

Fall 2024 Edition

North Central Massachusetts Chamber Report

Building Businesses. Building Communities.

GROWING IMPACT OF LATINOS IN THE REGION



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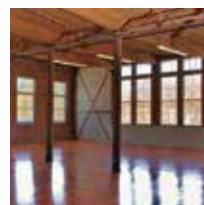
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a publication of

The North Central Massachusetts Chamber of Commerce

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About the Cover: In this edition of the Chamber Report, we spotlight the increasing influence of the Latino community in North Central Massachusetts. We showcase our initiatives and partnerships aimed at engaging this vibrant demographic and connecting them with local businesses and resources.

Inside, you'll also find a feature on the Community Leadership Institute Class of 2024; the latest news and updates from the Chamber; and insights into our ongoing efforts to foster economic growth.

Our unwavering commitment remains to strengthen the business climate in North Central Massachusetts and support your business's growth. We invite you to explore this issue and discover the recent activities of your Chamber, our members, and partners.

Thank you for your interest in the Chamber Report. We hope you find it both informative and inspiring!

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Mahoney Elected Chair of the Chamber's Board of Directors

Barbara Mahoney, president and CEO of Leominster Credit Union, has been elected Chair of the Chamber's board of directors for 2024–2025. The announcement was made at the Chamber's Annual Meeting on June 20, 2024. As the Chair of the Chamber's board, she will work with fellow board members, Chamber staff, and membership, to champion the Chamber in its mission to serve the region's business community.

Mahoney first joined Leominster Credit Union in 2003 and rose through the ranks to be named president and CEO in 2020. Founded in 1954, Leominster Credit Union is a member-owned, not-for-profit cooperative financial institution headquartered in Leominster. The credit union offers a full range of deposit, lending, and

other financial services to more than 40,000 members in North Central Massachusetts.

In addition to her involvement with the Chamber, Mahoney serves on a number of boards and charitable organizations, including the Boys and Girls Club of Fitchburg/Leominster, MassHire North Central Workforce Board and the St. Bernard's High School Foundation.

She succeeds James Vander Hooven, president of Mount Wachusett Community College, who now moves to the position of Immediate Past Chair of the board.

"The Chamber is a dynamic and well-respected organization that plays a critical role in the economic development, tourism, workforce and community engagement for our region," said Mahoney.

"I am eager to work in collaboration with my esteemed board members to enhance the work done by Jim Vander Hooven and the current board to ensure our region continues to prosper for our businesses, provides a warm welcome for our visitors, and continues the strong community traditions that make our region a great place to call home."

Mahoney was first elected to the Chamber's board in 2021 and has held several leadership positions, including Vice Chair and Treasurer. She also served on the Chamber's Leadership Council, and the One North Central Leadership and Executive Committees.

"Barbara has made a significant impact in advancing and advocating for the Chamber over a number of years and in various roles," said Roy



Barbara Mahoney.

Nascimento, president and CEO of the Chamber. "Through her respected leadership, Barbara will continue to support our goals while advancing the interests of our members and that of our region."

In the same election, Tony Fields, president, Clear Tech Group, based in Leominster, was elected Vice Chair. Allie Catlin, owner, Smith's Country Cheese, located in Winchendon, was elected to the position of Treasurer. ♦

NEWLY ELECTED BOARD MEMBERS

Marieke Cormier
Owner
Roots Natural Foods

Chris Hendry
President & CEO
IC Credit Union

Mark Hettinger
President & CEO
GFA Federal Credit Union

Patrick McCarty
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40 YEARS STRONG!

On June 20, 2024, we celebrated 4 decades of empowering businesses and advancing our region at our 40th Annual Business Meeting. The event was made special with some recognition awards; the Community Leadership Institute Class of 2024 Graduation; and an inspiring keynote by Anthony Everett of WCVB's "Chronicle". This was also our first annual meeting since being named national Chamber of the Year.

A huge thanks to our amazing sponsors and members - your support makes it all possible!
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Class of 2024 Community Leadership Institute Honored

Congratulations to the Class of 2024 Graduates



Graduates of the Community Leadership Institute Class of 2024 are pictured at their graduation (L-R): Patrick O’Connell, Enterprise Bank & Trust; Gissaury Rodriguez, IC Credit Union; Jessica DeRoy, City of Gardner; Kat McClellan, Fitchburg State University; Rosa Rivera, Workers’ Credit Union; Ethan Lin-Schwartz, Burkart-Phelan Inc.; Autumn Kelly, Montachusett Regional Vocational Technical School; Taylor Healey, Foster-Healey Real Estate; Jennifer Armentrout, Rollstone Bank; Sonia Demelo, Bemis Associates, Inc.; Shawn Tolf, Fidelity Bank; Bob Jumper, Leominster Credit Union; Erin Carr, AIS, Inc.; Maureen Babcock, North Central Massachusetts Chamber of Commerce; Joeci Gilcrest, You Name it Creatives; Nathalie Rivera-Castro, Workers’ Credit Union; Ralph Hogan, Mount Wachusett Community College; Aimee Cotnoir, Fitchburg Art Museum; and Dr. Michael Greenwood of Fitchburg State University who serves as the Program Leader for the Community Leadership Institute.

