Spring 2021 Edition

Chambell massachusetts report

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North@Central MASSACHUSETTS

CHAMBER **GE COMMERCE**

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For Editorial & Advertising

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About the Cover:

This issue of the Chamber Report focuses on the unexpected entrepreneurial boom that is taking place during the recovery of COVID-19. These businesses are seizing the opportunity to overcome the odds with their entrepreneurial spirit. Our feature article on page 14 and 15 provides insights on what it is like to be starting a business during the pandemic. The cover design was selected to feature one of the new small businesses within North Central Massachusetts as they navigate through these unprecedented times.



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ooking for ways to network with other business professionals in the area? Check out the Chamber's monthly "Connect North Central" program. This virtual networking event provides you with a great opportunity to foster relationships with other businesses in North Central Massachusetts! Visit www.NorthCentralMass.com for more information or to register for an upcoming program.

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MAHONEY JOINS CHAMBER BOARD

The Chamber's Board of Directors selected Barbara Mahoney, President & CEO of Leominster Credit Union to fill the vacancy on the Board caused by the retirement of John O'Brien for the remainder of his unexpired term that runs through June, 2022. In accordance with the Chamber's by-laws, vacancies on the Board caused by resignation or otherwise shall be filled by the Board for the unexpired term or until the succeeding election of Directors.



Barbara Mahoney.

Ms. Mahoney has been active in the Chamber and community since she joined Leominster Credit Union in 2003. Her community involvement has included serving on the Chamber's Economic Development Taskforce, serving as Chair of the MassHire North Central Workforce Investment Board and serving on the Board of the St. Bernard's High School Foundation. ◊

SPONSORSHIPS AVAILABLE

For more info on sponsorship opportunities, please contact Kat Deal, Programs & Events Manager at 978.353.7600 ext. 235.



CHAMBER WELCOMES CRUZ AND KEATING TO PROFESSIONAL STAFF

The Chamber is pleased to announce the addition of Maribel Cruz as Community Business Advisor and Scherrie Keating as Membership Specialist.

Ms. Cruz will be responsible for supporting the Chamber's economic development and small business efforts. Her role will include engaging and supporting the Latinx business community in North Central Massachusetts. She is multilingual in Spanish, Brazilian Portuguese and English. She joins the Chamber from the City of Gardner, where she served as Economic Development Coordinator since 2017. Prior to working for the city, Ms. Cruz worked in banking for nearly twenty years, rising through the ranks from Teller to Small Business Relationship Manager at Bank of America and Santander. She is a resident of Leominster and is active in the community, including serving on the Boards of Community



Maribel Cruz.

Health Connections, the Montachusett Regional Planning Commission, Square II in Gardner, and the MassHire North

We are thrilled to have these two talented professionals join our team."

– Roy Nascimento

Central Workforce Board. She is also a graduate of the Chamber's Community Leadership Institute and has served on our Loan Committee.



Scherrie Keating.

Ms. Keating will support the Chamber's member recruitment and retention efforts on a parttime basis. She comes to the Chamber with a unique background, experience and skill set. She is an owner of a small business founded in 2016 called Diabetes Kare Consulting, which focuses on providing education and training in the healthcare industry. She has been a very active member and a passionate champion of the Chamber. She has often credited the Chamber with helping her grow her small business. She serves on our Ambassadors Committee. has Chaired our Connect North Central program this past year and is currently enrolled in our Community

Leadership Institute. She is a registered nurse by training, graduating from Fitchburg State University and holds numerous professional health care certifications. She is also a Cancer survivor and health care advocate. She lives in Ashby and is active in the community.

"We are thrilled to have these two talented professionals join our team. Scherrie's experience as a business owner and Chamber member, as well as her passion, energy, communication skills and her inspiring personal story make her a unique fit to help support our efforts to engage business leaders," said Roy Nascimento, President & CEO of the Chamber, and "Maribel's experience in economic development and banking, along with her communication skills and strong roots in the community make her the perfect fit this new role in helping to support small businesses throughout North Central Massachusetts." \Diamond



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GOVERNMENT AFFAIRS UPDATE



Photo State House News Service

Government Affairs: Governor Charlie Baker highlighting the need for additional federal funding to support the Commonwealth's response to COVID-19.

t has been an extremely busy time at both the federal and state level, as the government continues to work on solutions to address the COVID-19 pandemic and

The Chamber plans to once again work closely with the delegation to ensure that the region's small business community is given adequate resources..."

