



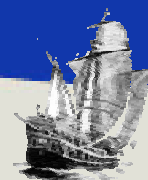
▶ SPECIAL SECTION: EXCLUSIVE PHOTOS FROM THE ANNUAL HACC BUSINESS FORUM3



▶ SPANISH TV GREW IN 2005.....4



▶ TAX SEASON! WHO TO TRUST WITH YOUR BUSINESS AND PERSONAL TAXES.....6



VISION

Hispanic-American Chamber of Commerce

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<http://www.hacc.com>

GETTING DOWN TO BUSINESS!

HACC helps Latino-owned businesses grow.

By Staff

Over 100 Latino businessmen and women gathered at the bi-annual Hispanic-American Chamber of Commerce Business Forum held at the Blue Cross Blue Shield of Massachusetts' headquarters in the Landmark Center in Boston. The topic of the business forum was "Jumpstart Your Business: Helping Latino-Owned Business grow to the next level" and was co-sponsored by the Small Business Administration (SBA), its resource partners and SCORE, the nation's largest volunteer business counseling service.

Attendees enjoyed several workshops on topics ranging from financing strategies to legal considerations to marketing and e-commerce strategies in the context of small businesses. Boston Mayor Thomas M. Menino was the keynote speaker at the reception and luncheon that followed the workshops and spoke about the importance of minority-owned businesses.

"The Business Forum is our premiere event of the year and I am glad to see that so many Latino-owned businesses took advantage of the helpful

Continued on page 2



Photo by Jay Velez

MARKET WATCH



Latinos Can Influence Consumer Markets

By Staff

According to The U.S. Census Bureau, Latinos comprise the largest minority group living in the United States today. As more families emigrate to the country and future Hispanic-American children are born, we're sure to see an even more continuous rise in this influential group.

Continued on page 6



information the event provided,” said Nader Acevedo, Executive Director of the Hispanic-American Chamber of Commerce of Greater Boston. “Our partners in Blue Cross Blue Shield of Massachusetts and the Small Business Administration deserve much credit for helping to make this event a great success for our members and Latino-owned businesses in the Boston-area.”

Also at the event, Robert L. Delhome, founder of Charter Environmental, Inc, a civil and environmental contractor specializing in servicing the needs of consultants, engineers, contractors, private sector clients and government, was presented with the SBA’s 2005 New England Minority Small Business Person of the Year Award. In just eight years, this Wilmington-based firm has grown from a one-person start-up to a vibrant 80 employee \$27 million dollar company.

Scenes from the Chamber’s Business Forum



LEFT- From right: Rick Murphy, vice president, KeySpan Energy Delivery, Nader Acevedo, HACC Executive Director and Boston Mayor Thomas M. Menino.



TOP- From right: Lynette Correa and Joselin Mane, CEO of LITBel, Inc.

RIGHT- Small business owners from Greater Boston and New England listen to a presentation on marketing and e-commerce strategies at the annual Business Forum.



BOTTOM- From right: SBA Regional Administrator Charles E. Summers, Jr., Robert L. Delhome, founder of Charter Environmental, Inc., Mayor Thomas M. Menino and Colonel Curtis Thalken, Army Corps of Engineers.



LEFT- John Coughlin, vice president of Blue Cross Blue Shield of Massachusetts addresses small business owners during the Business Forum.





Chairman's Message

*Edward P. Gonzales,
Chairman of the Board*

As many of you know from recent well-publicized news stories, there have been a host of favorable trends and developments in the local and national Hispanic business community. Growth in the general

Hispanic population has been mirrored by increases in the number of Hispanic-owned businesses and the revenues and profits they generate. The trajectory of the progress being made is very promising, and we at the Chamber are thrilled to once again be in a position to actively contribute to that effort in New England.

As we proceed into 2006, it seems like a good time to reflect on the significant accomplishments of the Chamber during the past nine months and to consider the efforts being made to contribute to a hopefully very productive 2006 in the local Hispanic business community.