Nineteen of the area’s brightest, up-and-coming leaders were recognized for completing the Chamber’s annual Community Leadership Institute (CLI) program during the Chamber’s Annual Meeting held on June 20 at Great Wolf Lodge in Fitchburg. CLI is a nine-month program focused on providing local, high-potential professionals who are nominated for participation to enhance individual leadership skills, obtain a stronger understanding of the region, and grow deeper connections to business and community leaders. “The Chamber developed CLI to inspire a new generation of community leaders to enthusiastically assume important roles in their communities while motivating participants

from diverse backgrounds to be influential in our region’s future,” said Roy M. Nascimento, president and CEO, North Central Massachusetts Chamber of Commerce. Mike Greenwood, Ph.D., professor of business at Fitchburg State University and chairperson of the CLI Steering Committee, was impressed by the caliber of this year’s class. “I am amazed with the dedication, creativity and motivation of our participants,” said Dr. Greenwood. “Programs like CLI are important to our community and help ensure a continuity of leadership, engagement and service as our region’s current leaders pass the baton to the next generation.” The program runs from October through June and includes an orientation and eight, day-long sessions on various

topic areas, including Personal Leadership; Non-Profit Governance/ Volunteerism; Media and Crisis Communications; Healthcare; Law and Justice; Arts and Culture; Legislation/Public Policy; Manufacturing; and Economic Development. In addition, participants complete a community project with a goal of positively impacting the community while managing and executing the project before the end of the program year. This year’s class worked on five service projects to help teens, veterans, and immigrants. One of the projects, “Tech for Teens,” consisted of a holiday gift drive for teens who are sometimes overlooked during holiday toy drives. The drive resulted in well over a hundred gifts to local teens, including computers,

speakers, headphones, tablets, and hair tools. “Skillful Teens Building Strong Communities” was a three-part program hosted in collaboration with Mount Wachusett Community College. A group of teens received valuable training in life skills that are critical to future independence and success—including lessons on around-the-home maintenance, financial education and more. A survey of the Class of 2024 revealed the program was a high value experience. When asked about their favorite part of the program, program participants indicated that site visits, community connections, leadership lessons, forming relationships with fellow classmates, learning more about the local community, and working on community projects were all highly valued components. ♦

NEW NORTH CENTRAL MASSACHUSETTS CHAMBER MEMBERS

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Hubbardston, MA 01452
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649 John Fitch Hwy.
Fitchburg, MA 01420
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Bitcoin Ben Crypto Club Mass
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Leominster, MA 01453
EDUCATIONAL CONSULTANTS

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CHAMBER updates

As a dynamic force in our region, the North Central Massachusetts Chamber leads initiatives spanning leadership development and community growth. This newsletter is your gateway to our latest activities. In this section, discover updates on various Chamber projects and initiatives not covered elsewhere. For Tourism news, see page 18. Government Affairs updates are on page 12.

Explore below to learn how we're working to enhance our communities and support our members.

MEMBER TO MEMBER OFFERS:

Based on your valuable feedback, we have rebranded our Member to Member discount program as Member to Member Offers. This change reflects our commitment to providing greater flexibility for our diverse membership. We ask that offers posted on the Member to Member Offers page be exclusive or near-exclusive to our members. To post your offer, please contact Maureen Babcock at mbabcock@northcentralmass.com. This program is intended to encourage member to member commerce, helping you save money while increasing your business visibility and promoting new opportunities within our network. By participating, you'll not only benefit from cost savings but also contribute to the growth of our business community.

GRANTS BOOST DOWNTOWN REVITALIZATION:

In June, the North Central Massachusetts Development Corporation (NCMDC), the Chamber's economic development arm, awarded \$36,000 in grant funding to Fitchburg, Gardner, and Leominster. This investment supports local façade improvement programs, enabling businesses in targeted areas to enhance their exteriors. Since 2022, the NCMDC has contributed a total of \$146,000 towards façade improvements, playing a crucial role in revitalizing downtown business districts

across the region's three largest cities. This initiative aligns with the One North Central Economic Development Plan, which prioritizes downtown revitalization. This successful public-private partnership demonstrates our commitment to fostering vibrant, attractive urban centers in North Central Massachusetts.



Pictured L-R are Travis Condon, Public Affairs Manager of the Chamber; Roy Nascimento, President & CEO of the Chamber; Sandie Cataldo, Senior Economic Development Manager at the Chamber; Amanda Curtis, Economic Development Coordinator for the City of Leominster; and Mayor Dean J. Mazzarella of the City of Leominster.

STAFF DEVELOPMENT:

In August, Travis Condon, our Public Affairs Manager, completed his third year at the US Chamber's Northeast Institute for Organization Management (IOM). This prestigious four-year program offers intensive training for chamber and association professionals, covering crucial topics such as advocacy, media relations, membership strategies, finance, legal issues, and human resources. IOM's curriculum, delivered by university professors, industry experts, and leading practitioners, provides invaluable insights

and networking opportunities with peers nationwide. Travis's ongoing participation reflects our commitment to staying at the forefront of chamber industry best practices. Further demonstrating our dedication to excellence, Chamber President & CEO Roy Nascimento and Tracy Gagnon, Manager of Membership Recruitment & Engagement, attended the Association of Chamber of Commerce Executives National Convention in Dallas this July. This event allowed them to connect with other chamber leaders and stay informed on industry best practices.

As a testament to our Chamber's outstanding performance, Roy Nascimento, representing last year's Chamber of the Year, also participated as a judge while at the convention in the esteemed 2024 national Chamber of the Year Award competition. These professional development initiatives ensure that our team remains well-equipped to serve our members and community with cutting-edge knowledge and skills.

BUSINESS ASSISTANCE:

Our team has provided 2,413 hours of direct technical assistance to existing and start-up businesses in the region. We're also participating in a 9-month Northeast Transition Initiative (NETI) fellowship to support businesses in exit planning and exploring employee ownership options. This program aims to retain jobs through successful exit strategies. In July, we surveyed businesses to identify suitable candidates for this initiative.

WORKNORTHCENTRAL.COM:

Our online jobs board, WorkNorthCentral.com, continues to be a vital tool for Chamber members. From January 1 to July 31, 2024, we've seen impressive engagement with over 1,100 job opportunities posted and more than 14,500 page views. To extend our reach, we also share these listings on our dedicated Work North Central Facebook page. As a reminder, postings are complimentary for members. You can easily post your employment opportunities directly at WorkNorthCentral.com. Alternatively, email your listings to Sabbra Reyes at sreyes@northcentralmass.com, and she'll be happy to post them for you.

