

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

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

Dialogue #13/ *Dialogo #13*

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Presented by:
Nader Acevedo
Alberto Calvo

September 24, 2020 (9AM to 10:15AM)

Hispanic-American Institute

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www.hainst.org



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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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Carlos Matos

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Deise Paraguay

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AGENDA

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- **Nader Acevedo - Executive Vice-President / Hispanic-American Institute (HAI)**
Welcome Remarks / Palabras de Bienvenida
- **Alberto Vasallo III - President / El Mundo Boston**
Moderator / Moderador
- **Frances Martinez - President & CEO / No. Shore Latino Business Association (NSLBA)**
 - **Small Business Conditions in LYNN / Condicion de las Pequeñas Empresas de LYNN**
- **Carlos Matos – CEO / Chelsea Business Foundation (CBF)**
Deise Paraguay – Business Project Manager / CBF
 - **Small Business Condition in CHELSEA / Condición de los negocios pequeños de CHELSEA**
- **Jorge Andrade – VP, Business Banking / Eastern Bank**
 - **Business Loan Programs / Prestamos a pequeñas empresas**
- **John D. Perez – Principal / Consilium Opus, LLC,**
 - **Small Business Condition in LAWRENCE / Condición de los negocios en LAWRENCE**
- **Alberto B. Calvo – Treasurer / Hispanic-American Institute**
 - **Small Business Assistance from the State / Ayuda Financiera para pequeños negocios del Estado**



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.

Hispanic-American Institute



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President

El Mundo Newspaper

<https://elmundoboston.com/>

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Dialogo #13

Q&A

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Bios

Speakers / Presentadores

Hispanic-American Institute



Frances Martinez

CEO / President and Founder

North Shore Latino Business Association

Asociación de Comerciantes
Latinos del North Shore
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Frances Martinez 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.



Deise Paraguay

*Business Project Manager
Chelsea Business Foundation*

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Deise Paraguay, is a Business Project Manager at Chelsea Business Foundation. She has a wealth of experience, bringing over 10 years of project management experience, where she led multiple construction projects, such as, residential and commercial buildings, hospitality construction projects, with a total budget of 22 million dollars, as well as 200+ employees and 20+ subcontractors. She is a former consultant at Cambridge College Consulting C3, where she utilized data analytics to identify growth opportunities for non-profits and small business. She concluded her MBA at Cambridge College in December 2019; she has a Project Management graduate certificate from Fundação Dom Cabral (FDC) and B.S. in Civil Engineering from Universidade Federal de Minas Gerais (UFMG).



Carlos D. Matos

CEO

Chelsea Business Foundation

matos@chelseabusinessfoundation.org

Carlos Matos, the named new CEO of Chelsea Business Foundation, has a wealth of experience to the position most recently from his work leading Chelsea's the Transform Development Initiative on behalf of MassDevelopment, the state's agency focused on economic development. Carlos, in this two-year Fellowship has advanced the local economic visions through a place-based strategy that leveraged, a partnership's collective impact, business and real estate development, and catalyzed investments to spark economic activities. Mr. Matos brings to the position decades of senior level public and private sector management experience and deep proficiency in: strategic planning, management of complex projects, and change leadership. His deep industry acumen encompasses Economic/Workforce development, leading global client IT and financial services solutions, and Strategic state and local government indicatives. His strong relationship building skills have create strong bonds with the Chelsea Business Community, as one prominent business owner expressed

Jorge Andrade

Vice President

Eastern Bank

j.andrade@easternbank.com

- ▶ **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).

Hispanic-American Institute





John D. Perez

Principal

Consilium Opus, LLC

John.perez@consiliumopus.com

John Perez was born in San Juan, Puerto Rico, of Dominican parents. Since very early, John learned the value of being his boss, working hard, and delivering outstanding service. John started his first business when he was eight years old, selling cakes door to door. With this experience,

John learned to be resilient, accept rejections gracefully, and earn money selling for a profit.

After finishing high school, John attended Puerto Rico's conservatory to study classical guitar. Later, John attended the Polytechnic University of Puerto Rico for the electrical engineering program. Later in life, he completed three executive education programs at Wharton School at UPENN, including the Marketing of High-Tech Products and Services Program, '99, the Executive Negotiation Program '99, and the Executive Development Program (EDP'01). Also, he completed the Restaurant Revenue Management Certificate Program from the Hospitality Department of Cornell University.

John started his professional career as a Life, disability, and casualty insurance agent and as a Registered Representative selling mutual funds and variable annuities for Banco Popular, the largest bank in Puerto Rico. Later, John became a serial entrepreneur starting several companies, including an ISP (internet service provider), a cigar distributing company, (Cigar by the Box), a concierge and travel services for visiting executives company, (Executive Concierge Service) and an international trading company, (Gio Holdings International). Currently, he is the Principal of Consilium Opus, LLC, a small business management consulting firm in Springfield, MA.

John serves in various non-profit Boards including the World Affairs Council, Springfield Regional Chamber of Commerce, and Chairman of the Minority Business Council, and the Rotary Club of Springfield, becoming the first Latino president of the club in its 105 years history..

John had been married for 33 years to his wife Nancy, a teacher in Springfield's schools, and have two very accomplished sons: John Jr. who is a U.S. Naval Academy graduate and served with the U.S. Marine Corps, and Giovanni who has a bachelor's degree in business administration from Boston University and currently works for Mass Mutual as a Registered Representative.

John is an avid reader, enjoys shooting skeet, trap, and sporting clays, likes conversations with smart people, loves good coffee, and a good cigar, and is an enthusiastic food lover; he likes to try new foods flavors from all ethnicities as often as possible.

Nader Acevedo

Executive Vice President

Hispanic-American Institute

Hispanic-American Institute,
126 Washington St., Boston, MA 02136
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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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