

# 1 Levantando Su Empresa Durante el Coronavirus - Una Serie de Dialogos

Instituto Hispano Americano  
(Hispanic-American Institute)

126 Washington St. - Boston – Massachusetts  
02136

Tel: 617.637.6403

[www.hainst.org](http://www.hainst.org)

*Presentado por:*

*Nader Acevedo*

*Alberto Calvo*

*Jueves- 9AM to 10:15 AM*



# Visión de la Serie de Dialogos

Esta serie de diálogos están enfocados en ofrecer información a los dueños de pequeños negocios de habla hispana sobre las ayudas financieras y técnicas que están disponibles.

El formato de estos diálogos es abierto para que los dueños de negocios se sientan libres de hacer sus preguntas y expresar sus inquietudes frente a expertos en la materia. Estos tiempos son muy difíciles para todos y mas aun para esos empresarios pequeños que confrontan un futuro incierto y difícil.

Tendremos expertos del gobierno, de bancos, de abogados, de contadores, de agencias comunitarias, de seguros, y de otras ramas de negocio. Todo enfocado a lo que esta pasando en el momento ya que las necesidades cambian de día a día.

Estos *diálogos* serán llevados a cabo a través de la plataforma Zoom, que es fácil de usar y asequibles a todos aquellos que disponen de una computadora, una Tablet o un celular.

Para mas información por favor contacten a:

Bruce Young-Candelaria, Ed.D., President  
[byc@hainst.org](mailto:byc@hainst.org) Tel. (505) 385-8494

Nader Acevedo, Executive Vice President, Boston office  
[nacevedo@hainst.org](mailto:nacevedo@hainst.org) Tel: (617) 637-6403



## COVID 19 STIMULUS BILL SUPPORT CAPABILITY STATEMENT

The Hispanic-American Institute has been working on social, economic and civic issues impacting the Latino population in the United States and Puerto Rico. With offices in Albuquerque, Boston, and San Juan, our staff is ready to serve public institutions to engage and help Latino families and businesses. The Hispanic-American Institute is an IRS 501(c)(3) Nonprofit Corporation

### Services Offered

- **Outreach and Orientation to Farmers, Ranchers, Food Producers, Small Businesses, and Households in *New Mexico, Massachusetts, and Puerto Rico.***
- **Help to beneficiaries in preparing Federal assistance applications.**
- **Assist small Latino business owners** apply to SBA emergency loans for working capital, payroll, and other emergencies

### Capabilities and Experience

#### **\$2.2 MILLION FEDERAL AND STATE CONTRACT RECORD**

1. **2018-2019 USDA/OPPE 2501 Program Grantee, Puerto Rico.** Outreach and Assistance to Disadvantaged Farmers and Ranchers and Veteran Farmers and Ranchers to help them access USDA programs and services.
2. **2017-2022 USDA/AMS Local Food Promotion Program Grantee, Central New Mexico.** Assistance to local farmers, ranchers, and food producers in selling to Federal, State, and Municipal Institutions.
3. **2018-2023 HHS/ACL Senior Medicare Patrol Program Grantee, Puerto Rico.** Outreach and education to Medicare beneficiaries to help them avoid fraud and abuse by Medicare and Medicaid health care providers.
4. **2020-2023 CNCS Retired and Senior Volunteer Program Grantee, Puerto Rico.** Outreach, organization, training, and support to Volunteers age 55+ to help Puerto Rico Municipalities respond to natural disasters.
5. **2018-2020 Massachusetts Growth Capital Corporation Grantee.** Outreach, training, and technical assistance to small and disadvantaged businesses to help them develop and do business with the Commonwealth of Massachusetts.
6. **2018-2020 Massachusetts Gaming Commission Grantee.** Outreach, training, and technical assistance to small and disadvantaged businesses to help them do business with the new Gaming industry in Massachusetts.

For more information Contact:

Bruce Young-Candelaria, Ed.D., President  
[buc@hainst.org](mailto:buc@hainst.org) Tel. (505) 385-8494

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# GRACIAS A NUESTROS PATROCINADORES



# Index de Dialogos (2020)

| <b>DIALOGO</b> | <b>TOPICO</b>   | <b>FECHA</b>           | <b>PAGINA</b>     |
|----------------|---|------------------------|-------------------|
| <b>#1</b>      | <b><i>PROGRAMAS FEDERALES DE AYUDA FINANCIERA – VISION GENERAL -</i></b>                | <b><i>Abril 14</i></b> | <b><i>#6</i></b>  |
| <b>#2</b>      | <b><i>CONECTANDO CON LA COMUNIDAD</i></b>   | <b><i>Abril 21</i></b> | <b><i>#17</i></b> |
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| <b>#5</b>      | <b><i>PREPARE BIEN LA REAPERTURA DE SU EMPRESA DURANTE LA EPOCA DEL CORONAVIRUS</i></b> | <b><i>Mayo 20</i></b>  | <b><i>#67</i></b> |
|                |   |                        |                   |

# PROGRAMAS FEDERALES DE AYUDA FINANCIERA – VISION GENERAL

## *Dialogo # 1*

6

Presented by:  
Nader Acevedo  
Alberto Calvo

April 14, 2020 (9AM to 10AM)

Hispanic-American Institute

**Hispanic-American Institute**

126 Washington St. - Boston – Massachusetts 02136

Tel: 617.637.6403

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# Agenda

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**Nader Acevedo**, *Executive VP, Hispanic-American Institute*

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**Robert Nelson**, *Massachusetts District Director, Small Business Administration*

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**Quincy Miller**, *President and Vice Chair of Eastern Bank*

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**Rudy Bozas**, *Director of Community Relations and Marketing, Tufts Health Plan – Public Plans*

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**Alberto Calvo**, *Co-Owner, Stop and Compare Markets*

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# About HAI

- 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.

# Preliminary Results

## Survey of Small Businesses

### MGCC and MACDC

9

**Alberto Calvo**

*Co-Owner*

*Stop and Compare Supermarkets*

[\*abcalvo@stopandcompare.net\*](mailto:abcalvo@stopandcompare.net)



# Small Business Survey (April 2020) (MGCC / MACDC)

| Category                                   | English  | Spanish  |
|--|--|--|
| Total Responses                            | 402  | 24   |
| Size of Workforce<br>(number of employees) | < 10: 77%<br>11 to 100: 19 %<br>>100: ~ 4%           | 85% are micro enterprises (< 4 employees)            |
| Revenue                                    | <\$50K: 18%<br>51K-100K: 15%<br>101K-500K: 28%       | <\$50K: 43%<br>\$51K-\$100K: 28%<br>101K-500K: 21%   |
| Federal Stimulus Effective?                | YES: 46%<br>NO: 52%                                  | YES: 72%<br>NO: 28%                                  |
| Application Help<br>> 85% come from:       | Self: 34%<br>CPA: 13%<br>Lender: 18%<br>CDC/NPs: 23% | Self: 21%<br>CPA: 14%<br>Lender: 14%<br>CDC/NPs: 43% |
| Need to Downsize?                          | Yes: 48%<br>No: 52%                                  | Yes: 50%<br>No: 50%                                  |
| SBA Package to Apply?                      | EEIG: 55%<br>SBDRP: 38%<br>PPP: 59%<br>None: 14%     | EEIG: 41%<br>SBDRP: 41%<br>PPP: 16%<br>None: 0       |



# Preliminary Results (English Survey)

## **Survey Coverage** – 147 cities and towns across the State responded

- 92% *less than 25 employees;*
- 80% *less than \$1M in sales.*

## **Decline in Revenue**

- 73% *see > 50% decline in sales*
- 42% *> 75% decline*

## **Financial Capacity**

- 42% *are floating themselves with personal funds*

## **Information Dissemination**

- 18% *are deeply informed on stimulus package;*
- 36% *aren't highly aware if at all*


## **Government Stimulus**

- Only 59% *are taking advantage of PPP*
- 56% *don't see stimulus relief helping them*

## **Technical Assistance**

- *Communications, Operations, disaster planning and peer support*

# Preliminary Results (Spanish Survey)



## **Survey Coverage** – 14 cities (*Gateway Cities,,*)

- 70% of the business have less than \$100,000 in annual income

## **Revenue**

- >70% expect to lose higher than 50% of the revenue
- > 50% have been forced to let go employees

## **Financial Capacity**

- 80% rely on personal savings and family / friends' funds

## **Information Dissemination**

- 50% heard about the support programs through Word-of-Mouth (WOM) and spanish media (Radio, TV, newspaper)
- 35% from Chambers and business associations

