

Fall 2020 Edition

chamber

north central massachusetts report

Building Businesses. Building Communities.



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North  Central
MASSACHUSETTS

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CHAMBER BOARD

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 Christopher McCarthy, Treasurer
 Steven Rocheleau, Past Chair
 Roy M. Nascimento, President

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North Central MASSACHUSETTS

CHAMBER OF COMMERCE

The Chamber Report (USPS 773-650) is published quarterly by the North Central Mass. Chamber of Commerce, 860 South Street, Fitchburg, MA, for \$15 per year which is withheld from annual membership dues. Periodicals postage paid at Fitchburg, MA.

For Editorial & Advertising

Contact Ryan Murphy
 rmurphy@northcentralmass.com
 978.353.7600 x240 | phone: 978.353.7600 | fax: 978.353.4896
 www.northcentralmass.com

About the Cover:

The image on the cover of this issue of the Chamber Report is of Coggshall Park in Fitchburg and was selected to highlight the Fall Season. The Fall is a special time in North Central Massachusetts, with our strong agricultural heritage and abundance of beautiful landscapes. It symbolizes the changing of weather and harvests, and brings with it strong traditions from foliage and apple picking to upcoming family holidays.

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RUN – ELECT – SERVE

CIVIC LEADERSHIP SERIES

ELECT NORTH CENTRAL

As part of its civic leadership efforts, the Chamber and the Elect North Central Coalition are hosting a series of webinars to provide anyone interested in serving in public office

with an introduction to and expectation of what to expect. The webinar series will cover the nuts and bolts of running for office in Massachusetts, including campaign finance rules; public records

access and retention requirements; ethics and conflict of interest laws; and more. This is a free and non-partisan program. Presenters will include various experts from the state. This is a great opportunity for any member considering getting more involved in local or state office.

Elect North Central is a coalition of organizations dedicated to making the democratic process

accessible and assuring that local and regional issues are examined and addressed by candidates running for office. The members of Elect North Central represent a broad cross-section of leaders in media, education, community, and business organizations.


Please visit the Chamber's online calendar of events for the schedule of upcoming workshops and to register. Contact the Chamber at 978.353.7600 with any questions. ♦

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CHAMBER BIDS FOND FAREWELL TO THREE STAFF MEMBERS



David Ginisi.



Lauren Goulet.



Chris McDermott.

“They have been important and dedicated members of our team and contributors to our success.”

— Roy M. Nascimento

The Chamber announces the recent departure of Marketing and Communications Manager David Ginisi and Public Affairs Manager Chris McDermott. Longtime Office Manager Lauren Goulet also departed the Chamber in early April.

David Ginisi, who began as an intern and worked for over five years at the Chamber recently accepted the position of Chief Marketing Officer at Montachusett Home Care Corporation in Leominster. Chris McDermott worked at the Chamber for over three years and left to become the Economic Development Manager for the Montachusett Regional Planning Commission, a quasi-public

agency. Lauren Goulet worked for the Chamber for nearly ten years and left in April to pursue a new career opportunity with a company based in New Hampshire.

“We are saddened to lose Lauren, David and Chris, but also excited for them as they take on new leadership positions and further their careers,” said Roy M. Nascimento, President & CEO of the North Central Massachusetts Chamber of Commerce. “They have been important and dedicated members of our team and contributors to our success. I want to thank them for their hard work and commitment to the Chamber and wish them well in their new positions.” ♦

RYAN MURPHY JOINS CHAMBER STAFF



Ryan Murphy.

