

One SouthCoast NAVIGATOR

CHARTING SUCCESS FOR SOUTHCOAST BUSINESS

BUSINESS NEWS FOR AND ABOUT MEMBERS OF THE ONE SOUTHCOAST CHAMBER

JUNE/JULY 2024

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The Importance of Small Business and One SouthCoast Chamber

Small businesses are vital to the local economy for several reasons.

1. Job Creation: Small businesses are significant job creators, providing employment opportunities for local residents and contributing to reduced unemployment rates within the community.

2. Economic Stimulus: By employing local workers and sourcing goods and services from nearby suppliers, small businesses help keep money circulating within the local economy, leading to increased economic activity.

3. Entrepreneurship and Innovation: Small businesses often drive innovation, bringing new products and services to the market and contributing to the overall growth and evolution of industries.

4. Community Identity: Small businesses contribute to the unique character of a community by offering niche products and services that reflect the local culture and values.

5. Support for Local Suppliers: Many small businesses prefer to work with local suppliers and manufacturers, providing a boost to other businesses within the community.

6. Tax Revenue: Small businesses contribute to the local tax base, providing funds for essential public services such as schools, roads, and emergency services.

7. Community Engagement: Small businesses often support local events, charities, and initiatives, promoting community engagement and fostering a sense of pride and unity within the neighborhood.

8. Accessibility: Small businesses often offer personalized and attentive customer service, creating a more accessible and welcoming environment for consumers.

9. Flexibility and Adaptability: Small businesses can quickly respond to the changing needs of the community and adapt their offerings accordingly, providing agile and responsive services.

10. Talent Retention: By offering employment opportunities within the community, small businesses can help attract and retain skilled workers, preventing talent drain to larger cities or metropolitan areas.

One SouthCoast Chamber plays an important role in supporting the success of small businesses in several ways. First, we serve as a unified voice for the business community, advocating for policies and initiatives that benefit small businesses. By representing the collective interests of our members, the Chamber can influence local, state, and even national policies to create a more favorable environment for small businesses to operate and grow. Additionally, the Chamber provides networking and collaboration opportunities,

allowing small business owners to connect with other professionals, share best practices, and build partnerships. These connections can lead to new business opportunities, collaborations, and knowledge sharing, ultimately contributing to the growth and success of small businesses. Moreover, the Chamber offers resources and support for small businesses. This includes access to training, mentorship, and guidance on navigating local regulations and policies. Small businesses can benefit from the expertise and support provided by the Chamber, helping them overcome challenges and make informed decisions to drive their success. Furthermore, the Chamber organizes events and promotional activities that help small businesses gain visibility and attract customers. By participating in Chamber-sponsored events, small businesses can highlight their products and services, expand their customer base, and strengthen their presence in the community. Overall, the Chamber plays a crucial role in creating a supportive environment for small businesses to thrive and succeed by advocating for their interests, providing networking opportunities, offering resources and support, and promoting their visibility within the community.

Sincerely,

Mike O'Sullivan
CEO



Sip & Sail
Business After Hours
Thursday, July 18
5 PM - 7 PM
Cuttyhunk Ferry

BayCoast Business After Hours
Thursday, August 1
5 PM - 7 PM

Servpro Business After Hours
Thursday, August 29
5 PM - 7 PM

Valcourt Awards Dinner
Wednesday, September 11
Whites of Westport

For additional information and/or to register for events please visit:
www.members.onesouthcoast.com/events/

One SouthCoast Navigator is the official news publication of One SouthCoast Chamber

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Fall River, MA 02721
(508) 676.8226 • fax (508) 675.5932

General inquiries: info@onesouthcoast.com

Chamber Staff:

CEO, Michael O’Sullivan
Vice President of Finance & Operations, Dorothy Botelho, IOM
Vice President of Corporate Member Engagement & Sponsorships, Kimberly Coroa Moniz
Vice President of Marketing & Events, Katie Greene
Vice President of Public Policy, Ian Trombly
Director of Membership & Retention, Clifford Athouriste
Marketing & Communications Coordinator, Hunter Tackett
Executive Director, Viva Fall River, Patti Rego
Executive Director, Fall River Arts and Culture Coalition (FRACC), Ashley Occhino