its tremendous economic impact. Congressional leaders came to an agreement with former President Donald Trump in the 11th hour of his presidency on a new \$900 billion pandemic relief package. Some of the major

aspects of the legislation that pertain to the North Central Massachusetts business community included: more than \$284 billion for new forgivable Paycheck Protection Program loans; direct payments for qualifying adults and children; and enhanced Unemployment Insurance Benefits. The act also expanded eligibility of the Employee Retention Tax Credit (ERTC) to include businesses who experienced a reduction of gross receipts of at least 20% between corresponding calendar quarters of 2021 and 2019, no longer disqualified employers who received PPP loans and extends the availability of the ERTC through the first

two quarters of 2021. As of this printing, President Joe Biden is proposing another stimulus package to the tune of \$1.9 trillion. Details on the proposed package released so far includes \$350 billion in state and local government aid including funds to help reopen schools; \$1,400 direct payments to most Americans; increasing the federal minimum wage to \$15 an hour; increasing and extending federal unemployment benefits; and includes a provision that would also cover 85% of the cost of premiums for workers looking to preserve their job-based health insurance after getting laid off. The Chamber is monitoring this

Continued on page 9

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fluid situation closely.

As state legislators crossed the finish line in this last session, they brought an Economic Development Bill focused heavily on COVID-19 recovery worth \$625 million with them. This bill included a number of pieces crucial to the North Central Massachusetts business community, including a loan program similar to the federal Paycheck Protection Program, additional funding for community development lending institutions for small businesses focusing on extending capital to minority and women owned businesses, money for tourism efforts and a cap on fees third-party delivery services can charge restaurants while the pandemic continues.

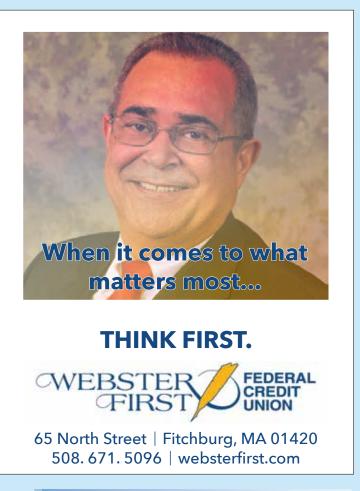
The state also came to agreement on a \$16.5 billion Transportation Bond Bill that sets up a road map for infrastructure projects across the Commonwealth including highway and bridge maintenance, extension of commuter rail service, MBTA modernization, and raises fees for ride share companies. While climate change legislation mapping a course to statewide netneutral carbon emissions by 2050 was vetoed by Governor Baker at the end of the legislation, the House and Senate both took the issue right back up at the start of the new session, sending it back to the Governor's desk with the same language.

The Baker-Polito

Administration has awarded more than \$277 million in direct financial support to over 5,800 small businesses through the COVID-19 Small Business Grant Program, and this commitment to economic recovery is reflected in their Fiscal 2022 budget proposal which includes another \$668 million for the program. The proposed budget also includes: \$4 million for small business technical assistance; \$1 million for regional economic development grants; \$16.9 million to transform vocational high schools into career technical institutes that can help retrain displaced workers; and full funding for the first year of the Student Opportunity Act.

As the new legislative session gets underway and work on the budget begins for the House, the North Central Massachusetts Chamber of Commerce has been building its relationship with the region's three new legislators. The region's entire delegation recently attended a virtual briefing on the Chamber's economic recovery and economic development priorities for the Fiscal 2022 year. The Chamber plans to once again work closely with the delegation to ensure that the region's small business community is given adequate resources to weather the ongoing challenges presented by the pandemic, and come out stronger once the pandemic subsides. \Diamond

he act also expanded eligibility of the Employee Retention Tax Credit (ERTC) to include businesses who experienced a reduction of gross receipts of at least 20% between corresponding calendar quarters of 2021 and 2019, no longer disqualified employers who received PPP loans and extends the availability of the ERTC through the first two quarters of 2021.