The Chamber is pleased to announce the addition of Ryan Murphy to its professional staff in the position of Marketing Manager. In this position, Mr. Murphy will be responsible for the marketing and communications efforts of the Chamber and our affiliate organizations – Visit North Central Massachusetts and the North Central Massachusetts Development Corporation. This would include managing our multiple websites,

social media platforms, media buys, public relations and other marketing channels. He comes to the Chamber with experience in marketing and graphic design, which includes work he has done for the U.S. Consumer Healthcare Advocacy Group, Blue Wave Solar, the Sprinkler Factory and Expose Yourself Public Relations. He is a graduate of Roger Williams University with a Bachelor of Science Degree in Marketing and Minor in Graphic Design. ♦

GOVERNMENT AFFAIRS UPDATE

Recognizing that COVID-19 remains a disruptive force in the daily lives of many business owners and their employees, the Chamber's staff has continuously worked with public officials at the local, state, and federal levels in an effort to identify and implement solutions.

As of this printing, Congressional Leaders on Capitol Hill remain deadlocked regarding another stimulus package to address the impacts of the pandemic. Though the Chamber continues to monitor this issue - which impacts not only businesses but state and local government as well - action appears unlikely until after the November election. In an effort to keep members informed and engage the region's federal delegation, the Chamber will host a live, digital Congressional Update on Thursday, October 8, at 12:00. Congressman McGovern and Congresswoman Trahan will join us live to provide an update on developments in Washington, DC, before taking questions from the audience. If interested in participating, please visit the Chamber's events page to register.

As with many organizations, COVID-19 has had a significant impact on the State House's daily operation. Facing a legislative backlog due to the pandemic and unable to complete their work before the traditional July 31 deadline, state lawmakers voted to extend the session



Photo courtesy of the State House News Service.

“COVID-19 has had a significant impact on the State House's daily operation.”

through to the end of the calendar year. This has prolonged negotiations on several important items which the Chamber continues to monitor.

Principal among these proposals is the state's annual budget. Congress's inability to find agreement on a new recovery package, coupled with delayed tax collections, created uncertainty regarding revenues as legislators worked to draft a final

balanced budget for the fiscal year which began on July 1. To address this, Beacon Hill passed a three-month, level funded budget, with plans to reconsider the matter once tax collections and federal aid figures come into greater focus.

A number of major bills have also cleared the House and Senate, with compromise language under negotiation before submission to the Governor for final passage. Among these is an economic development bill that would fund a range of projects across the Commonwealth. The Chamber has advocated in favor of a raft of priorities within this bill that would expand support for small businesses and aide recovery. These include funding for new loans and grants to support small businesses and support

for the Regional Tourism Councils. Other bills being considered by the legislature would enable bonding for transportation and infrastructure projects, expand access to telehealth services, reform police departments and map a course to statewide net-neutral carbon emissions by 2050.

In response to an effort to place a three-year moratorium on the MCAS testing system, the Chamber recently submitted testimony opposing it and reiterating the Chamber's conviction that every student be provided access to a high-quality education. While sensitive to the challenges and uncertainties which educators and students face in the year ahead, the Chamber believes that a three-year halt to these evaluations represents a drastic and unnecessary step.

Finally, the Board of Directors approved the Chamber's FY21 Public Policy Agenda at their September meeting. This year's agenda includes new priorities that focus on supporting businesses as they navigate the impact of COVID-19 and reopening. The Chamber advocates for an approach that balances public safety with the needs of small businesses and their employees across the region. The agenda will guide the Chamber's advocacy efforts through the next year as we work to ensure a smooth economic recovery for North Central Massachusetts. ◇

CHAMBER JOBS BOARD

Since the COVID-19 crisis started, we have continued to prioritize job postings on our WorkNorthCentral.com online jobs board to help our members promote job opportunities at their business. We currently have over 500 jobs listed from throughout the region. We also continue to actively promote the jobs board to qualified and skilled job seekers.

Why post a job on the WorkNorthCentral.com Jobs Board?