2024 OFFICERS & EXECUTIVE COMMITTEE

Executive Committee:

- Chair: Rose Lopes, Sylvia Group
- Immediate Past Chair: Eileen Migliozi, St. Anne's Credit Union
- Treasurer: Matthew Schondek, Fall River Municipal Credit Union
- Vice Chair-Government Affairs: Paul Chasse, REALTOR® Association of Southeastern Massachusetts
- Vice Chair-Small Business: Curtis Nelson, Nelson Insurance & Financial Services
- Vice Chair-Governance Committee: Doug Glassman, SERVPRO
- Vice Chair-One SouthCoast Chamber Foundation: Carl Sawejko, Sawejko Communications
- Vice Chair-Diversity, Equity & Inclusion: Gail Fortes
- At Large: William Burns, Southcoast Health System
- At Large: Kim Perry, Waring-Sullivan Funeral Home

Members of the Board of Directors:

Terms to Expire in December 2024:

- Nathan Araujo, Advance Career Services
- Kevin Carando, Acushnet Company
- Barbara Casagrande, AHEAD
- Ronald Ellis, Edward Jones
- Rose Lopes, Sylvia Group

- Lynne Mastera, Precix
- Douglas Rodrigues, D. E. Rodrigues & Company, Inc.
- Carl Sawejko, Sawejko Communications
- Matthew Schondek, Fall River Municipal Credit Union
- Bernadette Souza, Youth Opportunitites Unlimited
- Michael Tavares, Horacio’s, Inc.

Terms to Expire in December 2025:

- Dugan Becker, SouthCoast Wind
- Paul Chasse, REALTOR® Association of Southeastern Massachusetts
- Jenifer Cullen, Vineyard Wind
- Peter Daley, People Incorporated
- Eileen Migliozi, St. Anne’s Credit Union
- Dr. Laura Douglas, Bristol Community College
- Monte Ferris, Venus de Milo
- Gail Fortes, YWCA of Southeastern Massachusetts
- Doug Glassman, SERVPRO of Dartmouth/New Bedford & Marion / Middleboro
- Gary P. Howayeck, Law Office of Gary Howayeck, PC
- Anthony Medeiros, Mechanics Cooperative Bank
- Curtis Nelson, Nelson Insurance & Financial Services
- Arti Pacheco, New York Life
- Kim Perry, Waring-Sullivan Funeral Home

Terms to Expire in December 2026:

- William Burns, Southcoast Health System
- Mike Bushell, St. Anne’s Hospital
- Stephen W. Connulty, Paul & Dixon Insurance
- Catherine Dillon, BankFive
- Charlie Fellows, Lafrance Hospitality
- Jeffrey Glassman, Darn It, Inc.
- Jeff Pagliuca, Bristol County Savings Bank
- Marie Pellegrino, BayCoast Bank
- Derek Santos, New Bedford Economic Development Council
- Matt Zenni, Liberty Utilities

The Massachusetts Small Business Center (MSBDC) Network provides one-to-one free comprehensive and confidential services focusing on, business growth and strategies, financing and loan assistance as well as strategic, marketing and operational analysis. In addition, low cost educational training programs are offered across the state targeted to the needs of small business.

Massachusetts Small Business Development Center Network
200 Pocasset Street, Fall River, MA 02721
Phone: (508) 673.9783 Fax: (508) 674.1929
www.msbdc.org
www.facebook.com/msbdc



Increase your local reach with print!

Local customers are important small businesses but competition can be fierce (both locally and online). So it is essential to stand out from your competitors to attract them to your business. But knowing how to attract them can be difficult. Using printing as a marketing tool can be highly effective.

Here are a few tips to help get you started:

Use Direct Mail - Do you have a mailing list? Sending targeted direct mail campaigns to residents in your local area can be extremely effective. Include special offers or coupons to encourage them to visit your business.