## **Government Stimulus**

- > 85% have limited awareness of the Federal Emergency assistance
- Only 14% (or two out 14) have applied to SBA emergency funds

## **Technical Assistance**

- > 60% requested help on: business continuity; disaster planning  
Legal

# Preliminary Results (Sample of Comments)



**11.- Beyond financial assistance, what other type of assistance do you anticipate you'll need to manage effects of the Coronavirus outbreak?**

- *Very Little information available in Spanish*
  - Sanitation guidelines for our bldgs now & if evidence of virus
  - *Cash Flow is the only help i need*
  - *We're considered essential workforce. I need info to protect my employee*
  - Website help would make it so I could stay in business. But it costs a thousands
  - marketing and insurance for sure
  - *fundraising (we are a non-profit)*
  - Multiple choices: operational, insurance, communication
  - Communications/Social Media AND Peer Support/Networking
  - *changing business model*
  - *Going on line sales/delivery*
  - Emotional support for staff
  - Not aware of any assistance that applies to our situation
- 

# Preliminary Results (Sample of Comments)

**10. Do you believe the relief options available under the federal stimulus package will be able to effectively meet your business needs in the next 3 months? If No, why not? - Comments**

- *I do not want debt*
- Nowhere near enough to compensate for our losses
- ***I feel like I will just be going into debt to make it through this period and then my expenses will increase.*** The uncertainty of a rise in payroll taxes to cover items such as unemployment and the interest on loans that need to be taken out etc are weighing heavily.
- I have a part time job with benefits so not sure I qualify for assistance with my own business
- Since my business is new, and our profitability was just starting to be established, I don't have proven income loss. I am worried this will prevent me from qualifying for funds to cover the basic expenses in order to keep my storefront.
- There are **too many people applying**, and the government was not prepared to handle an event of this magnitude.
- **If the payroll protection program happens, it will save my business**
- I am concerned that customers will accommodate to **purchasing most goods on-line or through large regional and national chains**
- the current stimulus will get us through the next 2 months. I expect our **business to be slow for at least 6-12 months**

# Resultados Preliminares (Encuesta en Español)

## Algunos Comentarios En Español

- Que no nos discriminen que si pagamos impuestos. **Hay MUY POCA información en Español.**
- *Tolerancia en pagos atrasados*
- Que abran los negocios no indispensables como lo es la mecánica estamos siendo afectados drásticamente por la ausencia de clientes en nuestro negocio debido al temor del contagio del COVI-19
- **que aumentara la cantidad de avance para los pequeños prestamos.** Con 10k tengo que pagar la renta del local, los servicios y no me queda para pagar mi casa, y mis servicios. Debido a la crisis no tengo ingresos.
- Mucho papeleo y perdida de tiempo. **No confió en estos programas fantasmas** que NO están diseñados para los negocios pequeños Latinos. Son solo para la gente que sabe Ingles.
- Que los pequeños negocios están siendo afectados, mas que los grandes negocios, por falta de seguros de prevención, **por falta de información en español**, por falta de **asesoría empresarial a micro empresarios.**
- Porque tengo entendido que los primeros que apliquen serán los primeros que obtengan el dinero o sea que no se cuales son mis posibilidades
- Soy dueño de un restaurant el cual manejo junto a mi esposa. los dos estamos sin ingreso pues hemos tenido que cerrar ya que las ventas han bajado un 75%
- Temo que me voy en bancarota, hay poca ayuda para los pequenos negocios y menos todavia para los hispanos. Necesitamos mas informacion en espanol.
- Ayuda mas simples para pequenos negocios.

# OPEN DISCUSSION

- **What critical challenges are Latino businesses currently facing?**
- **How can we help you help the business owners?**
- **Help in filling out PPP applications IN SPANISH?**
- **Conduct a wider survey of small Latino businesses to identify needs**
- **Continue seminars with business owners – address specific topics**

# CONECTANDO CON LA COMUNIDAD

## *Dialogo # 2*

17

Presented by:  
Nader Acevedo  
Alberto Calvo

April 23, 2020 (9AM to 10AM)

Hispanic-American Institute

**Hispanic-American Institute**

126 Washington St. - Boston – Massachusetts 02136

Tel: 617.637.6403

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## LEVANTANDO SU EMPRESA DURANTE EL CORONAVIRUS

Jueves, 23 de Abril de 9 a 10 AM Via ZOOM

El Instituto Hispano-Americano (Hispanic-American Institute, [www.hainst.org](http://www.hainst.org)) ha reunido un grupo selecto de oficiales del Gobierno, Asociación bancaria, líderes de asociaciones y dueños de pequeños negocios que han sido afectados por el Corona Virus para discutir la reciente ley federal CARES y el impacto a la comunidad latina empresarial. **Nader Acevedo** y **Alberto Calvo** del Instituto Hispano-Americano han organizado este evento para darle una oportunidad a los pequeños comerciantes latinos de presentar sus preguntas y recibir información directa de estos representantes. Expertos de la Administración de Pequeños Negocios (Small Business Administration), de Massachusetts Growth Capital Corporation, asociaciones empresariales y algunos comercios pequeños participaran en la discusión. Se discutirán los resultados de una encuesta de 400 negocios pequeños tomada recientemente. Le invitamos a que asista a este foro y comparta sus preguntas e inquietudes. Se va a celebrar en español.

**Fecha: 23 de abril de 2020 (9:00 AM a 10:00 AM) vía Zoom** (abajo esta el enlace):

**RESERVE LA FECHA EN SU CALENDARIO**

<https://bit.ly/3bc8Q77>

Meeting ID: 942 4987 5192



**Carlos Hernández,**  
Especialista de Prestamos  
Administración de  
Negocios Pequeños /  
Small Business  
Administration (SBA)

**Alison Moronta,**  
Loan Officer / Grant  
Program Manager,  
Massachusetts Growth  
Capital Corporation (MGCC)

**Miriam Sánchez,**  
Fundadora y Presidente,  
Asociación de Empresarios  
y Emprendedores (AEE)

# Agenda

## Featured Speakers

- ▶ **Carlos Hernandez**, Especialista de Prestamos, Small Business Administration
- ▶ **Alison Moronta**, Loan Officer / Grant Program manager, *Massachusetts Growth Capital Corporation*

## Guest Speakers – Universidad de Medellin

- ▶ **Cesar Guerra** , Rector Administrador de Empresa, Universidad de Medellin
- ▶ **Juan Guillermo Zapata Uribe** - Abogado Derecho Empresarial, Asesor de Practica Empresarial,
- ▶ **Hernan Aristizabal**: Director de Practica Empresarial con 21 años de antigüedad

## Organizaciones Comunitarias

- ▶ **Gregoria Sanchez**, *Presidente Asociacion de Empresarios y Emprendedores, Chelsea*
- ▶ **Alfredo Arias / Franklin Miguel**, *Presidente / Director - Federaci3n Hispana de Comerciantes, Lawrence*

# PREPARE SU EMPRESA PARA LAS AYUDAS DEL GOBIERNO

## *Dialogo # 3*

Presented by:  
Nader Acevedo  
Alberto Calvo

April 30, 2020 (9AM to 10:15AM)

Hispanic-American Institute

**Hispanic-American Institute**

126 Washington St. - Boston - Massachusetts 02136

Tel: 617.637.6403

[www.hainst.org](http://www.hainst.org)

# Agenda

- **Bienvenida** – *Nader Acevedo*
- **Small Business Technical Assistance Program** – *Alison Moronta, Massachusetts Growth Capital Corporation*
- **Perspectiva Bancaria** – *Jorge Andrade, Eastern Bank,*
- **Perspectiva Legal** – *Lic. Angel Silvestrini,*
- **Perspectiva Contable** – *Vivi Guerra, Mocera, Hamlin CPAs*
- **Nomina de Sueldos** – *Gloria Hernandez, PayDay*
- **Wrap-up** – *Alberto Calvo*
- **Dialogo**



# **Alison Moronta**

***Loan Officer and Grant Program Manager***

***MA Growth Capital Corporation***

***[amoronta@massgcc.com](mailto:amoronta@massgcc.com)***



## Our Mission:

Massachusetts Growth Capital Corporation (MGCC) creates and preserves jobs at small businesses, including women, immigrant, veteran and minority owned businesses, and promotes economic development in underserved, Gateway Cities, and low to moderate income communities.



## About Massachusetts Growth Capital Corporation (MGCC)

- MGCC is a quasi-state financial agency with experience in providing small business lending and impacting small businesses located in Gateway Cities and low-moderate income communities.
- MGCC is a central state resource that offers working capital, loan guarantees and targeted technical assistance to solve specific financial and operational problems for small businesses.



