

CUSTOMER TESTIMONIAL

Puebla's Kitchen



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THEIR STORY

Teresa Puebla and her husband Ofelio owned a small Mexican restaurant in Beloit, Wis., but it was becoming difficult to stay profitable, especially after the General Motors plant in neighboring Janesville closed down.

"Our restaurant was located in a strip mall and the rent kept going up and up," said Teresa. "We were already competing with three other Mexican restaurants in town, and when the GM plant closed, we lost a lot of business."

One day, Teresa's cousin, who lives in Hartford, mentioned that a longstanding Hartford business with a great location right off of Main Street had closed and the space was available for rent. This got Teresa thinking.

"There were no Mexican restaurants in Hartford at the time and I thought, 'How come there isn't a Mexican place? Maybe it's because people don't want one there. Will the community welcome us?'"

Teresa even called the city to inquire if residents would like a Mexican restaurant in town. "I introduced myself and explained that I ran a small restaurant in Beloit and was interested in opening one in Hartford. I spoke to a woman and asked her for her thoughts and she said, 'Yes, I think Hartford would like it very much to have a Mexican restaurant!'"

There were other benefits to relocating to Hartford, too — namely, double the space for the same rent.

Teresa and Ofelio decided if it was meant to be, everything would work out.

"And somehow, everything just fell into place."

THE CHALLENGE

After making the decision to open the Hartford restaurant, Teresa and Ofelio got to work. While Teresa was in Hartford getting the new location ready, Ofelio stayed in Beloit where they were under lease for another year and a half.

"There were many days I wondered, 'What did I do?'" Teresa said. "It was so hard. The new building needed so much work and with Ofelio in Beloit, it was really just me and a few other family members working to get the Hartford restaurant ready."

Puebla's Kitchen opened in Hartford in November 2008. Teresa recalls how they were down to their last \$350 the week before opening. But, she believed in their traditional family recipes and the food they were offering.

"I knew the product was good and being in Hartford felt like the right thing to do," Teresa said. "We don't even know how we did it, it just worked. God puts us where he wants us and makes it work."

THE SOLUTION

For the last 13 years, Puebla's Kitchen has been a beloved fixture in Hartford and the greater Washington County community, serving well-known things like tacos, burritos, enchiladas, chimichangas, quesadillas and nachos. Puebla's also serves traditional Mexican food including pozole, birria, huaraches, menudo, chile rellenos and tamales (a Christmas-time favorite). Some of the items are served on a limited basis and have developed a cult-like following among customers.





Teresa's goal is for customers to feel like friends and family, and she strives to provide the highest quality food.

"We are family-owned and family-run and I want customers to get to know us as a family and become part of our family," Teresa said. "I don't want to be a stuffy restaurant."

In 2017, the building owner informed Teresa that he intended to sell the building.

"It was a nerve-wracking time because we didn't know if the new owner would want our restaurant or if we would have to move," Teresa said. "And even if we could stay, I worried that the new owner would keep raising our rent."

Teresa and Ofelio began thinking about their options and wondered what it would take for them to buy the building, but they were intimidated by the process. A long-time customer suggested Teresa speak to Forte Bank.

"My customer said, 'They're a community bank. Just see where it goes,'" said Teresa.

When Teresa reached out to Forte Bank, she was immediately put at ease.

"Forte Bank made the purchase process so straightforward and easy," said Teresa. **"Unlike other banks, Forte Bank goes out of its way to help you succeed. They are truly there to help you. I am so grateful to them."**

Forte Bank also helped Puebla's Kitchen obtain a Payment Protection Program (PPP) loan during the COVID-19 pandemic, and Teresa and Ofelio have utilized the bank's investment services for financial and tax planning.

For Teresa, owning a restaurant is her greatest accomplishment, and being able to purchase the building was beyond her imagination.

"I began working at a young age and I fell in love with the restaurant industry," said Teresa. "I have worked every type of job in a restaurant, so owning my own restaurant is a huge accomplishment. But never in my life did I think we would own a building. We are not just business owners, but building owners. It's a great feeling. We've worked so hard these years and it was worth the tears and sweat."

Teresa believes the secret to their success is who they have by their side. Teresa and Ofelio's kids all have worked in the restaurant along with other various family members.

"We are from a big family," said Teresa. "I have more than 100 on my mom's side, and we were taught family is the most important thing."

Teresa's high value on family relationships is part of why she felt so connected to Forte Bank.

"The way I feel with Forte is they've taken me in like part of the family, and they go out of their way to help their family members," said Teresa. "I know I can depend on them, and I have. I will call and talk through my thoughts and they've always helped me."

Teresa sees a long future for Puebla's Kitchen in Hartford. She and Ofelio are updating the building one project at a time and hope to transform an additional room in the restaurant for a private party room.

"We hope to be in Hartford for a long time," said Teresa. I'm very grateful for all our customers and to the people of Hartford. Our customers always come through for us."



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