

Scott Alvarez and Joe Fernandez

New Port Richey, Florida



Guardian Memorial Reefs

Learn about Florida Entrepreneur Scott Alvarez and Joe Fernandez:

For Scott Alvarez and Joe Fernandez, Founders of Guardian Memorial Reefs, honoring a loved one while protecting and preserving the environment go hand-in-hand. From the original idea – conceived six years ago – to the official launch of the business in March 2020, Scott and Joe shared the story behind their entrepreneurial journey and why their low-cost alternative to traditional burial methods is gaining momentum.

“The idea first started when my dad passed away in 2012,” Scott said. “He wanted a memorial constructed for himself, but there were only two companies to choose from. We didn’t like the options with one and the other was out of our price range. That’s when I decided to figure it out on my own.”

Scott, who was born and raised in the Tampa Bay area, has spent his entire professional career in the mortgage business. In fact, at one point, at the age of 19, he was the youngest mortgage broker in the state.

Several years after his father's death, Scott attempted to start the business on his own, but quickly realized he needed a partner.

Fortunately, he had just the right person in mind.

"Joe and I have been friends for a while," Scott said. "We're also avid fishermen, free divers, boaters and water people."

Joe Fernandez was born in New York City, but relocated to Pinellas County in high school. He attended St. Pete College and, for the past 36 years, has worked for Pinellas County's Solid Waste Department as a Program Manager. As Joe shared, for reasons beyond common interests and hobbies, the partnership was ideal.

"The department I work with manages the artificial reef program," he said. "I've been involved with the placement of concrete tetrahedrons – used to attract fish – and the sinking of tug boats and barges to create new marine habitats. I also monitored ground, surface, and potable water and understand the potential hazards that can come with traditional burials and concrete vaults that leak. What we're doing is a perfect alternative to traditional methods that take up valuable land.

We're also creating new habitats for marine animals."

With their combined interests, connections and skill sets, Scott and Joe put the wheels in motion and got to work on creating a beautiful, low cost and environmentally-friendly way to honor deceased loved ones.

"We both utilized our connections to get the word out," Joe said. "I now

have connections with funeral homes and a friend that owns one. Scott, through the contacts he's made in the mortgage business, also has made connections with funeral homes and crematories. He connected us with others in the industry and the word got out pretty quickly."

Joe added, "We also went through Pasco County's SMARTStart program. It was a wonderful opportunity to get our feet wet and to learn about all the different aspects of starting and running a business. They brought in professionals in accounting and law and it really opened our eyes to what we needed to focus on. It also gave us several new contacts."

For families interested in using Guardian Memorial Reefs' services, the process is simple. Planning can take place well before a loved one passes away. The client or a family member would choose from one of four memorial statues on hand or they can design a memorial with Guardian's contracted artist. Each contains a water-tight compartment for ashes, pictures and other keepsakes. The Army Corps of Engineers would then determine where the memorial would be placed.

"We have five available quadrants to place our memorials," Scott said. "Based on feasibility studies and where they want to create new marine habitats, the Army Corps of Engineers tells us exactly where to place them. Once the memorial is completed and the site established, the family receives a boat trip to the site, detailed coordinates and a professional grade photo to capture the experience."

Scott added, "What we and others like about our method is that, not only is it a great alternative to traditional burials, but it also gives those choosing cremation a way to do something with the ashes. Most people

just leave them on the mantle and scattering them in the ocean – within 3 miles of shore – is technically illegal.”

Besides the many positive benefits already mentioned, Scott and Joe stressed the affordability and the ease of the entire experience.

“It’s about a quarter of the cost compared to a traditional burial,” Scott said. “Even though it’s a lot less expensive, it’s still a bill that comes at the worst point in your life. For that reason, we make the process as easy and as smooth as possible. We also make sure our families never feel pressure by us to move forward.”

Looking ahead, Scott and Joe are focused on growing their business and helping as many families as possible deal with a difficult situation. “We want the family to heal and this is a good way to do that,” Joe said. “It’s also awesome to see the final habitat that’s created.”

Scott added, “In terms of future goals, we’re also focused on opening territories along Florida’s east coast and eventually all the way up the eastern seaboard. We’re 100% confident we’ll get the Army Corps of Engineer’s blessing. What we’re doing is beneficial for everyone involved.”

What advice do Scott and Joe have for aspiring entrepreneurs? “You have to be prepared to accept rejection and be amendable to change,” Scott said. “Also, know that not succeeding in your first attempt does not mean it’s a failure – you’re just learning one way that doesn’t work.

Most importantly, you have to be willing to pay the price to see it through.”

Joe added, “Start small and don’t make a major investment right off the bat. Also, create a business plan to follow and have patience.” Additionally, ask for assistance from your local government. In our area there are mentors that have different experiences which can assist you with creating a business plan, evaluating your business needs and experts in the different aspects of your business.”

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