## What MGCC Offers

### **Access to Capital:**

Financing situations where banks can not lend, often times turn-around situations.

- Flexible terms based on the borrower's needs
- Collaborate with banking partners
- Not based on credit scores

### **Capacity Building:**

- Access to professional resources and technical assistance
- Matching grants for professional services

## MGCC Loan Products & Services:


### Loan Products:

- Diversity Goal-Contract Financing up to 90%
- **SBA Microloans up to \$50,000**
- Loans from \$5,000 to \$1 million
- Term Loans up to 5 years
- Lines of Credit

- Guarantees on bank debt
- Bonding Lines of Credit
- Co-lending/Gap financing

### Services:

- Matching grants for professional services
- Connection with technical assistance providers
- Convening to discuss business relevant topics



***Jorge Andrade***  
***Eastern Bank***

[j.andrade@easternbank.com](mailto:j.andrade@easternbank.com)

# CARES Act Overview

An overview brought to you by Eastern Bank

**April 28, 2020**

| PAYCHECK PROTECTION PROGRAM (PPP)  |                   | ECONOMIC INJURY DISASTER LOAN (EIDL)   |
|--|-------------------|--|
| Payroll & approved operating expenses  | USES              | Working capital  |
| No collateral required   | COLLATERAL        | <ul style="list-style-type: none"> <li>• No collateral on loans under \$25k</li> <li>• SBA will take best lien available (excluding real estate) on loans over \$25k</li> </ul>  |
| Up to <b>100%</b> with approval  | FORGIVENESS       | <b>0%</b> is eligible for forgiveness  |
| <b>2.5X</b> average monthly payroll for the prior 12 months  | AMOUNT            | Up to 6 months of operating expenses not to exceed <b>\$2 million</b>  |
| .5% on unforgiven portion<br>2-year fixed note   | TERMS             | <b>3.75%</b> small businesses; <b>2.75%</b> non-profits<br><b>30-year</b> fixed note   |
| No payments for first <b>6 months</b>  | DEFERMENT         | No payments for first <b>12 months</b>   |
| <ul style="list-style-type: none"> <li>• All for-profits</li> <li>• Private non-profits</li> </ul> | ELIGIBLE ENTITIES | <ul style="list-style-type: none"> <li>• Sole proprietors, LLCs &amp; corporations</li> <li>• Small agriculture co-ops and aquaculture</li> <li>• Private non-profits</li> </ul> |
| SBA Approved Bank  | APPLY             | SBA.gov/Disaster   |

Sources: The U.S. Small Business Administration and America's SBDC Northwest Texas



***Lic. Angel Silvestrini***  
***(Abogado)***

***[ajs@zspalaw.com](mailto:ajs@zspalaw.com)***



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SILVESTRINI

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# Abogados en Massachusetts

800-541-4542

[www.ZSPALAW.com](http://www.ZSPALAW.com)

FB: @BancarrotaMassachusetts

# Ayuda para Contratistas independientes: (1099)

PPP for 1099:

<https://www.uschamber.com/report/independent-contractors-guide-cares-act-relief>

# Ayuda para Contratistas Independientes: (1099)

PUA: Pandemic Unemployment Assistance

<https://www.mass.gov/how-to/apply-for-pandemic-unemployment-assistance>



## CARES Act: Are you covered?

Pandemic Unemployment Assistance (PUA) provides payment to workers not traditionally eligible for unemployment benefits (self-employed, independent contractors, workers with limited work history, and others) who are unable to work as a direct result of the coronavirus public health emergency.

| COVID-19 Scenarios   | Covered | Not Covered |
|--|---------|-------------|
| Diagnosed with COVID-19 or with COVID-19 symptoms and seeking diagnosis  | ✓       |             |
| Member of household has been diagnosed with COVID-19   | ✓       |             |
| Providing care for family or household member diagnosed with COVID-19  | ✓       |             |
| Primary caregiver for child unable to attend school or another facility closed due to COVID-19   | ✓       |             |
| Unable to reach place of employment due to an imposed quarantine or because advised by medical provider to self-quarantine due to COVID-19 | ✓       |             |
| Scheduled to commence new employment and cannot reach workplace as direct result of COVID-19   | ✓       |             |
| Became major breadwinner because head of household died from COVID-19  | ✓       |             |
| Quit job as a direct result of COVID-19  | ✓       |             |
| Place of employment closed as a direct result of COVID-19  | ✓       |             |
| Self-employed / Independent Contractors / 1099 filers / Farmers - and affected by COVID-19   | ✓       |             |
| Seeking part-time employment but affected by COVID-19  | ✓       |             |
| With insufficient work history and affected by COVID-19  | ✓       |             |
| Otherwise not qualified for regular or extended UI benefits and affected by COVID-19   | ✓       |             |
| Individuals that can telework with pay   |         | ✗           |
| Individual receiving paid sick leave or other paid leave benefits (regardless of meeting a category listed above)                          |         | ✗           |

# Cobro Deudas

Contratos de Negocios:

1. Garantía Personal: (Personal Guarantee) Pueden demandarte a tí por las deudas del negocio.
2. Entidad Corporativa: Deuda es de la compañía solamente.

# OPCIONES

- Examinar las circunstancias honestamente
- Cortes en MA Cerradas
- Negociar salida por escrito
- Bancarrota

# Bancarrotas



Trump utilizo la Bancarrota 4 veces y sigue teniendo mucho dinero.

1. Herramienta para parar llamadas de cobro.
2. Herramienta para reorganizarse y seguir trabajando.
3. Herramienta para eliminar deudas.  
(Como última opción/ puede cancelar deudas)

# Capítulos de la Bancarrota:

## Cap. 7:

Proceso donde se elimina deudas no aseguradas. Puede eximir.

## Cap. 11:

Reorganizar deudas para seguir funcionamiento del negocio.

## Cap. 13:

Plan de Pago y luego se elimina la deuda no asegurada.



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# Abogados en Massachusetts

800-541-4542

[www.ZSPALAW.com](http://www.ZSPALAW.com)

FB: @BancarrotaMassachusetts

**MHA**

MOCERA HAMLIN ASSOCIATES CPAs LLP

*Certified Public Accountants & Business Advisors*

**Vivi Guerra, MBA**

**Supervisor**

**[vguerra@mhacpas.net](mailto:vguerra@mhacpas.net)**

# ¿Cómo calcular la cantidad máxima que puedo pedir prestada?

1. Agregue costos de nómina de sueldos (definidos en detalle en la siguiente página) de los últimos doce meses para los empleados
2. Reste cualquier compensación pagada a un empleado que exceda un salario anual de \$ 100,000 por año o cualquier cantidad pagada a un contratista independiente o propietario único de una empresa que exceda de \$ 100,000 por año.
3. Calcule los costos mensuales promedio de la nómina de sueldos (divida la cantidad del Paso 2 por 12).
4. Multiplique los costos promedio mensuales de la nómina de sueldos del Paso 3 por 2.5.
5. Agregue el monto pendiente de un préstamo por desastre por daños económicos (EIDL) realizado entre el 31 de enero de 2020 y el 3 de abril de 2020, menos el monto de cualquier "anticipo" en virtud de un préstamo EIDL COVID-19 (porque no tiene que ser pagado).

# EJEMPLO



\$660,000

costos de  
nómina de  
sueldos

÷



12

Meses

=



\$55,000

costos  
mensuales  
promedio de  
la nómina de  
sueldos



\$55,000

×

2.5

=



\$137,500

**cantidad  
máxima que  
puedo pedir**

## Costos elegibles para nómina de sueldos

1. Compensación (salarios, comisiones, pagos de propinas en efectivo o compensaciones similares)
2. Pagos de vacación, paternidad, familiar, médico o de licencia de ausencia por enfermedad.
3. Concesión por despido o separación.
4. Pagos requeridos para brindar beneficios grupales de cuidado de salud, incluyendo premiums de seguros.
5. Pago de cualquier beneficio de retiro.
6. Pago de impuestos locales o estatales asesorados en la compensación de los empleados.

## Costos para nómina de sueldos excluyen lo siguiente

1. La compensación de un empleado que exceda el salario anual de \$100,000 prorrateado en el periodo cubierto.
2. Impuestos puestos o retenidos para seguro social y impuestos de Medicare, porción del empleador y empleado, impuesto de jubilación ferroviaria o retenimiento de obligaciones de empleados (impuestos federales)
3. Cualquier compensación de un empleado que su residencia principal sea fuera de los Estados Unidos.
4. Salarios calificados por licencia de ausencia de enfermedad y licencia de ausencia de enfermedad de familiares, en cada caso, el crédito es permitido bajo la ley "Families First Coronavirus Response Act".

