

**Lift Your Business During the Coronavirus – Series of Dialogues**  
*Levante Su Empresa Durante el Coronavirus – Serie de Dialogos*

***A Three Zoom Meeting Series***

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

**Dialogue #9 / *Dialogo #9***

1

Presented by:  
Nader Acevedo  
Alberto Calvo

July 16, 2020 (9AM to 10:15AM)

Hispanic-American Institute

**Hispanic-American Institute**

126 Washington St. - Boston – MA, 02136

Tel: 617.637.6403

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





# Nader Acevedo

*Vicepresidente Ejecutivo*

*Instituto Hispano-Americano*

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

# **SPEAKERS / ORADORES**

**Alberto Vasallo III**

**President  
El Mundo Newspaper  
Boston, MA**

**Juan R. Vega**

**Assistant Secretary for Communities &  
Programs  
Mass. Executive Office for Housing &  
Economic Development**

**Jorge A. Andrade**

**VP, Business Banking  
Eastern Bank  
Boston, MA**

**Angel J. Silvestrini**

**Zorrilla & Silvestrini  
Attorneys  
Newton, MA**

**Sergio Espinoza**

**President & Founder  
We Serve Safely, Inc.  
Lynn, M**

**Alberto Calvo**

**Treasurer  
Hispanic-American Institute and  
Business Owner  
Newton, MA**

# THANKS TO OUR SPONSORS

## GRACIAS A NUESTROS PATROCINADORES



# AGENDA

➤ **Nader Acevedo**

**Welcome Remarks / *Palabras de Bienvenida***

➤ **Alberto Vasallo III**

**Moderator / *Moderador***

➤ **Juan Vega**

**State Economic Development Programs / *Programas de Desarrollo Economico***

➤ **Jorge A. Andrade**

**SBA Finance Program Status / *Programas de Ayuda Financiera***

➤ **Angel J. Silvestrini, Esq.**

**Legal Matters – Lease / *Asuntos Legales - Arrendamiento***

➤ **Sergio Espinoza**

**Safety Requirements – Restaurants / *Requerimientos para Restaurantes***

# 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.





# **Alberto Vasallo III**

*President*

*El Mundo Newspaper*

<https://elmundoboston.com/>



**Jorge Andrade**

*VP, Business Banking*  
*Eastern Bank*

[j.andrade@easternbank.com](mailto:j.andrade@easternbank.com)



**Angel J. Silvestrini**

*Abogado*

*Zorrilla & Silvestrini Attorneys*

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# L

Latinx Legal<sup>TM</sup>

## Abogados de Bancarrota y Negocios

800-541-4542

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# L

## Latinx Legal<sup>TM</sup>

¿Que hago si no puedo pagar el  
“lease” o contrato de arrendamiento?

1. Solicitar Moratoria
2. Negociar:
3. Hablar con un abogado



### Solicitar Moratoria:

- Tiene protección hasta el 18 de Agosto.
- Debe llenar formulario
- Busque Mass.gov + Moratorium

<https://www.mass.gov/doc/form-of-notice-covid-19-hardship-small-business-tenant/download>

# L

## Latinx Legal<sup>TM</sup>

### Negociar:

- % Rent
- Reducción por X meses
- Salirse del Contrato
- Por escrito todo

# L

Latinx Legal<sup>TM</sup>

## Llamar a un Abogado:

- **Negociar**
- **ABC: Assignment for the benefit of Creditors**
- **Disolución:**
- **Protección (Bancarrota)**

# L

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**Sergio Espinoza**  
*President & Founder*  
*We Serve Safely*

[S.Espinoza@weservesafely.com](mailto:S.Espinoza@weservesafely.com)

# Alberto Calvo

*Co-Owner*

*Stop and Compare Supermarkets*

[www.stopandcompare.net](http://www.stopandcompare.net)

