

Small Business Administration (SBA) 504 Loan Program

Administración de Pequeñas Empresas
(SBA) 504 Programa de Préstamos





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.

**HISPANIC
AMERICAN
INSTITUTE**



**People's United
Bank®**

AGENDA

- **Nader Acevedo - Executive Vice-President / Hispanic-American Institute (HAI)**
 - Welcome Remarks / *Palabras de Bienvenida*
- **Alberto Vasallo III - President / El Mundo Boston**
 - Moderator / *Moderador*
- **Pedro Arce - Senior Vice President Commercial Lending Group / People's United Bank**
- **Laura Brown - Vice President / BDC Capital Corporation**
- **Frank T. Ravinal - Attorney at Law / KSR Law**
- **Frances Martinez - President CEO / North Shore Latino Business Association**
- **Alberto Calvo**
 - Q & A
- **Nader Acevedo**
 - Closing



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**





Nader Acevedo
Vicepresidente Ejecutivo
Instituto Hispano-
Americano

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

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 Calvo
Treasurer
Hispanic-American
Institute
Boston, MA

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

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.



Alberto Vasallo III
President
El Mundo Newspaper

<https://elmundoboston.com/>

BIO

Alberto Vasallo, III is President and CEO of El Mundo Boston, an iconic Latino multimedia company that has been in the publishing, broadcasting and large-scale event business for the past 47 years in Boston, Massachusetts. His background in finance and business has helped him monetize these unique platforms by converting El Mundo Boston into a multi-cultural marketing entity, as well as an exclusive content and event creator. Alberto has managed day to day operations of the family-run business for over 25 years and has accumulated unparalleled expertise and relationships that have made association to his personal and professional brands a sought-after commodity. He, along with his family, is considered by many in the region to be the face of the Latino community.



PANELISTS / *PANELISTAS*

Pedro Arce

**Senior Vice President
Commercial Lending
Group
People's United Bank**



Laura Brown

**Vice President
BDC Capital Corporation**



Frank T. Ravinal

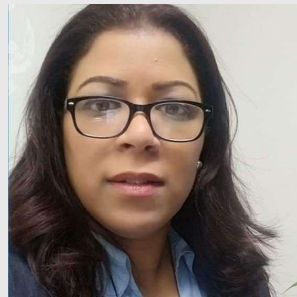
**Attorney at Law
KSR Law**



SPECIAL GUEST/ *INVITADO ESPECIAL*

Frances Martinez

**President CEO
North Shore Latino
Business Association**





Pedro Arce
Senior Vice President
Commercial Lending Group
People's United Bank

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



BIO

Pedro currently works for Peoples United Bank as a Senior Vice President in the Commercial Lending Group. He has worked in the banking arena for over 25 years and is very focused on providing finance to traditionally underbanked segments in Massachusetts.

A large majority of his portfolio consist of loans to underrepresented minorities. He is an advocate for micro-lending, and has supported non-profits such as ACCION USA for two decades. He is also an advocate for start-up capital and has supported the efforts of Latinx VC Firm Vamos Ventures. Pedro has served as a Trustee for Cambridge College for 15 years, Lawrence Community Works CDC for five years and was on the Federal Bank of Boston's Community Advisory Board.

He is a Fellow at the Gateway Cities Institute and serves on the board of Beyond Soccer.





Laura Brown
Vice President
BDC Capital Corporation

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



BIO

Laura Brown, Vice President of BDC Capital Corporation, has over 15 years of banking and business lending experience. Laura's accomplishments, including her non-profit work focusing on economic empowerment and poverty alleviation, as well as her educational background, have established her as a "go-to person" for growing New England companies. Laura specializes in helping businesses purchase fixed assets such as real estate and equipment to allow for expansion, renovation, growth and more.





Frank T. Ravinal
Attorney at Law
KSR Law

<https://ksrlawfirm.com/>



BIO

Frank Ravinal is an attorney with over 30 years of experience and a partner with KSR Law in Needham, MA. Mr. Ravinal's practice is focused on commercial real estate, commercial lending, residential real estate and business law. He represents lenders, businesses and individual parties in all aspects of real estate transactions, commercial loan transactions, title, zoning and land use matters, leasing, business transactions, and entity formation. He is admitted to practice before the U.S. District Court for the District of Massachusetts. He is a title agent for several title insurers and a member of the Real Estate Bar Association and Massachusetts Association of Hispanic Attorneys. Mr. Ravinal speaks fluent Spanish and represents numerous Spanish-speaking clients in a variety of matters. He received a Juris Doctor from Boston College Law School in 1990 and a Bachelor of Arts from the State University of New York at Stony Brook in 1987.





Frances Martinez President CEO of the North Shore Latino Business Association

<https://mynslba.com/>



BIO

Frances Martinez born in New York NY from Dominican parents, President CEO of the North Shore Latino Business Association. "A Charismatic Leader as her Boston University professors identified her"

She is the president founder of the North Shore Latino Business Association is a private non-profit organization established 2011, one of the most active association on the basis of active membership and overall, to its member. The NSLBA serves as the voice for the Latin businesses and professionals, advocating for opportunities that set them at a higher level. Providing quality workshops, high top events, innovative programs and services and useful and tangible resources that enhance business growth.

Since early 1990's she dedicated herself on assisting the needs of the immigrant community specifically Latinos families. A natural visionary with grass root ideas to secure wisely and guidance youths and their families to the right route to involve and engage to a better future.

Year 2000 she became the Co-founder of La Vida Scholars the first Latino college prep program design for honors students in the City of Lynn and now expanded to other cities and wider ethnic groups www.lavida.org.

Mother, Wife, Proud Professional Latina with an optimistic spirit that overcomes barriers without limitations, Equality is Deserve to every human being.



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PATROCINADORES*



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.

Small Business Administration (SBA) 504 Loan Program

*Administración de Pequeñas
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Questions & Answers



Webinar

¿Cómo hacer el PPP Préstamo del SBA?



Ayuda para hacer la aplicación del SBA
Paycheck Protection Plan PPP



March 4th 21st Zoom Dialogue: "Como Aplicar al Nuevo PPP"

Speakers: Bob Nelson, SBA District Administrator
Jorge Andrade, Business Loan Officer, Eastern Bank
Other guests

¡Atención pequeños comerciantes!! El Instituto te invita a participar a un taller sobre el Paycheck Protection Program (PPP) el Jueves, 4 de Marzo a las 9AM. Los aplicantes deben solicitar su préstamo de PPP antes de la fecha límite del 31 de marzo sujeto a la disponibilidad de fondos. Durante el seminario web, el SBA explicara con detalles los siguientes temas:

- introducción general sobre el programa PPP y el proceso para perdonar su préstamo
- Detallar los gastos elegibles
- Revisar nuevos formularios, orientación sobre cómo aplicar
- Si ya recibió un préstamo de PPP el SBA te explicara como obtener un PPP de Segundo Sorteo.

Después de la presentación, tendremos sesión de preguntas y respuestas. Nuestros asociados estarán disponibles para responder preguntas y ayudar con la aplicacion.

Please write your e-mail address and telephone number in the Chat notes if you would like to receive invites to future Zoom meetings

Escriba su dirección de correo electrónico y número de teléfono en las notas del chat si desea recibir invitaciones para futuras reuniones de Zoom.