There is NO-COST for members to post jobs and there is no limit on the number of jobs you can post. Members at the Business Growth level and above also receive premium job postings, which are highlighted, promoted at the top of the jobs board and published on the Google Jobs Network;

Posting your jobs is SIMPLE! You can easily post and manage jobs yourself or email your jobs to Sabbra Reyes at sreyes@northcentralmass.com and we will post it for you. You select the duration and then the jobs are automatically dropped when the job expires;

It is EASY for you to review resumes and connect with qualified candidates. You decide if you want applicants directed to your website or you can provide instructions for applying;

When you post your jobs, you are also supporting our economic development efforts! The Chamber's Jobs Board is the largest localized jobs board of its kind showcasing job opportunities in North Central Massachusetts. The jobs board connects job seekers to opportunities and helps promote our dynamic region by showcasing the many diverse opportunities available.

We encourage you to consider posting any available job opportunities on this popular resource. Visit WorkNorthCentral.com or the Chamber's website NorthCentralMass.com for more information or to post a job.



North Central Massachusetts Chamber is Nationally Accredited

Did you know that the North Central Massachusetts Chamber of Commerce is a nationally accredited chamber of commerce? Only 205 of the 7,000+ chambers in the country are accredited. This is part of our dedication and commitment to meeting standards that demonstrate a higher level of performance, expertise and impact for the benefit of our members and communities. ◇



NEW NORTH CENTRAL MASSACHUSETTS CHAMBER MEMBERS

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Worcester, MA 01608
(508) 770-7083
BANKS

C.H.O.I.C.E. Inc.
10 Wilson St.
Chelmsford, MA 01824
(978) 256-7425 ext.17
GOVERNMENT

Equalizer Home Health Services Inc.
76 Summer St., Suite 325
Fitchburg, MA 01420
(978) 400-7302
HEALTH CARE AND MEDICAL

Ethos Cannabis
20 Authority Dr.
Fitchburg, MA 01420
(978) 614-0070
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281 Leominster Shirley Rd.
Lunenburg, MA 01462
(978) 375-3230
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New Beginnings Homecare
368 Central St.
Leominster, MA 01453
(978) 466-7700
HEALTH CARE AND MEDICAL

Pelletier Properties KELLER WILLIAMS NORTH CENTRAL
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Leominster, MA 01453
(978) 674-7146
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GOVERNMENT

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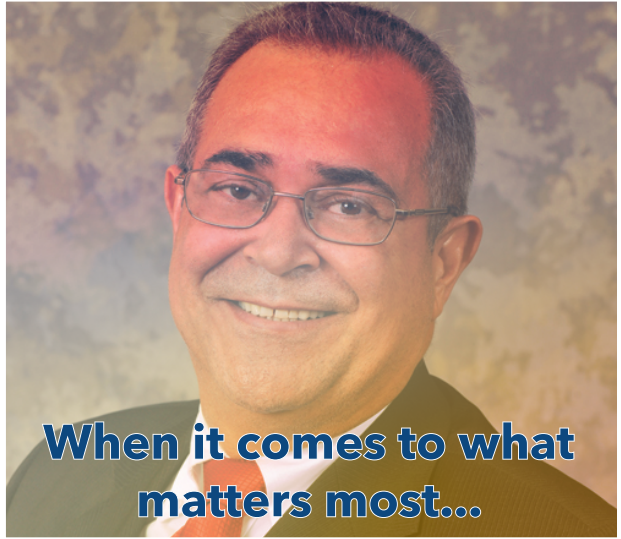
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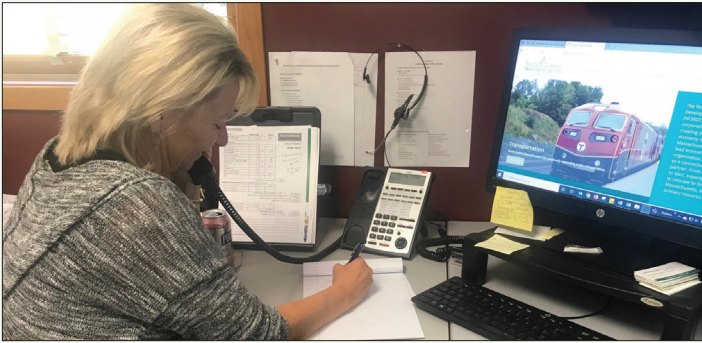
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CHAMBER'S ECONOMIC DEVELOPMENT ARM CLOSES OUT A SUCCESSFUL YEAR



Pictured: Sandie Cataldo, Economic Development Manager, consulting with a micro-loan client over the phone.