In the Fall of 2005 we resurrected our series of "Business After Hours" networking events, with one held in September and two more currently scheduled for May and September this year. Working with our very capable partners at the SBA, CWE, SCORE and the Lawyers' Committee for Civil Rights, we also conducted our Second Annual Business Forum in October, entitled "Jumpstart Your Business", which provided Hispanic entrepreneurs and small business owners with a wealth of practical business information. Mayor Menino, our Keynote Speaker at the luncheon, showed his support for the Hispanic business community by eloquently describing the business case for making sure that the community is thriving.

In December, our joint holiday networking event at Saint with ALPFA, NSHMBA and MAHA was a much ballyhooed success. In 2006 you can expect more of the same, and then some. We will continue to put on events and programs that we believe will provide opportune networking and other business-building opportunities as well as timely training and information sessions.

With our next events scheduled for May, make sure to regularly visit our recently relaunched website, www.hacc.com, where you can keep track of the latest

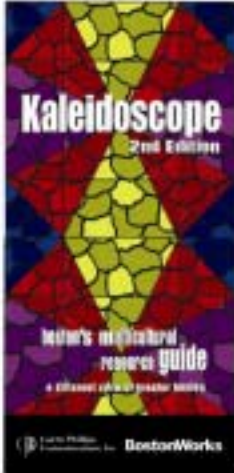
news, access many of our resources, and sign up for email delivery of our newsletter and other notices.

Almost all of our recent success can be attributed to the highly effective management of our day-to-day operations by our relatively new Executive Director, Nader Acevedo. He joined us full-time last July and, as I am sure many of you would attest, he has done an exceptional job of following through on all of our initiatives. Through Nader's leadership and tenacity the Chamber is once again providing the programs and other benefits that our members, partners and sponsors have come to expect, and we could not be happier with the results.

Together we hope to help each of you continue to move closer to achieving your business goals. Thank you all for your support and I look forward to seeing many of you throughout the year.

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Boston Magazine

2nd Edition
Kaleidoscope



"I'm delighted that Collette Phillips Communications has compiled this much-needed handbook to Boston's many-faceted ethnic and minority cultures. It's a valuable way for corporations in and around the Hub to tap into Boston's fast growing communities of color."
Nader Acevedo, Executive Director, Hispanic American Chamber of Commerce

"As the publisher of the premiere Latino newspaper in Boston, El Mundo, I am proud to lend my name in support of Kaleidoscope and applaud such a valuable resource for Latino and other communities of color throughout Boston."
Alberto Vesalio III, Publisher, El Mundo

Kaleidoscope is available at www.kscopecity.com



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Spanish TV Grows Nearly 17% in 2005

By Joel Russell, *HispanicBusiness.com*

Advertising revenues for Spanish-language television grew 16.9 percent in 2005, according to preliminary figures from Nielsen Monitor-Plus. Spanish-language TV ranked second in percentage growth behind Internet advertising, and ahead of third-place cable TV.

Growth for the Spanish-language TV industry came in higher than the growth at Univision, the top-rated network. Univision reported increased TV revenues of 13 percent in its year-end filing. Overall, U.S. ad spending grew 4.2 percent, according to the Nielsen study. The largest category of advertising was automotive manufacturers and dealer associations. The fastest-growing categories were wireless telephony, furniture retailers, and quick-service restaurants.

Advertising spending for the full year 2005 rose 4.2% over the same period last year, due to gains across most major media, according to preliminary figures released today by Nielsen Monitor-Plus, the advertising intelligence service of Nielsen Media Research.

Advertising spending increased in many reported media, led by Internet, Spanish-Language TV and Cable TV. Local and National Consumer Magazine advertising continued to rebound with healthy gains in 2005. Several media, however, showed little or no growth including Network TV, Local Newspapers, and Network Radio. Although Network TV showed positive growth through the first half of 2005, the absence of the Olympics in third quarter resulted in a year-to-year decline. The small increase in Spot TV in the top 100 markets can be attributed to advertising strength in the automotive, retail, and insurance/real estate industries, but particularly the stronger ad sales for Spanish Language stations. Without the Spanish Language TV contribution, Spot TV would have had negative growth for the year.

Advertiser Spending

Advertising for the full year 2005 for the top 10 companies was mixed but reached over \$17 billion, up only 0.3% from last year. Although DaimlerChrysler cut back 4.9%, overall the automotive companies showed healthy gains, accounting for \$8.2 billion in spending, an increase of 7.9%.