Take advantage of this powerful platform to connect with top talent in our region. Post your job openings today and tap into our growing network of job seekers!

LATINX OUTREACH:

The Chamber is actively expanding its outreach to the Latinx community through several key initiatives. As part of our community engagement efforts, we participated in the local Uruguayan Festival in August and plan to have a presence at the inaugural Fitchburg Latino Festival in late September.

To further strengthen our connection with Latinx businesses, we have established a new Latino Leadership Committee. This advisory group comprises 12 committed Latino business leaders from North Central Massachusetts. Their insights will be

invaluable in guiding our efforts to develop programs that effectively engage and support the Latinx business community. With input from the Latino Leadership Committee, we aim to create and implement initiatives that address the specific needs and opportunities within the Latinx business sector. These efforts underscore our commitment to fostering a diverse, inclusive business environment that reflects and serves all communities in North Central Massachusetts.

SOLAR INITIATIVE:

Our Pleasant Street solar field, launched in August 2014, continues to deliver significant benefits to participating manufacturers. As of July, 2024 the initiative has produced 14,230,226 kWh of Net Metering Credits to the manufacturers participating in the program and a collective savings of \$3,271,920 to participants. This innovative program not only promotes sustainable energy practices but also contributes substantially to cost reduction for local businesses. As we celebrate a decade of operation, these figures underscore the long-term economic and environmental impact of our solar initiative.

GIFT CARD PROGRAM:

We currently have 33 merchants that are participating in the Gift Local eGift Card program. Since January 1, we have sold 56 gift cards valued at \$2,400. During the same timeframe, 46 cards valued at \$1,486.61 were redeemed at participating small businesses.

We're gearing up for the holiday season, our peak sales period, and actively recruiting additional merchants. Participation is free. Interested members should contact Maureen Babcock at 978.353.7600 ext. 222 or mbabcock@northcentralmass.com.

SMALL BUSINESS LENDING:

Through August, the North Central Massachusetts Development Corporation (NCMDC) has approved and closed 15 loans for a total of \$906,500 for the year, through August. These loans leveraged \$50,095 of private borrower funds and from our banking partners. The majority of the loans were micro-loans made through our traditional lending programs and focused on supporting start-up and existing small businesses in need of capital. The NCMDC has another two loans valued at \$90,000 that have been approved, but not yet closed, and a total of \$1,198,500 in leads/deals in its pipeline. We currently have a total of 97 loans in our loan portfolio with a total principal balance of \$3,090,679.28. ◇



Pictured L-R in the photo are Norm Vigeant, Vice President of Lending at the NCMDC and Danielle Rouleau, Owner of Tails Pet Salon in Athol.



Congratulations to **Michelle Haggstrom**, realtor at Keller Williams Realty of North Central Massachusetts, for being named 2024 Ambassador of the Year by the Chamber. Haggstrom was selected by her fellow ambassadors and recognized at the Chamber's 40th Annual Meeting for her outreach and engagement efforts with Chamber members.

"We are grateful to Michelle for her dedication and active involvement in the Chamber as we work to advance our goals throughout the 27 communities that comprise our region," said Roy Nascimento, president & CEO of the North Central Massachusetts Chamber. "Michelle has been an active member of the Chamber not only in her capacity as an Ambassador but as a champion of our events and many initiatives."

Haggstrom is a Platinum Top Producer and past president of the North Central Mass Association of Realtors® and was recognized as the Massachusetts Realtor® of the Year in 2016. She holds a bachelor's degree in accounting from Fitchburg State University and multiple certifications in the real estate industry. In addition to her involvement with the Chamber's Ambassadors, Haggstrom is also very active on a number of boards and charitable organizations, including serving on the board of the United Way of North Central Massachusetts, Leominster's Zoning Board of Appeals and the Chamber's Government Affairs Committee. She has been recognized as a good neighbor by the local Realtor® board for her community service and involvement.

"Serving as an Ambassador offers me a unique opportunity to connect more deeply with Chamber members while also developing meaningful relationships with businesses in our community," said Haggstrom. "Through ribbon cuttings, new member events and other networking opportunities, I'm able to see firsthand the incredible advantages and support our Chamber brings to its members and our entire region."

GOVERNMENT AFFAIRS UPDATE



In May, the Chamber participated in Small Business Day on Beacon Hill, meeting with a number of our region's delegation about our legislative priorities and small business concerns. Pictured left to right: State Representative Meg Kilcoyne; State Representative Natalie Higgins; Chamber President & CEO, Roy Nascimento; Chamber member and owner of ECi Stores, Neil Abramson; and State Representative Mike Kushmerek.

FEDERAL AFFAIRS:

As we approach the fall, attention is focused on Washington D.C. ahead of the November election. In the U.S. House of Representatives, Congressman Jim McGovern and Congresswoman Lori Trahan are running unopposed. For the Senate, incumbent Senator Elizabeth Warren will face a Republican challenger, to be determined by the Republican primary in early September. We will closely monitor the policies of the winning Presidential administration to assess their potential impact on the business community when they take office in January.

We're pleased to announce our annual Congressional Luncheon event on Thursday, October 17th at 11:30 am at the DoubleTree by Hilton in Leominster. Both Congressman McGovern and Congresswoman Trahan will

be in attendance. We extend our gratitude to our premier sponsor, Fitchburg State University, and supporting sponsor, Care Central VNA & Hospice, Inc., for their generous support.

STATE AFFAIRS:

Budget: Following tradition, Beacon Hill agreed on a \$57.8 billion budget after the start of the new Fiscal Year, with Governor Healey signing it in late July. The Governor's \$317 million veto overrides remained in place as formal sessions concluded.

