

Jacqueline Dascal Chariff on using her entrepreneurial spirit

‘I just thrive on creating new things’

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Jacqueline Dascal Chariff has always been an entrepreneur, whether it was selling mobile phones at her father’s company, starting a business in her parents’ house or approaching banking with an innovative lens.

She took over as chairman of Continental National Bank after her father, bank founder Charles Dascal, passed away in 2013. She had served 10 years on the bank’s board. She brought her entrepreneurial spirit to banking, leading the charge to refresh CNB’s image by opening new branches, making cuts where needed and re-emphasizing the importance of virtual and mobile banking.

The Dascal family arrived in Miami from Cuba when Dascal Chariff was a youngster. The family lived in a duplex off 27th Avenue in Little Havana, not far from Continental National Bank’s eventual offices.

What was Little Havana like when you first arrived in Miami? Flying cockroaches. I haven’t seen one in a very long time. But really, Little Havana was great. We lived with my grandparents.



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Jacqueline Dascal Chariff took over as chairman after serving 10 years on Continental National Bank’s board.

Your dad arrived in Miami from Cuba with very little, and then built up a business. What did you learn from watching him? I totally absorbed his drive. He used to travel a lot to Asia, Japan. He had an electronics company, and did that for many years. He also founded South Motors. He had always been an electronics whiz and visionary, and at home we would always have the latest and greatest. One of my first jobs was selling people mobile phones. My first month, I sold 50 phones. It became a very successful company, and he partnered with Knight Ridder, Armando Codina and more.

Your first business? At 21, out of my room – everybody starts a business out of their garage, but I didn't, I was in my parents' house – I started an imprint, promotional imprinted items. I installed my own line there and I started visiting different clients, selling them notepads, those big square cubes of notes, pens, key chains – all of that promotional stuff. That went great. Limited overhead, just a phone line.

How have the sales tactics you learned in your first couple of jobs helped you in your career? When I was younger, I would read these books; I'll never forget reading Donald Trump's book way back when. One thing that stuck with me is that it's just as easy to do a very big deal as [it is to do] a very small deal; the headaches are the same.

What keeps you so interested in so many different things? I just thrive on creating new things and being innovative. You'd think – as my daughter would say – “just chill,” but I can't. It's just innate in me.

What's your next venture? I'm working on an app. I was having lunch with a friend, and he was talking about apps. Two days later, it comes to me: I know what the app is. I can't give you the details. I wanted something to get my daughter involved at a very young age.

What do you wish you could go back and tell your younger self? I have no regrets. I've lived such an amazing life. In life, depending on your persona, it's how you internalize your experiences. I'm a very positive person. I always think the glass is half full, or really full. As an entrepreneur, you have downfalls, but I get back up. I never let defeat bring me down. It's just a lesson.

What was your path to Continental? My dad had always wanted to get me involved in the bank. I resisted. He always said to me, “One day, you’re going to take over, Jackie.” After 10 years on the board, I learned how to use what I know ... to help the bank grow. When I commit to something, I commit; I don’t do it as a hobby. I took over a little more than two years ago and ... we’ve tripled our profitability.

How does an entrepreneurial spirit benefit banking? We’re finding a way to use my entrepreneurial spirit, like with our new Grow Program. That is something we can use my passion [for] and teach young entrepreneurs how to bring their business to the next level. It’s an advantage within banking, because Continental’s forte is small-business owners.

What can we expect in South Florida banking? Consolidation has become commonplace. For many entities, it has become the only way to survive. In our case, we’re growing organically and we’re growing very strongly.

Jacqueline Dascal Chariff

Age: 56

Born: Havana, Cuba

Residence: Miami Beach

Current position: Chairman, Continental National Bank

Current board: Amigos for Kids

Education: Florida International University

Nina Lincoff
Reporter
South Florida Business Journal