Category Spending

Spending for the 10 largest categories reached over \$43 billion throughout 2005, 5.4% greater than the same period

prior year. Almost all product categories have increased spending, with the exception of Local Automotive Dealerships, which is slightly down. In fact, a drop in local dealership spending was more than offset by an increase in spending at the automotive factory and dealer association level. The Wireless Telephone industry was the fastest growing in terms of percent increase over prior year.



Top Brands

Nielsen's Product Placement tracking service continues to show significant growth in the integration of product occurrences in primetime broadcast network programming. The top 10 brands in the product placement category totaled 13,447 occurrences for the full year 2005.

Top Programs

The top 10 programs that featured product placement for 2005 accounted for 31,673 occurrences. As expected, reality programming carried the greatest number of product

Continued on page 8

Gracias a la
Cámara.

Citizens Bank se siente orgulloso
de respaldar a la Cámara de
Comercio Hispano-Americana.





Latino Consumer Influence

Continued from page 1

Although Latinos have been part of the landscape of this country for ages, it hasn't been until recently that their distinct cultural mark has been so widely felt. In the mid to late 1990s, and into this century, the "latin" flavor was quite apparent and warmly embraced by people of all backgrounds - most readily, the Latino community itself. From an influx of latin beats on the radio, to a greater number of His-

panic actors and actresses garnering top rolls in Hollywood, to Hispanics occupying influential government positions, there has been maximum potential to cater to this demographic and elicit their thoughts on mainstream products and services. What's more, Hispanic disposable income has risen 29 percent since 2001, twice the overall U.S. increase, reaching \$653 billion last year, according to a University of Georgia study. This means they're an important consumer market, one who should be targeted and consulted for future products and marketing campaigns.

Recently, the Latino community was the key target market for Major League Baseball's New York Mets. After years of sagging attendance and little success, the Mets decided between the 2004 and 2005 seasons to drastically overhaul both their front office and onfield personnel.

The move was initiated with the hiring of Omar Minaya, a Queens-raised former employee of the team who's own heritage traces back to the Dominican Republic. Minaya's job was to change the franchise's losing ways, something he felt was only aided by

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STAPLES



Continued on page 7

Latino Influence

Continued from page 6

changing the face of the franchise as well.

Minaya has done just that, putting together a roster filled with All-Star caliber players, many of whom boast Latin American roots, such as Carlos Delgado and Carlos Beltran (Puerto Rico) and Pedro Martinez (Dominican Republic), among others. That overhauling has greatly increased the team's Hispanic fanbase, as promotions such as "Merengue Night," a popular event held each year during a game at the team's home, Shea Stadium, can readily attest.

That increased fan base was something instantly recognized by Banco Popular, a bank that caters to working classes and the underserved, a category much of the Latino community falls into. Banco Popular is now a

chief corporate sponsor of the New York Mets. The Hispanic community has benefited quite a bit simply by expressing this interest in the Mets, not only through promotional nights at the stadium but also with the New York Puerto Rican Day Parade, which was sponsored by Banco Popular, and the bank's recent donation of \$75,000 to the Hispanic Scholarship Fund.

Another company that recognizes the importance of the Latino community is Wal-Mart. Wal-Mart began printing its monthly ad circulars in English and Spanish. It also launched its own Hispanic magazine, which it distributes free at 1,300 stores heavily shopped by Hispanics.

These mainstream companies have been successful in incorporating Hispanic culture into their company and marketing strategies.



Hispanic-American Chamber of Commerce of Greater Boston

Visión Newsletter

Visión is a quarterly bilingual publication of the Hispanic-American Chamber of Commerce of Greater Boston, a non-profit organization serving the community of New England.

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Agenda

Energy Efficiency Tax Credits: Panel Discussion and Networking Reception

Hosted by KeySpan Energy Delivery and The Hispanic American Chamber of Commerce.

The Energy Policy Act of 2005 provides tax incentives to consumers and businesses for implementing various energy efficiency measures. Register today to hear advice from expert panelists on how to qualify for these new tax credits and how they can be utilized to achieve maximum financial benefit.

In addition, don't miss the networking reception and Fair that will display information on how to save money by taking advantage of KeySpan's Energy Efficiency programs.

