filipino business excellence through faith, hope, and charity – the hallmarks of the life of our Ate.

When it was said, "God multiplies the little we have to bring great blessing to others" the writer must have been referring to our Ate, Rebecca Bustamante – daughter, sister, wife, business partner, entrepreneur, Filipino.

This book about Rebecca Bustamante is not only a good read. It is an inspiration. It's about faith, hope, and charity.

## Rebecca's story

Not everyone born into extreme poverty ends up becoming a CEO. Rebecca Bustamante may be one of the most accomplished female entrepreneurs in the Asia Pacific right now, being the President of her own executive recruitment firm, Chalre Associates, and President of Asia CEO Forum, one of the largest business events companies in Southeast Asia. But many years ago, Rebecca had a menial job, that of a house maid, a lowly position that was poorly paid and certainly lacked prestige.

Often, people born into poverty unfortunately stay that way throughout their lives. What did Rebecca do to change her life? Rebecca says emphatically that she has no exceptional talent or intellect. But what she had was a determination to move up in life.

Seeing her brothers and sisters hungry and her mother very ill but with no way to pay for medical treatment, Rebecca decided to give everything she had to change her family's fortune.

Her only option was to leave the Philippines and work as a domestic helper in Singapore. She left at age 19 not long after her mother passed away. Being a maid was nothing new to Rebecca. She spent much of her childhood living in the homes of other families as an unpaid servant just so she would have regular food to eat. While she had been a maid for most of her life up to that point, she was determined not to remain one forever.

Singapore was initially a difficult adjustment. She worked long hours looking after a family with young children who needed late night feedings and care. Rebecca often slept only a few hours per night and had only one day off work per month. She was also extremely lonely since she was completely cut off from everyone and everything she had previously known in her entire life.

At the time, it was difficult for nannies to educate themselves in Singapore because it was considered a 24-hour per day job with only one day off per month. Rebecca was lucky that she found a caring Singaporean teacher who agreed to support her. Rebecca studied accounting at the Open University of Singapore Institute of Management.

Despite the challenge of Rebecca only having one day off each month, her wonderful teacher would assign an entire month's worth of homework. Then, on Rebecca's day off, she would spend the entire day with her marking assignments, explaining mistakes, and assigning new homework. The bad part of all of this was that Rebecca never rested but she had made a goal to improve her life and education was an important step. Rebecca was also inspired by the support of her Singaporean teacher who kept telling her, "Someday you will be successful."

During the month, Rebecca studied as she accompanied her two wards to the library and eventually completed the certificate program. After 3 1/2 years of hard but fulfilling work in Singapore, Rebecca got her big chance to immigrate to Canada. However, when her employer found out, she refused to give a good reference letter and almost prevented Rebecca from her dream of going to Canada. In the end, they changed their mind saying they were only upset to lose their cherished maid.

When she finally arrived in Canada, Rebecca started work again as a nanny but she found there were much more opportunities for a nanny to move up. She had what seemed like a lot of time off from work and was paid a good salary. Not only did she have time to study and learn more skills but she could more easily afford it and still send a lot of money to her family in the Philippines.

Rebecca worked hard to build a good relationship with her family employer in Canada who she is still close friends with now. Unlike employers in Singapore, they encouraged her to go to school and supported her when she needed to study.

They even sold her their beautiful Volvo car at a cheap price. Rebecca thought it was a bit crazy that a nanny drove a better car than most people with higher status jobs. While working as a nanny in the day, she also studied at Ryerson University in downtown Toronto, taking up graduate studies in Accounting and Marketing. She also started working nights selling cookware to people she knew.

Rebecca typically attended classes on Monday, Wednesday and Thursday. On the free nights and weekends, she would sell pots and pans to her friends (and anyone else who would listen). Before she could drive, she would carry heavy suitcases of her sales materials on buses and icy sidewalks during winter. It was not easy for someone only four feet eleven inches high.

In both Singapore and Toronto, many of Rebecca's friends criticized her for working so hard. "What is the point when you already have a job that provides for your family in the Philippines," they said.

But Rebecca was not satisfied. She had a deep hunger for greater success. While her girlfriends went to discos night after night looking for rich husbands, Rebecca worked.

When Rebecca received permanent residency status in Canada, she decided to put up her own recruitment firm, helping Filipinos find jobs in Canada.

Since she had such a close relationship with her Canadian family, she kept working for them as a nanny. Rebecca had a large apartment on the top floor of the home and started her business in between nanny chores.

Eventually, she had two people working for her in her apartment. Rebecca would scramble to do the housework downstairs as fast as possible – cooking meals and cleaning toilets and so forth. Then, she would run upstairs to manage her business and make sure her own employees were working. As she thinks of it now, she is surprised her supportive nanny employer allowed it, although it did cause some friction when she sometimes let her housework get behind.

How did Rebecca do it all? Rebecca says determination and hard work. It was with all the little successes that eventually added up and placed her where she is now. She did not let any obstacle — lack of money, education or brains — prevent her from being the best that she could be.

She says, “Think of criticisms and obstacles as challenges, and give it your all.” That was what set her apart from the others. She paid the price for success with hard work and determination. While her friends partied, she studied and worked. Even when she was already earning well, she lived frugally.

“I wanted to grow rich and help my family and it is not really impossible. You just have to do everything that you can, without doing any harm to others,” Rebecca says. She explains that there is no single road to success. There is no single formula that people can follow and suddenly become rich. Each of us has to create our own path, depending on our passion, skills and situation in life.

That said, taking action and working hard at it is a requirement for success. Rebecca says she herself had to create her own path to success based on what she knew about herself and what she learned from others.

For Rebecca, she knew early on that being in sales was something she could do. Even at a young age, she peddled food in the streets — pan de sal, ice buko, and ice candy — to earn money for school and to feed her family.

As for life skills, Rebecca says she only applied what she learned from other successful people like Dale Carnegie and other motivational speakers and authors.

From the time when she was studying in Singapore until now, she constantly reads inspiring books and listens to motivational speakers on her mobile phone and in her car.

“I did not do anything extraordinary. I only applied what I learned. I picked up the best from all the books I have read and applied them to my daily life,” she said. Having found her way to the top and achieving success most people can only dream of, Rebecca says she wants to share her knowledge so that others too can move up, reach their goals, and be very successful.

**What  
real success  
means**



**Success is not enough.  
We should aim to be happy,  
not just to be successful.**



## What does success really mean?

People think that becoming rich automatically means a person is successful. However, Rebecca Bustamante says truly successful people have three main attributes:

**(1) They succeeded in life on their own terms without causing harm or injustice to others.**

**(2) They find fulfillment and joy in what they are doing, and**

**(3) They get to share their success with others.**

**Without these three key ingredients, a person's so-called success is meaningless.**

Success is basically the attainment of one's goals. Rebecca says every person should constantly have three goals in life: short-term, mid-term, and long-term.

A short-term goal is something that can be achieved on a daily, weekly, or monthly basis. A mid-term goal is achievable in three to five years while a long-term goal, in 10 years.

Rebecca says even now that she is a company President and CEO, she still constantly sets goals for herself, whether for her personal or professional life.

When she was still penniless and struggling 30 years ago, she already had clear goals that she wanted to achieve.

She took these to heart, even writing down these goals, and taping them to the ceiling of her bedroom so that she would constantly be reminded of the things she wanted to achieve. But the setting of goals is only one of the first steps in becoming successful.

Rebecca says a person must "make it happen" by accomplishing little and big tasks that will make those goals a reality.

For Rebecca, when she was just a maid in Singapore, one of the immediate and short-term goals she had to deal with was the survival of her impoverished family in the Philippines.

When her mother died, she had to take on the role of a parent for her younger siblings. Although she was the seventh child out of 11 children, there was only one girl older than her in their family and she was an invalid.

At the time, her mother died when Rebecca was 18 years old, their family could not depend on their father as he was not overly interested in working but had become very interested in drinking.

Being the “Ate,” Rebecca had to be the breadwinner for her younger siblings, the youngest of whom was only six years old when their mother passed away.

In fact, Rebecca says her younger siblings only have a vague memory of their mother now that they are adults and think of her as their own mother.

For years, she sent home most of the meager salary she earned as a maid in Singapore. It was barely enough to pay for the food, clothing and schooling of her younger brothers and sisters and for her own studies.

Apart from that, she made it a point to save 20 percent of her salary, a habit she learned from books she read about becoming rich.

This is a practice she maintains until now. According to her, no matter how big or little we earn, we should automatically set aside 20 percent for savings. Thus, the proper budgeting of her salary as a maid in the 1980s was one of the short-term goals with major results in the long-term. She recalls, “It was very hard but I did it because I really wanted to help my family.”

Finishing her studies and helping her siblings finish theirs became part of her mid-term goals when she was a maid.

Her long-term goal at that time was to have her own business, which she has accomplished overwhelmingly. But for Rebecca, it was important to reach these goals in the proper way, through hard work and diligence. Stepping on other people or doing illegal or unjust things might work in the short run but it destroys in the long run.