The Chamber's economic development affiliate, the North Central Massachusetts Development Corporation (NCMDC), completed its fiscal year on September 30, 2020. The NCMDC works in partnership with local banks, credit unions,

chambers of commerce and area nonprofits to support emerging microenterprises, small businesses, and community projects in North Central Massachusetts with loans and technical assistance. The NCMDC provided a total of 46 loans in FY2020

totaling \$1,105,401. These included 30 conventional microloans totaling \$827,500 and 16 loans under the SBA's Payroll Protection Program for \$277,901. The average size of the loans was \$24,030 with the smallest loan at \$2,607 and the largest at \$54,177. Our conventional microloans were leveraged by another \$195,126 in financing from local banks and credit unions and \$109,093 in equity from borrowers, and helped retain 157 jobs and create 20 new jobs. Our PPP loans helped retain another 47 jobs by covering critical payroll and operating expenses to businesses adversely affected by the COVID-19

Pandemic. During the year, the NCMDC also provided over 1,200 hours of direct technical assistance to start-up and existing small businesses and hosted several successful workshops and forums in partnership with the Chamber. The NCMDC also launched an Economic Recovery Fund to provide emergency loans with \$415,000 in contributions and secured grant funding from the state and the Mass Growth Capital Corporation to assist with its efforts to provide technical assistance to small businesses. The NCMDC is certified by the U.S. Department of the Treasury under the Community Development Financial Institution (CDFI) program and is a micro-loan intermediary for the U.S. Small Business Administration.

For more information on the North Central Massachusetts Development Corporation, please visit www.ChooseNorthCentral.com. ♦



Thank you to everyone who participated online or supported our 36th Annual Meeting on June 11, 2020. Members can view a recording of the Annual Meeting and our many other online programs at www.NorthCentralMass.com. ♦

NORTH CENTRAL MASSACHUSETTS RECEIVES \$946,000 EDA GRANT

Funding Will Be Used To Launch New Revolving Loan Fund

The North Central Massachusetts Development Corporation (NCMDC), the economic development arm of the Chamber, has recently been awarded a \$946,000 EDA CARES Act Recovery Assistance grant from the U.S. Department of Commerce’s Economic Development Administration (EDA).

This grant will be used to capitalize and administer a new Revolving Loan Fund to provide loans to coronavirus-impacted small businesses in North Central Massachusetts. This new loan fund will help supplement the NCMDC’s existing efforts to provide support to local businesses and spur investment in the region.

With these funds, the NCMDC will provide fixed rate loans of up to \$150,000 to start-up and existing small businesses in the region. The loans will be provided with flexible terms, low fees and interest rates as low as 1% for existing businesses and 5% for start-up businesses. Monthly payments will be deferred for up to one year on the loans, depending on the situation. Each loan offered will be tailored to the needs of the borrower after careful analysis and underwriting. Loan amortization will vary based on use of funds and



Brendan Hannen, Micro-Loan Manager and Bea Lee, Loan and Economic Development Administrator reviewing client loan files.

underwriting with monthly repayment terms up to ten years. At maturity, loans may be extended for up to five years by modifying note terms at market rates and recasting or restructuring payments.