New North Central Massachusetts Chamber Members

Geico Insurance - Central Mass Organization

84 Boston Turnpike Shrewsbury, MA 01545 (508) 926-6752 INSURANCE

Jarvenpaa Sawmill LLC

233 South Ashburnham Road Westminster, MA 01473 (978) 874-2231 MANUFACTURER

Ladybugz Interactive Agency Organization

13 Lincoln Street Hudson, MA 01749 (978) 376-7878 MARKETING CONSULTANTS

McLean Hospital

115 Mill Street Belmont, MA 02478 (617) 855-3141 MENTAL HEALTH/SERVICES

New England Door Solutions

213 School Street, Suite 113B Gardner, MA 01440 (978) 939-3087 DOORS - SALES & SERVICE

North End Subaru/Mazda

757 Chase Road Lunenburg, MA 01462 (978) 582-4911 AUTOMOBILE DEALERS - NEW

Pammy's Place

68 Airport Road Fitchburg, MA 01420 (978) 627-3079 RESTAURANTS

Precision Optics Corporation Organization

22 E. Broadway Gardner, MA 01440 (978) 630-1800 MEDICAL SERVICE ORGANIZATIONS

Santander Bank

147 Water Street Fitchburg, MA 01420 BANKS

Shapiro Educational & Behavioral Consultants

76 Summer Street, Suite 139a Lunenburg, MA 01462 EDUCATIONAL CONSULTANTS

Stone-Ladeau Funeral Home

343 Central Street Winchendon, MA 01475 FUNERAL DIRECTORS

Viante & Associates

182 Belmont Street Fitchburg, MA 01420 CONSULTANTS

Wachusett Paving

60 Sargent Road Westminster, MA 01473 PAVING CONTRACTORS

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CHAMBER UPDATES

JOBS BOARD:

We have continued to prioritize job postings on our WorkNorthCentral.com online jobs board to help members promote their job opportunities. We currently have 1,000+ jobs listed from throughout the region. We also continue to actively promote the jobs board to job seekers. There is NO-COST for members to post jobs and there is no limit on the number of jobs that can be posted. 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. Feel free to post the jobs yourself or email your jobs to Sabbra Reves at sreves@ northcentralmass.com and we will post it for you.

DIGITAL MARKETING: Traffic

in FY2020 averaged approximately 11,457 unique page views each month to our two main websites - NorthCentralMass.com and VisitNorthCentral. com. This represents a 29% increase over the prior year. Our social media platforms have also grown to boast over 20,000 total followers. In CY2020 our social media platforms garnered an average of 167,365 impressions monthly and a total of over 2 million impressions for the year.

GIFT LOCAL GIFT CARDS: We have extended the waiver of all processing fees associated with our gift card program



through this Spring. We are pleased to announce that three new merchants have joined the program recently: Smith's Country Cheese, Lloyd's Limousine Service and the Fix Burger Bar. Member merchants interested in accepting the gift cards at their business should contact the Chamber to learn more.

ENERGY SAVINGS:

From its inception in August 2014 through November 2020 the Chamber's solar energy program has produced 9,184,946 KwH of Net Metering Credits to the manufacturers participating in the program. Total value of these credits is \$1,963,503 and the collective savings to participants totals nearly \$1,668,978.

AUDITS: The Chamber and its affiliates the Chamber Foundation, Visit North Central Massachusetts and the North Central Massachusetts Development Corporation each completed their fiscal years and underwent their annual independent audits. The audits were completed on time and with no

findings reported.

NEW LOANS: The

Chamber's economic development arm the North Central Massachusetts Development Corporation - has closed seven micro-loans for a total of \$333,500 since October 1, 2020. The loans were made to a mix of existing and start-up businesses and ranged from \$6,000 to \$150,000. There are another three loans totaling \$325,000 that have been approved but haven't closed vet. We are also excited to share that the U.S. Small Business Administration recognized the Development Corporation in December for its success in providing micro-loans.

NEW LATINX INITIATIVE:

The Chamber in partnership with New Vue Communities, the Spanish American Center, ReImagine North of Main, and the Cities of Fitchburg and Leominster has been awarded an Urban Agenda grant to help support the Latinx business community. Latinos comprise the largest minority group in the region and are playing an important role in contributing to our economy, including starting businesses at three times the rate of the general population. However, national data and local research indicates that Latinos and other minorities are less likely to take advantage of available resources within the entrepreneurial ecosystem, as well as established business networks like the Chamber that are so vital to achieving success in business. The partners will work to connect Latinx business owners with financial resources, programs and business networks that can assist them. \Diamond



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Save the date! The 37th Annual Business
Meeting for the North Central Massachusetts
Chamber of Commerce is scheduled
for Thursday, June 10, 2021 from 11 a.m.
to 12 p.m. online. The program will include
recognition awards, naming of our new Chair
of the Board of Directors, a guest speaker, and
the commencement for the 2021 class of the
Chamber's Community Leadership Institute.
Don't miss this event that celebrates business
and community leaders working together for the
future of North Central Massachusetts.