She also acknowledges the power of a Higher Being — God — to whom she attributes her success. Without God’s blessing and guidance, she says she could have lost her way and would have been unable to reach her goals.

“Work hard, pray, and leave the rest to God,” she says. For Rebecca, success that does not bring joy nor fulfillment is empty and meaningless. “If you’re not happy with what you’re doing, how can you remain successful?” she asks. She says the key to finding happiness in one’s work is pursuing one’s passion.

She feels sorry for those who are stuck in careers or jobs that do not really interest them. Although they may move up in rank, their success might not be as fulfilling for them, compared to those who are impassioned by what they’re doing.

Renowned American author and motivational speaker Dale Carnegie, one of Rebecca's heroes, once said, "People rarely succeed unless they have fun doing it." Having fun at work does not mean escaping from serious tasks. In fact, the truly successful people can find joy, fulfillment, and "fun" doing any task — whether the job at hand means mopping the floor, caring for a sick child or cleaning dirty pots.

Spanish professional tennis player Rafael Nadal, who has won 14 grand slams and is one of the best in the world, said, "The glory is in being happy. The glory is not winning here or winning there. The glory is enjoying practicing, enjoy every day, enjoying to work hard, trying to be a better player than before."

Rebecca says finding the right job that will make you happy is key to lasting success. However, she says this does not mean a person has to jump the ship and leave his job the moment he starts to feel unhappy with the work that he is doing. When a person is feeling unhappy at work, Rebecca suggests doing these:

**(1) Pause and reflect. Identify and list down the things that are making you unhappy.**

**(2) Find ways to make yourself happier at work, i.e. remind yourself about your purpose for working, what your goals are, and how the job could help you reach that goal.**

**(3) If you really think that there is another job that will make you happier and more fulfilled, consider leaving your job and moving to another company but be ready for this career shift.**

For Rebecca, real success is something that you can and should share with others. If she had achieved great success but was unable to help her siblings move up in life too, she said she would not consider herself a success. In fact, she takes greater pride in seeing the success of her family than in being the president of her own company. But it doesn't end there for her. She has much bigger dreams: to reach out to poor youths in different parts of the Philippines and inspire them to create their own path to success.

For Rebecca, she can only consider herself as truly successful if she can help others move up and achieve great success. She says she wants to challenge poor youths, "If I, who came from a very poor family, managed to become a CEO, why can't you?"

She believes that every person has the potential to become a great success because every person has something to offer to the world that no one else can. "I am the only Rebecca Bustamante in the world and I can offer something that only Rebecca Bustamante can," she said. In the same way, she said every person has a special skill, talent, or gift that he could offer to the world.

Rebecca says sometimes we just need a little push in the right direction to help us discover our passions and unlock our talents. She believes that sharing one's knowledge is a good way of sharing one's success with others.

American talk show host and philanthropist Oprah Winfrey said, "I've come to believe that each of us has a personal calling that's as unique as a fingerprint – and that the best way to succeed is to discover what you love and then find a way to offer it to others in the form of service, working hard, and also allowing the energy of the universe to lead you."

Indian-American author Deepak Chopra, meanwhile, said, "There are many aspects to success; material wealth is only one component. ...But success also includes good health, energy and enthusiasm for life, fulfilling relationships, creative freedom, emotional and psychological stability, a sense of well-being and peace of mind."

## **Work-life balance**

A truly successful person has a good work-life balance, Rebecca says. It's hard to consider someone who has moved several notches up the corporate ladder as truly successful, if his personal life is in disarray. The struggle to maintain a level amount of success in one's professional and personal lives is constant. Often, pursuing career goals means giving less priority to personal goals.

Rebecca says she herself found it difficult to run a business while caring for her own family, especially when her sons were just toddlers. She considers herself blessed that in Canada, she successfully managed her business from home.

Rebecca says two things are important in achieving a work-life balance:

**(1) Know your priorities.**

**(2) Learn to manage your time wisely.**

You must figure out which personal and professional activities and goals should be your priorities. You must likewise learn how to use your time only to achieve your goals and not lose it to low priority activities.

We must determine the right amount of time to devote to an activity based on its importance. If we will list down the amount of time we devote to our daily activities, we might see areas where we can improve.

For instance, do you need to spend two hours a day commuting to work? Couldn't that time be used for more productive activities? Isn't there another option for you like renting near your workplace? Could the time you spend on activities like TV and Facebook be reduced and a study program take its place? All in all, if you achieve a good level of achievement both in your professional and personal lives, you can consider yourself as a truly successful person.

**Rebecca Bustamante: Maid to Made 17**



## SUMMARY

### **“What success really means”**

In summary, success is basically the attainment of one's goals.

Successful people:

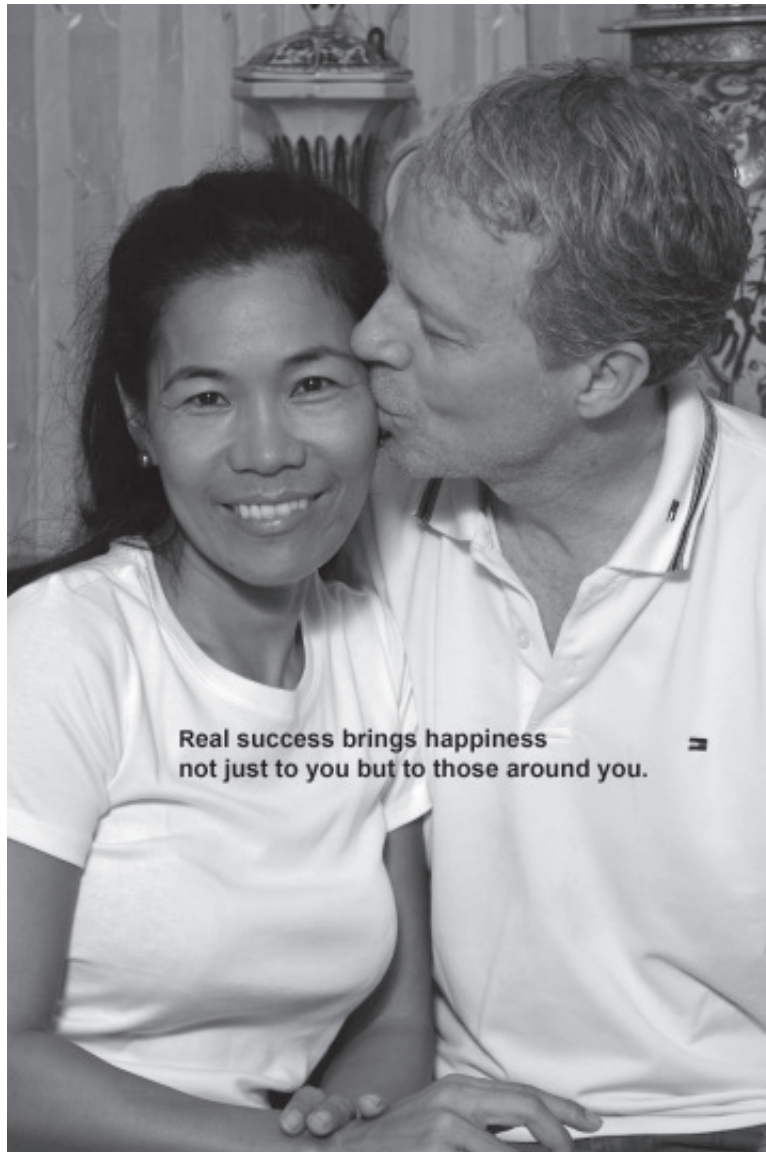
- (1) **achieve success without causing harm or injustice to others.**
- (2) **find joy in what they are doing;** and
- (3) **know how to share success with others.**

People will most likely succeed if they enjoy what they are doing.

A truly successful person has a good work-life balance. This can be achieved by knowing one's priorities and using time wisely.

Lastly, successful people know how to share their success with others.

As Rebecca said, every person has a special skill, talent, or gift that he or she can offer to the world.



Real success brings happiness  
not just to you but to those around you.

How would you define success (financial, personal, material)?

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What steps do you need to take to achieve these?

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What areas of your life can you improve on? Why?

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What are your short-term goals? (achievable in one year)

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What are your mid-term goals? (achievable in three to five years)

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What are your long-term goals? (achievable in 10 years)

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# **Obstacles to success**



If you don't believe in yourself,  
how can you be successful?

## What's preventing you from becoming a great success?

Rags-to-riches stories are a lot more common than you think. Many successful people actually started out as "failures."

Everybody knows Colonel Sanders of Kentucky Fried Chicken fame. But are you aware that even when Colonel Hartland Sanders was already 65 years old, he was unsuccessful and nearly broke? It was then that he thought of peddling his idea for a special type of pressure-fried chicken with 11 secret herbs and spices.