Economic Development: At the time of this writing, lawmakers are expected to return to Beacon Hill to address the proposed economic development bond bill which did not pass during formal session. The House and Senate have released separate versions of the proposed bill which, depending on a compromise, would include billions of dollars

in bond authorizations and tax credits along with the reauthorization of the state's life sciences initiative, hundreds of millions in MassWorks public infrastructure grants, \$99 million for advanced manufacturing, and a potential reintroduction of Happy Hour.

Education: The budget continues to fund the Student Opportunity Act with \$6.86 billion, a 4% increase over FY24. Fair Share funds will be used to make community college free for all. Investments continue in programs helping high school students earn industry-recognized credentials and in pathways and early college initiatives.

Housing: A housing bond bill was passed to address the Commonwealth's housing crisis. Secretary Ed Augustus estimates this legislation will lead to the creation of over 45,000 new units and the preservation of 27,000 housing units.

The \$5.15 billion bonding bill offers new tax credits for companies converting unused commercial buildings, doubles the tax credit for rehabilitating historic buildings, and allows accessory dwelling units by-right.

Wage Equity: New legislation (H. 4890) requires employers with 25 or more employees to disclose pay ranges in job postings and provide pay range information for promotions, transfers, and upon request. The Attorney General's Office will conduct a public awareness campaign and has enforcement authority, including the ability to impose fines for violations.

Election Season: In addition to the Presidential election, State Representative and State Senator positions will be on the November ballot, with several regional delegation members facing contested elections.

We invite you to our Legislative and Candidates



Travis Condon, Public Affairs Manager, recently participated in his third year at the Institute for Organization Management's Northeast Institute at Villanova where he spent time broadening his knowledge of chamber and non-profit operations while interacting with representatives from chambers and associations from across the globe.

Reception, one of our most exciting annual events. It provides community members the opportunity to engage with current elected officials and candidates. The event, supported by premier sponsor Mount Wachusett Community College and supporting sponsor Open Sky Community Services, will be held at the Chocksett Inn in Sterling on Thursday, September 26th from 5:00 to 7:00 PM.

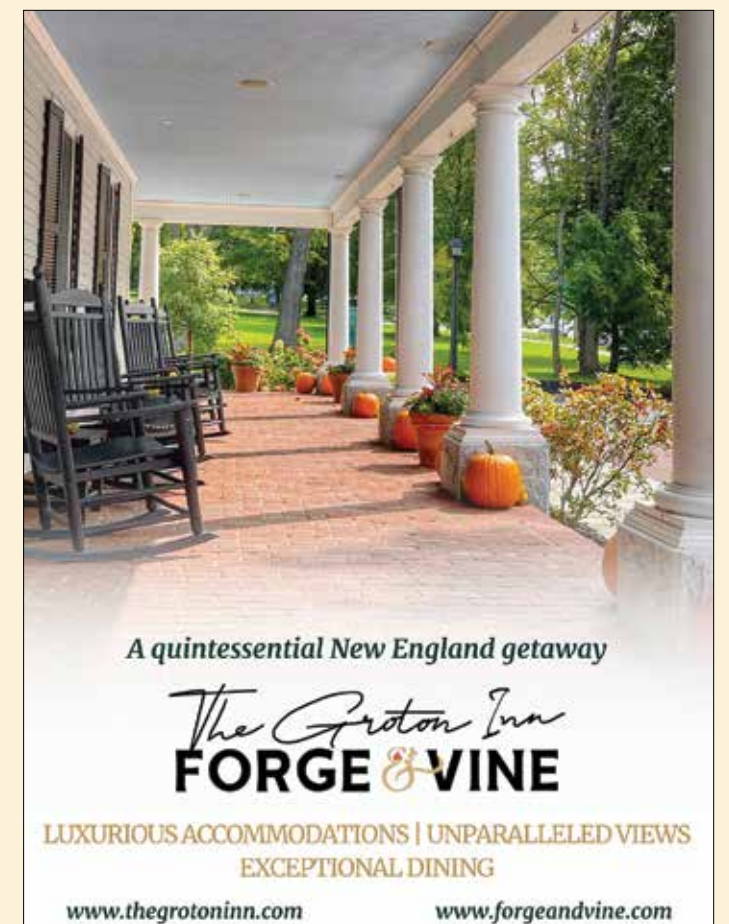
Ballot Questions: The Chamber is particularly concerned about Ballot Questions 2 and 5:

• **Question 2** would remove the statewide high school graduation requirement to pass the 10th grade MCAS standardized test without offering a uniform alternative standard. We believe this could lower

education standards at a critical time.

• **Question 5** proposes eliminating the tip credit. We have serious concerns about its potential impact on tipped employees and restaurants, key drivers of our local economy. Currently, all workers in Massachusetts, including tipped employees, are guaranteed to earn at least the \$15 minimum wage. A recent survey showed that 86% of tipped employees prefer the current system, and a coalition of tipped employees has endorsed a NO vote on this question.

For questions or concerns regarding the Chamber's public policy efforts, please contact Travis Condon, our public affairs manager, at 978.353.7600, ext. 224, or via email at tcondon@northcentralmass.com. ◇



The Growing Impact of Latinos on the North Central Massachusetts Economy

Did you know the Latinx community represents more than 30 percent of the population in the City of Fitchburg and approximately 18 percent of Leominster residents? When compared to a 12.6 percent of Latinos accounting for the total population in the Commonwealth, it's clear there is a huge influx of Latinos coming to North Central Massachusetts.

FACTS & STATS



Latinos have contributed significantly to the U.S. economy, accounting for 73% of the labor force growth since 2012.

The number of Hispanic-owned businesses has nearly doubled since 2013, and now account for almost 10% of all businesses in the country.



Latino businesses contribute \$800 billion to the U.S. economy each year.

The U.S. Latino economy has grown two and a half times faster than the non-Latino equivalent.



In 2021, Latino purchasing power was measured at \$3.2 trillion nationally.