Loans made can be used for working capital; operating expenses and costs; leasehold improvements; machinery and equipment; furniture and fixtures; start-up costs for a new business; purchasing or expanding real estate

related to the business; and the refinancing of existing business debt. To be eligible, a loan applicant must be a for-profit enterprise; be located in one of the NCMDC service communities; create or retain at least one job for each \$20,000 of funds provided; and show economic injury or funding needed for re-opening and recovery as a result of COVID-19. In addition, start-up businesses are required to provide a 10% equity injection.

- 1) Loans up to \$150,000;
- 2) Interest rates as low as 1%
- 3) Deferred payments up to 1 year.

“This infusion of capital will reinforce our lending capacity and allow us to continue to support the economic recovery of North Central Massachusetts.” said Roy M. Nascimento, President & CEO of the North Central Massachusetts Chamber of Commerce and the North Central Massachusetts Development Corporation. “We are appreciative of the Economic Development Administration for their confidence in us. These funds will go a long way in helping many vulnerable small businesses regain their footing from the COVID-19 pandemic.”

For more information or to inquire about a loan, please contact Sandie Cataldo, Economic Development Manager at 978.353.7600 or email scataldo@northcentralmass.com. ♦

TOURISM update

Shop/Eat/Stay/Explore VNCM's Next Marketing Strategy



Wachusett Mountain Skyrides provide scenic views of Fall Foliage in North Central Massachusetts.

The Chamber's tourism arm, Visit North Central Massachusetts (VNCM), has developed its annual marketing plan to promote the region. As a result of the pandemic, VNCM plans to strategically shift its marketing resources in FY2021 to focus on helping our regional economy recover quickly and effectively from the disruption.

The restaurants, retailers, hoteliers, farms and attractions that comprise our local visitor industry have been among the hardest hit by the disruption caused by this health crisis and will take the longest to recover. Marketing strategies in FY2021 will focus on Shop/Eat/Stay/Explore Local promotional efforts that encourage companies and residents to support local businesses during the recovery. Marketing efforts will also target the regional drive market within a 250-mile radius, including key markets like Boston, Southern Massachusetts, New Hampshire, New York and Rhode Island highlighting our advantages and safety. Data and research from our economic development planning process suggests that we are well positioned

to potentially benefit from the new environment and changing consumer demands, given our rural character, affordability and agricultural heritage. The plan was approved by the Board of Directors and submitted to the Mass Office of Travel and Tourism as part of our annual tourism grant submission. We also presented it to members during the Summer to gather input. It was well received by both MOTT and our members, however we are still waiting on state tourism funding in the state budget.

As part of this marketing/recovery plan, we focused our efforts in Q1 with updating our VisitNorthCentral.com website and social media platforms for the "new normal" including developing

new locally focused content, developing new messaging, optimizing our site for new searches and utilizing digital and social media channels to promote, connect and engage with consumers. Messaging and themes have been centered around re-opening and supporting our businesses. "When it Matters Most" is being utilized as an overarching theme. It is important that our target audience understands why "spending local" is now more important than ever. Member-focused contests and promotions have also been utilized to drive engagement with messaging focused on the attributes of the region that appeal most to visitors, such as our safety as rural region and abundance of family-oriented activities. As we move

Continued on page 13



WHEN IT MATTERS MOST.



JOIN THE GIFT LOCAL GIFT CARD PROGRAM!

Be a part of something great! Join the ranks of the local restaurants, shops, attractions and other businesses that are currently a part of the Gift Local gift card program. Participating in this community-focused promotional opportunity is a great way to engage new customers and promote your business.

- ◇ Accepting Gift Local gift cards is hassle-free – no new terminals or software are required.

- ◇ There are no upfront costs for members to participate in the program and accept Gift Local gift cards. Processing fees have also been waived through December 31, 2020.

- ◇ Unlike coupons, deal sites and discount cards, you are not asked to provide a discount in exchange for customers. Instead, the Gift Local gift cards drive full-priced customers to your business.

- ◇ Gift Local gift cards do not compete with your own existing gift card or gift certificate program. Instead, Gift Local gift cards help to engage new customers that you can convert into returning customers.