Thursday, May 11, 2006
5:45 - 8:30 p.m.

- 5:45 - 6:00 p.m. Registration
- 6:00 - 7:00 p.m. Panel Discussion
- 7:00 - 7:15 p.m.
- 7:15 - 8:30 p.m. Networking Reception and Energy Fair

Omni Parker House Hotel
60 School Street
Boston, Massachusetts 02108

Growth of Spanish Television

Continued from page 5

placement minutes. The Contender was the number one program, with nearly double the number of product placements than the runner up program, The Apprentice, 7,502 and 3,577, respectively.

Prime-time clutter

Based on a 4th quarter 2005 analysis, the average prime-time hour of television contained 15 minutes of non-program content, consisting of national & local commercials, Public Service Announcements (PSA's) and network promotional announcements. The seven English Language broadcast networks had an average of 15 minutes and 23 seconds of non-program content, followed by English Language Cable with just over 15 minutes.

Language Network & Cable had 14 minutes and 16 seconds. The mix of non-program content varied significantly across the three media: 31% of the non-program content on the Spanish Language networks was dedicated to promotional announcements while cable devoted 17% and broadcast 15% to promos.



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Make more money today

10 Internet Marketing Tips revealed

By Joselin Mane

Internet Marketing is quite simply an extension of your business marketing plan that if properly setup can help your business generate passive income. Passive income is when your company, which in most small business means you the owner, generates income without any additional work.

Although there are many different elements to internet marketing such as Search Engine Optimization (SEO), email marketing, joint ventures, copy writing, etc. here are 2 things you can do immediately to start generating income.



Add Google AdSense to your website

A free tool that places ads on your websites depending on the content on your page. For example if you have a shoe website then you will get ads that are relative to shoes. You generate income based on your visitors clicking on the ad. The ads are very customizable and can be easily designed to fit the color scheme of your website.

Bonus Here are some other ways you can increase your passive income immediately:

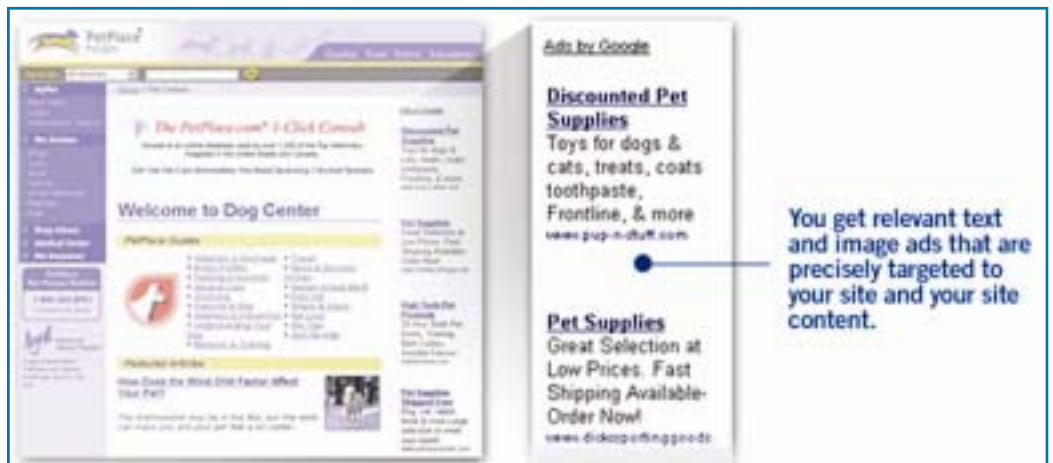
3. Signup as an affiliate (Make money referring other businesses products and services)
4. Create a Call to Action and test results
5. Ask your website visitors what they think
6. Cross promote
7. Write articles
8. Get testimonials
9. Add PayPal (www.paypal.com)
10. Overdeliver

Create your own mailing list

This is one of the most vital elements to your internet marketing strategy. This allows you to keep in touch with your customers and gain trust with your leads to convert them to new customers.

There are many tools available to help you build your email list. Some provide simple email marketing like Constant Contact (www.constantcontact.com), others are more advanced like Aweber (www.aweber.com) which allow you to create a sequence of automated email responses and some, like Oneshoppingcart (www.oneshoppingcart.com), also have a built in merchant account.