SOURCES:

Latino Data Collaborative Think Tank

"We have seen a steady and ever-increasing community of Hispanics grow in the North Central area, especially Fitchburg and Leominster," said Neddy Latimer, executive director at the Spanish American Center in Leominster. "Whereas in the early years, the primary Hispanic population moving to this area were of Puerto Rican descent and migrated up from New York City in search of work in the plastics and other industrial endeavors, the population has diversified greatly, with significant numbers of families from the Dominican Republic, Haiti, Mexico, and other Central and South American countries."

As the oldest social services organization exclusively serving the Hispanic community in Worcester County, Latimer, and colleague, Mickey Guzman, who serves as the organization's information and referral specialist, both serve as liaisons between the community and the services their clients need. "While our name may have Spanish American in it, we are committed to helping everyone in the community regardless of their cultural background."

"We work with clients on everything from legal documents that need to be notarized to providing referrals for housing services

and assessments for children to enroll in school," said Guzman. "We want to obtain an overall picture of the family to learn of their needs so we can help connect them to ESOL (English to Speakers of Other Languages) classes, finding employment and we even help with food insecurity."

Nico Berthet-Garcia, community business advisor at the Chamber and the North Central Massachusetts Development Corporation, said despite challenges, North Central Massachusetts is a good place to raise a family for everyone, including Latinos. "Our region has a laid-back feeling and low crime rates when compared to other cities, so it really makes North Central the best place to live and work."

And Berthet-Garcia would know. Originally from Uruguay, he immigrated to Leominster at three-years-old with his family because of the strong Uruguayan culture in the city. "I'm from Uruguay and I think Leominster is likely the third highest populated city of Uruguayans in the country after Miami and a city in New Jersey," he said. "When I lived in Leominster as a child, my culture was still all around me because of the large Uruguayan presence there. We even left and moved to Atlanta for a short time but



Nico Berthet-Garcia, Community Business Advisor of the North Central Massachusetts Chamber of Commerce and Kameli Linares, manager of Mamajuana Restaurant, stand in front of the newly remodeled storefront in downtown Fitchburg, serving as an anchor for the revitalization of the area.

came back to our second home in Leominster because we were so much more comfortable there."

Berthet-Garcia estimates there are 3 million Uruguayans in the world and a big chunk of them have relocated to North Central MA and many of them are interested in starting a business to help the local economy. However national data and local research indicate that minorities are less likely to take advantage of available resources within the entrepreneurial ecosystem and established business networks.

The Chamber and its economic development arm, the North Central Massachusetts Development Corporation (NCMDC), are doing something to change these statistics and that's where Berthet-Garcia can

help. He was hired to work at the NCMDC to focus on the Latinx community where there is a robust need for assistance. "We want to reach out to our Latinx community and let them know if they have a desire to open a business that we can make that dream happen," he said. "I joined this team so our Latino-speaking clients have someone who can effectively communicate with them—and for them—while also understanding their struggles and cultural barriers so they feel confident when obtaining a loan."

Berthet-Garcia estimates that eight out of 10 NCMDC loans are for startups, with the average loan amount of \$25,000. "We don't just help them get the loan, but we also connect them to partners who work with the entrepreneur on a business plan and

Our region has a laid-back feeling and low crime rates when compared to other cities, so it really makes North Central the best place to live and work.

help make projections, which are required for our startups to access funding," he added. "There is a lot of hand holding through the process, but we help with communicating their needs with the underwriters and then make sure the entrepreneurs have all the resources they need post-closing to be successful."

As a Latina business leader in North Central, Rachel Lopez, president of Resource Management, Inc., in Fitchburg, said Hispanic-owned businesses continue to be confronted with insufficient access to capital and funding, while additional challenges of being a Latina and woman exacerbate the disparity between her male counterparts in the region.

"Latina-owned businesses face additional challenges similar to other women-owned businesses with substantially lower revenues and profitability than the businesses owned by men," said Lopez. "Expanding access to financial education, government programs, grants, and loans helps address the challenges while empowering Hispanic entrepreneurs to grow their business and contribute to the economy."

Lopez noted that Hispanic-owned businesses face many challenges including financial disparities, limited access to financing sources and lenders, discrimination and cultural

differences, limited resources and lack of awareness of funding options, as well as customer acquisition, and hiring, retaining and growing staff."

In fact, Latino-owned businesses were disproportionately impacted by the pandemic as research by the Worcester Business Journal conducted after the pandemic indicated that only 6 percent of Paycheck Protection Loans in Worcester County were awarded to Latinos, as opposed to 84 percent going to White business owners. What's more is that reporting by MassINC also found that 29 percent of minority-owned businesses missed rent payments compared with 19 percent of White-owned businesses. MassINC indicates these statistics are a likely result of disparities for Latino businesses that have not been able to access resources and programs as much as other business owners.

Despite the challenges, Lopez and Berthet-Garcia agree that Latino business owners are the fastest growing group of entrepreneurs creating businesses, which Lopez noted is at more than twice the rate of the general population and three times the rate in our region.

"Latino-owned businesses are set to revolutionize the U.S. economy and are projected to make up 29 percent of the

Continued on page 16

Continued from page 15

population by 2050,” said Lopez. “As of 2023, Latino entrepreneurs established five million businesses across the United States generating over \$800 billion in annual revenue.”

According to the workforce study commissioned by the Chamber, the region’s underserved populations, especially the Latino population, face glaring educational and income gaps. For example, the Latino population makes up about 11 percent of the region’s population but accounts for 28 percent of residents without a high-school degree, setting them up for a disadvantage in the workplace.

In January 2022, the Chamber announced the Equitable Credential Attainment Cohort program in partnership with Mount Wachusett Community College (MWCC) and the Spanish American Center. The goal of the program is to increase participation in targeted credential programs among underserved residents across North Central Massachusetts with a focus on the Latinx population. In Worcester County, approximately 76 percent of all jobs are held by White workers, and these same workers hold over 81 percent of all higher-wage jobs. Conversely, Black and Hispanic/Latinx workers account for 17.3 percent of all employees, but account for over 25 percent of all workers earning less than \$35,000 per year.