*Treasurer / Business Advisor*

*Hispanic-American Institute*

*<www.hainst.org>*





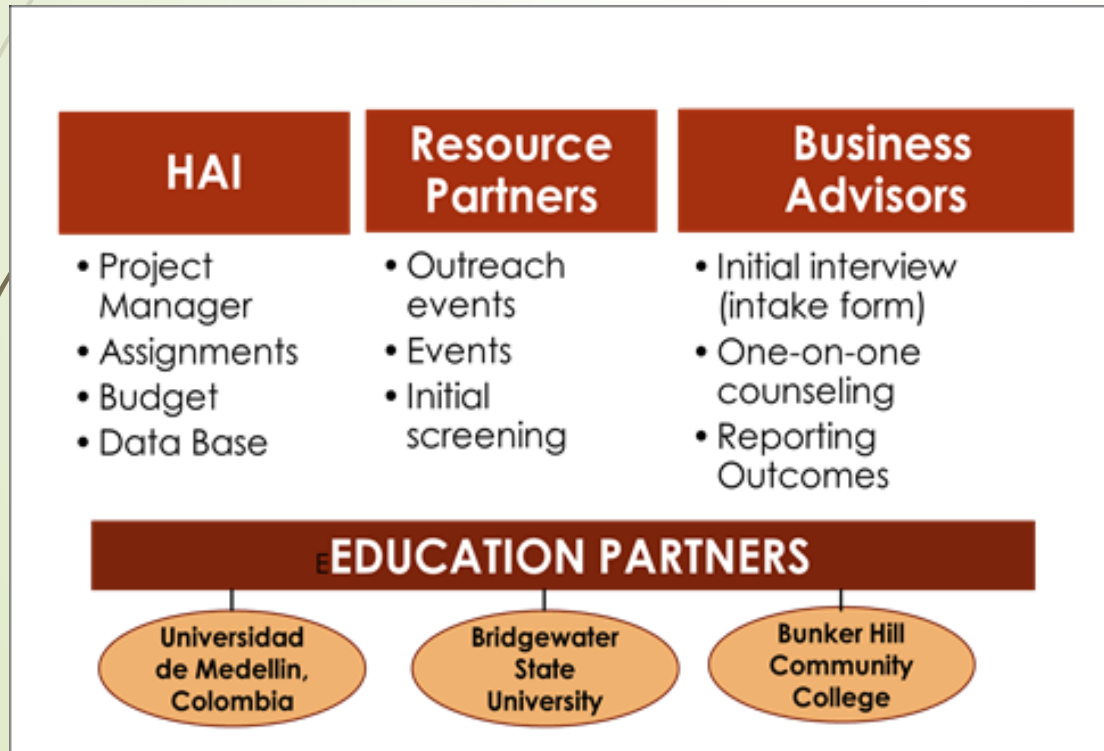
LATEST  
GUIDANCE  
FROM THE  
STATE

## **REOPENING : PROTOCOLS AND BEST PRACTICES - BY SECTOR**

- ▶ <https://www.mass.gov/resource/reopening-sector-specific-protocols-and-best-practices>
- ▶ <https://www.mass.gov/info-details/reopening-mandatory-safety-standards-for-workplaces>

# SMALL BUSINESS TECHNICAL ASSISTANCE SERVICES / *Massachusetts Growth Capital Corporation*

## Methodology



## Services Provided

- Small Business Plan preparation
- Cash Flow Projections
- Access to capital
- Operational analysis
- Marketing (digital and conventional)
- Risk Assessment
- One-to-one counseling and advice

# Corona Virus Toolkit / Caja de Herramientas para el Corona Virus

<https://www.hainst.org/corona-virus-toolkit.html>

La Caja de Herramientas o “Covid-19 Toolbox” ha sido diseñada para los dueños de negocios pequeños que han sido afectados por el Coronavirus. Es un compendio de guías, reglas, informes haciendo referencia a documentos en español e inglés organizados por categorías de Ayuda: Laboral, Finanzas, Legales, de Salud y de Reapertura y notificaciones recientes.

Planeamos actualizar esta Caja de Herramientas como ayuda a los pequeños dueños de negocios durante estos tiempos difíciles para todos. Toda información aquí publicada viene de órganos oficiales del gobierno y otras fuentes confiables.