To register for the Annual Business Meeting, please contact the Chamber at 978.353.7600 ext. 235 or email kdeal@northcentralmass.com or register online at northcentralmass.com/calendar. The cost is just \$15 per person for members and \$25 per person for non-members. Sponsorships are available!

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e 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.

FEATURED MEMBER PROFILE

WACHUSETT PRECISION TOOL CONTINUES GROWTH FOR NEAR FUTURE



Our experience with the qualification and validation of healthcare molds is instrumental to our ability to grow sales."

In this picture from 2019, Wachusett Precision Tool employees smile while they work on their new injection mold machine.

The current COVID-19 crisis hasn't stopped Wachusett Precision Tool (WPT) from growing, and Michael Carrigan, president of WPT, doesn't intend on having it slow them down either. WPT has put in the appropriate safety policies as recommended by the CDC, including but not limited to masks, gloves, and social distancing.

Wachusett Precision Tool was created in December 2016 by Michael Carignan and vice president Matthew Saunders. The company was previously Bisson Tool and Die and was purchased in an asset sale. WPT started with eight employees and has grown to twenty-six employees over the past four years.

"Sales have increased from \$800,000 in FY2016 to forecasted sales of \$4,500,000 in FY2020. This sales growth was enabled by our expanded service offerings that include full mold building and qualification capabilities," said Carignan.

According to their website, WPT is a full-service provider for medical products, medical device and packaging industries. WPT's team is experienced in building a full range of prototype, pilot and class 101 production molds.

WPT offers full support through the development cycle of medical products, medical devices and complex packaging solutions. They offer quick-turn prototype solutions and have the capabilities to mold small quantities of parts for Design Verification and Human Factor Studies.

Their team is experienced in building molds and

getting them through qualification, validation, and into production. They are more than "mold builders" as many of their key employees have come from the medical device manufacturing industry and have built and validated hundreds of medical molds for manufacturing globally.

"WPT purchased two injection molding machines that allow us to fully sample, debug and qualify all molds prior to delivering to our customers. Our experience with the qualification and validation of healthcare molds is instrumental to our ability to grow sales," Carignan said.

WPT is currently in the process of purchasing the real estate they presently operate out of, and they expect to close on the purchase before the end of the calendar year. Once they have ownership

of the building, they plan on developing plans for an expansion of floorspace that will enable continued growth.

"The most exciting activity for us is the purchase of the building and possible expansion. We have also added new equipment including a vertical EDM, CNC mill and laser engraver, and we have plans for additional equipment in the coming calendar year," said Carignan.

Medical device and diagnostics contract manufacturer clients should reach out to the evergrowing Wachusett Precision Tool team for their next project. They are located at 830 Westminster Street in Fitchburg, MA. Find out more about WPT at www. wachusettprecisiontool. com or by calling them at 978.343.6443. ◊



Carmen and Ildefonso Guzman with their kids behind the counter of their new business, Mi Rinconcito Salvadoreño.

A Pandemic Entrepreneurial Boom?

ne might think that people would be more reluctant to take the risk of starting a new business during the COVID-19 pandemic. There has never been a more difficult time to run a business in our nation. with business owners being forced to pivot as best they can to stay up to date with ever changing consumer demands, new regulations and numerous other challenges. However, while it may seem counterintuitive, there has actually been a significant rise in the number of new businesses starting.

According to the Census Bureau, there were 4,406,824 business formations in the United States in 2020, a 26.8% increase over 2019. If we just looked at the second half of the year after the pandemic struck, then the increase was actually 53.7% over the second half of 2019. In Massachusetts alone, there were 62,655 business formations in 2020, which is a 9% increase. However, there was a 31% increase in the second half of the year when compared to the second half of 2019.

"We know this is an incredibly difficult time to be running a business, but many people are looking ahead

and seeing an opportunity," said Brendan Hannen, Micro-Loan Manager at the Chamber's economic development arm the North Central Massachusetts Development Corporation "There are grant and lending programs available, viable empty storefronts, and people have had plenty of time at home to think about it."

"This boom in new businesses isn't a new phenomenon. We usually see a spike in new small businesses during economic downturns" said Sandie Cataldo, Economic Development Manager

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We know this is an incredibly difficult time to be running a business, but many people are looking ahead and seeing an opportunity."