During the 1950s, he went around the United States looking for possible investors to do business with. However, he received one rejection after another. In fact, he was reportedly rejected over 1,000 times.

But he eventually got one acceptance and Sanders eventually changed food habits around the world. As of 2014, KFC serves around 12 million customers everyday in 115 countries.

Rebecca Bustamante says no one achieved great success without having to go through trials and sacrifices.

Hardships are a part of everyday life and especially for those destined for great success. We will constantly face challenges of different magnitudes all throughout our lives. The bigger the challenges, the bigger the success.

But what separates those who succeed from those who don't? Rebecca says three things will spell the difference for those who move up in life and those who are left behind:

- (1) **Capacity for hard-work**
- (2) **Determination to achieve success**
- (3) **Paying the price of success up-front**

No matter what happens, Rebecca says the important thing is to **NEVER EVER GIVE UP**. Continue working hard after every one else has gone home and success will surely come.

Oftentimes, people are swallowed up by their burdens that they forget to step back and see what they could do differently.

Rebecca says the very first thing people should do is to pause and ask themselves:

- (1) **What things are preventing me from becoming successful?**
- (2) **What can I do to overcome these?**

Rebecca says the common obstacles to success are:

- (1) won't do the hard-work required
- (2) lack of confidence in themselves
- (3) giving up too easily
- (4) poor time management
- (5) inability to save money
- (6) "NATO" — No action, talk only

Rebecca laments that many people do not achieve the success they deserve simply because they were gripped by their fears: fear of failing, fear of being humiliated, or fear of opening up themselves to others.

In Filipino, the term for this is "kulang sa lakas ng loob." But Rebecca says it is wrong to let fears dominate our actions and decisions.

"Why will you be afraid when you haven't even tried?" she asks.

She says people must learn to distinguish between a healthy sense of fear and the kind of fear that paralyzes them.

Rebecca recalls that she herself had many reasons to be afraid, especially when their mother passed away, leaving behind several young children.

How would they survive? Where would they get the money to buy food? How can they pay for school?

But Rebecca says her deep love for her siblings gave her the strength to ask people for help so that she could work abroad as a maid.

Working as a maid in Singapore, as difficult as it was, became a major turning point in her life. She managed to provide for her family, pay off family debts and even found the means to pursue her studies.

She turned her fear into something positive. She identified the problem and sought a solution for it.

Rebecca says the problem with most people is that they become blinded by their fears. They fail to see the solution that will help them overcome their problems.

It is crucial for a person to identify what's wrong so that he could see the possible solutions.

According to Rebecca, another important attitude for success is belief in oneself.

"How can you accomplish anything if you don't believe in yourself?" she asks.

She laments that people often fail to see how special they are. "No matter who we are or what our status in life is, we will always have some special quality that no one else has," she says.

If people will start believing in themselves and what they could accomplish, their lives will change, Rebecca says.

Oftentimes, people think if they are unsuccessful, penniless, or stuck in jobs they don't like, their lives will always be that way.

But actually, many successful people were failures in the past.

Actor James Earl Jones who is unforgettable as Darth Vader in the movie "Star Wars" actually had a speech problem in his younger days. He had to communicate with others through written notes.

Abraham Lincoln, one of the most beloved presidents of the US, grew up in a poor family.

Albert Einstein, one of the greatest minds the world has ever known, was labeled a "slow learner" in his younger days.

Inventor Thomas Edison had to conduct 2,000 experiments before he could produce a working light bulb.

The list is endless. The world is full of failures who became great successes.

Rebecca says the key factor that differentiates failures from successful people is that they never gave up.

Despite all the odds that they had to deal with, they continued on and never gave up.

Ultimately, we are responsible for our success or failure.

The only person preventing us from becoming successful is ourselves. If we give up, that's the end of it for us. If we keep trying, that's when things will change for us. Our world will become brighter if we just keep pushing on and doing our best.

Another hindrance to success is the poor management of resources, especially time and money.

Everyone has 24 hours a day but why do some people accomplish more than others?

Rebecca says time is a valuable resource but people often fail to give proper importance to good time management.

She noted how some people fail in their tasks simply because they failed to manage their time wisely.

Some people give too much or too little time for certain tasks. For instance, for daily house chores, a must for healthy living, do you really need to spend three hours cleaning the house and cooking food or could you cut it into two hours?

What other distractions are eating up your time? Spending too much time watching TV or browsing the internet?

With your goals in mind, list down all your daily tasks and see how much time you need to devote to each.

Listing down your tasks will help you focus better on the things that you have to do.

Assess your situation. Eliminate distractions. Find out how you can be more effective and efficient.

The same goes with money. Rebecca always emphasizes the need for the proper handling of money.

No matter how much or how little you earn, put aside 20 percent for savings. Rebecca says this is one of the most important lessons that she learned from years of reading motivational books. It has been a key part of her success as it has for most wealthy people.

Warren Buffett, currently the world's richest person and big believer in frugality, said "If you keep buying things you don't need, soon you will be selling things you need."

Rebecca advocates for a simple and smart living, a must if you want to move up in life and achieve great success.

It's not what you earn, it's what you save that matters, she says.

She cited the case of the maid with a P5,000 monthly salary and an executive with a P50,000 monthly earning.

If the maid saves P2,000 a month, she is doing better than the executive who saves nothing because of an extravagant lifestyle.

It's all a matter of choices, she says, adding that we must always make practical choices that will benefit us in the long run.

Rest is as important as working because a well-rested mind and body will help us work more efficiently.

Sleep is vital to good health. Sleeping helps our brain function properly.

Rebecca says she herself makes sure she gets enough rest everyday despite her busy schedule as CEO. She is often in bed by 9:00pm and up by 5:00am.

Her day begins with prayer and meditation. Then she does housework while listening to motivational speeches on her smartphone.

Listening to inspiring talks or reading motivational books is vitally important for Rebecca, something she has done since her teenage years.

Despite having reached the peak of the corporate ladder, Rebecca says she never stops studying and is always trying to pick up good lessons from others.

According to Rebecca, listening to the motivational speeches helps put her mind at ease and gives her the inspiration to carry out her tasks well throughout the day.

All in all, it's just a matter of balance, she says. One has to work hard but also give proper attention to the mind, spirit, and body.

If we don't take care of each aspect of our lives, it will be difficult for us to achieve real and lasting success.

## **SUMMARY**

### **“Obstacles to success”**

To summarize, the common obstacles to success are:

- (1) won't do the hard-work required
- (2) lack of confidence in themselves
- (3) giving up too easily
- (4) poor time management
- (5) inability to save money
- (6) NATO – no action, talk only

Most of the time, the only person hindering us from becoming successful is ourselves.

For being too afraid or being too doubting, we are limiting ourselves from being the best that we can be.

If we will only realize how special each one of us is, we will realize our potential for great success.



List the people who inspire you and why?

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What do you dream for yourself?

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List the important lessons you've learned and do your best to apply these in your everyday life.

This image shows a full page of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

# **Overcoming obstacles to success**



**If you want to succeed, you shouldn't  
ever give up,even if obstacles come  
along the way.**

## How do we overcome obstacles in life?

They say, whether we succeed or fail, it's all in the mind and in our actions.

Our attitudes and beliefs will shape who we are. Whether we succeed or fail in life, it's all up to us.

If we have a positive and winning attitude, we will eventually succeed. Taking appropriate action always helps build a positive winning attitude.

On the other hand, if we keep putting off action taking and make wrong choices, how can we succeed?

Rebecca says life is actually very simple but many people try to complicate things for themselves.

According to her, we only have two choices in life: right or wrong, or good and bad.

She recalls that in the past, when their family was beset by so many financial troubles, many a result of their actions (or inactions), she could have given up and stayed where she was, working as a maid.

But she knew that she also had the option to achieve something greater.

While most people become satisfied when they get the chance to work abroad and earn a little higher even as domestic helpers, Rebecca made the bold choice of studying to improve herself so she could start her own business someday.

This feat was almost impossible to accomplish especially as maids in Singapore had only one day off every month. But she convinced her professor to give her tasks that she could accomplish in a month's time, requiring her to report only on her days off to mark her homework.

Rebecca faced so many obstacles, particularly financial and emotional.

When she was studying in Singapore's Open University in the 1980s, Rebecca was lonely and depressed because of her difficult life.

She was also worried about her younger siblings whom she left behind in the Philippines. Aside from that, Rebecca was ridiculed for trying to study and improve herself, even though she was "only a domestic helper."

People told her, "You are not here to study. You are here to work as a maid."

But Rebecca did not let these obstacles prevent her from achieving her dreams.

Rebecca explains that it wasn't extraordinary intelligence or skill that enabled her to succeed because she is average (at best) in most things. What made her stand out were her determination and hard work to see things through.

Everyday, she reminded herself about her goals, the things she wanted to accomplish.

She wrote them down and pasted the list on the ceiling of her bedroom so that she would be constantly reminded about her goals when she woke in the morning.