# Resumen

| Entidad                       | El Salario Seria  | Otros Costos Para Incluir  |
|-------------------------------|---|--|
| <b>1099 Contratista</b>       | La suma de sus ingresos obtenidos a través del trabajo independiente, como se informa en los formularios 1099-MISC 2019 que recibió(máx \$100,000).   | Ninguno.   |
| <b>Proprietario único</b>     | Su beneficio neto de 2019 (máx. \$ 100,000) como se informa en su Anexo C (Schedule C- línea 31).   | Salarios anuales de los empleados, comisiones, propinas y impuestos estatales y locales sobre la nómina.<br>Cada empleado tiene un tope de \$ 100,000 anuales. |
| <b>Sociedad (Partnership)</b> | Sus ganancias de trabajo por cuenta propia en 2019 como se informa en su Anexo K-1 (Schedule K-1-línea 14), luego se multiplica por 0.9235. Puede incluir ganancias del K-1 como salario para cada socio, hasta \$ 100,000. | Salarios anuales de los empleados, comisiones, propinas e impuestos estatales y locales sobre la nómina.<br>Cada empleado tiene un tope de \$ 100,000 anuales. |
| <b>Corporación S</b>          | Su salario como se informa a través de un servicio de nómina (máx. \$ 100,000).<br>Su salario solo puede considerarse si se pagó a través de la nómina mientras remite el impuesto sobre la nómina.                         | Salarios anuales de los empleados, comisiones, propinas y impuestos estatales y locales sobre la nómina.<br>Cada empleado tiene un tope de \$ 100,000 anuales. |
| <b>Corporación C</b>          | Su salario como se informa a través de un servicio de nómina (máx. \$ 100,000).<br>Su salario solo puede considerarse si se pagó a través de la nómina mientras remite el impuesto sobre la nómina.                         | Salarios anuales de los empleados, comisiones, propinas e impuestos estatales y locales sobre la nómina.<br>Cada empleado tiene un tope de \$ 100,000 anuales. |

# ¿Cuáles son las informaciones necesaria?

1. Impuestos de nómina (formularios 941 de los últimos cuatro trimestres y 1099s) de los últimos 12 meses.
2. Tres años de declaraciones de impuestos históricas del negocio.
3. Hoja de balance y un estado de ganancias y pérdidas con fecha 12/31/2019, si la declaración de impuestos de 2019 no está disponible
4. Estado financiero actual (hoja de balance y estado de pérdidas y ganancias).

La información necesaria dependerá de los requisitos del banco

# Families First Coronavirus Response Act

## Créditos para los empleadores

| Razones calificables para la licencia   | Emergency Paid Sick Leave (EPSL)<br>"beneficios para los empleados"  | Emergency Family Medical Leave (EFML)<br>"beneficios para los empleados"   | Emergency Paid Sick Leave (EPSL)<br>"beneficios para los empleadores" | Emergency Family Medical Leave (EFML)<br>"beneficios para los empleadores" |
|---|--|--|---|--|
| Está sujeto a una orden Federal, Estatal, o local de cuarentena o aislamiento relacionada al COVID-19   | Derecho a pago en base a su tasa regular, o al salario mínimo aplicable, el que sea más, por una cantidad de hasta \$511 por día y \$5,110 en agregado (por un periodo de dos semanas)   | -  | Crédito hasta \$5,110 por empleado                                    | -  |
| Ha sido instruido por un proveedor de servicios de salud que se ponga en cuarentena por COVID-19  | Derecho a pago en base a su tasa regular, o al salario mínimo aplicable, el que sea más, por una cantidad de hasta \$511 por día y \$5,110 en agregado (por un periodo de dos semanas)   | -  | Crédito hasta \$5,110 por empleado                                    | -  |
| Está experimentando síntomas de COVID-19 y está solicitando diagnóstico médico  | Derecho a pago en base a su tasa regular, o al salario mínimo aplicable, el que sea más, por una cantidad de hasta \$511 por día y \$5,110 en agregado (por un periodo de dos semanas)   | -  | Crédito hasta \$5,110 por empleado                                    | -  |
| Está cuidando a una persona sujeta a una orden descrita en (1), o en cuarentena tal y como si describe en (2)   | Derecho a pago a 2/3 de su tasa regular, o 2/3 del salario mínimo aplicable, el que sea más, por una cantidad de hasta \$200 por día y \$2,000 en agregado (por un periodo de dos semanas)   | -  | Crédito hasta \$2,000 por empleado                                    | -  |
| Está cuidando a un hijo cuya escuela o lugar de cuidados está cerrado (o cuidados infantiles no están disponibles) por razones relativas al COVID-19  | Derecho a pago a 2/3 de su tasa regular, o 2/3 del salario mínimo aplicable, el que sea más, por una cantidad de hasta \$200 por día y \$12,000 en agregado (sobre un periodo de 12 semanas- dos semanas de licencia pagada por enfermedad seguidas por hasta 10 semanas de expansión pagada de la licencia familiar y por enfermedad) | Derecho a pago a 2/3 de su tasa regular, o 2/3 del salario mínimo aplicable, el que sea más, por una cantidad de hasta \$200 por día y \$12,000 en agregado (sobre un periodo de 12 semanas- dos semanas de licencia pagada por enfermedad seguidas por hasta 10 semanas de expansión pagada de la licencia familiar y por enfermedad) | Crédito hasta \$2,000 por empleado                                    | Crédito hasta \$10,000 por empleado  |
| Está experimentando otras condiciones sustancialmente similares a las especificadas por el Secretario de Salud y Servicios Humanos, en consulta con los Secretarios del Tesoro y de Trabajo | Derecho a pago a 2/3 de su tasa regular, o 2/3 del salario mínimo aplicable, el que sea más, por una cantidad de hasta \$200 por día y \$2,000 en agregado (por un periodo de dos semanas)   | -  | Crédito hasta \$2,000 por empleado                                    | -  |

# Créditos de Retención de Empleados

## Crédito disponible

50% de hasta \$ 10,000 de salarios calificados por empleado elegible pagado después del 12 de marzo de 2020 hasta el 31 de diciembre de 2020.

## Entidades elegibles

Entidades que (1) llevan a cabo una actividad comercial durante 2020 o (2) una organización de la Sección 501 (c) tienen derecho al crédito. Además, la entidad elegible debe verse afectada económicamente por la pandemia de COVID-19, que se puede demostrar de una de dos maneras:

- Las operaciones de la entidad deben suspenderse total o parcialmente como resultado de una orden del gobierno que impone limitaciones a los viajes, el comercio o las reuniones grupales debido a la pandemia de COVID-19.
- Para las empresas, debe haber una reducción de más del 50% en los ingresos brutos de un trimestre calendario en comparación con el mismo trimestre del año anterior.