- Brendan Hannen

Continued from page 14

at the Chamber. "It could be driven by recent unemployment, corporate shifts to outsourcing or by new opportunities created by business closings in the marketplace. Individuals start to seek out their own opportunities by creating their own businesses."

When the COVID-19 pandemic hit in March of 2020, Massachusetts businesses shut down temporarily, or worse. According to a Boston.com news report, the number of small businesses that are open dropped by 37% in 2020, with revenue down by 44% since the start of last year.

The opposite effect happened for co-owners Carmen and Ildefonso Guzman, who opened their business Mi Rinconcito Salvadoreño in Fitchburg, MA in July 2020.

The Guzmans just bought their new home in Fitchburg when they noticed that there was a lack of Central American/Salvadorian products and food in the area, and were forced to travel to either Worcester or outside of Boston to get the products that they needed.

"We took the risk of opening up a new business, and we are so glad we did," said Ildefonso Guzman. "Customers in the local area were very happy to have something nearby as well."

Mi Rinconcito Salvadoreño, which translated to "my small corner of Salvador," is more than just a convenience store, with cultural foods and products, party supplies, as well as customization of



Brendan Loughman, owner of Valley Florist, prepares a bouquet for a busy Valentine's Day.

products like t-shirts, masks, and more. Guzman said it was his wife's idea to bring their own little corner of Salvador to Fitchburg.

"I couldn't do this without her," he said.
"Without her, I couldn't make it."

Although the Guzmans had already started planning their opening pre-pandemic, COVID-19 definitely threw a wrench in their plans and opening timeline.

"It wasn't easy," said Carmen. "We were just about to get our permits, and then COVID hit, and City Hall closed down. We had to wait until things were back up and running."

The North Central Massachusetts Chamber of Commerce provided loan assistance to the Guzmans to help them in starting and opening up their business for July 2020.

"We are more than grateful to have the help and assistance of the Chamber," Ildefonso said. "No one knew about us, but with the help of the [North Central Massachusetts] Chamber [of Commerce], we continue to thrive and get new customers all the time through their advice and amazing support."

The Chamber's economic development arm - the North Central Massachusetts Development Corporation (NCMDC) - provides loan assistance to businesses in North Central Massachusetts. The NCMDC is certified

by the U.S. Small Business Administration (SBA) and the U.S. Department of the Treasury under the Community Development Financial Institutions (CDFI) Program and works in partnership with local banks, credit unions, chambers of commerce and area nonprofits to support emerging microenterprises, small businesses, and community projects with loans and business assistance. For more information on loan assistance, visit https:// www.choosenorthcentral. com/lending/.

"We are so happy to see customers coming in and trying new or familiar things. It's been an amazing experience for us, getting customers from all over Central Massachusetts and finding us," said Carmen.

You can visit Mi Rinconcito Salvadoreño at 444 Main Street in Fitchburg, MA, as well as on social media via Facebook and Instagram.

Guzman added:
"We love Fitchburg. The
people, the [North Central
Massachusetts] area - all of
it. We can make it a great
city. COVID-19 can either
make you weaker, or it can
make you stronger... And it
definitely made us stronger."

Brendan Loughman, new owner of Valley Florist in East Templeton, MA, was one of those who found opportunity during the pandemic.

"A lot of the leg work was done prior to COVID, with the owners of the shop looking to sell, and I had been contemplating starting a business," Loughman said. "I happened to be driving by

Continued on page 23

TOURISMupdate



A ski patrol employee stops by Bullock Lodge for cider donuts at Wachusett Mountain.

The Chamber's tourism arm. Visit North Central Massachusetts (VNCM), has strategically shifted its marketing efforts since the start of the pandemic to focus on helping our regional economy recover from the pandemic. In the Fall we focused our marketing efforts on promoting the many safe opportunities

VISIT NORTH CENTRAL MASSACHUSETTS UPDATE

available within the region. Our efforts were informed by research and data that indicated that there was strong pent up demand as consumers, who were in lockdown since mid-March of 2020. were looking for safe and family friendly opportunities to travel, while trying to avoid urban settings and larger crowded destinations due to health concerns. We saw strong demand during the season for hiking, camping, fall foliage, local farms and other outdoor activities. Our efforts primarily focused on digital marketing, included updating our website with new relevant content. highlighting COVID friendly activities and businesses in our region, investing in social media and

in some targeted digital advertising. Public relations was also utilized to promote the region, with North Central Massachusetts being highlighted as a destination in several media outlets in the Fall. We garnered about 400,000 Facebook impressions over the Fall, which represents a 7% increase over the same period the previous year. Our website also saw strong traffic with a 5% increase in visitors over the previous Fall period.

