

*Levante Su Empresa Durante el Coronavirus – Serie de Dialogos*

# **NAVEGANDO LAS AYUDAS DEL GOBIERNO Y LA REAPERTURA DE SU EMPRESA EN LA EPOCA DEL CORONAVIRUS**

***Dialogo #6***

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Presented by:  
Nader Acevedo  
Alberto Calvo

Junio 4, 2020 (9AM to 10:15AM)

Hispanic-American Institute

**Hispanic-American Institute**

126 Washington St. - Boston – Massachusetts 02136

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[www.hainst.org](http://www.hainst.org)





# Nader Acevedo

*Vicepresidente Ejecutivo  
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# About the Hispanic-American Institute

- Formed in 1995
- Offices in
  - Boston, MA (incorporated)
  - Albuquerque, NM
  - San Juan, PR
- Over \$ 3 million in Grants awarded by Local, State and Federal agencies.
- Initiatives
  - Healthy Food and Wellness
  - Financing and Technical Assistance
  - Puerto Rico Disaster Recovery

## Our Mission

The Institute promotes social, educational, and economic development of Hispanic communities in in the continental United States, Puerto Rico, and Latin America. We actively address major issues impacting those populations, including access to sound nutrition and wellness, higher education, and economic opportunity.



# GRACIAS A NUESTROS PATROCINADORES



# PROGRAMA

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- Massachusetts
- New York
- Puerto Rico



# Frances Martinez

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# Prof. Jared Nicholson

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# Ayuda Legal Gratis Para Empresas Pequeñas

**Northeastern  
University  
Escuela de Leyes**



EL EDIC/LYNN Y "NORTHEASTERN UNIVERSITY SCHOOL OF  
LAW" OFRECEN:

## MESA DE AYUDA LEGAL PARA EMPRESAS PEQUEÑAS DE LYNN

**Citas de media hora estarán disponible por video o teléfono en español:**

**Regístrate aquí: [bit.ly/NUCBC-ES](https://bit.ly/NUCBC-ES)**

Estudiantes de derecho de Northeastern ofrecerán "horas de oficina" gratuitas para empresas pequeñas con preguntas legales. Los temas pueden incluir preguntas sobre los protocolos de COVID-19, solicitudes de asistencia financiera y los contratos de arrendamientos comerciales.

Contacto: **Jared Nicholson**, Director, Northeastern Community Business Clinic  
[ja.nicholson@northeastern.edu](mailto:ja.nicholson@northeastern.edu); (617) 780-6747



# Contratos de Arrendamiento

- [..\..\..\OneDrive\CORONA VIRUS TOOL KIT\Commercial Leases During COVID-19 - Northeastern CBC.pdf](#)
- [..\..\..\OneDrive\CORONA VIRUS TOOL KIT\Contratos De Arrendamiento Durante COVID-19 - Northeastern CBC.pdf](#)



**Alberto Calvo**

***Co-Owner***

***Stop and Compare Supermarkets***

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# RECURSOS DISPONIBLES PARA RE-ABRIR

## ➤ Ayuda Para Comprar equipos de proteccion (PPE)

➤ Lawyers for Civil Rights / Tufts Health Plan

<https://docs.google.com/forms/d/e/1FAIpQLScC7wrluXat4FTFB9RojO-ToDPmuzl048oHpbAX7p5q81BNRw/viewform>

## ➤ Guias a seguir en espanol para establecimientos

<https://www.mass.gov/doc/plan-de-control-covid-19-covid-19-control-plan-espanol/download>

<https://www.mass.gov/doc/importante-compliance-attestation-poster-espanol/download>

## ➤ Guias a seguir en espanol para empleados

<https://www.mass.gov/doc/reglas-para-mantener-te-seguro-en-el-trabajo-worker-poster-espanol/download>

## ➤ Guias a seguir para Salones de Belleza y Barberias

<https://www.mass.gov/lists/safety-standards-for-hair-salons-and-barbershops>

# RECURSOS DISPONIBLES PARA REABRIR

## ► Gobierno del Estado

*Guías para reabrir su negocio:*

<https://www.mass.gov/doc/guia-para-empleados-employer-poster-espanol/download>

<https://www.mass.gov/doc/plan-de-control-covid-19-covid-19-control-plan-espanol/download>