Kijah Gordon, assistant vice president for Lifelong Learning and Workforce Development at MWCC, spearheads the program with the Chamber and the Spanish American Center,



who work collaboratively to communicate and refer the program to potential students.

“We already had a great working relationship with Mickey and the Spanish American Center, and Travis (Condon) at the Chamber, so this partnership was seamless from the beginning as we worked together to get the word out and find individuals who would be the ideal students for the program,” said Gordon. “The Spanish American Center posts about the program on social media and Mickey is always referring clients to us.”

MWCC offers an eight-week or 15-week program with students finishing the course work in one semester and move into a 30-hour full workweek with one of the program’s clinical partners. The program is free and includes everything a student needs to ensure success, including skills prep, textbooks and scrub uniforms. As of July 1, 2024, Massachusetts offers the first CNA test for free as well.

Once an individual is enrolled as a student, meetings are scheduled with Gordon and program staff to understand the student’s needs and to evaluate on the best path forward to ensure success.

“Our students have families and may need certain hours to attend programs in order

to care for their children,” added Gordon. “For example, manufacturing was a part of the original program, but most mothers in the program were concerned about the longer hours of working time that manufacturing requires and realized there was a better work-life balance and career path with our CNA (certified nurse aide) program. With this realization, we found a strong pathway for a CNA to be an RN (registered nurse) in the future as well as a higher increase in pay in the health care field.”

Empowering students is another aspect of the program, which Gordon said offers a sense of pride among students. “In years prior, our programs included the term ‘ESL’ in the program description, but students didn’t like having ESL attached to their program, so we adjusted the program names and now refer to our programs that offer ESL as CNA+, for example,” she added. “Students also mentor their peers which in itself provides pride and an opportunity to learn leadership skills.”

For Lopez, her climb to President began in 1995 when her father founded RMI, and over the years she has made it her life’s work to improve the Latinx community through volunteering her time. She was appointed as a member of the

Latino Advisory Committee for the Commonwealth of Massachusetts by Governor Charlie Baker, served on the ARPA Advisory Committee for the City of Fitchburg, as a Trustee and board member for the Fitchburg Art Museum, and was chair of the board for the Chamber in 2021-2022, and as Treasurer of Centro.

“The Chamber is an unwavering advocate for the interests of the region and our business is proud to be involved in helping to advance our economy,” said Lopez. “I was honored and humbled to serve as the Chair and grateful for the experience. It is my sincere opinion that North Central Massachusetts is a great place to live, put down roots and build businesses.”

Lopez said it is also encouraging to see North Central grow and transform to attract diverse minority groups of all backgrounds and businesses.



“The real estate market, coupled with our elected leaders’ commitment to enable entrepreneurs to be successful, plays a key role,” added Lopez. “This has led to the establishment of many Latino businesses. The success of these minority-owned businesses in North Central will undoubtedly attract more people, including the minority groups, who see unlimited opportunities for future entrepreneurs.” ◇

REACH OUT TO LEARN MORE!

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Development Corporation

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Rachel.Lopez@vensure.com

rmi-solutions.com



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FREE ONE-ON-ONE COUNSELING AND TECHNICAL ASSISTANCE

is available to entrepreneurs and existing businesses in North Central Massachusetts through a partnership between the North Central Massachusetts Chamber of Commerce and the local chapter of the Worcester SCORE Chapter. SCORE (Service Corps of Retired Executives) is a national nonprofit association supported by the U.S. Small Business Administration that is dedicated to helping small businesses get off the ground, grow and achieve their goals through education and mentorship.

SCORE operates a satellite office at the North Central Massachusetts Chamber of Commerce. SCORE mentors Johanne Cimon and Gerry Gates are available by appointment to meet with any prospective or existing small businesses at the Chamber. Services available include assistance with developing business plans, marketing plans, securing financing, cash flow, and other areas critical to ensure a successful venture. Clientele includes start-up, early-stage, expanding, and troubled businesses. All programs of SCORE are offered to the public at no charge, on a non-discriminatory basis, and are handicapped accessible.

To schedule an appointment with a SCORE counselor, please contact the North Central Massachusetts Chamber of Commerce at 978.353.7600 ext. 222.

TOURISM

Update

Visit North Central Massachusetts

As we conclude the fiscal year ending June 30, 2024, the Chamber is pleased to share this update of our tourism affiliate Visit North Central Massachusetts (VNCM). This report highlights our marketing efforts, achievements, and future plans to promote our region as a premier destination.

Branding & Advertising

Our advertising strategy combined print and digital media across target markets, with messaging such as "Everything You Love About New England... A Lot Closer to Home." and "Drive to, not through, North Central MA" through various channels, including:

- Paid social media campaigns via MassLive
- Search Engine Marketing through Local IQ
- Print/digital campaigns in Boston Magazine
- Digital and email campaign with AAA
- Digital bundle



The Johnny Appleseed Visitor Center, located at 1000 Route 2 Westbound in Lancaster, is gearing up for its Showcase Event, running throughout August, September, and October. This weekend series will highlight a diverse range of local artists, musicians, farmers, and more.

campaign with Yankee Publishing. These efforts showcased our region's diverse attractions and increased web traffic, aiming to captivate potential visitors and encourage exploration of North Central Massachusetts.

Visitor Guide

We also published the Fall/Winter edition

of the Guide to North Central Massachusetts, a popular glossy, full-color magazine aimed at informing and inspiring readers. It showcases the region as a unique destination for living, working, and visiting. We printed 40,000 copies per edition and distributed them to 350 high-traffic locations throughout New England through AAA and CTM Media Group.

A digital version is also shared on our website, social media, via email, and shared with the Massachusetts Office of Travel & Tourism (MOTT) to maximize its reach and engagement.