In the Winter, we shifted our focus towards marketing to local consumers to encourage buying and supporting local, as well as highlighting safe Winter activities such as skiing. We continued with "When it Matters Most" as

shifted our focus towards marketing to local consumers to encourage buying and supporting local..."

the overarching theme and aligned our efforts with the statewide My Local MA campaign to highlight the importance to consumers of supporting local businesses impacted by the pandemic. Our marketing included paid social media campaigns on Facebook. Google AdWords, some targeted print

Continued on page 17

Go to www.visitnorthcentral.com to keep up-to-date!







Continued from page 16

advertisements and sponsored content. We saw strong results, including nearly 200,000 Facebook impressions in December and January, which represents a 170% increase over the same two-month period the previous year. The sponsored content campaign also generated nearly 70,000 impressions. We also updated our website with Winter

content and produced a video promoting shopping local and two new additions to our "Taste of North Central" library of videos promoting unique local businesses. The videos have had over 66,000 views so far. STR data shows that room occupancy for CY2020 was 47.1% in North Central Massachusetts which reflects a 34% decrease over the previous year. ADR and RevPAR were also

down 22% and 28.9% respectively. Total room revenue was down 54.3%. Local rooms tax collections were also noticeably down from the same period the previous year.

As we move in to the Spring and the reopening of more and more of our economy, our marketing efforts will be critical to helping local businesses to attract the customers that they need to

regain their footing from the impact of the pandemic. In addition to our social media, website, paid media and public relations efforts, we plan to resume distribution of our Guide to North Central Massachusetts in the Spring. We will also continue to monitor and adjust our strategies and tactics as needed to respond to changing consumer demands and the health pandemic. >

QUICK hits

he way we all live and work has changed dramatically, but we know it remains critically important for you to stay informed and connected. We have made it a priority to deliver relevant programing to you — hosting over eighty-five different online programs since the pandemic started that have helped to inform, educate and connect our members and communities. Pictured here are a few of our recent online programs. Missed one? No problem, you can access full recordings on our online program library.



MAYOR DEAN MAZZARELLA'S INTERVIEW ON THE CHAMBER'S LIVE CHAT

Travis Condon of North Central Massachusetts Chamber of Commerce emcees a Chamber "Live Chat" program with the Mayor Dean Mazzarella of Leominster to discuss the city's status and answer the community's questions.



JOHN CRONIN'S INTERVIEW ON GOOD MORNING NORTH CENTRAL

State Senator John Cronin is interviewed by Lauren Howe of EmpHoweredPR during a Good Morning North Central Massachusetts program in January. Members were able to hear Senator Cronin's plans for supporting the region and got a sneak peek at the newly opened Fitchburg City Hall with a virtual tour.



MAYOR MIKE NICHOLSON'S INTERVIEW ON THE CHAMBER'S LIVE CHAT

Travis Condon emceed a Chamber "Live Chat" program with Mayor Mike Nicholson of the City of Gardner in January. They discussed the status of the City of Gardner as well as the city' response to the pandemic.

QUICK HITS CONTINUED...



FITCHBURG OFFICIALS PROVIDE UPDATES AND DISCUSS FUTURE PLANS

Mayor Stephen DiNatale of the City of Fitchburg was joined by Tom Skwierawski, Executive Director of Community Development and Planning; Mary Jo Bohart, Director of Economic Development; and Stephen Curry, Board of Health Director during a Chamber "Live Chat" program in December. Members were able to ask questions and listen to their update on the city and future plans.



JANUARY SMALL BUSINESS ROUNDTABLE PROGRAM

Sandie Cataldo of North Central Massachusetts Development Corporation; Patrick Cochran of Red Dog's Roofing; Michelle Miller of Center of Women & Enterprise; and Lisa Welch-Gonzalez of Small Business Administration joined Kat Deal of the Chamber on the panel for a Small Business RoundTable program in January. They discussed the path to entrepreneurship and the struggles and successes that come with that process.

