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Leading Ladies: Interviews with Inspiring Women

Ann-Christine Westerlund (Anki), Founder of Westmusa, Inc

From Expat to Immigrant and Successful Entrepreneur in New York City

I first met Ann-Christine Westerlund, or Anki as we call her, as a young immigrant to the US. I had recently immigrated and settled into New York City with my American boyfriend. I was looking to make some new friends and had heard of the recently-formed Finnish-American Women's Network (FAWN), so I eagerly joined one of their networking events in the fall of 1999.

That's where I met Anki, a diminutive and modest powerhouse of a networker and professional. It seemed that she knew everyone, and still does, of the Nordic community in the USA. We soon learned that we both hailed from the Swedish-speaking minority of Finland, she from Karis, close to Helsinki, in the south, and I from Karleby, a moderately-sized town on the West Coast further up north, in the farming and shipping region of *Ostrobothnia*.

We soon embarked on several projects together; we both served on the Board of the Swedish Women's Educational Association International – NY Chapter; we founded an Investment Club for Women in the hey-day of day-trading with the purpose of learning how to analyze investment opportunities, stocks and bonds; we founded a new organization called New York's Finlands Svenskar (NYFS) for the Swedish -speaking Finns of New York, celebrating our cultural heritage through author visits and parties; and, we also both served on the Board of the Finnish-American Chamber of Commerce – New York, her service more illustrious than mine, though. She has served as President, Vice President, and Treasurer throughout the years.

Today we met to discuss her successful career as an immigrant and woman business owner for 25 years, in

the most competitive of markets, New York City and the USA.



Anki founded [Westmusa, Inc](http://www.westmusa.com) – an international tax advising and accounting firm specializing in American and European corporations in a wide range of industries – after having a successful career as a Partner with Ernst & Young (EY), in both Finland and the USA.

She had moved to the US office of Ernst and Young in 1990 on her own initiative looking for new professional challenges and opportunities.

However, by the end of her assignment when it was time to return to Finland, she felt a strong desire to stay. She had met Mousa, who would become her husband, closest advisor and strongest supporter, and EY had offered to sponsor her a Green Card. She decided to take the opportunity and stayed and became an entrepreneur. The year was 1993.



Where did you find the courage to take such a risk, and what was the reaction in Finland among your family and friends?

I never thought of starting my own business in Finland. It just was not something that was encouraged especially since I had a successful career with Ernst & Young. I never considered myself as an entrepreneur. When you grow up in a small community you soon get boxed-in to a certain identity formed by the perceptions and expectations of others and yourself. I was a serious student, a big reader (I read the most books in the local library one year) and a good runner. I used to beat the local boys in races, so much so that they told me not to race them again.

Reading opened new worlds to me and fed my curiosity as did the stories of early local immigrants to the USA. As a child I remember my father signing the song [“Take me to Broadway”](#), it tickled my imagination. Visiting the US at some point was an early goal.

Since my initial assignment with EY was for two years only and I knew I could always return to Finland, the risk did not seem that big. I had a job to return to in

Helsinki. And indeed, my first assignment to North Carolina was not easy, culturally and socially. I did not fit in. So, I transferred to the New York Office.

My family and friends expected me to return and some thought I was making a big mistake leaving a stable career for an uncertain future as an entrepreneur and as a wife of a fellow immigrant, albeit from a very different culture, Egypt. They kept on asking - how are you going to manage? My father, who had always supported me, welcomed Mousa with open arms into our family, but he was also concerned about my career. I stayed my course though. Since I had already taken a risk moving to the USA, the second step, staying and starting my own business, did not seem as big a risk and now I had the support of my husband Mousa. Today I feel very proud of my success.

Contrary to my experience in Finland in the early 1990s, Americans encourage and admire entrepreneurs. When asked, Americans would proudly introduce themselves as having their own business. This encouraged also me and as I grew into my role, I too felt pride and a sense of accomplishment introducing myself as a business owner.

What is your secret to success in such a competitive market?

Hard work, being client oriented, and prioritizing professionalism. Starting your own business means you will have to be prepared to do everything, at least in the beginning. It is not a 9-5 job. Having people you can rely upon for support and encouragement and advice makes a difference. In the USA networking is extremely important, go out there and meet people. Finally, you need to know the rules, so you know how to play the game. What I mean is that you need to know the legal aspects of registering and running a business, the policies that guide your work and, of course, the tax laws. Be culturally curious.

Find your niche! Communicate with clarity. My language skills have made the difference for me. Someone once commented on my ability to switch between English, Swedish and Finnish, seemingly effortlessly, during a conversation. It has helped me build trusting client relationships as has my expertise in the American, Finnish and Swedish business climate and tax laws.

You also need to know what your goals are. What you want. I always knew I wanted to run a small boutique firm specializing in excellent client service.



What characteristics or traits do you need to succeed as an immigrant and entrepreneur in New York City?

You need persistence and self-confidence. I have always been somewhat shy but moving to the USA allowed me to reinvent myself and grow. I am someone who always looks for opportunities to learn and grow. You must be comfortable with risk, or controlled risk. Have an optimistic attitude. Also, you need to be able to handle setbacks and disappointments and have a long-term vision. Don't give up. Doing business in the USA is different from doing business in Finland, or somewhere else. Thus, learn to understand the culture you are in.

If someone told me that one day, I would move to the USA to start and run a successful business, I would not have believed them. I would like to tell myself from 25 years ago to believe in yourself, be more confident and proactive, take risks, and, work hard. You will succeed.

Does being a woman and entrepreneur bring any certain challenges or benefits?

I never thought that being a woman somehow made me different. I am used to working with men, I grew up playing with boys. I think it is important to not be afraid to take charge, to use your skills and knowledge. At the end of the day it is about who gets the job done.

How about overcoming challenges? What has helped you?

Accept the problem. Don't try to avoid it. Then look for solutions and ask for help from others. Give yourself the time you need to resolve it and move on. Mousa passed

away last year just before tax season. It was very difficult and still is not easy. I had to focus on getting the job done, regardless of my grief. What I learned was to prioritize, delegate and let go. I did lose some clients in the process, but it was important for me to take the time I needed to grieve, recover and heal. I traveled a lot and learned to do things differently, to run my business in a new way.

I realized the importance of having staff and advisors to rely upon and face problems quickly. Do not let them linger and grow. Today business is strong, and I am excited to meet new clients and help foreign businesses establish themselves in New York City and the USA.

Anki has called New York City and Broadway her home for over 25 years. If you are lucky you might catch her on the enormous Nasdaq screen high above Broadway living the song her father sang for her as a child: *Hey mister taxi driver, take me to Broadway, the wonderful Broadway, that razzle dazzle part of New York...*



Ann-Christine with Victor Westerlund, her nephew who works as an Accountant for Westmusa Inc, and his fiancée Bettina Korhonen during a Nasdaq event celebrating Finnish healthcare company Terveystalo.