She says people accomplish big dreams not by doing big leaps in life but by taking small steps in the right direction, day in and day out.

To finish her studies, she often had to say no to friends who wanted to party. She found no value in expensive clothes and bags which she could already afford.

She instead chose to spend her money for her education and those of her siblings. She continues this frugality today and never spends for luxuries (unless, of course, they are on sale at 50% off).

It's all a matter of choice, she says, and it is extremely important to make good choices, day in and day out.

Rebecca says no matter what our occupation is, we can always find a way to move up.

Even a small town fish vendor could end up being a successful entrepreneur one day if he takes the steps necessary to grow the business, Rebecca says.

But oftentimes, people become complacent and do not take the chance to improve their situation in life.

As long as their family manages to eat, most people won't take the next step needed to move up in life.

While we should aim to be happy and content in life, Rebecca says we also need a certain hunger for greater things.

It's all a matter of balance, she says.

Never be too content that you become lazy but never be too hungry for success that you become greedy.

## Attitude for success

Having the right attitude in life is the key to overcoming obstacles and achieving real success, Rebecca says.

According to the website of Entrepreneur.com, success is all in the attitude.

Some of the key traits needed to succeed in life are:

**(1) being passionate about what you do;**

**(2) being trustworthy;**

**(3) believing in yourself;**

**(4) being open to criticism, and**

**(5) rising up quickly after a fall.**

Rebecca says if you are not passionate about your work and if you do not enjoy what you're doing, it's almost impossible for you to succeed at what you're doing.

If we dislike our jobs, it will eventually reflect in our performance.

We will not exert extra effort because we do not enjoy what we're doing.

But Rebecca says if you develop a passion for what you're doing, you will be happier at work and become more productive and efficient.

Two factors can motivate a person's passion for his work:

**(1) a great eagerness to improve your situation in life, and**

**(2) being in a line of work that you are suited for.**

For most people, things do not always start the way they want to.

Rebecca herself said she had to start from the bottom, working as maid. While she knew the job would not allow her to achieve great personal success, she did her best to enjoy and to make her employers happy.

In Canada, she would volunteer to work extra hours on the weekend for free if she saw that her employers were tired or stressed from their own work. She also refused to ask them to reimburse when she bought small items for the home or their children.

Although she did her best to serve her employers, at the back of her mind, she knew she had to step up and do something if she wanted a better life for herself and her family.



For Rebecca, it was really her family that motivated her to work hard and do her best in every task that she had to do, starting from when she was working as a domestic helper in Singapore, a nanny in Canada, and later on, running her own recruitment firm.

## **Building trust**

Having worked with different people over the years, Rebecca says one of the most important lessons she has learned is to value relationships and earn the trust of other people.

It may sound overly used, but honesty really is one of the most valuable advantages a person can possess, something that will allow you to get all the help you need from others, Rebecca emphasizes.

Honesty will open a lot of doors of opportunities for a person while dishonesty will surely block a person's path to success, she says.

People will always prefer working with those who are honest, reliable, and trustworthy.

"Who wants to deal with people who stab others in the back or steal from them?" she asks.

On the other hand, people gravitate toward those whom they can trust. "If you prove yourself to be trustworthy, your employer will learn to rely on you and entrust you with greater tasks," she says.

Rebecca recalls that even while she was working as maid, she would never think of taking food or supplies from her employer if she was having friends over. She found over time that her employers would often volunteer to give her what she wanted because they trusted and respected her.

As she moved up in life, she kept her values intact and lived in a way that she would earn the respect and trust of those around her.

Respect begets respect, she says. Rebecca says it is very important to respect everyone, rich or poor, old or young. Everybody deserves to be respected but needs to earn it.

## **Believing in oneself**

Sometimes, when we receive one rejection after another or experience one downfall after another, it is easy for us to lose faith in ourselves.

Rebecca has had many instances where she went home crying because someone put her down for selling her pots and pans or other reasons. But she says there should never be a point in your life when you start to doubt yourself and what you can achieve.

Even when you are at the lowest point of your life, believe in yourself, she says.

Things will start to look up when you realize that you have skills and talents that you can use to your advantage.

Everyone falls every now and then. What's important is to pick up the pieces and rise as soon as you can. Don't let your troubles bring you down. Use criticism as a challenge for you to improve your life, Rebecca says.

### **Being grateful for criticisms**

Nobody wants to be criticized. But Rebecca says criticisms, when taken positively, can actually help us improve ourselves.

Criticisms bring our weaknesses to light. People naturally cannot see our own weaknesses.

Thus, we must learn to be grateful to people who help us see the areas of our lives that we must improve on, she says.

Have you been criticized for a bad decision? Take that as a challenge to make a wiser decision next time.

Has someone pointed out your poor organization skills or time management? Listen to that person and ask for advice on what you could do better next time.

Whatever negative criticism we receive, Rebecca says we should use it to our advantage.

## **SUMMARY**

### **“Overcoming roadblocks to success”**

Our greatest roadblock to success is ourselves – our fears and our lack of belief in ourselves.

Rebecca says “it’s all in the mind.” We must train our minds to think positively, no matter what our situation in life is.

We must also adopt positive attitudes in life and learn to:

- (1) **be passionate about our work;**
- (2) **be honest and trustworthy;**
- (3) **believe in ourselves even when we’re down;**
- (4) **accept criticisms graciously, and**
- (5) **learn to recover and rise up after a downfall.**

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This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are approximately 20 lines visible. The paper has a slight shadow on the right side, suggesting it's resting on a surface.

How do you intend to overcome your fears?

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How would you assess your present situation in life? Do you like your job or business? Why or why not?

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Would you consider yourself to be an honest and trustworthy person? Why or why not?

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How would you turn these criticisms into something positive?

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**Staying successful  
in life**





Once you've achieved a goal,  
create another one.

## How do you keep yourself from backtracking?

It is common for people to achieve some level of success in their lives and then lose their way and fall back down.

Rebecca Bustamante says some people think that once they have reached their goal, that's the end of it. They tend to become complacent and fall behind.

But Rebecca says it's crucial to keep aiming higher, keep setting goals, even if one has already become successful.

Although Rebecca is now a president and CEO of her own company, she says there are so many things in life that she still hasn't accomplished.

Even now, Rebecca still regularly keeps track of her life goals— short-term, mid-term, and long-term.

If we want to achieve great success, Rebecca says goal-setting should be a part of one's daily routine.

She herself sets goals based on the "SMART" criteria developed by Austrian-born management consultant Peter Drucker:

- (1) S-pecific**
- (2) M-easurable**
- (3) A-chievable**
- (4) R-elevant, and**
- (5) T-ime-bound.**

Rebecca says what's the point of setting goals that are overly vague or impossible to achieve?

She says it is very important to set realistic goals that we can aim for.

These goals will help ensure that we are following the path to success that we created for ourselves.

Rebecca emphasizes the importance of staying on the path and not veering away from our objectives in life. Otherwise, this will cause us to backtrack and fall down after we have become successful.

## **Looking forward**

Many people do not realize that the path to success is a never-ending road. If you are not growing, you are dying. We can keep moving forward as long as we keep looking forward.

What's out there for us? How can we protect the success we have achieved? How can we achieve more? How can we use the success we have achieved to help other people?

There are so many questions that we should be asking ourselves.

Unfortunately, some people become overwhelmed by their success and miss out on the other important things in life.

Some people achieve great professional success but tend to neglect their personal lives.

Rebecca says it is crucial to look forward and see what could be done to achieve a more balanced work-life situation.

What should you do to keep moving up the corporate ladder without ruining your relationship with family and friends?

## **Stay humble**

Rebecca says humility is another important virtue that people overlook.

According to her, humility actually plays a vital role in staying successful in life.

Some people, she observes, become too proud when they become successful in life. They want to show off their new wealth by buying expensive luxuries and spending money foolishly.

But Rebecca says being boastful can actually ruin the success one has achieved.

A person's pride can turn off people and discourage them from helping you or doing business with you.

On the other hand, Rebecca says humility is attractive because people will believe in your higher mission and support you.

Some people think humility means putting oneself down in front of others. However, true humility means being who you really are, acting true to yourself, and not deceiving others.

Novelist and poet C.S. Lewis once said, “Humility is not thinking less of yourself, it’s thinking of yourself less.”

Rebecca says humility is very important because it means that you value others, no matter what their status in life may be. Humility reflects how much we appreciate other people, she says, adding that every person has an innate need to be appreciated and respected.

Saint Augustine, one of the greatest theologians and philosophers in history, said, “Humility is the foundation of all the other virtues hence, in the soul in which this virtue does not exist there cannot be any other virtue except in mere appearance.”

He also said, “Do you wish to rise? Begin by descending. You plan a tower that will pierce the clouds? Lay first the foundation of humility.”

## **Stay grateful**

Aside from humility, Rebecca says the other important virtue to practice if we want to stay successful in life is gratefulness.

Author Albert Clarke says, “In our daily lives, we must see that it is not happiness that makes us grateful, but the gratefulness that makes us happy.”

