

HISPANIC
AMERICAN
INSTITUTE



GROWING A HEALTHY BUSINESS IN 2020 AND 2021

CRECIENDO UN NEGOCIO SALUDABLE EN 2020 Y 2021



HOSTS

Alberto Vasallo III
President
El Mundo Newspaper
Boston, MA



Nader Acevedo
Executive Vice-President
Hispanic-American Institute
Boston, MA



Alberto Calvo
Treasurer
Hispanic-American Institute
Boston, MA



SPEAKERS / *ORADORES*

Robert H. Nelson
MA State Director
U.S. Small Business
Administration



Juan Lopera
Vice President
Public Plans
Corporate Business Diversity
Tufts Health Plan



Quincy Miller
President and Vice Chair
Eastern Bank



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OUR
SPONSORS

GRACIAS A NUESTROS PATROCINADORES



AGENDA

- **Nader Acevedo - Executive Vice-President / Hispanic-American Institute (HAI)**
 - **Welcome Remarks / *Palabras de Bienvenida***
- **Alberto Vasallo III - President / El Mundo Boston**
 - **Moderator / *Moderador***
- **Robert Nelson - MA State Director / U.S. Small Business Administration**
- **Juan Lopera - Vice President / Public Plans / Corporate Business Diversity / Tufts Health Plan**
- **Quincy Miller - President and Vice Chair / Eastern Bank**
- **Alberto B. Calvo – Treasurer / Hispanic-American Institute**
 - **Q&A**





Your opinion is important to us, please take the time to answer the poll questions as they come up during the meeting.

Su opinión es importante para nosotros, tómese el tiempo para responder las preguntas de la encuesta a medida que surjan durante la reunión.



About Us...

➤ Offices in

- Boston, MA (incorporated)
 - Albuquerque, NM
 - San Juan, PR
- Over \$ 2 million in Grants awarded by Local, State and Federal agencies.

➤ Initiatives

- Healthy Food and Wellness
- Financing and Technical Assistance
- Puerto Rico Initiatives



Formed in 1997

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.



Nader Acevedo

*Vicepresidente Ejecutivo
Instituto Hispano-
Americano*

<https://www.hainst.org/>





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Vicepresidente Ejecutivo
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BIO

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 Vasallo III
President
El Mundo Newspaper

<https://elmundoboston.com/>

¡SU OPINIÓN CUENTA! • ENVIENOS SU NOTA DE PRENSA, EVENTO O CARTA A: EDITOR@ELMUNDOBOSTON.COM

Our differences make us stronger.
careers.faulknerhospital.org FAULKNER HOSPITAL
Brigham and Women's Health Care

40th EL MUNDO BOSTON 1972-2012

Edición No. 2085 | Semana del 13 al 19 de Septiembre, 2012 | 408 S. Huntington Ave., Boston, MA 02130 | www.elmundoboston.com

Histórica celebración de la Independencia Centroamericana

Por primera vez en la historia de Massachusetts cinco países que una vez fueron una sola región se unen para celebrar juntos en el City Hall de Boston su efemérides patria.

U na nueva fecha realidad. Por una ceremonia para la historia, para el recuerdo de cientos de salvadoreños, nicaragüenses, guatemaltecos, costarricenses y hondureños que llegaron hasta el City Hall de Boston para celebrar por primera vez

El 15 de septiembre de 1911, el día de la independencia de Centroamérica, se celebró una ceremonia en el City Hall de Boston para celebrar por primera vez

Los héroes de El Salvador, José Alemán, de Honduras, Efraín López de Iglesias, y de Guatemala, Patricia Lavandino tuvieron una destacada participación en la histórica celebración que tuvo también al alcalde Menino representado por Eusebio "Tony" Barro, uno de sus asistentes principales con las minorías, y por Miguel Chávez, su enlace con la comunidad latina.

En nuestra próxima edición tendremos un suplemento especial dedicado a Centroamérica con notas, fotos y muchas fotos. ¡Nos Centramos!

EVENTOS ▶

Comerciantes
Celebrando su Primer Aniversario en Grande
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Locales
Nobel García se recupera de accidente
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Asociación de Comerciantes Latinos del North Shore Juramenta Nueva Directiva
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Obituario
Recordando a Minina
Pág. 6

Suplemento especial de Centroamérica. Próxima Semana





Robert H. Nelson
MA State Director
U.S. Small Business
Administration

<https://www.sba.gov/>





Robert H. Nelson
MA State Director
U.S. Small Business
Administration

<https://www.sba.gov/>

BIO

Bob Nelson was appointed district director of SBA's Massachusetts District Office on November 26, 2007. The district office is located in Boston with a branch office in Springfield, Massachusetts.

As district director, Mr. Nelson is responsible for the effective delivery of SBA's financial and business development programs with a mission to counsel, assist and protect the interest of small business statewide in order to maintain and strengthen the economy. He has 25 years of federal service, 19 of which have been with the SBA.