FAM Trips & Travel Shows

We actively participated in Familiarization Trips & Travel Shows. We also continued our "Super Region" collaboration

with two other Central Massachusetts Regional Tourism Councils (Discover Central MA and MetroWest Boston Visitors Bureau), implementing an off-season marketing campaign. We hosted two regional travel writer press trips in January and March to assist us with generating more interest in the region among the travel media and other travel influencers. We have several advertising campaigns underway and are working with CM Communications, a Boston-based PR Agency that specializes in destination marketing. Our participation in the Dream Destination Travel Show in October also further promoted our region as a desirable travel destination.

Social Media

We maintained a strong presence on social media throughout the year. From January 1, 2024, to June 30, 2024, our Visit North Central Massachusetts Facebook page had a total reach of 500,291, a 21% decrease over the previous six months, but a 17% increase over the same timeframe the previous year. Our Facebook channel also attracted 4,068 new followers, an 11.66% increase over the

previous six months. In addition, the page also had 7,400 content interactions and 12,600 link clicks during the same timeframe. Paid reach was 250,017 and 1,395,876 paid impressions. On Instagram, the page achieved a reach of 43,700, a 33.9% decrease over the previous six months, but a 250% increase over the same timeframe the previous year. We gained 419 new followers, had 2,300 content interactions and 1,200 link clicks during the same timeframe.

Website

Our tourism website, Visitnorthcentral.com, has experienced growth in traffic for FY24. Google Analytics indicates that our website experienced a 44.5% increase in pageviews; a 51.1% increase in sessions; and a 48.1% increase in unique users from January 1, 2024, to June 30, 2024, when compared to the same timeframe in 2023. During the same time period, we also had over 1,587,649 Google impressions. Additionally, we are actively aligning the content of Visit North Central's seasonal landing pages with our SEO strategy to maintain consistency with our SEM campaign efforts.

Lodging & Other Data

STR data through June indicates that YTD hotel occupancy was 73.6%, a 2.6% increase over the previous year; ADR was \$187.81, which is a 1.8% decrease; RevPar was \$138.21, a 0.8% increase over the previous year; total room revenue was down 3.8%; and rooms sold was down 2.1%. AirDNA data indicates that short-term rentals in the region have continued to trend upwards, growing from 4.4% of total lodging revenue in the region in FY23 to 5.7% in FY24. Research from Datafy indicates that the region had 4,428,731 trips in FY24 and 8,346,506 visitor days. Average length of stay in the region was 1.9 days and our top four origin markets were Boston; Hartford/New Haven; New York; and Providence-New Bedford.

Email Newsletter

We launched a quarterly Visit North Central Massachusetts (VNCM) subscription-based email newsletter to help promote the region to visitors. Our VNCM email list already has 3,117 subscribers and has an average open rate of 46% and click-through rate of 9%.

Looking Ahead

As we enter the Fall season, our focus remains on showcasing North Central Massachusetts as a premier destination for outdoor enthusiasts and those seeking authentic New England experiences. Our strategic approach includes:

- Enhancing our digital marketing presence
- Developing exciting seasonal itineraries
- Targeting the Route 2 corridor with geofenced ads
- Refreshing our website homepage for improved user experience
- Continuing to highlight outdoor attractions and traditional New England experiences

We're implementing a comprehensive digital marketing strategy, including paid search, social media advertising, targeted YouTube ads, and organic engagement. By combining these strategies, we aim to engage a broader audience and demonstrate the unique benefits of visiting North Central Massachusetts. We invite you to join us in promoting our region's unique attractions and experiences. Stay tuned for more updates and opportunities to get involved! ♦

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FEATURED Member Profile

Nicole Murphy of Attollo Creative Thinks '*Out-of-the Box*'



Founded as Nmdesignz in 2011 and rebranded to Attollo Creative in 2024, this Fitchburg-based business is a marketing firm that specializes in Logo design, brand design, websites, signage, photography, videography and social media management, serving a wide range from industries from Non-Profit to Manufacturing.

Leader Nicole Murphy proudly notes, “We are the most creative group you will ever work with. If you need something “out of the box” designed for your business, we are the people to call.” She adds, “We are focused on quality, not quantity. Our company is small because we focus on providing a top-notch product as opposed to churning out work.”

Nicole loves doing business in North Central Massachusetts because “You

get to see your designs in the field every day. If we lettered a truck, we see it drive by, if we designed a logo, we see it in an advertisement, its great seeing our designs help other businesses grow ... I especially like doing business with local people,” she added when explaining why she likes being a member of the North Central Massachusetts Chamber of Commerce.

Attollo also proudly supports the community. “We are involved with Non-profits within the NCM area,” adds Nicole, “including the United Way of North Central MA, The Community Foundation of North Central MA and North Star Family Services.”

Attollo Creative shares an office space with one of its beloved clients in Fitchburg. Nicole feels “changing our name from Nmdesignz to Attollo Creative was their biggest professional

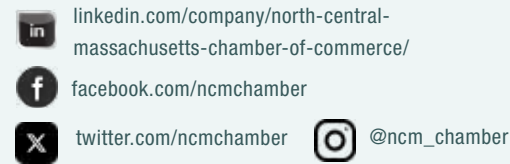
achievement.” She feels the future is bright for Attollo. “We will continue to grow and provide quality pieces of work that clients love,” she said. “We will be known as the “go to” for any design work in the North Central (Massachusetts) area.”

Nicole credits her father as her strongest influence in business, “being a business owner himself for over 35 years! Also, many of my clients are a strong influence on me,” she adds, “I admire their dedication and passion to their business.”

As a marketing agency, Nicole doesn’t rely on traditional advertising to promote her business. She says the secret of their success is “Word of mouth and the dedication to providing the best possible product.”