The best solution for you depends on what tools you already have.



Joselin Mane is CEO of LITBeL, Inc.



Who to Trust With Your Taxes When It Comes Time to File

By Staff

As the old saying goes, "The only guarantees in life are death and taxes." While some people might fear death, nearly everyone fears taxes. Depending on the nature of your income, oftentimes it is best to consult a tax professional before filing your return, as many can not only answer any questions you might have, but also use their knowledge to potentially save you significant amounts of money.

That said, choosing the right preparer is very important. While there are many choices out there, some might be a better fit than others. For example, if your return is going to be a relatively simple one, then consulting one of the big chains is probably the best and least expensive way to go. But if you're still skeptical of firms like this, knowing the difference between types of tax preparers should help you make a more qualified decision.

*** Enrolled Agent:** Licensed by the U.S. Department of the Treasury, an enrolled agent is typically a former IRS employee or someone who passed the comprehensive IRS exam necessary for a license. Once your return is filed, if any questions arise with respect to your return, enrolled agents are legally allowed to represent you with the IRS, meaning they are among a select group that can appear in your place should a hearing with the IRS be deemed necessary.

Many times this fact instills a greater sense of trust in taxpayers seeking help with their returns, as enrolled agents appear to have a greater personal interest in assuring your taxes are filed correctly. Also, certain situations allow a taxpayer and his enrolled agent legal confidentiality similar to that enjoyed in doctor/patient or attorney/client relationships. Privilege does not generally apply to state tax issues (though

some states offer a variation thereof) and only applies to matters concerning audits or collection, not preparation or filing.

One thing to be aware of is that many enrolled agents are specialists, concentrating solely on specific areas of taxation. Therefore, you should inquire as to an agent's area of expertise. To find the enrolled agent nearest you, visit the National Association of Enrolled Agents Web site at www.naea.org.

*** Certified Public Accountant (CPA):** When many people seek out help for their taxes, a CPA is the first option that comes to mind. But unlike enrolled agents, CPAs are not required to pass any examinations with respect to taxation. While states mandate that CPAs pass a qualifying accounting exam, there is no guarantee your local CPA has any experience, let alone expertise, with matters of taxation. Before agreeing to a contract with a CPA, ask him about his taxation background. Also, CPAs are not required to take continuing education exams (enrolled agents are), so be sure to ask what a CPA has been doing to keep up with ever-changing tax laws.

Like enrolled agents, CPAs are legally allowed to represent you before the IRS. Severe lifestyle changes, such as divorce, a new business or a recent retirement, are usually best aided by a CPA who can help you devise a tax plan as opposed to just a filing.

*** Tax Attorney:** Like enrolled agents and CPAs, tax attorneys are allowed to represent you before the IRS. However, in terms of tax preparation, tax attorneys might not be your best bet. Tax attorneys are typically up to date on the latest tax laws, making them a valuable commodity should you need help with your corporation or business. But for the average person just looking to file a relatively simple return, tax attorneys are an unnecessary and costly expense.

*** Tax Preparers:** For those with simple returns but not enough time or energy to file for themselves, a tax preparer is a viable option. These services are typically the least expensive ways to prepare, meaning you're more likely to a) get more of your return back; or b) spend less money in addition to what you might owe the IRS. But even though these are the most convenient option, in general, they are also the least qualified. Many times, such tax preparation companies will hire part-time people at low wages to prepare taxes, with the promise of commissions for returns filed or finished.

But these preparers are not legally allowed to represent you (though some might offer to accompany you) before the IRS and, therefore, have the least personal stake in assuring your taxes are filed correctly. Also, most preparers are likely not aware of all the deductions you might be eligible for, something that could end up costing you a significant amount of money once you've filed.