## Salarios calificados por empleado elegible

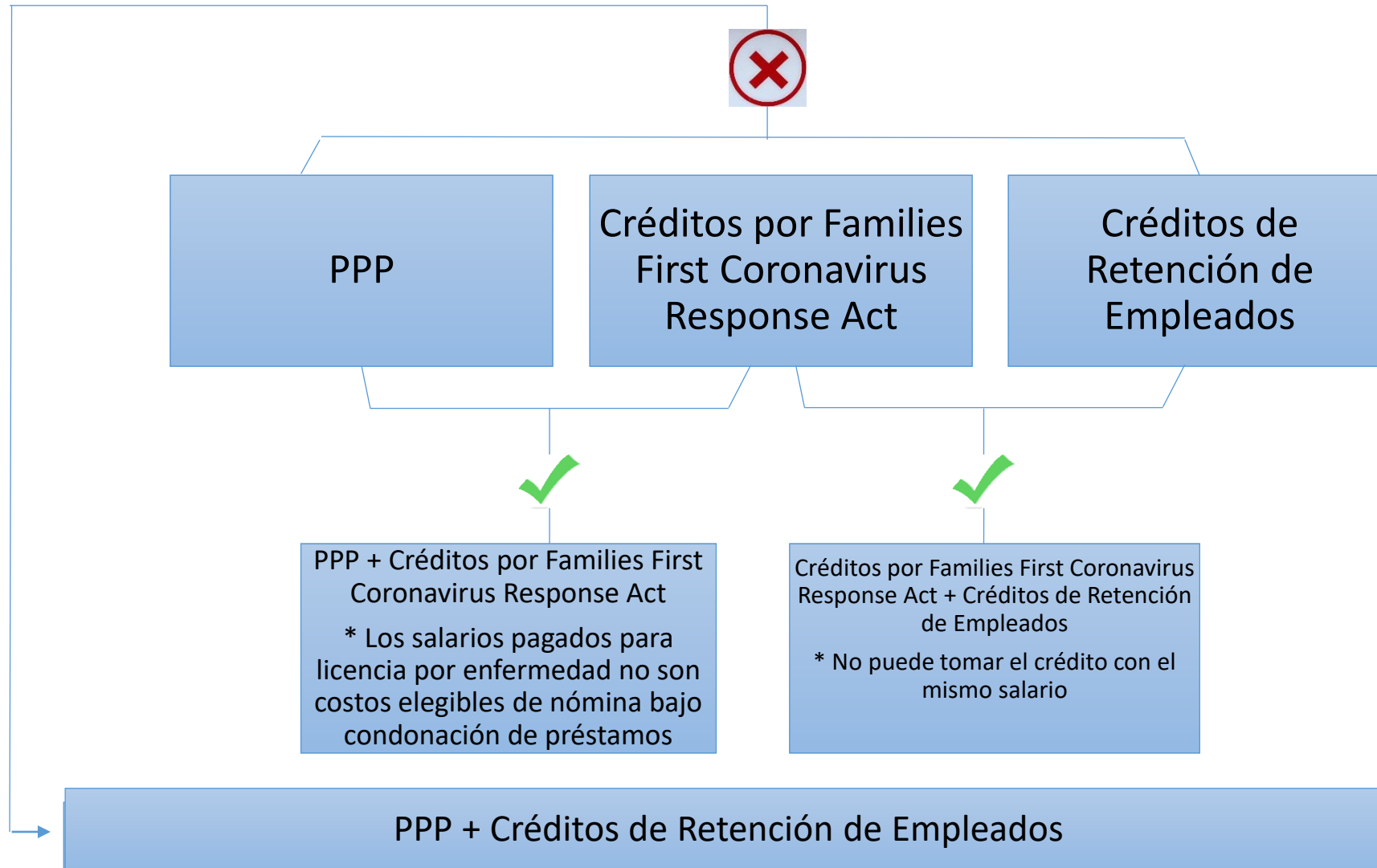
Salarios que un empleador paga a los empleados que no prestan servicios debido a la suspensión del negocio o la caída de los ingresos brutos.

## Cómo solicitar el crédito

Preparar el formulario 7200 “Advance Payment of Employer Credits Due to COVID-19”

# Crédito o Préstamos

## ¿Que puedes reclamar?





***Gloria Hernandez***

***PaydayHCM***

***(Servicio de Nomina)***

***[gloria.hernandez@paydayhcm.com](mailto:gloria.hernandez@paydayhcm.com)***

# PAYDAY HCM



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## PRESENTACION -CLICK PDF



Small Business Services - Spanish.pdf



**Alberto Calvo**  
**Co-Owner**  
**Stop and Compare**  
**Supermarkets**  
[abcalvo@stopandcompare.net](mailto:abcalvo@stopandcompare.net)

# Hispanic-American Institute

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### ➤ Nader Acevedo

- 20+ years experience in banking and financial analysis
- [nacevedo@hainst.org](mailto:nacevedo@hainst.org)
- (617)-637-6403

### ➤ Alberto Calvo

- 10+ years in food retail operations / 30+ years in management
- [abcalvo@stopandcompare.net](mailto:abcalvo@stopandcompare.net)
- (781)-808-7621

# Q & A

# **AYUDAS DISPONIBLES PARA SU EMPRESA ENFRENTAR LA CRISIS DEL CORONAVIRUS**

## **Dialogo # 4**

54

Presented by:  
Nader Acevedo  
Alberto Calvo

Mayo 7, 2020 (9AM to 10:15AM)

Hispanic-American Institute

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Carlos Garcia – Consultor de Empresas  
Herramientas para ayudar las empresas durante COVID-19

# Soporte donde y cuando más lo necesita

Nuestros 16,000 empleados dedicados están brindando el mismo alto nivel de servicio mientras que hemos trasladado al 95% al trabajo desde casa durante la pandemia de COVID-19:

- Expertos en cumplimiento que supervisan e interpretan los cambios en las leyes y reglamentos para ayudar a nuestros clientes a comprender cómo podría afectar su negocio.
- Especialistas disponibles los 7 días de la semana, las 24 horas del día, los 365 días del año por teléfono o chat

*“Construimos nuestro plan de continuidad comercial para estar listos para situaciones como esta mucho antes de COVID-19. Y lo hicimos flexible, para que podamos ayudarlo. En cualquier lugar en cualquier momento.” -Martin Mucci, President & CEO*

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We have a large team of compliance analysts monitoring the legislation to inform you as you navigate this complex situation.



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supported

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payroll  
company<sup>2</sup>

**We pay 1 in 12 U.S.**  
private sector workers

Largest  
401(k)  
recordkeeper<sup>3</sup>

**84,000 plans,**  
\$32 billion in 401(k) assets

21st Largest  
U.S. Insurance  
broker<sup>4</sup>

**\$2.4 billion** insurance  
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# Provisiones de COVID-19

## Préstamos para pequeñas empresas(SBA):

- Elegible hasta 2.5 veces del costo promedio mensual de la nómina. Puede ser perdonado Necesita informes de nómina muy detallados al momento de la presentación.

## Programa de diferimiento de impuestos de nómina:

- Permite a los empleadores diferir el pago de la parte del empleador de los impuestos sobre la nómina (FICA: Soc Sec, Med.)

## Crédito de retención de empleados:

- Elegible para obtener un crédito fiscal de nómina por retener a los ee durante la pandemia.

## Paycheck Protection Program:

- Brindándole asistencia a través de préstamos garantizados 100% gobierno federal a empleadores que mantengan su nómina durante esta emergencia. Si se mantiene la nómina en este transcurso, el préstamo sería perdonado.

## CARES Act

March 25, 2020

### Highlights

- ✓ \$2.2 Trillion Stimulus Package Includes Vast Amounts of Relief
- ✓ \$1,200 "Recovery Rebate" Provided for Most American Adults
- ✓ Individual Relief Includes Enhanced Charitable Deductions
- ✓ Business Tax Relief Provides Increased Liquidity

### Inside

|                            |   |
|----------------------------|---|
| Individual Tax Relief..... | 1 |
| Business Tax Relief.....   | 2 |
| Additional Provisions..... | 4 |

### SPECIAL REPORT

## Senate Passes \$2.2 Trillion Bill to Support Economy During Virus Pandemic

As COVID-19 continues to upend nearly every aspect of life in the United States, Congress has been working to relieve suffering Americans. Having passed the Families First Coronavirus Response Act on March 18 in an effort to limit the spread of the pandemic and support relief efforts, Congress turned to stabilizing the economy. After days of furious negotiations between Republicans and Democrats on the Hill and Trump Administration officials, the Senate passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act. With a \$2.2 trillion price tag, the bill is the most expensive piece of legislation ever passed.

The bill passed in the Senate late on March 25, 2020 and now goes to the House. While protracted negotiations were ongoing in the Senate, the House began writing its own bill. Whether the House takes up the Senate bill as is and is able to approve it quickly, or makes changes by incorporating its version remains to be seen. The President has indicated we would sign the bill "immediately."

The Senate bill looks to make a significant impact on the economy by providing loan forgiveness, supporting small businesses, enhancing unemployment insurance, and providing federal loans to industries severely impacted by the pandemic. In addition, it provides tax relief and tax incentives for individuals and businesses alike. The majority of the tax relief is designed to increase liquidity in the economy, largely through the relaxation of limitations on business deductions and the deferral of taxes, but also with the introduction of recovery rebates for individuals.

### INDIVIDUAL TAX RELIEF

#### Recovery Rebates

The most well-publicized provision is the \$1,200 recovery rebates for individual taxpayers. The rebate amounts are advance refunds of credits against 2020 taxes, and equal to \$1,200 for individuals, or \$2,400 for joint filers, with a \$500 credit for each child. The amount of each rebate is phased out by \$5 for every \$100 in excess of a threshold amount. This threshold amount is based upon 2018 adjusted gross income (unless a 2019 return has already been filed), and the phaseout begins at \$75,000 for single filers, \$112,500 for heads of households, and \$150,000 for joint filers. Thus, the rebates are completely phased out for

# Gracias

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The information in these materials, and that provided by the presenter, should not be considered legal, accounting, or investment advice, and it should not substitute for legal, accounting, investment, and other professional advice where the facts and circumstances warrant. It is provided for informational purposes only.