Being grateful, according to Rebecca, shows that we appreciate the people around us, the things we have achieved, and the life that we are living.

Having a sense of gratefulness shows that we acknowledge that whatever success we achieve is not our own.

Rebecca says it is ridiculous for anyone to say they are self-made because we all have so many people who contribute to our success – parents, friends, teachers, bosses, to name a few.

For Rebecca, the One she is most grateful to is God for the amazing life that He has given her. She says in her younger days when she was still a maid, she did not imagine that she would be where she is now – the president and CEO of her own company.

Rebecca says she is also grateful to her siblings who inspired her to work hard. Although working as a maid was not an easy task, she persisted because she really wanted a better life for their family.

Rebecca says she is also grateful to the people whom she worked for as a maid and nanny: the grandmother who taught her the values of honesty, hard work, and trustworthiness; the mayor who taught her lessons on running a business; her boss in Canada who believed that Rebecca would become a millionaire someday.

Rebecca says her teacher in Singapore also told her over and over, "Rebecca, some day you will be successful." At that time working as a lowly maid, Rebecca says she didn't know what her teacher was talking about and couldn't picture herself as wealthy.

However, the impressions of others stayed with her and the confidence that people had in her helped her believe that she could be successful someday.

Rebecca says she is grateful not only to the people who have been kind to her but also those who have treated her badly.

She says those who have put her down have actually inspired her to fight harder and be successful.

Then Rebecca says she is also extremely grateful to her husband Richard and their sons Chris and Alex.

Rebecca says she flourished under Richard's love. By being supportive of her, Richard gave Rebecca even greater confidence to pursue her dreams and passions.

To their sons, Rebecca says she is grateful because they help her push on and keep moving forward especially during the times when the stress and pressure from her demanding job sometimes makes her want to give up.

Rebecca says she is also grateful because even though her husband Richard is Canadian, he has developed a deep love for the Philippines and Filipinos.

This love has translated into a lofty corporate social responsibility project: the prestigious Asia CEO Awards.

Rebecca says the awards are an offshoot of their desire as a couple to help the Philippines gain global recognition as an ideal place for multinational companies to do business in.

They want people in other countries to see that Filipinos are great to work with and at par with the best in the world.

Looking back on her life, Rebecca says she now realizes that every experience has meaning, every person she has met has something to contribute to who she has become.

"There are so many things I am grateful for and so many people I want to thank," she says.

## **SUMMARY**

### **“Staying successful in life”**

Achieving success is one thing but remaining successful is another.

Sometimes, it may be even more challenging to stay on top after becoming successful.

While there are so many things one has to do to remain successful in life, these are three of the most important:

- (1) Keep setting goals in life even after achieving success.**
- (2) Stay humble because people are drawn to people who are humble.**
- (3) Be grateful because an attitude of gratefulness shows that we value the success we have achieved and the people who helped us attain it.**

What do you consider as your greatest achievement so far?

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are approximately 20 lines visible. The paper appears to be a standard notebook page or a sheet of stationery.

How did you manage to achieve this? What steps did you take?

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What other goals in life would you like to achieve?

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How would you assess your attitude toward success? Would you say that you have been fairly good at managing success? Why or why not?

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# **The value of giving back**



**Success is meaningless  
if it isn't shared with others.**

## **Why must we share our success with others?**

German-born physicist Albert Einstein, whose scientific theories changed the world, once said, "Try not to become a man of success. Try to become a man of value."

"A man of value will give more than he receives," Einstein added.

Rebecca Bustamante says whatever success we achieve in life can have a greater and deeper meaning if we learn to share it with others.

She says she cannot imagine living for herself alone and not thinking of sharing her success with others.

It has always been about others for her. In fact, she always emphasizes that she owes her success to other people, especially her siblings, who motivated her to make sacrifices for the good of their family.

It is thus exceedingly important to Rebecca to share her success with others, giving of her time and talent, and treasure.

Rebecca cautions however, that while giving your time and talent is always good, giving money to people without allowing them to earn it on their own can sometimes harm them. As the old saying goes, "Give a person a fish you feed them for a day, teach them how to fish you feed them for the rest of their life."

You need to balance your giving of money so there is a clear understanding that people will eventually learn to earn their own income and then go on to help others themselves.

Rebecca says she herself benefited from the generosity of other people and that it is only fitting for her to do what she can to uplift the lives of others.

Rebecca says there's so much good that each person can do. "Imagine what the world would be like if each one of us would do our share in helping others," she says.

US First Lady Michelle Obama, wife of US President Barack Obama, said "Success isn't about how much money you make. It's about the difference you make in people's lives."

Some people, especially those of great wealth, try to make a difference through philanthropy or a generous donation of money to good causes.

Anne Frank, the young Jewish diarist who became a victim of the Holocaust during the Second World War said, "Nobody ever became poor from giving."

American clergyman and reformer Henry Ward Beecher said, "Every charitable act is a stepping stone toward heaven."

Mother Teresa, the Catholic nun who was called a "Living Saint" when she was still alive, once said, "If you can't feed a hundred people, feed just one."

According to the December 2013 issue of Forbes magazine, Bill and Melinda Gates, who have a net worth of US\$74 billion as of 2012, gave away US\$1.9 billion that year, or 2.6 percent of their net worth. The value of their lifetime giving is US\$28 billion.

On BBC News in 2010, the couple said they intend to donate about 95% of their net worth to charity. Bill was the former chairman and CEO of Microsoft, the world's largest software company.

Another noteworthy philanthropist is American business magnate Warren Buffett, widely considered to be the most successful investor of the 20<sup>th</sup> century.

Buffett, chairman and CEO of Berkshire Hathaway, is said to be worth about US\$58.7 billion in 2012, according to Forbes magazine.

That year, Buffett was said to have donated US\$1.87 billion or 3.2% of his net worth, to charity. The value of his lifetime giving is US\$25 billion.

On CNN in 2010, Buffett said he plans to give away 99 percent of his net worth to charity.

Rebecca is no Bill Gates or Warren Buffet but she and her husband also plan to give away a substantial portion of their wealth later in life.

## **Not just money**

However, Rebecca says we can give more than just money. We can also share our time and talent.

We all have talents or natural endowments or abilities. American motivational speaker Leo Buscaglia said, "Your talent is God's gift to you. What you do with it is your gift back to God."

Author Cotton Mather said, "Our opportunities to do good are our talents."

Whatever your talent is – singing, performing, writing, marketing, or others – you can always use it to be of help to others.

Rebecca says each one of us has been blessed with special talents which we can use to dare to achieve big things, not just for ourselves but for other people.

She says we must use our talents out of love for God and others.

Our talents are gifts or “tools” we can use to help uplift other people and to give greater glory to God.

Former US Health Secretary John W. Gardner said, “True happiness involves the full use of one’s power and talents.”

We do not need to have extraordinary talents to be of help to others.

Sir Thomas Fowell Buxton, a social reformer and a member of the British Parliament said, “With ordinary talents and extraordinary perseverance, all things are attainable.”

Bryan Clay, an Olympic champion for decathlon, said, “I was blessed with certain gifts and talents and God gave them to me to be the best person I can be and to have a positive impact on other people.”

## **Time is wealth**

Meanwhile, time is one of our most precious assets. Rebecca says, “Time is wealth.”

Steve Jobs, co-founder and CEO of Apple Inc., said “My favorite things in life don’t cost any money. It’s really clear that the most precious resource we all have is time.”

If we know how to use our time wisely, we will always find time to give back and help others.

When people think of giving back, they often create a vision of grandiose projects that will benefit hundreds or thousands of people.

However, we don’t always have to give back in a grand manner. Sometimes, if we give back in little ways consistently, this will make a bigger difference.

Author Loretta Scott said, “We can’t help everyone but everyone can help someone.”

Look around you. Are there people in your circle who could use a helping hand? How?

Mary Kay Ash, founder of the American cosmetics company that bears her name, said “No matter how busy you are, you must take time to make the other person feel important.”

The website of the group “Random Acts of Kindness Foundation” has an entire section devoted to “kindness ideas” or possible ways of being kind to others.

The ideas vary from simple to grand – from smiling at five people each day to doing a household chore for someone to taking a homeless person out to eat to sponsoring a poor child and donating to a charitable cause.

There are many other websites and references that can give you ideas on how you can share your time, talent and treasure with others.

## Helping Filipinos

In a country like the Philippines where there are so many poor people, we cannot in good conscience turn a blind eye to the sufferings of others.

**According to the Asian Development Bank’s report “Poverty in the Philippines: Causes, Constraints and Opportunities,” the rate of poverty reduction in the Philippines is much slower compared to its neighboring countries like China, Thailand, or Vietnam.**

There are not enough good jobs in the Philippines. There are also risks such as economic crisis, conflicts, and natural disasters.

The Philippine economy is improving but it will take time for the new wealth and opportunities to trickle down to the poorest of our society.