*Nader Acevedo y Alberto Calvo*  
*Oficina de Boston, MA*

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# Dialogo #9

Q&A

Moderator – Alberto Calvo





# Bios

*Speakers / Presentadores*



# Nader Acevedo

## *Executive Vice President*

### *Hispanic-American Institute*

Hispanic-American Institute,  
126 Washington St., Boston, MA 02136  
Tel: (617) 637-6403  
nacevedo@hainst.org

**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 the 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

## *Eastern Bank*

**Jorge A Andrade**

Vice President

Business Banking

647 Massachusetts Ave., Cambridge, MA 02139

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[j.andrade@easternbank.com](mailto:j.andrade@easternbank.com)

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

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

With over 15 years in the financial industry working as a mortgage broker, retail branch manager and now as a Commercial Lender/Relationship manager, Jorge's experience brings valuable solutions to all his clients. Jorge has been a board member of the Burlington Area Chamber of Commerce, Rotary Club in Burlington and the Burlington Education Foundation.

Jorge was born in Peru and came to the US when he was only 9 years old. He grew up in Everett and now resides in Burlington with his wife Erica and his three daughters.

# Alberto Calvo

*Treasurer and Business Advisor*

*Hispanic-American Institute*

59 Wilde Road, Newton, MA 02468

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<abcalvo@alum.mit.edu>

**Alberto** is an engineer and business entrepreneur. He co-founded Stop and Compare Supermarkets with his wife Bertha in 1996 and assumed the role of President in 2010 . Previously he had a successful 35-year engineering career in the aerospace industry, holding various engineering and management positions. Alberto joined the family business after retiring from his engineering career. In 2019, Alberto and his wife Bertha retired from the business, naming their daughter Vivian as CEO of the Company, who along with Marc her husband are in charge of all company operations.

Alberto recently joined the Board of Directors of the Hispanic-American Institute and named Treasurer. In this role, he has been instrumental in securing contracts from the Massachusetts Growth Capital Corporation, and other organizations. He also serves on several non-profit Boards, the North Shore Latino Business Association (NSLBA), English for New Bostonians (ENB), La Vida Scholars, Inc., and the Chelsea Chamber of Commerce.

Prior to joining the family business, Alberto held several engineering and management positions over a 35-year span in the aerospace industry. 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.

# Sergio M. Espinoza

## We Serve Safely Inc.

### Food Service Consultant



**Tel.: 860-490-5888**

**S.Espinoza@weservesafely.com**

**Sergio** studied at Johnson and Wales University receiving a degree in culinary arts and food service management. He worked in the food service industry for 16 years at all levels from dishwasher to cook, to server, host, bartender, and manager. Sergio has 10 years of restaurant management experience ranging from *fast and casual dining to fine dining*. Sergio opened **We Serve Safely Inc.** as a food safety consulting company in November 2017 and has grown the company into a *full-service food safety and design-to-build food service company*. We provide essential advisory services for our clients who are in the start up process of their food service establishment. We help you navigate the process as well as create a plan for success. We offer food safety courses, ServSafe, in Spanish and English. You have the option of completing the MA Allergen, ServSafe manager and/or ServSafe alcohol certifications. Group and private classes are available.

For restaurant owners, we provide the following services:

- Startup restaurant consulting
- ServSafe certification
- Floor plan & restaurant design
- Restaurant & Food service equipment sales
- Commercial kitchen, restaurant, & market construction
- Food permit and food plan review preparation
- Food safety inspections



# Lic. Angel Silvestrini (Abogado)

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**Licensed to Practice Law:**

**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.



# Juan R. Vega

## Assistant Secretary for Communities & Programs Executive Office of Housing and Economic Development

In this role since 2015, Juan is responsible for the oversight and management of several grant programs within the Secretariat as well as the coordination of technical assistance to municipalities across the Commonwealth. Major programs include the MassWorks Infrastructure, Massachusetts Dredging, and the Urban Agenda grant programs. Technical assistance is provided mainly through Community Compacts. Juan also provides policy support to the HED Secretary on various community economic development matters. A lifelong Chelsea resident, Juan has been active in community and civic engagement initiatives for over 30 years. Juan served as an elected member of the Chelsea City Council from 1994 to 2001, and was selected by his peers to serve as Council President in 1999. Juan is a recipient of a 2009 Barr Foundation Fellowship for outstanding community service in Greater Boston.

Prior to joining the state, Juan was President and CEO of Centro Latino, Inc., a multiservice nonprofit organization based in Chelsea and Cambridge. He served in this role for seventeen years. Other past experiences include working as coordinator in a state tax policy organization as well as with a historic preservation association focused on community economic development.