Use Signage - Create posters, signs and banners to promote your business. Whether its a special event, an incredible sale, or new product launch? Display them in locations around your business and in nearby areas where your target customers live, work and shop.

Use your company vehicle to promote your business - A simple car magnet on the side of your vehicle can help increase brand visibility as you drive around your local area.

Use loyalty cards and coupons for new and repeat customers - Use them to offer discounts and rewards to keep increase repeat business. Hand them out or include them in your next direct mail campaign.

Use your brand - Create branded merchandise like t-shirts, pens, notepads or stickers with your logo and business information. Hand them away at local events or include them as gifts with a purchase to help spread the word about your business.

Need help promoting your local business?
Let us help. We've been helping local business for over 25 years to improve their customer reach.



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Junior Achievement Announces Scholarship Winners From The 2024 Titan Business Challenge

Junior Achievement of Southern Massachusetts (JA) and its Title Sponsor, Bristol County Savings Bank, announce that more than 150 students from seven high schools throughout southern Massachusetts recently competed in the JA Titan Business Challenge at UMass Dartmouth. The top performing teams were: First Place – Apponequet Regional High School (Team 1) in Lakeville; Second Place – B.M.C. Durfee High School (Team 8) in Fall River; Third Place – B.M.C. Durfee High School (Team 3); and Final Round – Bishop Stang High School, North Dartmouth, (Team 1). The JA Titan Business Challenge is a business strategy competition in which high school students compete against other schools in teams using an online, interactive business simulation game which provides students with essential business knowledge.

The top three teams and the final round winners received scholarships to a post-secondary school they choose to attend. Members of the first place team each received 1,000 in scholarship money, \$750 for second place and third place and final round, \$500.

The winners are as follows:

First Place – Apponequet Regional High School, Team 1: Judson Cardinali, Logan Frias and Tyler Gray. The team's business mentor volunteer was Michael Patacao of Bristol County Savings Bank.

Second Place – B.M.C. Durfee High School, Team 8: Savannah Leite, Ladaynian Mendes and Lazaro Triana. The team's business mentor volunteer was Carrie Tino of Santander Bank.

Third Place – B.M.C. Durfee High School, Team 3: Sal Cialone, Savannah Raposo and Alicia Warren. The team's business mentor volunteer was Laura White of Santander Bank.

Final Round – Bishop Stang High School, Team 1: Lillian Cooney, Michaela Cousineau and Elizabeth Russo. The team's business mentor volunteer was Joseph Motta of Santander Bank.

"We are so excited and grateful that the 11th Titan Business Challenge could give these students an impactful day of real-life business experience," said Jeffrey Pelletier, President



& CEO of JA of Southern Massachusetts. "This year, more than 150 students learned from role models in the business community as they competed in teams for scholarships to help further their education."

The following schools participated in the 2024 Junior Achievement Titan Challenge: Apponequet Regional High School, Bishop Stang High School, Durfee High School, Fairhaven High School, Greater New Bedford Regional Vocational Technical High School, Taunton High School and Taunton Alternative High School.

In addition to partnering with UMass Dartmouth and lead sponsor, Bristol County Savings Bank, Junior Achievement of Southern Massachusetts enlisted the support of local partners to ensure an impactful event for the participating students. Additional major sponsors included: Acushnet Company, BankFive, Milestone Mortgage Solutions, Santander Bank, Raw Seafoods and UMass Dartmouth.

To prepare for the competition, students practiced and learned key business concepts that they needed to employ during the business simulation. The day of the event, participants attended a leadership and strategy panel in which members of the business community reinforced concepts and offered professional

advice. Teams then engaged in three rounds of competition as each team made decisions under the guidance of more than 50 volunteer business mentor. Students competed for college scholarships while gaining insight into the world of business, at no cost to the students or their high schools. In addition to developing budgets and interpreting financial reports, students increased their knowledge of pricing, production, capital investment, research and development, marketing and charitable giving.