Contact information: Nicole@attollocreative.com; 978.430.1244 ♦

Out & About



See what the Chamber and our members have been up to the last several months.



Congratulations to **Identity Coffee Co.** on their newest location at 35 Main Street in downtown Fitchburg! Make sure you stop in and check out their delicious coffees and specialty drinks, and while you're there be sure to try something off of their new, expanded breakfast & lunch menu.



Thank you to **Gallery at 759** for having us out to their beautiful location on Main Street in downtown Fitchburg for their ribbon cutting. Whether you're looking for a collectible for yourself or the perfect gift for someone else, they have an extensive array of unique collectibles spanning across sports, Hollywood, music, and history.



The **North Central Massachusetts Development Corporation (NCMDC)**, the economic development arm of The North Central Massachusetts Chamber of Commerce announces financing of \$150,000 to Mark Lafrennie of Gardner, MA for the purchase of the lawn care business portion of J. Martin Landscaping of Westminster, MA.



We held the **7th Annual North Central Real Estate Summit** in May, in partnership with the North Central Massachusetts Association of Realtors. Attendees connected with real estate professionals and gained insight into the current and future real estate market in North Central Massachusetts.



Congratulations to Chamber member **Attollo Creative** located at 649 John Fitch Hwy. in Fitchburg, on their ribbon-cutting ceremony to celebrate their rebranding! Attollo Creative offers unique marketing solutions for small-to-medium-size businesses. Specializing in a range of services including brand design, social media management, photography, videography, and signage, they are poised to elevate your business's presence and impact.



The Chamber was pleased to recently award a \$1,000 Small Business Grant to Chamber Member, **Mid-State Mobile Veterinary Clinic**. Many thanks to National Grid for providing the funds to support this grant program. Small businesses are essential to the foundation of North Central Massachusetts' communities and economy. We are proud to partner with National Grid on this opportunity to support local businesses.



Congratulations to Chamber member **Breezy Paws** on their Ribbon Cutting Ceremony. Breezy Paws is a home-based business in Gardner providing a range of services including individual and group dog training sessions, behavior consultations, dog walking and socialization, as well as day and vacation boarding.



The Chamber was thrilled to join Fitchburg officials and Chamber member **Can-Am Machinery** located at 44 Old Princeton Road in Fitchburg, for a ribbon-cutting ceremony to celebrate the installation of their stunning new signs. The signs were funded through a facade grant received from the city, and the Chamber helped support the grant program.



We celebrated the Grand re-opening of **Nutrishop in Fitchburg**. Nutrishop specializes in top-quality dietary and nutritional supplements and services coupled with unparalleled personalized attention.



Congratulations to Chamber member **REMAX Diverse** located at 55 Meade Street in Leominster on their recent opening. RE/MAX Diverse is Worcester County's trusted realty resource, proudly offers essential real estate services through the largest real estate brand in the country. The unrivaled RE/MAX network provides advantages to those seeking buying/selling representation, first-time home buying representation, and assistance with investment properties.



The Chamber held its quarterly **Women's Leadership Connection** luncheon at Great Wolf Lodge in Fitchburg featuring guest speaker Maria Milagros. Thank you to Fidelity Bank for sponsoring the program.



We celebrated 40 years of empowering businesses and advancing our region at our **40th Annual Business Meeting**. The event was made special with some recognition awards; the Community Leadership Institute Class of 2024 Graduation; and an inspiring keynote by Anthony Everett of WCVB's "Chronicle". This was also our first annual meeting since being named national Chamber of the Year. A huge thanks to our amazing sponsors and members - your support makes it all possible!



Congratulations to **Habitat for Humanity North Central Massachusetts** on the opening of their new office at 3 Park Street, Suite 203 in Leominster! Habitat for Humanity North Central Massachusetts has made significant contributions by building affordable homes, providing homeownership opportunities, and performing critical home repairs for low-income families.



The Chamber was thrilled to join state, local and federal officials to celebrate the grand opening of the **Children's Behavioral Health Center at Community Health Connections**! A heartfelt thank you to Congresswoman Lori Trahan for securing \$2.5M in federal funding to bring this dream to life. Join us in celebrating this crucial step towards supporting our community's young minds.



Congratulations to Chamber member **Soul Serenity Beauty** located at 67 N. Main Street in Leominster on their recent opening! Soul Serenity Beauty specializes in customized, result-driven, non-invasive skin care treatments using various modalities and products, all within a peaceful and relaxing environment. Their services include custom facials, facial waxing, spray tanning, and bridal & event makeup & more.



Congratulations to Chamber member **EAW Roofing and Construction Inc.** located at 1042 Main Street in Clinton on the grand opening at their new office. EAW Roofing and Construction Inc. is a family-owned business specializing in roofing installations, repairs, inspections, replacements, and construction services.



Congratulations to the Chamber member, **Shriver Job Corps**, located at 270 Jackson Road in Devens, on their ribbon-cutting ceremony to celebrate the new management by Adams and Associates! Shriver Job Corps is an educational and vocational training program administered by the U.S. Department of Labor, aimed at helping youths aged 15 to 24 acquire skills and access employment opportunities.



Pictured left to right are State Representative Michael Kushmerek; Roy Nascimento, President & CEO of the North Central Massachusetts Chamber of Commerce; Bill Bernard, Director of Lunenburg's Department of Public Works; State Representative Margaret Scarsdale; and Heather Lemieux, former Town Manager of Lunenburg.



Pictured left to right are Travis Condon, Public Affairs Manager at the North Central Massachusetts Chamber of Commerce; State Senator Ed Kennedy; State Representative Margaret Scarsdale; Mark Matthews, Chair of the Pepperell Select Board; and Andrew MacLean, Town Administrator of Pepperell.



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Check out our events calendar by visiting Northcentralmass.com/events or scan the QR code!

Please contact the Chamber with any questions at 978.353.7600 ext. 235 or via email at chamber@northcentralmass.com.

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