

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

**THE INSTITUTE SUPPORT CONTINUES
FOR SMALL AND LATINO BUSINESSES:
LA AYUDA SIGUE**

The Institute Zoom Series Resumes

Dialogue #12/ *Dialogo #12*

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Presented by:
Nader Acevedo
Alberto Calvo

September 10, 2020 (9AM to 10:15AM)

Hispanic-American Institute

Hispanic-American Institute

126 Washington St. - Boston – MA, 02136

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www.hainst.org





Nader Acevedo

Vicepresidente Ejecutivo

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SPEAKERS / *ORADORES*

Alberto Vasallo III

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Frances Martinez

President/CEO

North Shore Latino Business Association

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Prof. Jarred C. Nicholson

Director, Community Business Clinic

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Sergio Espinoza

President & Founder

We Serve Safely, Inc.

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Lic. Angel Silvestrini

(Lawyer / Abogado)

Zorrilla & Silvestrini

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Jorge A. Andrade

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AGENDA

- ▶ **Nader Acevedo - Executive Vice-President, Hispanic-American Institute**
Welcome Remarks / Palabras de Bienvenida
- ▶ **Alberto Vasallo III - President El Mundo**
Moderator / Moderador
- ▶ **Frances Martinez - President / CEO of NSLBA**
 - ▶ **Overview: Business Climate in Lynn / Situacion de las Pequeñas Empresas de Lynn**
- ▶ **Prof. Jarred Nicholson – Director Community Business Clinic, Northeastern University**
 - ▶ **Current legal issues impacting small business / Temas legales confrontando pequeños negocios**
- ▶ **Sergio Espinoza - President & Founder WE SERVE SAFELY, Inc.**
 - ▶ **Problems Impacting small restaurants / Problemas Afectando a Restaurantes Latinos**
- ▶ **Jorge Andrade – VP, Business Banking, Eastern Bank**
 - ▶ **Status of Business Loan Programs / Noticias sobre los prestamos a pequeñas empresas**
- ▶ **Lic. Angel Sivestrini – Abogado de Zorrilla & Silvestrini**
 - ▶ **Laws Impacting Small Businesses / Leyes que afectan a pequeños negocios**

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/>



Frances Martinez

President/CEO

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Frances Martinez

CEO / President and Founder

North Shore Latino Business Association

Asociación de Comerciantes
Latinos del North Shore
33 Sutton Street.Lynn MA 01901
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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.



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<https://www.northeastern.edu/law/experience/clinics/business/index.html>





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.



Sergio Espinoza
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Sergio M. Espinoza

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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



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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 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).



Angel Silvestrini, Esq.

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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.

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Dialogo #12

Q&A



Bios

Speakers / Presentadores

S
/ Presentadores





Nader Acevedo

Executive Vice President

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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.

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.



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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*.

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Alberto Calvo 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. After retiring in 2010, Alberto joined the family business as President. He retired in 2019, along with his wife Bertha, leaving Vivian and Marc Iannotti, his daughter and her husband, in charge of company operations.

Alberto has served as a business 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 financial advice to HAI's Board. In this role, he has been instrumental in securing contracts from the Massachusetts Growth Capital Corporation, the Massachusetts Gaming Commission, Encore Boston Harbor and other Boston-based foundations. He advises small Latino and minority businesses in financial management, strategic planning, operational analysis, and other business areas.

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, / supply chain management, equipment reliability, quality assurance, process improvements and data analytics.

Alberto has been active on several non-profit Boards, such as the North Shore Latino Business Association (NSLBA), English for New Bostonians (ENB), La Vida Scholars, Inc., and the Chelsea Chamber of Commerce. In these roles, he has gained knowledge and experience on the small minority and Latino businesses in Chelsea, Lynn and other north shore communities. He has assisted many small business owners in business planning, securing financing, and business development and marketing.

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.