Junior Achievement of Southern Massachusetts is a nonprofit organization dedicated to giving young people the knowledge and skills they need to own their economic success, plan for their futures, and make smart academic and economic choices. JA provides in-school and out-of-school programs to students' kindergarten through twelfth grade, which focus on three key content areas: Financial literacy, career readiness and entrepreneurship. This year, JA will impact nearly 7,000 students across 21 cities and towns throughout Bristol and Southern Plymouth Counties. For more information, please contact Jeffrey Pelletier, President & CEO, Junior Achievement of Southern Massachusetts, at jeffrey.pelletier@ja.org or call the JA office at 508-997-6536.

One SouthCoast Chamber Policy Pulse

This September will mark 66 years since residents on the South Coast have been able to take a one-seat ride from New Bedford or Fall River to Boston. However, due to the MBTA's most recent announcement, we'll have to wait at least one more year to catch a train to the Capitol.

On June 13th, MBTA General Manager Phil Eng traveled to public meetings in Fall River and New Bedford to announce unwelcome news to South Coast Rail hopefuls. The update included a new official start date of May 2025, the third delay in as many years. "The MBTA is deeply committed to delivering the South Coast Rail project while upholding the highest standards of quality and safety before launching passenger service," Eng said in a press release. During the public meeting, Eng also admitted, "It became apparent that the schedule does not match what we had publicly advertised." A sentiment that residents of the South Coast have become accustomed to over the past few decades.

Efforts and advocacy to provide access to Boston via rail have spanned over 30 years, and across 7 Gubernatorial Administrations, the South Coast should not take our foot off the gas. One SouthCoast Chamber has proudly participated in the Rail to Boston Coalition since its inception in 2014. The Coalition is comprised of leading business and community organizations in Massachusetts that are working together to re-establish the commuter rail connection to Southeastern Massachusetts. Chaired by Paul Chasse, the coalition has worked tirelessly to ensure that this project gets over the finish line in both a timely and transparent fashion.

In the Coalition's press release respond-



ing to the announcement, we express our concern over the lack of transparency we have seen from the MBTA over the past six months. Chasse states, "We understand the safety factor and that the South Coast will begin experiencing test trains at speeds varying between 45 and 79 miles per hour for the first time in the area's history, and that even beyond passing all of the checkpoints required by the Federal Railroad Administration in order to move forward with passenger service, the safety of all South Coast residents, passengers and rail employees are of paramount importance and this is why we expect better communication moving forward from the MBTA. As a grassroots organization representing the South Coast, we will monitor the progress of these final phases to hold the MBTA accountable to their May 2025 launch of rail service." Chasse goes on further to say, "We also have to understand that this project was a massive undertaking by the Commonwealth, and delays in a final launch date could be expected, but according to MBTA General Manager Eng, the project is still operating within budget, and following this delay, the residents of South Coast Massachusetts will finally have passenger rail service to Boston, along with all of the economic and social impacts that the region will benefit from."

While the delays dominated the headlines, some noteworthy developments were also released. Four out of the six new stations are now complete, including Fall River, Freetown, Middleborough, and Church St. The New Bedford station at Whale's Tooth is 97% finished and expected to be fully complete in July. The East Taunton station is 75% complete and expected to be finished in August.

We also learned that all six stations will be included in the MBTA's Zone 8 pricing structure. This means that if trains ran today, a one-way fare would cost \$12.25, and a round-trip fare would total \$24.50. MBTA officials also confirmed that the expected travel time to South Station remains 90 minutes and that the \$1.3 billion price tag remains on budget.

One SouthCoast, in partnership with the Rail to Boston Coalition, will continue to advocate on behalf of the residents and businesses of Southeastern Massachusetts. We encourage everyone to stay engaged and involved to ensure that by this time next year, we'll be taking the train to watch another Celtics Parade!