- ◇ Your business also benefits by being listed on GiftLocalMass.net and from the ongoing advertising and promotions conducted to encourage the sale of the cards.

“We were an early adopter of the Gift Local gift card program. It just seemed like a no-brainer for us to participate,” said Rick Walton, owner of the Gardner Ale House and Moon Hill Brewing. **“I haven’t been disappointed. We’ve seen hundreds of these gift cards redeemed here since the program started just a few years ago.”**

Are you a Chamber member and would like to participate in this program? For more information or to sign up, please contact the Chamber at 978.353.7600 ext. 222. ◇

Continued from page 12

into the traditionally busy Fall season and Q2, we plan to ramp up our paid digital advertising to promote the region and local businesses. We plan to focus primarily on digital media for now as it provides the greatest flexibility and allows us to adapt quickly if needed. As we move in to the Spring, we will start to leverage some print advertising. Our media buys will be dependent on the final receipt of our grant funding from the state.

Unfortunately, due to the COVID-19 crisis, VNCM’s participation in several travel shows were cancelled including the Discover New England Summit in Maine, the Dream Destinations Showcase in Western Mass, and a major bridal expo in September. We will resume these business development activities that play an important role in promoting the region to groups once it is safe to do so. ◇

QUICK hits



Chamber Ambassadors Committee Meeting

The Chamber's Ambassadors Committee continues to meet in an effort to support members and the community. Pictured here are Ambassadors meeting via video conference. Thank you to all the members who volunteer to serve on this important committee.



Young Professionals Steering Committee

The Chamber's Young Professionals of North Central Massachusetts recently held a meeting of the steering committee to strategize on some exciting upcoming programs. Stay tuned for new initiatives from the group! This group plays an important role in enhancing the professional and personal development of young professionals in the region.



The Chamber's AAA Travel Interview

Chamber President Roy Nascimento was recently interviewed during a Fall travel forum hosted by AAA Northeast where he promoted North Central Massachusetts to groups and travelers as a safe destination to visit and explore.

Scherrie Keating Elected as the 2020-21 Chair of Connect North Central

Congratulations to Scherrie Keating, Owner of Diabetes Kare Consulting LLC for her recent election as the 2020-21 Chair of Connect North Central. Connect North Central is the Chamber's monthly networking group that meets on the final Friday of each month. It allows for personalized networking, 60 second "commercials" and featured speakers.



Singapore Restaurant Re-opens

The Chamber and the City of Fitchburg recently celebrated the grand re-opening of the Singapore Restaurant - a staple in the community! Congratulations to Wally and his crew!



RMI Ribbon Cutting for 25th Anniversary

Congratulations to Resource Management, Inc. (RMI) who recently celebrated their 25th anniversary with a ribbon cutting! The Chamber and Mayor Stephen DiNatale of Fitchburg were on hand to mark the occasion. RMI is a family-owned full-service Human Resources and PEO providing expertise in Payroll, Employee Benefits and Workers' Compensation to small and mid-size businesses. The firm operates in 39 states.

QUICK HITS CONTINUED...

CHAMBER REMAINS OPEN DURING COVID-19 PANDEMIC

As an essential business, the Chamber office has remained open throughout the COVID-19 crisis to service members. Pictured (L-R) is Chamber member Matt Majikas of World Record DJs and Kat Deal, the Chamber's Programs and Events Manager at a recent meeting in the office. Members are welcome to come into the office for any services that need to be performed in person, such as manufacturing certifications, gift card purchases, insurance matters, business counseling and loan closings. However, we recommend calling ahead first.



CHAMBER AND PARTNERS FOCUSED ON SUPPORTING BUSINESSES

Sandie Cataldo, Economic Development Manager at the NCMDC and Michelle Miller of the Center for Women and Enterprise (CWE) meet to discuss technical assistance for small business impacted by COVID-19. CWE has a satellite office at the Chamber and provides free and confidential counseling services to businesses.