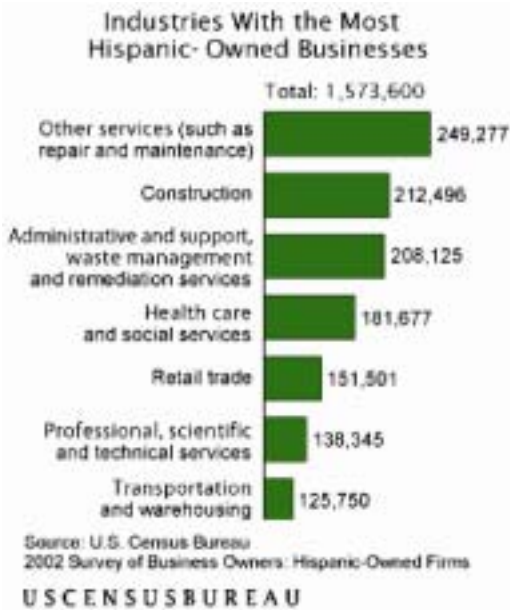
Growth of Hispanic-Owned Businesses Triples the National Average
By Staff

The number of Hispanic-owned businesses grew 31 percent between 1997 and 2002 — three times the national average for all businesses — according to a new report, *Survey of Business Owners: Hispanic-Owned Firms: 2002*, released by the U.S. Census Bureau. The nearly 1.6 million Hispanic-owned businesses generated nearly \$222 billion in revenue, up 19 percent from 1997.

“The Economic Census gives an accurate picture of America’s 23 million businesses. The growth we see in Hispanic-owned businesses illustrates the changing fabric of American’s business and industry. With Hispanic businesses among the fastest growing segments of our economy, this is a good indicator of how competitiveness is driving the American economy,” said Census Bureau Director Louis Kincannon.

Other highlights:

- In 2002, nearly 3-in-10 Hispanic-owned firms operated in construction and other services, such as personal services, and repair and maintenance.



- In 2002, firms owned by people of Mexican origin accounted for more than 44 percent of all Hispanic-owned firms.
- Retail and wholesale trade accounted for 36 percent of Hispanic-owned business revenue.
- There were 29,184 Hispanic-owned firms with receipts of \$1 million or more.

- There were 1,510 Hispanic-owned firms with 100 employees or more, generating more than \$42 billion in gross receipts.

The 2002 Survey of Business Owners (SBO) defines Hispanic-owned businesses as firms in which Hispanics own 51 percent or more of the stock or equity of the business. Separate reports on other minority-owned businesses will be issued over the coming months.

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FAST FACTS: The Growing Impact of Hispanic Women in the U.S.

By Staff

According to a 2004 Center for Women's Business Research study, Hispanic women are a major force in business in the U.S. According to the study:

- Hispanic women-owned Businesses number 553,618, employ 320,000 and generate \$44.4 billion in sales nationwide.
- More than one-third (34.9%) of all Hispanic owned firms are owned by women. Hispanic women-owned firms employ 18.5% of the workers in all
- Hispanic-owned firms and generate 16.3% of the sales.
- Latinas control 39 percent of the 1.4 million companies owned by minority women in the United States, which generate nearly \$147 billion in sales.
- Four in ten minority women-owned firms are owned by Latinas.
- Between 1987 and 1996, the number of Latina-owned businesses grew by 206 percent, compared with 47 percent of all businesses.
- Between 1997 and 2004, the number of firms owned by Hispanic women increased by nearly 64 percent, to 553,618, and their combined revenue climbed by more than 62 percent, to \$44.4 billion.

10 states with the greatest number of Hispanic women-owned

HISPANIC-AMERICAN CHAMBER OF COMMERCE of GREATER BOSTON *Mission Statement*

The New England Hispanic-American Chamber of Commerce is an organization that represents businesses, individuals and institutions and is committed to the economic development and success of the Hispanic business community in New England.

The Chamber offers access to the wide and growing Hispanic market in New England, as well as the opportunity to benefit from the economic, institutional and cultural variety of our region.

Timely seminars and networking meetings, business education and assistance programs, government and industry forums, social events and charitable activities all contribute to making the Chamber a valuable resource for its constituencies.

The Chamber carries out its mission, both independently and in collaboration with partner organizations, by means of services, advocacy, research, and information-sharing. A non-profit trade organization, we are managed by an active board of directors. Membership is open to every business, individual and institution interested in the Chamber's economic and civic development goals.

firms in 2002 were California (17%), Texas (18%), Florida (16%), New York (14%), Arizona (13%), Illinois, New Jersey, Massachusetts, New Mexico and Colorado

Source: Center for Women's Policy



Hispanic-American
Chamber of Commerce

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