Ian Trombly
Vice President of Public Policy

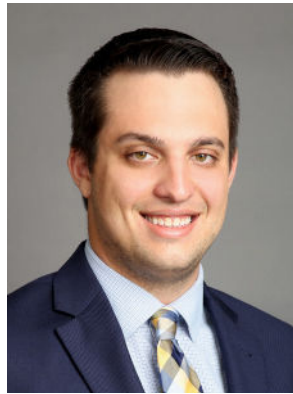
Good News!

Bristol County Savings Promotes Oliveira, Omer and Velazquez to Assistant Vice President

Bristol County Savings Bank (BCSB), headquartered in Taunton, Massachusetts, announces it has recently promoted Daniel A. Oliveira, Andrew J. Omer and Becky R. Velazquez to the position of Assistant Vice President.



As Assistant Vice President/Portfolio Manager, **Dan Oliveira** partners with the Bank's commercial lenders to provide post-closing management of an assigned commercial loan portfolio. Responsibilities include collection and analysis of borrower financial statements, collateral monitoring, as well as testing loan covenant compliance in support of annual reviews. Prior to his promotion, he held the position of Commercial Credit Analyst for the Bank. Previously, Oliveira served as a Statement Services Representative at Compass Bank, New Bedford, Massachusetts. A past volunteer for My Brother's Keeper in Dartmouth, Massachusetts, he currently serves as a deacon at the Christian Fellowship Center in New Bedford. Oliveira earned his bachelor's degree in Humanities/Social Science from Roger Williams University, Bristol, Rhode Island and graduated from the Massachusetts Bankers Association New England School for Financial Studies, Babson College, Wellesley, Massachusetts. He resides in New Bedford.



In his new position as Assistant Vice President/Commercial Loan Officer, **Andrew Omer** is responsible for the development and management of commercial lending and deposit relationships in the greater Rhode Island area and is based at the Bank's Warwick office located at 300 Jefferson Boulevard. Previously, he held the position of Commercial Loan Officer and Portfolio Manager at the Bank. Prior to Omer's tenure at the Bristol County Savings Bank, he served as Portfolio Manager and Credit Analyst at Freedom National Bank in Greenville, Rhode Island. He earned his master's in Finance with a concentration in Leadership from New England College of Business, Boston, Massachusetts and his bachelor's degree in Finance from Bryant University, Smithfield, Rhode Island. Omer also has received several certifications from the Risk Management Association, Massachusetts Bankers Association and BancAlliance. He resides in Coventry, Rhode Island.



Becky Velazquez, promoted to Assistant Vice President/Commercial

Loan Administration Manager, is responsible for the management of the commercial lending administration team which supports the commercial lending department, including small business lending. She also develops and manages processes and procedures, schedules meetings and training and manages the onboarding of new employees and interns. Prior to her promotion, she held the positions of Commercial Lending Loan Administrative Supervisor and Commercial Loan Quality Control Specialist for the Bank. Previously, Velazquez served as a Commercial Lending Executive Assistant with Mechanics Cooperative Bank in Taunton. Active in the community, she most recently served as a volunteer for My Brother's Keeper in Dartmouth, Massachusetts; Gifts to Give in Acushnet, Massachusetts; and Mobile Loaves & Fishes in New Bedford, Massachusetts. Velazquez earned her bachelor's degree in Social Psychology from Florida Atlantic University, Davie, Florida and her Associate in Arts degree from Broward Community College, also in Davie. She resides in Westport, Massachusetts.

Bristol County Savings Bank Background Information:

Bristol County Savings Bank, a Massachusetts chartered bank and wholly-owned subsidiary of Beacon Bancorp, is a full-service banking institution with approximately \$3.1 billion in assets. Founded in 1846, Bristol County Savings Bank has expanded its branch network to include 16 full-service offices in Attleboro, Dartmouth, East Freetown, Fall River, Franklin, New Bedford, North Attleboro, Raynham, Rehoboth and Taunton, Massachusetts, and Cumberland, Greenville and Pawtucket, Rhode Island, as well as a Loan Center in Warwick, Rhode Island. The Bank also operates limited service educational branches at Taunton and Attleboro High Schools. In addition to traditional banking services, Bristol County Savings Bank offers wealth management services through its affiliate Bristol Wealth Group. The Main Office and Corporate Headquarters of Bristol County Savings Bank are located on Broadway in Taunton, Massachusetts. For more information on Bristol County Savings Bank, visit www.bristolcountysavings.com.

www.bristolcountysavings.com.