Bob and the Massachusetts District Office staff work to help entrepreneurs to start, grow and build their businesses through access to capital, government contracting and technical assistance. On the financial side, Bob is responsible for increasing delivery of the popular 7(a) and 504 loan programs which help small businesses obtain debt capital. During his tenure as district director, Massachusetts has seen tremendous increases in the use of SBA loan programs statewide. Massachusetts consistently ranks as one of the most productive district offices in terms of access to capital for small businesses. Nelson is also responsible for SBA oversight of the Massachusetts Small Business Development Center's (MSBDC) statewide network, the six Massachusetts chapters of SCORE: Counselors to America's Small Business and the Massachusetts Women's Business Center – the Center for Women & Enterprise.

Before joining the SBA, Bob spent several years with the Federal Deposit Insurance Corporation (FDIC). He also has several years of banking experience having been a commercial lender for several New England area banks. He was a Vice President at Shawmut Bank, R.I.

In 2011, Mr. Nelson successfully completed the Excellence in Government Fellows program offered through the Partnership for Public Service. During his SBA career, he has also served in the following capacities: Acting Deputy Associate Administrator of Capital Access – Washington, DC; Acting New England Regional Administrator; Boston, MA and Acting District Director – Lubbock, TX and Hartford, CT.

Mr. Nelson holds a BA degree in Economics from Hobart College in Geneva, New York.



Juan Lopera

Vice President

Public Plans

Corporate Business Diversity

Tufts Health Plan

<https://tuftshealthplan.com/>



TUFTS
Health Plan





Juan Lopera

Vice President

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Corporate Business Diversity

Tufts Health Plan

<https://tuftshealthplan.com/>

BIO

Juan is responsible for business development, marketing and community relations for all products offered by Tufts Health Plan's public plans division across Massachusetts and Rhode Island. Juan also leads the company's Rhode Island Medicaid division, responsible for all market expansion functions. He is also Corporate Business Diversity Officer, responsible for company-wide diversity efforts including health equity, multicultural customer offerings, supplier inclusion and workforce equity & inclusion.

Previously, Juan was the company's director of health care services where he led medical cost management and provider contracting strategy and analytics. He also held management roles at Blue Cross Blue Shield and Deloitte Consulting.

He serves on several boards including Vice-Chair of the Dimock Center Board, Co-Chair of The Boston Foundation's Latino Legacy Fund, The State of Massachusetts COVID-19 Health Equity Advisory Group and The State's Latino Advisory Commission, Eastern Bank's Board of Corporators, Greater Boston Chamber of Commerce Economic Opportunity Board and ConsejoSano's Advisory Board.

Juan earned a B.S. from the School of Management at Boston College. He is originally from Medellin, Colombia and resides in Waltham, MA with his wife and two children. In his spare time, Juan is a competitive cyclist and was the 2019 Massachusetts Masters Road Champion.



RECOVERING FROM THE COVID-19 CRISIS

OPTIONS FOR KEEPING HEALTH INSURANCE

EFFECTS OF COVID-19 ON THE LATINO POPULATION

Latinos represent **12%** of the MA population, but **29%** of positive COVID-19 cases.

COVID-19 infection rates are **4 times** higher in the Hispanic or Latino Community, compared to the non-Hispanic white community.

In the community of **Chelsea**, during the initial height of the pandemic, there were **7,816** cases per 100,000 residents; one of the highest rates in the country.

Hispanic unemployment has been one of the highest, at **15%** and higher for Latinas, at **20%**.

Prior to the pandemic, the average annual revenue of Latino-owned businesses increased by **10%**. Latino owned businesses saw a **42%** drop in revenue in March and April.

Sources: MA DPH , Bureau of Labor Statistics, and Forbes

WHY STAY COVERED?

Three reasons:

1. **Massachusetts law** requires residents to have health insurance
2. Getting basic health care can be **expensive** when you don't have insurance to share the costs
3. There are **many options and resources** to help you find the right health plan for you

The Health Connector is having an Open Enrollment Period Nov 1, 2020 through Jan 1, 2021. If you are uninsured, this could be your chance to get coverage!

WHAT ARE YOUR OPTIONS?

For Individuals and Families

Income-based coverage

ConnectorCare

Low or no monthly premiums, with financial help available based on your eligibility

MassHealth

Free or low cost, with no monthly premiums

Employer-based coverage

Commercial

Coverage through a spouse or parent

COBRA

Expensive, but keeps your coverage consistent in between jobs

Medicare

Coverage options for individuals aged 65+

QUESTIONS?

For more information or to sign up, contact the MA Health Connector:

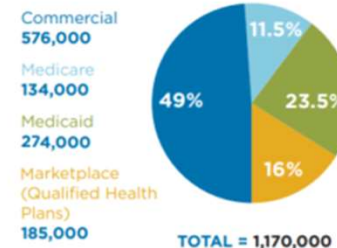
- Online– **MAHealthConnector.org**
- Phone – **877-623-6765**, Monday through Friday, 8 a.m. a 6 p.m.

ABOUT TUFTS HEALTH PLAN

OUR MISSION IS TO IMPROVE THE HEALTH AND WELLNESS OF THE DIVERSE COMMUNITIES WE SERVE.

