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

Presented by:
Nader Acevedo
Alberto Calvo

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

Hispanic-American Institute
126 Washington St. - Boston – MA, 02136
Tel: 617.637.6403
www.hainst.org
Nader Acevedo
Vicepresidente Ejecutivo
Instituto Hispano-Americano

www.hainst.org
## SPEAKERS / ORADORES

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<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Organization/Office</th>
<th>Location</th>
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<tr>
<td>Alberto Vasallo III</td>
<td>President</td>
<td>El Mundo Newspaper</td>
<td>Boston, MA</td>
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<td>Juan R. Vega</td>
<td>Assistant Secretary for Communities &amp; Programs</td>
<td>Mass. Executive Office for Housing &amp; Economic Development</td>
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<tr>
<td>Jorge A. Andrade</td>
<td>VP, Business Banking</td>
<td>Eastern Bank</td>
<td>Boston, MA</td>
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<td>Angel J. Silvestrini</td>
<td>Zorrilla &amp; Silvestrini Attorneys</td>
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<td>Newton, MA</td>
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<td>Sergio Espinoza</td>
<td>President &amp; Founder</td>
<td>We Serve Safely, Inc.</td>
<td>Lynn, MA</td>
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<td>Alberto Calvo</td>
<td>Treasurer</td>
<td>Hispanic-American Institute and Business Owner</td>
<td>Newton, MA</td>
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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 Económico

- 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 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.
Jorge Andrade
VP, Business Banking
Eastern Bank

j.andrade@easternbank.com
Angel J. Silvestrini
Abogado
Zorrilla & Silvestrini Attorneys
ajs@zspalaw.com
¿Qué 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

Negociar:

• % Rent
• Reducción por X meses
• Salirse del Contrato
• Por escrito todo
Llamar a un Abogado:

• Negociar

• ABC: Assignment for the benefit of Creditors

• Disolución:

• Protección (Bancarrota)
Abogados de Bancarrotas y Negocios

800-541-4542
Email: info@LatinxLegal.com
www.LatinxLegal.com
@LatinxLegal
Facebook
Sergio Espinoza
President & Founder
We Serve Safely

S.Espinoza@weservesafely.com
Alberto Calvo
Co-Owner
Stop and Compare Supermarkets
www.stopandcompare.net

Treasurer / Business Advisor
Hispanic-American Institute
<www.hainst.org>
LATEST GUIDANCE FROM THE STATE

REOPENING: PROTOCOLS AND BEST PRACTICES - BY SECTOR

SMALL BUSINESS TECHNICAL ASSISTANCE SERVICES / Massachusetts Growth Capital Corporation

Methodology

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<td>• Assignments</td>
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<td>• Data Base</td>
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<td>• Outreach events</td>
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<td>• Initial screening</td>
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<td>• Initial interview (intake form)</td>
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<td>• One-on-one counseling</td>
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<td>• Reporting Outcomes</td>
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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
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
Dialogo #9

Q&A

Moderator – Alberto Calvo
Bios

Speakers / Presentadores
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 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_

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 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) 
ajs@zspalaw.com 

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.