MAYOR MIKE NICHOLSON AND MARIBEL CRUZ'S UPDATE FOR GARDNER ON THE CHAMBER'S LIVE CHAT

Mayor Mike Nicholson of the City of Gardner and Maribel Cruz, Economic Development Director for City of Gardner, gave an update on the city and answered members questions during the Chamber "Live Chat" program. It was emceed by Travis Condon of the North Central Massachusetts Chamber of Commerce in February.





MAYOR STEPHEN DINATALE'S UPDATE FOR FITCHBURG ON THE CHAMBER'S LIVE CHAT

Mayor Stephen DiNatale of the City of Fitchburg gave an update on the city and his future plans during the Chamber "Live Chat" program emceed by Travis Condon of the North Central Massachusetts Chamber of Commerce in January.

QUICK HITS CONTINUED...



CLI CLASS OF 2021 MEET UP

The Community Leadership Institute Class of 2021 met for their first time since the holidays. They are pictured here showing off the results of an ice breaking exercise.

"WHEN IT MATTERS MOST... SUPPORT LOCAL" PREMIERED WITH GREAT SUCCESS

Chamber premieres "When it Matters Most...Support Local" video to promote the importance of shopping and supporting local during these difficult times. The video had a good response on social media with over 14,000 views.





"NAVIGATING PFML" PRESENTATION BY COREY HIGGINS

Corey Higgins, Attorney for Mirick O'Connell presented "Navigating PFML" during the Human Resource Council program in January. He discussed how employees can begin to make claims under the new Paid Family Medical Leave Act and reviewed the procedures and policies of this new program.



HOLIDAY ADVERTISING CAMPAIGN

Chamber conducts sponsored content advertising campaign with local media to promote shopping local during the holiday season. The campaign highlighted some of the great local holiday gift options that were available in North Central Massachusetts from member businesses, including baked goods, craft beer, unique experiences, gourmet foods, coffee and much more.



12 DAYS OF SUPPORT LOCAL

During the holiday season, North Central Massachusetts Chamber of Commerce partnered with member businesses and launched the "12 days of Support Local" campaign. This campaign promoted the fantastic holiday deals in our area and the importance of supporting the local businesses that define our region.

QUICK HITS CONTINUED...



NCMDC PROVIDES LOAN TO CONNECTING TO GREATNESS

The North Central Massachusetts Development Corporation recently provided a loan to Connecting to Greatness in Leominster. Pictured (L-R) are Sandie Cataldo, Economic Development Manager, NCMDC; Kimatra Maxwell, MSW LICSW, Owner, Clinical Director/Mental Health Therapist; Roselene Rebecca Rowe, MSW LCSW, Mental Health Therapist; Brendan Hannen, Micro-Loan Manager, NCMDC.



RIBBON CUTTING FOR EMPHOWERED PR GRAND OPENING

The Chamber and the City of Leominster recently celebrated the grand opening of empHowered PR-a boutique public relations firm. Congratulations to Chamber member Lauren Howe!



NCMDC PROVIDES LOAN TO DOGFATHER VENDING

The North Central Massachusetts
Development Corporation recently
provided a loan to DogFather
Vending in Worcester. Pictured
(L-R) are Brendan Hannen, MicroLoan Manager, NCMDC; Mark
Gallant, Owner of Dogfather.



RIBBON CUTTING FOR PAMMY'S PLACE GRAND OPENING

The Chamber and the City of Fitchburg recently celebrated the grand opening of Pammy's Place – a new family-owned coffee and bagel shop. Congratulations to the Pammy's Place crew!



RIBBON CUTTING FOR LEOS MARBLE AND GRANITE GRAND OPENING

The Chamber and the City of Leominster recently celebrated the grand opening of Leos Marble and Granite — a new family-owned design and stone company. Congratulations to Leos Marble and Granite crew!

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.



The next edition of the North Central Massachusetts Chamber's popular Good Morning North Central program is scheduled for Friday, March 12, 2021 from 7:30 a.m. to 9:00 a.m.

The featured speakers are newly elected state representative Meghan K. Kilcoyne of the 12th Worcester District, Michael P. Kushmerek of the 3rd Worcester District, and Danillo A. Sena of the 37th Middlesex District. Our speakers will answer questions and give us an update on plans for their district. Virtual attendees to the live event can engage with the chance to submit questions for our guests.

The Good Morning North Central series is a high-profile, fast-paced and educational morning program geared towards executives, senior managers, professionals and business owners. Each of the programs has a business-oriented focus and features popular speakers to present on topics of interest to local businesses.

The cost is just \$10 for Chamber members/\$25 non-members.