<https://www.mass.gov/doc/importante-compliance-attestation-poster-espanol/download>

<https://www.mass.gov/lists/safety-standards-for-hair-salons-and-barbershops>

<https://www.mass.gov/doc/reglas-para-mantener-te-seguro-en-el-trabajo-worker-poster-espanol/download>

# Hispanic-American Institute

- **ONE-ON-ONE COUNSELING (FREE OF CHARGE)**

- **Nader Acevedo**

- 20+ years experience in banking and financial analysis
- [nacevedo@hainst.org](mailto:nacevedo@hainst.org)
- (617)-637-6403

- **Alberto Calvo**

- 10+ years in food retail operations / 30+ years in management
- [abcalvo@stopandcompare.net](mailto:abcalvo@stopandcompare.net)
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# Q & A



# Presentadores

## Bios



# Nader Acevedo

## *Executive Vice President*

### *Hispanic-American Institute*

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**Nader Acevedo** is the Executive Vice President of the Institute, a non-profit corporation engaged with businesses, universities, and institutions in promoting the economic, educational, and social well being of Hispanic communities in the United States, the Caribbean, and Latin America. The Institute is based in Boston, Massachusetts and has offices in Albuquerque, New Mexico and San Juan, Puerto Rico. In this role he is responsible for the operation of the Institute's programs in the Northeast U.S. and Latin America. He manages all administrative functions and staff and supports the activities of the board of directors

Prior to joining Institute, Nader was the President of the *Hispanic-American Chamber of Commerce* for ten years and served as Director of Latino and Latin American Programs at the *Massachusetts College of Pharmacy and Health Sciences*, where he was responsible for local and international relationships with educational, government and financial institutions. He established a weekend and summer institute for Latino students and implemented a pilot Pharmacy Internship Program to recruit and train pharmacists from four countries in South America. Nader is a former Vice President Community Development Manager at *Bank of America* throughout the New England Region. His banking career began in 1990 with *BayBank*, and he also held senior community banking positions with *Shawmut Bank* and *Fleet Bank*.

He earned a bachelor's degree in Finance and Marketing from the School of Sales and Marketing in Colombia. He completed a two-year business program at Bryant and Stratton School of Business in Boston, Massachusetts. He is a graduate of Shawmut Bank's one-year Credit Training Program.

He has been the recipient of numerous awards and recognitions for his contribution to the economic development of the Latino Community in the Massachusetts and South America. He received the 2006 Community Award from the Action for Boston Community Development and the 2006 Hispanic Heritage Month Official Recognition from the President of the Boston City Council. He received a Certificate of Recognition for his contribution to building self-esteem of Latino students by serving as a role model from the Boston Public Schools.



# Jorge Andrade

*Vice President*

*Eastern Bank*

**Jorge A Andrade**

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**Jorge Andrade** is a Business Banking Relationship Manager/Commercial Lender at Eastern Bank.

As your banker, I take a close look into a business operations specifically through cash flow analysis and provide banking solutions that will help add value to the business.

With over 15 years in the financial industry working as as a mortgage broker, Retail branch manager and now as a Commercial Lender/Relationship manager, My experience has provided me the ability to provide valuable solutions to all my clients. I am not your typical banker. I have been a board member of the Burlington Area Chamber of Commerce, Rotary club in Burlington and Burlington Education foundation.

I was born in Peru, came when to the US when I was 9. I grew up in Everett and now I reside in Burlington with my wife Erica and my girls( I have three daughters).

# Alberto Calvo

*Co-Owner,*

*Stop and Compare Markets*

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**Alberto Calvo** is an entrepreneur with broad experience in small business management, operations and supply chain management, business development and strategic planning. He co-founded Stop and Compare Supermarkets with his wife Bertha in 1996 and assumed the role of President in 2010 after he retired from a successful 35-year engineering career in the aerospace industry. Alberto retired as President of Stop and Compare in 2019 and became Chair of the Board of Advisors.

Alberto has served as an advisor and recently joined the Board of Directors of the Hispanic-American Institute. He currently serves as Treasurer and in this role, he provides strategic planning and management advice to HAI. He has been instrumental in securing contracts from the Massachusetts Growth Capital Corporation, the Massachusetts Gaming Commission, Encore Boston Harbor and other Boston organizations.