EforAll Appoints Bankfive's EVP & COO Catherine Dillon to National Board of Directors



BankFive recently announced that its Executive Vice President and Chief Operating Officer Catherine Dillon has been named to the Board of Directors of the national nonprofit Entrepreneurship for All (EforAll). The nonprofit's mission is to accelerate economic and social impact in the communities it serves through inclusive entrepreneurship.

"Under Catherine's leadership, BankFive has been a catalyst for inclusive entrepreneurship in the communities we serve. Her engagement and passion for our mission have made her a valuable thought partner. As EforAll continues to grow nationwide, we look forward to leveraging Catherine's professional expertise in scaling organizations as a member of our national board," commented Meralis T. Hood, CEO of EforAll.

Catherine and BankFive have been involved with EforAll since its first program launched on the South Coast in 2016. Since then, 201 ventures have graduated from the EforAll South Coast program alone, generating over \$4.2M in revenue and providing 293 local jobs in 2023 alone.

"Catherine has extensive experience working in leader

ship roles both inside and outside of BankFive,” said BankFive President and CEO Anne P. Tangen. “She has a longstanding relationship with EforAll that has been inspirational to many of our employees and we are excited to see what she will do at the national level.”

Catherine has served on their SouthCoast Leadership Advisory Board and as a judge for pitch contests. In 2021, BankFive became EforAll’s Southern New England Regional Sponsor, kicking off a three-year partnership of providing \$300,000 in annual support across EforAll South Coast, EforAll Rhode Island, and EforAll Cape Cod programs.

“When entrepreneurs are set up for success, the entire community benefits,” said Catherine Dillon, Executive Vice President and Chief Operating Officer at BankFive. “It is a tremendous honor to be appointed to the National EforAll Board after working so closely with the organization and entrepreneurs across the BankFive footprint for many years.”

For more information about EforAll South Coast please visit <https://EforAll.org/ma/south-coast/>.



New Dean for the Charlton College of Business appointed



UMass Dartmouth Provost Ramprasad Balasubramanian recently announced that Madan Annavarjula will become the next Dean of the Charlton College of Business on September 1.

Annavarjula most recently served as the Dean of the College of Business and Professor of International Business at Bryant University. At Bryant, he was responsible for strategic planning, curriculum development, faculty management, and day-to-day administration of the College of Business. Annavarjula worked with faculty and alumni to launch several undergraduate and graduate programs including Data Science,

Business Analytics, Digital Marketing, Leadership and Innovation and Project Management. Annavarjula brings a wealth of knowledge and years of experience with the AACSB accreditation process.

He successfully led Bryant to national and international prominence, including helping the International Business major to rank #17 in the U.S. and be among the top programs in the U.S. in 2023, according to U.S. News and World Report. In the fall of 2018, he led a team of dedicated faculty to launch a new graduate-level online MBA program, currently ranked in the top 15% of the nation according to the 2024 U.S. News and World Report.

“In our ongoing commitment to excellence, I am pleased to add another world-class Dean to the campus leadership. Dr. Madan Annavarjula brings a wealth of experience, leadership, and vision to this role, making him an exceptional choice to guide our Charlton College of Business into the future,” said UMass Dartmouth Provost Ramprasad Balasubramanian. “Dr. Annavarjula is passionate about fostering entrepreneurship, integrating emerging technologies into the curriculum, expanding global partnerships, and building cutting-edge interdisciplinary programs. We are confident that under Madan’s leadership, the Charlton College of Business will continue to thrive and provide our students with the skills and knowledge they need to succeed in the ever-changing professional world of business.”