MEETING BETWEEN NEWVUE AND THE CHAMBER

Pictured (L-R) Jacqueline Mastrangelo of New Vue Communities meets with Brendan Hannen, Micro-Loan Manager and Norman Vigeant, Vice President of lending at the NCMDC.

QUICK HITS CONTINUED...

LOAN TO MI RINCONCITO SALVADORENO

The North Central Massachusetts Development Corporation (NCMDC) recently provided a loan to Mi Rincocito Salvadoreno, a new Spanish market in Downtown Fitchburg. Pictured (L-R) are Sandie Cataldo, Economic Development Manager, NCMDC; Carmen and Ildelfonso Guzman, Owners; and Norman Vigean, Vice President of NCMDC.



LOAN TO STRONG STYLE COFFEE

The North Central Massachusetts Development Corporation (NCMDC) recently provided a loan to Strong Style Coffee, an existing coffee shop in Downtown Fitchburg. Pictured (L-R) are Sandie Cataldo, Economic Development Manager, NCMDC; Kim Jones, Owner; and Brendan Hannen, Micro-Loan Manager, NCMDC.



LOAN TO MOON HILL BREWING

The North Central Massachusetts Development Corporation (NCMDC) recently provided a loan to Moon Hill Brewing/Gardner Ale House, a brewery located in Downtown Gardner. Pictured (L-R) are Norman Vigean, Vice President of NCMDC; Rick Walton, Owner; and Sandie Cataldo, Economic Development Manager, NCMDC.

Keep up with
the latest
Chamber
news at

www.
NorthCentralMass.
com

Save the Date



FINANCIAL FOUNDATIONS: BUDGETING & CASHFLOW ESSENTIALS

Presented by:

Bryan Acuto
Sr. Manager at Cunningham & Associates



Join us online on **October 21, 2020** at **11:00 a.m.** for a presentation and conversation to help strengthen your business's financial foundation.

Topics will include budget creation and review; how to monitor and forecast cashflow; and the internal

and external financial review process.

Bryan Acuto, Senior Manager at Cunningham & Associates will be the presenter. Bryan earned his Bachelor's Degree in Business Management from Elmira College. He completed his Master's Degree in Finance from Harvard University

earning the Dean's List for Academic Achievement award. Bryan's career includes several years of general management, extensive business and financial analysis and founding a real estate investment company. Bryan's strengths are focusing on continuous process improvement,

identifying key results needed for success, and concentrating on what matters most to an organization.

The cost is just \$10 for members. Pre-registration is required. For more information or to register, please visit www.NorthCentralMass.com. ◇

NEED HEALTH INSURANCE FOR YOUR SMALL BUSINESS?

The North Central Massachusetts Chamber of Commerce remains committed to helping our members to access the best health insurance plans available and to make sure that your health insurance needs are met. As always, we are just a phone call or email or visit to our office away from being able to help you decide what health insurance plan best meets your needs.

Want Health Insurance?



Explore the North Central Massachusetts Chamber's **ON-DEMAND ONLINE PROGRAM LIBRARY** and access a wealth of industry tips and lessons to help navigate your business. *Access the library at www.NorthCentralMass.com.*



Save the Date



COVID 19 RELATED MENTAL HEALTH CONCERNS
November 19, 2020
8am-9:30am

Presented by:

Kyrah Altman

President and Co-Founder

LEAD: Let's Empower, Advocate and Do, Inc.



Join the discussion on the effects to our mental health and the stress in the workplace related to COVID-19.

We will discuss managing the anxiety around reintegration back to the office and the anxiety of uncertainty of how to best proceed.

Kyrah Altman, President and Co-Founder of Let's

Empower, Advocate and Do, Inc. (LEAD) is our presenter for the November edition of the Human Resources Council.

