



**CHAT ROOM NOTES –
Thursday, July 30th 2020 –**

**THE WAY FORWARD FOR SMALL AND
LATINO BUSINESSES
*EL CAMINO A SEGUIR***

DIALOGUE #10

00:24:18 Dr. Paul V. Montesino: Buongiorno

00:34:33 Alberto Calvo: Welcome everyone!! My name is Alberto Calvo and I work with Nader Acevedo from the Institute. You can contact us at (781) 808-7621 y e-mail <abcalvo@stopandcompare.net

00:37:28 Frances Martinez: Saludos, Frances Martinez - North Shore Latino Business Association - 781-596-8300 / 781-704-4246 Email: nslatinobusinessasso@comcast.net ¡A Sus Ordenes!

00:39:30 Alberto Calvo: Are restaurants having success in outside dinning? Are people afraid.

00:41:33 Alberto Calvo: There are delivery companies such as GrubHub y otros que pueden usar.

00:43:43 Sergio Espinoza: Restaurants are having success in outside dining. for now when the weather is nice it is the only way many people are going out to eat.

00:44:50 Sergio Espinoza: Grub hub & uber eats are a great option but you have to be ready to take a loss of 25 - 30 % if you maintain your normal prices.

00:45:14 Alberto Calvo: The challenge is to gain customer confidence so that they feel safe. A Massachusetts survey pointed this out.

00:47:38 Dr. Paul V. Montesino: I sell only my published books and through Amazon.

00:51:01 Sergio Espinoza: yes, customer confidence is key. Once we create that confidence the next phase is re-creating the same or better customer experience.



00:53:48 Vivian Iannotti: Curious to know how service businesses are doing like beauty/nail salons etc. Hard to pivot there.

00:55:31 Emi Escobar: Can we get a link to the strategies he mentioned?

01:00:44 Yuban BusinessFitness.Us/2020: BusinessFitness.Us/2020

01:02:25 Sergio Espinoza: Sergio M. EspinozaWe Serve Safely Inc. Food Service Consultants.Espinoza@WeServeSafely.comwww.weservesafely.comSocial Media: Facebook, Instagram, twitter, LinkedIn = @WeServeSafely

01:02:46 Jorge Andrade: Good Morning Everyone,

01:05:25 Jorge Andrade: Jorge Andrade, Business Banking Relationship Manager at Eastern Bank. At Eastern we are here to support our communities. Please call me with any questions. I work with clients in providing capital to their business needs. I also help clients make their everyday banking easier.

01:07:03 Jorge Andrade: if you have vendors with accounts payable, we are seeing some vendors extending terms because of the pandemic.

01:12:36 Jorge Pagan-Ramos, ATP-Tax Preparer: tenemos q ver q el clima va empezar a cambiar pronto de Verano al frio y esos tipos de negocios no podran usar outdoor places.

01:13:18 Sergio Espinoza: A great revenue option for restaurants is whole sale. Una gran oportunidad para ventas adicional es al por mayor.

01:14:59 Jorge Andrade: yes please share the details on the event on tuesday

01:15:10 Frances Martinez: Survey/Encuesta: <https://www.massincpolling.com/the-topline/bcnmbcqj7vkf5dryq0icgjvvurucz5>

01:16:39 Frances Martinez: Acompaños: The North Shore Latino Business Association Welcome you to Inform Yourself Via Zoom –

Les da las bienvenidas a Informase Por Via Zoom

“Small Business Strong”

Tuesday-Martes 08/04/2020 @ 10:00 AM

HELPING MASSACHUSETTS BUSINESSES-ASISTIENDO LOS COMERCIOS DE MASSACHUSETTS

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01:16:41 Jorge Andrade: Just an FYI, SBA did come out with additional forgiveness details. there is an application en espanol. Eastern Bank is working with our partner to have our platform launch the 2nd week of August to accept PPP loan forgiveness. more to come

01:20:39 Alberto Luna: Don Alberto y Nader. Pienso que otras estrategias que tememos que implementar es la asociatividad, porque muchos negocios no van a poder abrir. Disculpen pero tengo microfono en mi computador

01:22:28 Alberto Luna: Lo que dice Gregoria viene al caso de lo que estoy diciendo la Asociatividad

01:27:28 Jorge Andrade: I have seen in my experience with the PPP and other Loan request the lack of income that is being showed by a lot of community member in their tax returns that does not allow them to qualify for any amount. I hope our CPA's/Tax experts continues on the education of our community members. this is a difficult conversation but something that needs to happen

01:32:30 Alberto Calvo: Muchas gracias por su asistencia.