If you require legal, accounting, or investment advice, or need other professional assistance, you should always consult your attorney, accountant, or other professional advisor to discuss your particular facts, circumstances, business, personal finance, and investment needs.



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**Alberto Calvo**

***Co-Owner***

***Stop and Compare Supermarkets***

***[abcalvo@stopandcompare.net](mailto:abcalvo@stopandcompare.net)***

# RECURSOS DISPONIBLES

## ➤ Massachusetts Growth Capital Corporation

➤ <https://www.empoweringsmallbusiness.org/>

## ➤ SBA COVID-19 Loan Programs

➤ Coronavirus (COVID-19): Small Business Guidance & Loan Resources

➤ <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

## ➤ Business Equity COVID-19 Emergency Fund

➤ <https://fbequity.org/business-equity-covid-19-emergency-fund/>

## ➤ Hispanic-American Institute

➤ Nader Acevedo [nacevedo@hainst.org](mailto:nacevedo@hainst.org)

tel: (617) 637-6403



# SBA COVID-19 Loan Programs

## ➤ Paycheck Protection Program (PPP)

- Designed to provide a direct incentive for small businesses to keep their workers on the payroll. SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities.

## ➤ Economic Injury Disaster Loans and Advance Grants

- Provides working capital loans of up to \$2 million to help overcome the temporary loss of revenue. Advance grants of up to \$10K / \$1K per employee do not need to be repaid.

## ➤ SBA Debt Relief

- The SBA will automatically pay the principal, interest, and fees of current 7(a), 504, and microloans for a period of six months. New loans issued prior to September 27, 2020 also.

## ➤ SBA Express Bridge Loan

- Enables small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000

# Massachusetts Equitable PPP Access Initiative *Business Equity Initiative*

- **Mission:** Ensure timely and equitable access to Paycheck Protect Program (PPP) loans for underbanked businesses and historically disadvantaged demographic groups, including people of color and women
- **Goal:** get as many underbanked/disadvantaged businesses PPP loans as possible before the money runs out

*This needs to be a curated funnel of folks that can realistically be ready*

## ➤ Stakeholders and roles

- Banks that are committed to either making PPPs directly or providing capacity building and/or liquidity to CDFIs to make PPPs
- CDFIs that are committed to providing advice/TA and potentially making PPPs directly (pending final eligibility rules from SBA)
- BSOs are committed to identifying those most in need and supporting routing and PPP checklist completion

## ➤ Process

- This document includes detailed “decision flows” for BSOs and CDFIs as well as a proposed geographic coverage model to ensure all target businesses are served

## Guiding Principles

- Mission and people first
- Speed
- Flexibility
- Creativity
- Patience & Understanding
- Trust



# Hispanic-American Institute

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# **PREPARE BIEN LA REAPERTURA DE SU EMPRESA DURANTE LA EPOCA DEL CORONAVIRUS**

## **Dialogo #5**

67

Presented by:  
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Alberto Calvo

Mayo 20, 2020 (9AM to 10:15AM)

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# GRACIAS A NUESTROS PATROCINADORES



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# Prof. Jared Nicholson

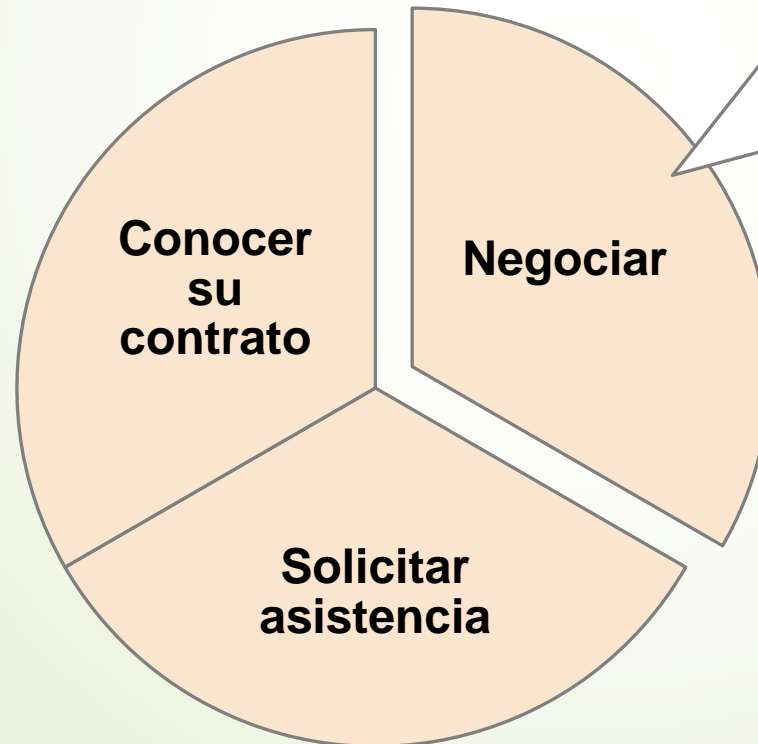
*Director, Community Business Clinic  
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# Puntos clave

Un resumen de este material está disponible aquí.

<https://www.northeastern.edu/law/pdfs/experience/cbc/leases-esp.pdf>



**A** Documentar

**B** Comunicar

**C** Preparar

**D** Escribir

# “Force Majeure”

**Force Majeure (Fuerza Mayor).** En el caso de que el arrendador o el inquilino se retrasen u obstaculicen o impidan la realización de cualquier acto **que no sea la obligación del inquilino de hacer pagos de alquiler,** alquiler adicional y otros cargos requeridos en virtud del presente, debido a huelgas, cierres patronales, falta de disponibilidad de materiales, incumplimiento del poder, **leyes o regulaciones gubernamentales restrictivas,** disturbios, insurrecciones, el acto, incumplimiento o incumplimiento de la otra parte, guerra u otra razón fuera de su control, entonces el cumplimiento de dicho acto será excusado por el período del retraso y el período para la ejecución de dicho acto se extenderá por un período equivalente al período de dicho retraso. Sin perjuicio de lo anterior, la falta de fondos no se considerará una causa ajena al control de ninguna de las partes.

### Cobertura de sus hechos:<sup>1</sup>

- ¿Qué le pasó a su negocio? ¿Está cubierto por el lenguaje de la cláusula?
- Por ejemplo, pandemia, cierre del gobierno, emergencia nacional, frase general

### Aviso:<sup>1</sup>

- ¿Hay algún requisito para que avises para activar la aplicación?
- ¿O un proceso de resolución de disputas requerido?

### Obligación de alquiler:<sup>2</sup>

- Muchas cláusulas de "Force Majeure" no excusan la obligación del inquilino de pagar el alquiler
- Esta cláusula puede resultar más útil para el propietario o relevante en sus otros contratos

### Implicaciones si se activa:<sup>1</sup>

- ¿Tiene la obligación de buscar formas alternativas de cumplir?
- ¿Cuál es el remedio? ¿Terminación? Excusa de rendimiento?

# Qué pedir

- Estos son más fáciles de decir que de hacer. ¡Conoces mejor su situación!
- No **estas solo**: Algunas empresas están teniendo éxito en la negociación.

|                        | El contrato dice:   | Podría proponer: <sup>1</sup>   |
|------------------------|---|---|
| <b>Renta</b>           | <ul style="list-style-type: none"><li>• Tiene que pagar cada mes</li></ul>  | <ul style="list-style-type: none"><li>• <b>Reducir y perdonar</b> la renta por X meses</li><li>• <b>Diferir</b> por X meses (¿intereses?)<ul style="list-style-type: none"><li>– Hasta el final de la crisis</li><li>– En un plan de pago<ul style="list-style-type: none"><li>▪ ¿Porcentaje?</li></ul></li><li>– Hasta el final del contrato</li></ul></li></ul> |
| <b>Renta Adicional</b> | <ul style="list-style-type: none"><li>• Usted paga el alquiler base y una parte de los gastos comunes</li></ul>                         | <ul style="list-style-type: none"><li>• Por un cierto período de tiempo, solo paga una parte de los <b>gastos comunes</b></li></ul>   |
| <b>Depósito</b>        | <ul style="list-style-type: none"><li>• Debe ser reemplazado inmediatamente después de su uso</li></ul>                                 | <ul style="list-style-type: none"><li>• Utilizado para pagar el alquiler <b>sin obligación de reemplazar</b> por ahora</li></ul>  |
| <b>Compromisos</b>     | <ul style="list-style-type: none"><li>• El contrato tiene una fecha cuando termina</li><li>• Esfuerzos de buena fe implicados</li></ul> | <ul style="list-style-type: none"><li>• Una <b>extensión</b> del contrato<ul style="list-style-type: none"><li>– Riesgo en compromiso adicional</li></ul></li><li>• <b>Promesas de solicitar</b> alivio</li></ul>   |
| <b>Terminación</b>     | <ul style="list-style-type: none"><li>• Tiene la responsabilidad de la renta hasta el final del contrato</li></ul>                      | <ul style="list-style-type: none"><li>• <b>Terminar</b> el contrato ya (si eso es lo mejor)</li></ul>   |