Pre-registration is required. For more information or to register, please contact Kathleen Deal at 978.353.7600 ext. 235, kdeal@northcentralmass.com or visit www.northcentralmass.com.

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**.

March 4

Two Chamber Virtual Speed Networking!

4:00 PM - 5:00 PM

March 12

Good Morning North Central

7:30 AM - 9:00 AM

March 17

Express Webinar

11:00 AM - 11:30 AM

March 24

Connect North Central

8:00 AM - 9:00 AM

March 26

Economic Forecast

8:00 AM - 9:00 AM

April 6

Small Business RoundTable

8:00 AM - 9:00 AM

April 13

Human Resource Council

8:00 AM - 9:00 AM

April 14

Express Webinar

11:00 AM - 11:30 AM

May 12

Express Webinar

11:00 AM - 11:30 AM

May 18

North Central Real Estate Summit 2021

8:00 AM - 9:30 AM

May 28

Connect North Central

8:00 AM - 9:00 AM

June 10

Annual Meeting: An Online Event

11:00 AM - 12:00 PM

June 25

Connect North Central

8:00 AM - 9:00 AM



Valley Florist in East Templeton, MA.

Continued from page 15 one day as I live right down the street, and something just told me to stop in."

With all of the paperwork, ideas, and creativity in place, Loughman was finally able to acquire Valley Florist in July 2020 as the new business owner.

"When COVID-19 hit, plans were already in the works and nearly finished, so I thought to myself, 'it's worth a shot - let's see what happens."

"The [North Central Massachusetts] Chamber of Commerce was so helpful in helping us hit the ground running," he said. The Chamber provided loan and technical assistance that enabled Loughman to buy the flower shop and start his business.

Valley Florist is a 3-in-1 location including a gift shop, a greenhouse, and flower shop. The flower shop was established in 1958, and soon after adding a greenhouse where they grew their own flowers, vegetables, and more. The gift shop was added approximately 10-15 years ago, turning Valley Florist into your one-stop shop for your floral needs.

He mentioned even though there has been a slight down turn in revenue, regulars still come in for their special occasions or holiday flora. "It's been a record year for the greenhouse," Loughman stated. "Since everyone is home, people have picked up gardening."

Valley Florist is located at 1 Valley Drive in East Templeton, MA, just over the Gardner line. In-store shopping is an option for customers, or they can order online via their website www. thevalleyflorist.com.

Although the pandemic has certainly caused significant damage to businesses in Massachusetts, there is no doubt that there has been an increase in entrepreneurship, especially in North Central Massachusetts. Our work supporting small businesses circles back to our mission of "Building Businesses, Building Communities." The North Central Massachusetts Chamber of Commerce plays a leadership role in the region's economic advancement, by providing trusted resources, a strong business network and a support system for businesses of all sizes and industries.

Contact Sandie Cataldo, Economic Development Manager at 978.353.7600 ext. 232 or via email at scataldo@ northcentralmass.com for more information on loans and technical assistance. \(\)

The Guide to North Central Massachusetts: 2021 Spring/Summer Issue

Visit North Central Massachusetts is excited to announce that the 2021 Spring/Summer Issue of the Guide to North Central Massachusetts will be available starting April 1st. You will be able to find a copy of the guide throughout Southern New England at 250+different locations and 46 AAA offices. It can also be found at the Johnny Appleseed Visitors' Center

on Route 2 in Lancaster. The Guide to North Central Massachusetts is published to assist in promoting tourism and travel in the North Central Massachusetts region. The guide is printed twice a year and has seasonal stories and a calendar of events that encompasses some of the great events happening in North Central Massachusetts.



Advertise in the 2021 Fall/Winter Guide to North Central Massachusetts

to reserve your spot, please contact Diane Burnette at 978.534.2829 or via email at dburnette@northcentralmass.com







CHAMBER
© COMMERCE

860 South Street
Fitchburg, MA 01420

LOCATIONS 15 States & Over 40 Offices Locally

Leominster: 2 Monument Square Leominster, MA 01453 | 978-751-8306

Fitchburg: 8 Ray Avenue Fitchburg, MA 01420 | 978-403-8099

Lowell: 704 Rogers Street, 2nd Floor Lowell, MA 01852 | 978-455-8319 Worcester: 325 Shrewsbury Street Worcester, MA 01608 | 508-422-7453 Westborough: 32 Milk Street Westborough, MA 01851 | 508-368-2150

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