## Love for fellow Filipinos

Rebecca emphasizes it is important to love others, especially our fellow Filipinos, as we love ourselves.

One way of expressing this love is by sharing our time, talent, and treasure. Rebecca says that learning from other successful people, has been vital to her own success.

Her goal is pass on what she has learned to young people across the country and inspire them to work toward their own success. She regularly speaks in front of large groups at schools and conferences, and hopes to do a lot more of this in the future.

Rebecca says life is like a roller coaster, full of ups and downs. At times, things may really go well for us and we will be far better off than other people.

However, there will also be times when we will go through one problem after another.

**Rebecca Bustamante: Maid to Made 61**

No matter what our situation in life is, we can always choose to do good and be of help to others.

Doing a little good is better than not doing anything, Rebecca says, adding that every good deed counts.

If we have a strong determination to help, we can be a blessing to others.

As they say, no act of kindness or charity, however seemingly insignificant, is ever wasted.



## **SUMMARY**

### **“The value of giving back”**

The success we achieve in life can have a greater and deeper meaning if we share it with others, Rebecca says.

She says we all have something to share, no matter what our situation in life is. We always have the capacity to show our kindness and generosity, whether we are rich or poor.

Time, talent, and treasure are the three things we can share with those in need.

We can look around us to see how we can be of help. Should we donate books to a library? Should we start a food drive? Should we join a marathon for a special cause? Should we donate used toys, household items, or clothes?

With so many Filipinos in need, we can always find ways to be of help to others if we really want to.

For you, why is giving back important?

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Have you ever given back and in what way?

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**You and your  
goals in life**



**Create your own path to success.**

**Believe in yourself.**

**And you can do it.**

## Building your goals in life

The person who will most likely succeed in life is one who knows how to set goals — one who knows where he wants to go and how to get there.

However, it is highly important to take note of what American author and historian Henry David Thoreau said, “What you get by achieving your goals is not as important as what you become by achieving your goals.”

Rebecca Bustamante says goals are the brick foundation of our hopes and dreams.

To reach our goals and accomplish great things, we must be willing to pay the price: sacrifice, work hard, and don't give up even during the toughest times.

Rebecca says you will go far if you're determined to succeed and pay the price to get up-front. If you give up easily, it's highly likely you won't go far.

But if you're very determined and very intent on pursuing your goals, you will achieve more than you can imagine.

American entrepreneur Jim Rohn who has a rags-to-riches story, said “Discipline is the bridge between goals and accomplishment.”

Rebecca has one important advice for people who want to set goals in life: “Aim high.”

“Dare to achieve grand things,” Rebecca says.

Rebecca says goals are a part of your future. By setting goals for yourself, you are taking charge of your future.

While we cannot predict everything that will happen in the future, we can set a path to success and prepare for the worst that can happen.

Take action toward your goals and believe that God will be on your side, she says.

## Getting started

Goal-setting is one of the most important things you can do for yourself.

Set high but achievable goals for yourself and see amazing things happen in your life.

### What you need

#### (1) Choose your medium:

You need to remind yourself daily about your goals. You thus need to choose a medium for listing down your goals.

Do you prefer the pen-and-paper technique? Choose the medium that you prefer: notebook, wall calendar, index card, or legal pad. Actor Jerry Seinfeld is popular for using this technique to increase his productivity.

If you prefer working on your tablet or laptop, you also have several options: programs like Excel or free apps like EverNote or Joe's Goals.

Choose the medium that suits your lifestyle.

Rebecca Bustamante says she wrote her first goals on a piece of paper and taped it to the ceiling of her bedroom. Looking at it everyday, she was constantly reminded about her goals.

#### (2) Write your goals:

List down as many categories of goals as you want. Write your goals quickly as the first ones that come to your mind are usually right.

Don't worry, they can be changed easily or not. Here are some basic categories:

- (a) personal life
- (b) work
- (c) finance
- (d) lifestyle (for example: travel and recreation)
- (e) health
- (f) spiritual life

Tailor-fit your categories to your interests, needs, and wants.



**(3) Add sub-categories:**

Under each category, Rebecca suggests adding these sub-categories:

**(a) Short-term (achievable in a day, week, or month)**

**(b) Medium-term (achievable in 3-5 years)**

**(c) Long-term (achievable in 10 years)**

## **Other important reminders**

**(1) Assess your goals:**

Jot down all the thoughts that come to mind. Later, assess what you wrote down.

Filter them to see which ones are really important to you. Eliminate vague goals (for example: to be happy) or goals that are too easy to achieve (for example: to continue being loved by mom). Choose clear goals that are inspiring to you.

**(2) Set time limits:**

Beside each goal set a date when each goal will be achieved.

Remind yourself about Peter Drucker's SMART criteria for setting goals: S-pecific, M-easurable, A-chievable, R-elevant, and T-ime-bound.

**(3) Revise your goals:**

Once you have your list, constantly check them to see if you can edit or improve them. Sometimes, you can ask advice from close friends and family but be careful who you ask. Many people are not goal oriented and may ridicule you or tell others of your personal goals.

Your goals should be treated like a personal matter and only shared with very special people who you know will support you no matter what.

#### **(4) Take action:**

Rebecca says, “Act now, talk later.” Doing something is better than not doing anything at all.

#### **(5) Reward yourself:**

It gives you a great feeling of accomplishment when you are able to tick items off your list as completed. The more items you tick off your list means the more successful you are in accomplishing your goals. As well, allow yourself a special indulgence when you complete a goal. Take yourself out for dinner or buy something you always wanted.

#### **(6) Make new goals:**

It is almost as enjoyable to accomplish goals as it is to think of new ones. Keep yourself excited about your life by constantly thinking up new goals and adding them to your list.

Napoleon Hill, who many call the father of personal success says, “Whatever the mind *can* conceive and *believe*, it *can* achieve.”

### **Successful and happy**

The late author, actress, and dancer Maya Angelou once said, “Success is liking yourself, liking what you do, and liking how you do it.”

Rebecca says happiness is a measure of success. If you’re happy after accomplishing the goals you set out to do, then you can consider yourself as truly successful.

In his best-selling book “Authentic Happiness,” Dr. Martin Seligman, former president of the American Psychological Association (APA) said mental health professionals needed to focus more on how to help people become happy.

Seligman said doctors should ask “How can we become happy” instead of “Why are we sad.”

Theologian and physician Albert Schweitzer said, “Success is not the key to happiness. *Happiness is the key to success.* If you love what you are doing, you will be successful.”

Author Patty Onderko wrote, “happy people are healthier, live longer and do more good for their families, businesses, communities and ultimately, the world.”

Ultimately, we define our own happiness and success.

Rebecca says, “You are responsible for your own future. Your goals will help you create the future that you want to have.”

There will be unforeseen obstacles and challenges along the way but your goals will help you keep moving ahead.

Eventually, everything will reach where you want to go and you will most likely achieve success greater than you imagined.

Lastly, remember that success does not have an end point, it is the journey.

## **SUMMARY**

### **“You and your goals”**

If you know how to set goals and achieve them, you will most likely be successful in life. If you believe it, you can achieve it.

You need to have goals that are clear and reasonable. Use the SMART criteria (S-pecific, M-easurable, A-chievable, R-elevant, and T-ime-bound) in creating your goals.

Your time writing and revising your goals should be thought of as a pleasurable part of your journey to success. Reward yourself when goals are achieved.

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are approximately 20 lines visible. The paper has a slight shadow on the right side, suggesting it's resting on a surface.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