Haga una estrategia en sus comunicaciones con el arrendador para que no active automáticamente el incumplimiento (por ejemplo, diciendo que no pagará el alquiler)<sup>2</sup>

Fuentes: 1) <https://www.seyfarth.com/news-insights/10-considerations-for-landlords-during-the-coronavirus-crisis.html>

2) <https://www.eater.com/2020/3/24/21192792/restaurants-cant-pay-rent-landlords-lease-covid-19-coronavirus>

# Qué hacer ahora

- Fechas en que se emitieron las órdenes del gobierno que requirieron el cierre de su negocio
- **Gastos** que pagó
- **Esfuerzos** que realizó para cumplir y mitigar pérdidas
- Evidencia de **capacidad (o incapacidad) para pagar** en preparación para negociar (incluidos los planes para asistencia financiera)

**A** Documentar<sup>1</sup>

- Intenta mantener una **relación positiva** que te permita negociar
- Chequear su contrato para **requisitos de aviso** para:<sup>1</sup>
  - o Invocar una cláusula de “force majeure”
  - o Invocar derechos de reducción de la renta bajo el contrato

**B** Comunicar

- Disponibilidad de asesoramiento legal (teniendo en cuenta los gastos)
- Pensar en la disposición del propietario a negociar
  - o ¿Cuáles son los intereses de su arrendador? Necesitan hacer pagos de hipoteca. También estarán preocupados por las vacantes. Los desalojos pueden ser difíciles para ellos.
    - ¿Pactos de préstamos que requieren la aprobación de una modificación?
  - o ¿Qué tipo de propietario son (institucional, pequeño, etc.)?
  - o ¿Otras propiedades con ejemplos de modificaciones?

**C** Negociar<sup>2</sup>

- Asegurar que todos los acuerdos estén escritos
  - o Si es electrónico, aclare que ambas partes han aceptado un acuerdo.

**D** Escribir

# Aplicabilidad de otras herramientas

1

## Asistencia financiera

- Fuentes **federales, estatales y privadas** de asistencia financiera
  - Consulta aquí la última lista: <https://icic.org/small-business-resource-center-covid-19-crisis/>
- El préstamo federal bajo la “**Paycheck Protection Program**” se puede perdonar si se destina a nóminas, alquileres, intereses hipotecarios y servicios públicos (pero al momento menos 75% debe ir hacia nóminas)<sup>1</sup>
- **Espera que su arrendador** le pregunte acerca de sus planes para obtener préstamos si intenta negociar. Considere su elegibilidad y planes para el dinero (incluido cuánto tiempo durará) como parte de sus preparativos para la negociación.

2

## Moratoria de desalojo

- En MA, sí hay moratoria en desalojos por causa de la crisis para pequeñas empresas: <150 empleados, opera solo en MA, no cotiza en bolsa pública
- Renta todavía adeudada y acumulada

3

## Seguro

- Las **preguntas sobre seguros** serán litigadas y el gobierno podría involucrarse.<sup>2</sup>
- Seguro de **interrupción de negocios**:
  - Desafortunadamente, por lo general sólo cubre daños físicos
  - Todavía vale la pena presentar un reclamo<sup>3</sup>
- Tal vez el propietario tenga un **seguro de pérdida de renta** si tiene un reclamo de reducción exitoso<sup>3</sup>
- **Otro seguro?**

Fuentes: 1) <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options>

2) <https://www.arnoldporter.com/en/perspectives/publications/2020/03/the-impact-of-coronavirus-on-existing> ;

<https://www.bostonmagazine.com/restaurants/2020/03/27/coronavirus-boston-restaurants-insurance-bill/>

3) <https://graffito.com/business-interruption-insurance-part-3/>

# Contratos de Arrendamiento

[..\..\..\OneDrive\CORONA VIRUS TOOL KIT\Commercial Leases During COVID-19 - Northeastern CBC.pdf](#)

[..\..\..\OneDrive\CORONA VIRUS TOOL KIT\Contratos De Arrendamiento Durante COVID-19 - Northeastern CBC.pdf](#)



# Frances Martinez

*President / CEO and Founder*

*North Shore Latino Business Association*

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**Alberto Calvo**

***Co-Owner***

***Stop and Compare Supermarkets***

***[abcalvo@stopandcompare.net](mailto:abcalvo@stopandcompare.net)***

# RECURSOS DISPONIBLES PARA RE-ABRIR

## ➤ Ayuda Para Comprar equipos de proteccion (PPE)

➤ Lawyers for Civil Rights / Tufts Health Plan

<https://docs.google.com/forms/d/e/1FAIpQLScC7wrluXat4FTFB9RojO-ToDPmuzl048oHpbAX7p5q81BNRw/viewform>

## ➤ Guias a seguir en espanol para establecimientos

<https://www.mass.gov/doc/plan-de-control-covid-19-covid-19-control-plan-espanol/download>

<https://www.mass.gov/doc/importante-compliance-attestation-poster-espanol/download>

## ➤ Guias a seguir en espanol para empleados

<https://www.mass.gov/doc/reglas-para-mantener-te-seguro-en-el-trabajo-worker-poster-espanol/download>

## ➤ Guias a seguir para Salones de Belleza y Barberias

<https://www.mass.gov/lists/safety-standards-for-hair-salons-and-barbershops>

# RECURSOS DISPONIBLES PARA REABRIR

## ► Gobierno del Estado

*Guías para reabrir su negocio:*

<https://www.mass.gov/doc/guia-para-empleados-employer-poster-espanol/download>

<https://www.mass.gov/doc/plan-de-control-covid-19-covid-19-control-plan-espanol/download>

<https://www.mass.gov/doc/importante-compliance-attestation-poster-espanol/download>

<https://www.mass.gov/lists/safety-standards-for-hair-salons-and-barbershops>

<https://www.mass.gov/doc/reglas-para-mantener-te-seguro-en-el-trabajo-worker-poster-espanol/download>

# Hispanic-American Institute

- **ONE-ON-ONE COUNSELING (FREE OF CHARGE)**

- **Nader Acevedo**

- 20+ years experience in banking and financial analysis
- [nacevedo@hainst.org](mailto:nacevedo@hainst.org)
- (617)-637-6403

- **Alberto Calvo**

- 10+ years in food retail operations / 30+ years in management
- [abcalvo@stopandcompare.net](mailto:abcalvo@stopandcompare.net)
- (781)-808-7621

# Q & A



# **BIOS**

**GUEST SPEAKERS**

**(in alphabetical order by last name)**



# *Nader Acevedo*

## *Executive Vice President*

### *Hispanic-American Institute*

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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.



***Jorge Andrade***  
***Vice President, Business Banking***  
***Eastern Bank***

**Jorge A Andrade**

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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 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).



# *Rudy Bozas*

## *Director, Community Relations and Marketing Tufts Health Plan - Public Plans*

**Rudy Bozas** is director of community relations and marketing for Tufts Health Plan - Public Plans, Rudy oversees marketing for four different public plan products in RI and MA. Rudy comes with more than 20 years of experience as a seasoned professional with an innovative view of marketing. His background expands from some of the of largest ad agency networks in the world, working on global brands such as Nestlé, Shell, McDonald's, among others. In the later part of his career, Rudy turned to entrepreneurship, leading a full-service multicultural advertising agency, a medical lead generation agency, and a software and web development digital agency.

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# *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.



# *Colombia - Guest Speakers from Universidad de Medellin - Cel: 3104262847, Tel: (574)3405237*

**Rector . Cesar Guerra** :Administrador de Empresa, con especialización en Mercado de Capitales, Catedrático, participo 35 años en el máximo organismo de la Universidad, la Honorable Consiliatura, en su vida profesional ocupó altos cargos directivos en diferentes empresas del sector privado.

**Juan Guillermo Zapata Uribe:** Abogado con especialización en Derecho Empresarial, asesor de Practica Empresarial, Catedrático,encargado de asuntos legales y Corporativos en Colombia de la Multinacional Italiana MAPEI.