Prior to joining the family business, Alberto held several engineering and management positions over a 35-year span at companies such as TASC, Northrop Grumman, SAIC, Jacobs Engineering and MCA Federal. He held positions in systems engineering, cost estimation and analysis, logistics, reliability, quality assurance, process improvements and data analytics.

Alberto has been active on several boards of non-profit / community organizations: such as the Chelsea Chamber of Commerce, the North Shore Latino Business Association (NSLBA), English for New Bostonians (ENB), and La Vida Scholars Program.

After immigrating from Cuba in the early 1960's, Alberto completed his education at Northeastern University earning a BS degree in industrial engineering (1970), a Master of Science degree from MIT (1972), and an MBA from Boston University (1977). He lives in Newton with his wife Bertha.



***Carlos Hernandez***  
***Lender Relations Specialist***  
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**Carlos Hernandez**, Lender Relations Specialist has been with the SBA since December 2011. Mr. Hernandez engages the Massachusetts network of lenders and financial institutions with regular activities, including webinars and conference calls.

His responsibilities include conducting outreach, training, education, development, lender recruitment, and working with assigned lenders in the District.

Hernandez received his Bachelor's in Business Administration from the University of Central Florida in Orlando, FL. Hernandez served as a Staff Sergeant in the U.S. Army Reserves, including two tours of duty under Operation Iraqi Freedom.



# Frances Martinez

*CEO / President and Founder*

*North Shore Latino Business Association*

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**Frances** founded the North Shore Latino Business Association in 2012 along with several Latino business owners in Lynn. After 8 years at the helm, Frances has been able to build up an Association with close to 500 members and a strong Executive Board and Board of Directors, who are committed and passionate to the Association's mission of advancing the latino businesses. Among her many duties, Frances has developed a strategic plan to advance the association mission, objectives, profitability, and growth. She executes this plan in close collaboration with Plan, develop, and implement strategies with the Executive Board and Board of the Directors for generating resources and revenues for the association and its members. She mentors existing and new business owners, offering technical assistance, and recommendations on how to run and grow their businesses. She represents the association in front of legislative sessions, committee meetings, and at formal functions. She administers the office functions, coordinates general meetings, social events, and other activities.

Frances has served in the Lynn Public School system as Parent Liaison for the Special Education Department. Previously, she served as Executive Director of La Vida and as Latino Business Coordinator for the Lynn Chamber of Commerce. Frances is a long time resident of the City of Lynn.



# **Jared C. Nicholson**

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*Jared Nicholson es Profesor Asociado Clínico y Director de la Clínica de Empresas Comunitarias de Northeastern, que brinda servicios legales gratuitos a nuevas empresas, empresarios y pequeñas empresas en lugares de bajos recursos. La supervisión clínica, la enseñanza y la escritura del Profesor Nicholson se centran en el desarrollo económico de la comunidad y las habilidades transaccionales. Jared sirve en la Junta Ejecutiva del North Shore Latino Business Association*

Jared Nicholson is an Associate Clinical Professor and Director of Northeastern's Community Business Clinic, which provides free legal services to startups, entrepreneurs and small businesses in economically disadvantaged neighborhoods. Professor Nicholson's clinical supervision, teaching and writing focus on community economic development and transactional skills.



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**Connecticut, Florida, Massachusetts New York & Puerto Rico**

**Angel J. Silvestrini** es un abogado de Bancarrota y Negocios en Massachusetts. El trabaja para las oficinas legales de Zorrilla y Silvestrini. ([https:// www.zspalaw.com/](https://www.zspalaw.com/)). El es uno de un grupo selecto de abogados que esta licenciado y autorizado a ejercer como abogado en múltiples estados, New York, Connecticut, Massachusetts, Florida y Puerto Rico. Practica activamente casos de bancarrota en Massachusetts y en Florida. También orienta a consumidores e individuos sobre los remedios existentes bajo la ley de quiebras y otras leyes. El abogado Silvestrini, nació y estudió en Puerto Rico y lleva practicando como abogado desde el 2006. *El tiene un profundo compromiso con la comunidad latina y su meta es llevar información y servicios a la comunidad para aportar a su crecimiento en Massachusetts y en todos los Estados Unidos.* El abogado Angel Silvestrini, vive con su familia en Newton, MA y en su tiempo libre es coach de futbol de sus dos hijos.