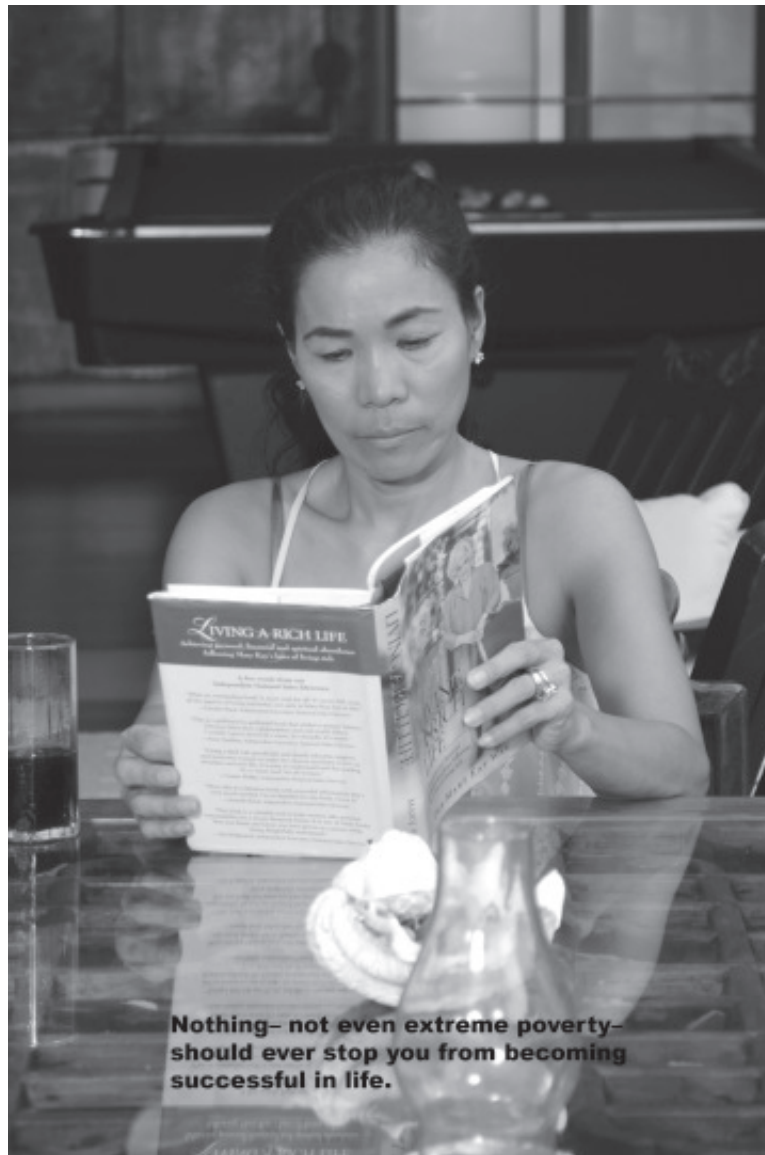
This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

This image shows a single sheet of white paper with horizontal blue or grey ruling lines, typical of notebook paper. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

**Rebecca Bustamante:  
Her journey to success**





**Nothing— not even extreme poverty—  
should ever stop you from becoming  
successful in life.**

## **Rebecca Bustamante's journey to success**

"Extreme poverty." That is how business leader Rebecca Bustamante summarizes her early life.

She was born into a desperately poor family of 11 children in Dasol, Pangasinan in northern Philippines. From as early as 7 years old, her mother arranged for Rebecca to work as a live-in servant for wealthier families.

It was hard to be put in other people's homes but her mother did it to ensure her daughter would have regular meals and could have school fees paid.

Rebecca says she was fortunate because most of the families who took her under their wings were kind and upright and taught her the importance of honesty, hard work, and perseverance.

Rebecca spent weekdays going to school and helping around the house afterwards. Then she would go home to her family on weekends.

Thus, early in life, she was exposed to lives of wealth and poverty. The stark difference made her wish for a better life for her family.

Rebecca is the seventh of 11 children. Their mother was a fish vendor and their father was unemployed.

When Rebecca was at home with her family, she helped her mother clean the house and was responsible for her younger siblings.

Rebecca recalls seeing the vast difference between her family and the rich family. Her employers had a nice house, beautiful clothes, and good food on the table.

On the other hand, she lived in a house that was falling down, wore clothes with holes in them, and had very little food to eat.

Rebecca says she woke every day with one objective, how to help her mother get enough food to feed the family today. They were never able to think about what to do next week or next month. The only thing on her and her mother's minds was to get enough food TODAY.

Rebecca says they did not even have milk for the infants and toddlers in their family. She had to feed them "am," the liquid that forms from washing rice grains before cooking.

At around 10 years old, Rebecca moved to the home of another rich family in their town, the home of the mayor. She was assigned to help out in the small store owned by the mayor's family. It was at this time that Rebecca discovered that she had a special talent for selling.

From her conversations with the mayor, Rebecca picked up the basics about running a business: managing a cash box, sales and inventory management.

On weekends when Rebecca was with her family, she got up early to sell pandesal, ice buko and ice candy. She also helped her mother sell fish in the public market. "I enjoyed selling very much," she recalls.

In high school, Rebecca moved to Bataan to live with her aunt who promised to send her to school. Bataan is about eight hours away by bus from Rebecca's hometown.

In Bataan, Rebecca became a working student. She worked at a factory making gloves during the day at the Export Processing Zone in Mariveles.

It was not easy for Rebecca to live far from her family, especially as she was very close to her mother.

Around the time when Rebecca was living in Bataan, her mother's health started to fail.

Rebecca's mother was diagnosed with cancer but the family had no means to pay for proper medical care.

Rebecca recalls how she and her older brother had to bring their dying mother to a government hospital that was four hours away from their house.

Having no money for bus transportation, they decided to use their tricycle to bring their mother to the hospital.

Rebecca becomes teary-eyed whenever she recalls their rough 4-hour journey. The ride was bumpy and dirty, adding to the sufferings of their mother who was already in severe pain from lung cancer and could hardly breathe.

Their mother did not utter a word of complaint but Rebecca knew she was in pain and she felt helpless, being unable to ease her mother's suffering.

In the hospital, Rebecca says she felt discrimination. She remembers how the doctors did not immediately attend to her mother because they had no money for medical treatment or medicines.

After a week in the hospital, Rebecca says the doctors told them to bring their mother home because there was nothing they could do for her. For Rebecca, this was the lowest point in her life. She wanted to hold on to her mother, she wanted to see her get better, but she could not do anything.

About three months after that hospital stay, their mother passed away. Rebecca was 18 years old at that time and was working as a cleaning lady for a small bank in their hometown.

Rebecca decided at that time that she had to do something so that they would never be too poor to afford basic medical care and treatment.

She asked the bank manager for help in obtaining a loan that would allow her to seek work as a domestic helper in Singapore.

This, she says, was a major turning point in her life. Going to Singapore allowed Rebecca to attend to the needs of her younger brothers and sisters and send them to school.

Rebecca also wanted to improve her own education and to attend school while working as a domestic helper in Singapore. When she first asked permission from her employer to study, she was told that she was there to work and not to study.

Without her employers' knowledge, she managed to study Accounting at the Open University of Singapore Institute of Management with the support of a progressively minded Singaporean teacher. For three years, she studied from 11:00 p.m. to 1:00 a.m. everyday. Her work day usually began at 5:00 a.m.

Rebecca says in Singapore, domestic helpers only had one day off a month. It was on her days off that she would report to her professor at the Open University of Singapore.

She convinced her professor to give her a month's load of assignments each time she went to school. Rebecca says she could not have finished the course without her professor's support.

She also remembers her professor telling her that she would become a millionaire someday because of her perseverance and diligence.

Rebecca says it was in Singapore that she became exposed to inspirational books and Dale Carnegie's "How To Stop Worrying and Start Living" became one of her favorites.

She read this book from cover to cover and was inspired to adopt a more positive outlook in life. Rebecca read many other books which she found whenever she accompanied her employer's children to the library.

By the time Rebecca finished her college certificate, she was ready for bigger things.

Rebecca says the next breakthrough in her life was immigrating to Canada. She began working as a nanny in Toronto.

Being one of the most multicultural cities in the world, Toronto was the perfect place for Rebecca. She thoroughly flourished in Canada and found that Canadians were very supportive to immigrants. She says, "in Canada people don't care where you are from, they only care about where you are going."

While working as a nanny in Toronto for almost four years, she pursued graduate studies in Accounting and Marketing at Ryerson University.

At the same time, a friend convinced her to try direct sales for a company selling high quality cookware. On the nights she wasn't studying, little Rebecca went around Toronto carrying large heavy suitcases of pots and pans to show people.

All those years selling on the street in her hometown paid off because she discovered people would actually buy from her. She became one of the company's top sales managers and won many sales awards including a free trip to Las Vegas.

When she received permanent residency, she put up her own recruitment company there called Hi-Q Recruitment to help other Filipinos come to Canada to get jobs.

When that slowed down, she went back to direct sales with a large cosmetics company. Working very hard, she was awarded Top Rookie Sales Director for North America, Top 10 Unit Sales (for each year of service) and Top 10 Personal Sales (for each year of service).

By age 27, all of her brothers and sisters in the Philippines had finished their schooling. Rebecca thought it was time to start her own life and to settle down. She wanted to get married but had no experience with men and how to find a husband. She asked for her friend's help in finding one who could pass her strict criteria.

Richard Mills was the one her friend introduced to her as he came from a great family and had a good education.

Richard recalls that he was surprised when Rebecca called him out of the blue. She told him she was calling because he had placed an advertisement on a dating column. Richard had never done so but he was pleased a lively girl had called him and wanted to talk. After a couple of conversations, Rebecca invited him to meet her at her fitness club for lunch.

"I thought she was very attractive," Mills said. "In the small town where I grew up, most of the girls were big and white. Rebecca was little and brown so she seemed very interesting and exotic. Plus she had an accent which always adds to a woman's appeal."

Richard didn't realize it at the time but he was a marked man. Once Rebecca had confirmed that he met all of her criteria for husband material, she resolved to do whatever was necessary to get him to marry her.

It was only a couple weeks after they met, that Rebecca first told him, "since we get along so well, don't you think we should get married right away?"