WE OFFER COVERAGE FOR EVERY LIFE STAGE AND CIRCUMSTANCE, INCLUDING MASSHEALTH, MEDICARE, EMPLOYER, AND INDIVIDUAL AND FAMILY PLANS ON THE HEALTH CONNECTOR.

MEMBERSHIP



TOP RATED FOR QUALITY

NATIONALLY KNOWN FOR QUALITY



Our private HMO/POS and PPO plans are rated 4.5 out of 5 by the National Committee for Quality Assurance (NCQA).* Our Medicaid plan is also rated 4.5 out of a possible 5.**

*NCQA's Private Health Insurance Plan Ratings 2018-2019
**NCQA's Medicaid Health Insurance Plan Ratings 2018-2019



FIVE OUT OF FIVE STARS FROM MEDICARE

Tufts Health Plan Medicare Preferred HMO and Senior Care Options plans earned 5 stars out of a possible 5 from the Centers for Medicare and Medicaid Services for 2019, putting Tufts Health Plan in the top 4% of plans in the country. Tufts Health Plan is the only local plan to receive the rating this year, and one of only a few plans in the country to receive the rating for four years in a row.

REGIONAL FOOTPRINT



IN

NEW HAMPSHIRE
MASSACHUSETTS
RHODE ISLAND
CONNECTICUT





Quincy Miller
President and Vice Chair
Eastern Bank

<https://www.easternbank.com/>





Quincy Miller
President and Vice Chair
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<https://www.easternbank.com/>

BIO

Quincy Miller is President and Vice Chair of Eastern Bank, with over \$13 billion in assets and over 100 banking and insurance locations serving communities in eastern Massachusetts, southern and coastal New Hampshire, and Rhode Island. He spends his time focused on helping lead the overall strategic direction of Eastern, which has served its customers, colleagues and communities for over 200 years.

Quincy is the former President of Citizens Bank, Massachusetts, and President of its Business Banking division.

Quincy is committed to supporting the communities where he lives and works with a focus on youth and equity. He serves on the Board of Directors for The Boys and Girls Club of Boston, Blue Cross Blue Shield of MA, The Bottom Line, The Alliance for Business Leadership, NACD New England, The Greater Boston YMCA Board of Overseers, Board Emeritus of The Greater Boston Food Bank and The Urban League of Eastern Massachusetts, and founding member of The New Commonwealth Racial Equity & Social Justice Fund.

He has been recognized in the community as an inaugural member of the GK100 “most influential people of color in Boston” by Get Konnected, Boston Business Journal’s 40 under 40, and in 2020, Quincy was honored at the Martin Luther King Jr. Memorial Breakfast with the MLK 50th Anniversary Award for his commitment to Diversity & Inclusion that expresses Dr. King’s commitment to justice and equity.

Quincy is a graduate of Lafayette College, where he earned a B.A. in Economics and Business, and of the Consumer Bankers Association’s Graduate School of Retail Bank Management.

Quincy and his wife, Jenna, have two children.

BREAKING NEWS!

COVID-19 GRANTS FOR MASSACHUSETTS SMALL BUSINESSES



NEW GRANTS AVAILABLE TO SMALL AND MICRO-BUSINESSES

Apply from October 22 - November 12

This morning Governor Baker announced \$50.8 million in grants to support small businesses and micro-enterprises. The grants will be administered by the Massachusetts Growth Capital Corporation (MGCC). We're grateful to the Administration, and to all the advocates, including Amplify Latinx, BECMA, the Massachusetts Association of CDCs (MACDC), LISC Boston, the Foundation for Business Equity (FBE), and dozens of other business groups that have worked in coalition since the start of the pandemic to save our small businesses.

Applications for these grants opens today at noon. Priority will be given to small businesses whose owners are women, minorities, veterans, members of other underrepresented groups, and those most negatively impacted by the COVID-19 pandemic. Demand will be high! **Learn more and apply today at: empoweringsmallbusiness.org.**



NUEVAS SUBVENCIONES DISPONIBLES PARA EMPRESAS PEQUEÑAS Y MICRO EMPRESAS

Solicitar desde 22 de Octubre - 12 de Noviembre

Esta mañana, el gobernador Charlie Baker anunció \$50.8 millones en subvenciones para apoyar a las pequeñas empresas y microempresas. Las subvenciones serán administradas por Massachusetts Growth Capital Corporation (MGCC). Agradecemos a la Administración del Gobernador Baker y a todos los que apoyaron esta iniciativa, incluyendo a Amplify Latinx, BECMA, the Massachusetts Association of CDCs (MACDC), LISC Boston, the Foundation for Business Equity (FBE) y todos los grupos empresariales que han trabajado conjuntamente desde el inicio de la pandemia para salvar a nuestras pequeñas empresas.

Las solicitudes abren hoy al mediodía. Se dará prioridad a las pequeñas empresas cuyos propietarios sean mujeres, minorías, veteranos, miembros de otros grupos subrepresentados y aquellos más afectados negativamente por COVID-19. ¡La demanda será alta! **Aprenda mas sobre el programa y presente su solicitud: empoweringsmallbusiness.org.**

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Questions & Answers





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Treasurer
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Boston, MA

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Treasurer
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BIO

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.