Since its founding, LEAD has transformed into the industry leader in mental health education in the United States. Altman travels the world, speaking about the impact of social entrepreneurship

on trauma survivors, the importance of proactive mental health education in schools, and the idea that "while not everyone has a mental illness, everyone can improve their mental health." Since 2012, Kyrah has been featured in the New York Times, on three national television stations, and was named the nation's 3rd best

student entrepreneur by the EO Global Student Entrepreneurs Award.

Participation in HRC programs is open to all members, but pre-registration is required. The cost is just \$10 for members. For more information or to register, please visit www.NorthCentralMass.com..

North Central Calendar **EVENTS**

A complete list of events with details can be found at web.northcentralmass.com/events. Please contact Kat Deal with any questions.

Due to COVID-19, all Chamber programs and events are currently being presented as online programs. We will be resuming face to face events when appropriate. Please check the Chamber website and social media platforms for updates. You can also take advantage of our full library of recorded programs at northcentralmass.com.

October 7

Express Webinar

11:00 AM - 11:30 AM

October 8

2020 Congressional Update

12:00 PM - 1:00 PM

October 13

RUN ELECT SERVE Campaigning and Campaign Finance 101

8:00 AM - 9:30 AM

October 15

RUN ELECT SERVE Open Meeting Law

8:00 AM - 9:30 AM

October 20

RUN ELECT SERVE Public Records Access and Retention

8:00 AM - 9:30 AM

October 21

Financial Foundations: Budgeting & Cashflow Essentials

11:00 AM - 12:00 PM

October 22

RUN ELECT SERVE Ethics and COI

8:00 AM - 9:30 AM

October 30

Virtual Connect North Central

7:45 AM - 9:00 AM

November 4

Express Webinar

11:00 AM - 11:30 AM

November 10

Small Business RoundTable

8:00 AM - 9:00 AM

November 13

Good Morning North Central

7:00 AM - 8:30 AM

November 18

Tax Foundations: Overlooked Opportunities in Taxation

11:00 AM - 12:00 PM

November 19

Human Resource Council

8:00 AM - 9:30 AM

November 20

Virtual Connect North Central

7:45 AM - 9:00 AM

December 16

Management Foundations: Best Practices in Organizational Management

11:00 AM - 12:00 PM

December 2

Express Webinar

11:00 AM - 11:30 AM

December 18

Virtual Connect North Central

7:45 AM - 9:00 AM

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Put your money where your market is by placing your strongest ad message right on the desks of the top business leaders and decision makers in North Central Massachusetts. The Chamber's print publications and digital communications offer a number of unique and affordable ways for you to promote your business throughout North Central Massachusetts.

For more information on advertising in the newsletter or our other publications, please contact the Chamber staff at 978.353.7600 ext. 240. ◇

Save the Date

The graphic is a rectangular banner with a red border. On the left is a portrait of Congressman Jim McGovern, 2nd District of Massachusetts, with five stars below his name. In the center is a red silhouette of the Massachusetts State House dome and building, with the text 'CONGRESSIONAL UPDATE' in blue below it, and three stars. On the right is a portrait of Congresswoman Lori Trahan, 3rd District of Massachusetts, with five stars below her name. At the bottom center is the North Central Massachusetts Chamber of Commerce logo. To the right of the logo is the text 'sponsored by: FITCHBURG STATE UNIVERSITY' with the university's logo.

Join us live online with Congressman James McGovern and Congresswoman Lori Trahan on October 8, 2020 starting at 12:00 p.m. for our annual Congressional program. This is a great opportunity to hear from them on the progress on Capital Hill on important issues, including PPP forgiveness and the recovery bill. Members will also have an opportunity to

submit questions. Matt Bruun of Fitchburg State University will serve as the emcee and moderator.

The cost is just \$10 for members. Pre-registration is required. For more information or to register, please visit www.NorthCentralMass.com. Thank you to our Sponsor Fitchburg State University. ◇

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