Richard says he almost fell over at her enthusiasm but there was no way he was going to agree to get married to someone he had just met. But Rebecca persevered and got him to agree to make a decision, one way or another, one year later.

When the one year mark came, the couple happened to be in the Philippines. It was Richard's first time in the country and his first time seeing how people live in the "third-world."

He says, "she knew she had an advantage being on her own turf so she nailed me and got me to agree to get married." For a while, he wondered if he was pushed to get married too early but he has never regretted his decision since.

It was later that Richard realized the similarities Rebecca had to his mother. "They are both immigrants to Canada, strictly Catholic and had sheltered family upbringings," he explains. He adds that "they are also both hard-working and very gullible."

It happened that the only Catholic church in Richard's hometown had a Filipino priest so they were able to have a true Filipino-Canadian wedding.

As Richard was not previously Catholic, he was fortunate that the Filipino priest spent a lot of time with him to fast-track his conversion to Catholicism in time for the wedding. They now have two sons, Chris and Alex.

In December 2000, the family decided to move to the Philippines temporarily, at first, and it became permanent over time. The couple set up an executive recruitment firm, Chalre Associates and in 2009, they launched their corporate social responsibility project: the prestigious "Asia CEO Awards."

If she could choose, Rebecca would have liked to see her sons grow up in Canada but she says Richard fell in love with the Philippines and Filipinos.

She says Richard believes they could do so much good in the Philippines and have a much bigger impact on the lives of the people here than in Canada.

“Rebecca’s dream and my dream is that she can act as an inspiration to younger people,” Richard says, adding that they hope “to travel around the Philippines giving her message of hope and hard work to high school and college students, and even the younger students as well.”

Describing their mother as “very down to earth and very caring,” their son Chris says, “I know that she’ll always be there for me even if something bad happens. I know that she’ll always be there to support me in whatever profession I choose.”

Their younger son, Alex, says their mother is very straightforward and hardworking. Although she has average skills, she has the “motivation to work hard and turn herself into something amazing.”

## Rebecca Bustamante and her family



Rebecca and Richard have two sons, Chris, the elder (left, top photo) and Alex. Even though Richard is from Canada, he and his family call the Philippines their home.

Chris plans to take up sales and marketing in college while Alex wants to pursue a career in engineering.







Rebecca is the seventh of eleven siblings. Her sisters (from left):

Her brothers (middle photos):

(Below) Richard, Rebecca and their kids pose with relatives during one of the clan's out-of-town vacations.





For Rebecca, family reunions are times to catch up and relax with her loved ones.

(Clockwise from top left) Richard's parents, Mr. and Mrs. Mills, give an *aguinaldo* or Christmas gift during a visit to the Philippines. Chris tries to solve a puzzle while younger sibling Alex horsies around with his uncle and cousins. Enjoying a light moment with her brother and Mrs. Mills, Rebecca, her kids, nephews and nieces experience Boracay's white-sand beach.



The annual Asia CEO Awards is a brainchild of Richard and Rebecca. It recognizes the exemplary performance of Asian business leaders. Behind the scene, Rebecca organizes and plans the event. On-stage, she hosts with Richard and rubs elbows with Asia's business elite.



Rebecca believes in giving back, especially to the youth of the Philippines.

(Clockwise from top left)  
A participant in one of her lectures shows her appreciation. Rebecca receives a plaque during one of her talks to marginalized students. College students in Manila listen attentively. A lecture participant asks for Rebecca's opinion.





My proudest moments are seeing my family  
move up in life after experiencing extreme poverty.



## Asia CEO Awards

The Asia CEO Awards began as a corporate social responsibility project of Chalré Associates, a multinational recruitment firm for senior management executive positions.

Rebecca Bustamante founded Chalre Associates with her husband Richard Mills in 2005. Four years later, they also set up the Asia CEO Forum, now the largest business forum in the Philippines.

The forum, attended by senior business leaders active in Philippines and throughout the Asia Pacific region, aims to promote the Philippines as a premier business destination.

It is supported by an alliance of Filipino and foreign business professionals who are committed to encouraging international groups to invest in the Philippines.

Rebecca says she and Richard firmly believe in the work ethic of Filipinos. She was thus frustrated to hear negative comments about Filipinos while she was living abroad.

For her, the Asia CEO Forum is a way of promoting “the positive side of the Philippines.”

Richard says, “Philippines has a good story to tell. We thought that by having events and featuring people doing amazing things in Philippines, whether they were Filipinos or foreigners, we could promote the country.”

He says the primary message they wanted to share was “if others can be successful here, then you can too.”

Rebecca says the first executive featured in the Asia CEO Forum was Chris Duncan-Webb, former president and CEO of **AIG** Business Processing who was a strong believer in the country and its people.

The first event was held at the Tower Club and attracted 120 people. As the years went by, the number of attendees has grown, making it necessary to transfer the venue of the forum to the major hotels in the city center.

Their wide network allows them to feature leaders of various major industries in the Philippines.

A year after putting up the Asia CEO Forum, Rebecca and Richard saw the need to hold the Asia CEO Awards.

Rebecca says they hoped to promote the Philippines as a premier business destination in Asia and call attention to Filipino achievers.

Rebecca says the first Asia CEO Awards at Dusit Hotel in 2010 drew a crowd of about 350 and this figure was almost doubled the following year. Upwards of a thousand people now attend the Asia CEO Awards every year in November.

The award categories as of 2014 include:

- KPMG Executive Leadership Team of the Year
- Meralco Top Employer of the Year
- Smart Enterprise Global Filipino Executive of the Year
- Jones Lang LaSalle Expatriate Executive of the Year
- NEC Quality Company of the Year
- SHORE Solutions Most Innovative Company of the Year
- SPi Global Young Leader of the Year
- FirstCarbon Solutions Green Company of the Year
- CSR Company of the Year
- Security Bank Corporate Governance Company of the Year
- Oracle Technology Company of the Year
- Philippine Airlines Hospitality Destination of the Year

**Richard says, “intense international interest in Philippines as a premier business destination continues to grow.”**

“I think the opportunities in the Philippines are quite good. It’s one of the fastest growing countries in the world,” he says.

Rebecca says the Philippines is one of the rising stars of Asia when it comes to economic developments.

She hopes that the Asia CEO Forum would help pave the way for the Philippines to excel in the business world.



How a domestic helper beat the odds  
and became a CEO

REBECCA BUSTAMANTE

**Rebecca Bustamante: Maid to Made**

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## Rebecca Bustamante: Maid to Made

### ABOUT THE AUTHORS AND EDITOR



**REBECCA BUSTAMANTE** is the founder of Chalre Associates Executive Search and President of Asia CEO Awards, the country's largest business awards event and Asia CEO Forum, the nation's largest regular business event. Some of the many awards she received included: Top Rookie Sales Director for North America of Mary Kay Ash Cosmetics, Top 10 Personal Sales Award Canada for each year of service. Rebecca has been a developer of talent for many years. Since relocating to Philippines in 2000 to start her own business, she has conducted training seminars for groups of up to 150 people. She is a training consultant for the Canadian Embassy in Philippines and companies such as Puerto Azul, Day's Inn Hotel, City Garden Hotel, Tagaytay Highlands, Edsa Shangri La, Hyatt Hotel, Heritage Hotel, De la Salle University, De la Salle Hospital, Diamond Hotel, and Planters Bank, among others.



**VERONICA VELARDE-PULUMBARIT** is a veteran journalist with over 23 years of experience as a writer and editor. A journalism graduate of the University of the Philippines in Diliman, Quezon City, she has been an editor-in-chief of various magazines; deputy editor of an international news agency; editor for an economic think-tank, and news section editor for GMA News Online. She is currently a correspondent for news sites in the Philippines and abroad, including GMA News and Public Affairs-TV.



**RICHARD MILLS'** extensive career in Executive Search includes 12 years working throughout Asia and nine years in North America. He is Chairman of Asia CEO Awards and Chairman of Asia CEO Forum. Richard has an Honours Bachelor of Science degree from the University of Waterloo, Canada's most prominent technical post-secondary institution. He possesses the designation of Chartered Financial Analyst from the CFA Institute with its world headquarters in Charlottesville, VA, USA. He is a columnist for international publications. He is author of "Hiring Leaders" the most comprehensive guidebooks for executive managers building businesses in Asia. He is also co-founder and current Chairman of the International ICT Awards, the largest event of its kind in Southeast Asia for the booming Business Process Outsourcing (BPO) sector.

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### PHOTO CREDITS

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There's only one you.  
Offer your best to the world.



Rebecca Bustamante was born into extreme poverty.

She had to work as a maid in the Philippines and abroad but she rose to become president of her own multinational executive recruitment firm, Chalre Associates.

She is also the president of the Asia CEO Awards, one of the largest business awards events in Southeast Asia.

Rebecca wants to share with you her story: how she beat the odds because she believes that with hard work, honesty, determination and perseverance, every person, rich or poor, can do well in life.



Rebecca Bustamante with her husband Richard Mills