**Hernàn Darìo Aristizàbal Gutièrrez, Director General Practica Empresarial:** Con estudios de Economía y Administración de Empresas, Especializado en Mercadeo Gerencial, Magister en Gestion de Mercadeo, Catedratico, participo en Consejos directivos en varias Universidades, actualmente Director de Practica Empresarial con 21 años de antigüedad.

# *Vivi Guerra, MBA,*

## *Supervisor*

[vguerra@mhacpas.net](mailto:vguerra@mhacpas.net)



Vivi Guerra tiene mas de cinco años de experiencia en contabilidad pública especializada en proporcionar servicios de contabilidad, auditoría y impuestos a empresas administradas por sus propietarios y organizaciones sin fines de lucro. Como miembro de Mocera, Hamlin Associates CPAs LLP, Vivi ha adquirido experiencia atendiendo las necesidades contables y fiscales de clientes en industrias que incluyen distribución, fabricación, servicios profesionales y desarrollo de software, así como entidades sin fines de lucro.

Vivi recibió su licenciatura en contabilidad en la Universidad de Massachusetts Lowell y es miembro del Instituto Americano de Contadores Públicos Certificados (AICPA) y la Sociedad de Contadores Públicos Certificados de Massachusetts (MSCPAS) y recientemente obtuvo su Maestría en Administración de Empresas con especialización en Contabilidad en la Universidad de Massachusetts Lowell.



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***Carlos Hernandez***  
***Lender Relations Specialist***  
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**Carlos Hernandez**, Lender Relations Specialist has been with the SBA since December 2011. Mr. Hernandez engages the Massachusetts network of lenders and financial institutions with regular activities, including webinars and conference calls.

His responsibilities include conducting outreach, training, education, development, lender recruitment, and working with assigned lenders in the District.

Hernandez received his Bachelor's in Business Administration from the University of Central Florida in Orlando, FL. Hernandez served as a Staff Sergeant in the U.S. Army Reserves, including two tours of duty under Operation Iraqi Freedom.

# PAYDAY HCM



***Gloria Hernandez***  
***PaydayHCM***

***(Servicio de Nomina)***

***[gloria.hernandez@paydayhcm.com](mailto:gloria.hernandez@paydayhcm.com)***



SOC 1 CERTIFIED



**Gloria** ha trabajado en nómina y contabilidad por mas de 20 años. Obtuvo su Licenciatura en Negocios en 2004. Se mudó de El Paso, TX a Albuquerque, NM, y se unió al equipo de Payday HCM en 2016.

Gloria ha trabajado en algunas áreas diferentes en Payday HCM, incluyendo representante de servicio al cliente, y actualmente es una de las Especialistas en Implementación de Payday HCM. Gloria disfruta la satisfacción de poder ayudar a sus clientes de cualquier manera posible para que se sientan apoyados durante el proceso de transición a Payday HCM.

Cuando Gloria no está trabajando, le gusta hornear y pasar su tiempo con 3 hijos y su esposo.



# *Quincy Miller*

## *President and Vice Chairman*

### *Eastern Bank*

**Quincy Miller** is President and Vice Chair of Eastern Bank, the largest and oldest mutual bank in the United States, with over \$11 billion in assets and over 100 banking and insurance locations serving communities in eastern Massachusetts and southern and coastal New Hampshire. 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. He started his career in consumer banking and this is where he developed his passion for “leading from the front line” ensuring that his perspective continues to be guided by colleagues with diverse backgrounds and experiences.

Quincy is committed to various community organizations: serves on the Board of Directors for The Boys and Girls Club of Boston, The Bottom Line, Blue Cross Blue Shield of MA, The Alliance for Business Leadership, The Greater Boston YMCA Board of Overseers, Board Emeritus of The Greater Boston Food Bank and Chair Emeritus of The Urban League of Eastern Massachusetts.

He has received several recognitions from the community as an inaugural member of the GK100 “most influential people of color in Boston” by *Get Konnected*, granted business leadership awards from the *Central PA, Cleveland and Boston Business Journal's*. In 2020 Quincy was honored at the Martin Luther King Jr. Memorial Breakfast with the MLK 50<sup>th</sup> Anniversary Award for his commitment to Diversity & Inclusion.

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.

# Frances Martinez

*CEO / President and Founder*

*North Shore Latino Business Association*

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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.

# *Alison Moronta*

## *Loan Officer / Grant Program Manager*

### *Massachusetts Growth Capital Corporation*

Schrafft's City Center, 529 Main St., Suite 201,  
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**Alison Moronta** has been a Loan Officer and Grant Program Manager at Mass Growth Capital Corporation (MGCC) since 2015. She oversees a portfolio of non-profit borrowers and manages the State-funded Small Business Technical Assistance Grant Program. This funding program provides small grants to community and economic development nonprofits to build their operational capacity and skills to provide technical assistance to small businesses in underserved communities across the Commonwealth.

Previously, Mrs. Moronta was a Business Development Director at Jamaica Plain NDC, where she, for over fifteen years, managed one of Boston's top small business development programs. There she advocated for cultural appropriate resources and the rights for the small business communities in Boston. Prior to these roles, Mrs. Moronta served in management and administrative positions in the retail sector and in the health insurance industry. Mrs. Moronta believes in continue professional education and growth. She holds a BA from INTEC and MBM from Cambridge College with two specializations in Business, Entrepreneurship, and Small Business Management. She also holds a Non-Profit Management specialization from the University of San Antonio Texas.

Some of her past honors include the MACDC's Ricanne Hadrian Award "for her exemplary efforts to meaningfully engage local residents as leaders in building economically and racially diverse communities." In 2010, Governor Deval Patrick appointed her to serve at Community Development Financial Corporation (CDFC) representing all Community Development Corporations in the Commonwealth of MA. The Governor also recognized her for "her work serving minority, women owned, and small businesses." In 2013, the Brookside Community Policy Board recognized her "extraordinary commitment to supporting the economic health of small businesses and communities of Egleston Square and Jamaica Plain." In 2015 she received a Community Builder Award from Egleston Square Main Streets, in Boston. In June 2015 Mrs. Moronta was recognized by El Planeta Newspaper as one of the one hundred more influential people in the State representing the Latino communities. In 2018, was recognized for her support to entrepreneurial programs for Southeast Asian refugee and immigrant business owners. In 2019, Mrs. Moronta received the Mel King Institute's Champion award for her dedication to bring educational programs to advance the business technical assistance and consulting field for the practitioners in Massachusetts.



# *Robert H. Nelson*

## *Massachusetts District Director*

### *Small Business Administration*

**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.



# **Jared C. Nicholson**

*Associate Clinical*

*Professor*

*Director, Community*

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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.

# *Gregoria Sanchez*

## *Founder and CEO,*

### *Entrepreneurs Association*

#### **Miriam Travel Agency**

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*Gregoria Sanchez is the Founder and CEO of the Entrepreneurs Association in Chelsea.* During the past four years, the Association has engaged small business owners and entrepreneurs in Chelsea and elsewhere. The Association runs workshops for aspiring entrepreneurs, given them the necessary tools to run and grow a successful business. An annual entrepreneurship conference “Desarolla Tu Pontencial” is held every March , which attracts 40 to 50 business owners and entrepreneurs. She invites and collaborates with local business professionals to help the community understand what it takes to run a business.

In September 2008, Gregoria established her own business, Miriam’s Travel, She runs this successful business for over 10 years serving the latino and immigrant communities of Chelsea and Everett by providing timely and affordable travel services for business and pleasure. She arranges vacation packages and travel reservations to countries around the world.

Previouly, Ms. Sanchez worked for Global Services as a *Customer Service Agent* at Logan International Airport. From 2005 to 2008 she performed various duties such as clearing international flights through US Customs and assisting with language translation (English-Spanish). From 2000 to 2005, Ms. Sanchez worked at **Broadway National bank**, Chelsea, MA as an Account Services manager balancing the incoming checks received by the tellers and assisting customers with inquiries regarding their accounts

Ms. Sanchez is very active in community service at the **Leon De Judas Church in Boston**. Since 1995 to 2016 she served as a Children’s Bible study teacher and was a lead mentor for women empowerment classes.

Ms Sanchez received her education in her native Dominican Republic, where she received a *Customer Service Representative Certification* from Indobanca College (1988) and a *Bachelor’s Degree in Public Advertising* from Apec University (1987)

Ms. Sanchez is fluent in Spanish and has outstanding communication, interpersonal and organizational skills.



# *Lic. Angel Silvestrini*

*(Abogado)*

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**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.