“UMass Dartmouth is a treasure trove of opportunities in terms of interdisciplinary programs, cutting edge research and innovative curriculum. Charlton College is positioned very well to leverage these opportunities to benefit our students and community. I am excited at the opportunity to lead the Charlton College of Business and to participate in fostering experiential learning opportunities, growing market driven academic programs and build excellent outcomes for our students,” said Annavarjula.

Madan Annavarjula was the recipient of the Excellence in Teaching Award at Bryant in 2010, the Outstanding Service Award in 2011, the Bryant Alumni Award for Excellence in 2013, and the Outstanding International Educator of the Year Award presented by North American Small Business International Trade Educators (NASBITE) in 2018. His current research interests include technology strategies of multinational

corporations and pedagogical issues in International Business education. Annavarjula’s research has been published in several scholarly journals, and he has presented his work at national and international conferences. Annavarjula earned his PhD in International Business at the Fox School of Business, Temple University.



Acushnet Foundation Fund of The SouthCoast Community Foundation Awards \$10,000 to Child & Family Services, Inc.

The SouthCoast Community Foundation has awarded a grant in the amount of \$10,000 from the Acushnet Foundation Fund to Child & Family Services to be used toward general operating expenses- wherever it is needed most throughout the year.

Child & Family Services is one of the largest mental health providers in the area, offering a wide array of programs at multiple sites throughout the state of Massachusetts. The need for general operating funds is vital and assists in providing the critical resources needed to continue building a better tomorrow for individuals and families facing some of life’s most distressing challenges.

This generous contribution will have a meaningful impact on clients of all ages and demographics who receive crucial services from CFS each day. All funds

will be used to support the work being done to improve the quality of life in our community. The agency is incredibly thankful to the SouthCoast Community Foundation for preemptively recognizing that need.

Since 1995, the SouthCoast Community Foundation has served as a catalyst for philanthropic giving. They work to provide essential support for nonprofit organizations throughout southeastern Massachusetts, truly fulfilling their mission to benefit their region. “With continued support from the Acushnet Foundation Fund of the SouthCoast Community Foundation, we are proudly able to help children, adults, and families overcome their struggles and to restore or create a sense of dignity, stability, and hope that they desperately deserve,” stated Wendy Botelho, CEO of Child & Family Services.

Child & Family Services, Inc. is a private, nonprofit, human service agency that provides adoption services, mental health counseling, psychiatry, and specialized support programs to people of all ages living in Greater New Bedford, Greater Fall River, Cape Cod, Lawrence, Florence, Plymouth, Worcester, and Waltham. Whether it is children exposed to abuse or violence, families coping with mental illness, or matching children with mentors or loving adoptive families, Child & Family Services is there to support, guide and heal. We have been helping people since 1843 and continue to fulfill our mission “...to heal and strengthen the lives of children and families.”

Do you have good news? Please email information to: info@onesouthcoast.com



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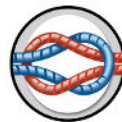
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**Grand Opening/
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Radio Voz do Emigrante
Fall River, MA**



ONE SOUTH COAST
CHAMBER

RECENT EVENTS



**Women's Forum with Karyn Polito
Rachel's Lakeside
Dartmouth, MA**



**Legislative Luncheon
Rachel's Lakeside
Dartmouth, MA**

St. Anne's Celebrates 88th Annual Meeting; Awards \$24,000 in Scholarships to Local Students



St. Anne's Credit Union held its 88th Annual Meeting at the Credit Union's Corporate Office in Fall River on April 22, with Board Members Kevin Fitzpatrick, Bernard J. McDonald III, and Yonaton "Yoni" Sunshine re-elected to their positions.

Reviewing the achievements of the past year, Chairman William R. Bouchard and President & Chief Executive Officer Eileen M. Danahey shared a narrative of growth across various dimensions, including membership expansion, robust financial performance, and significant community outreach. This notable progress empowered the Credit Union to reinvest substantially, extending \$109 million in loans to members and local businesses—a testament to their unwavering dedication to financial well-being.

"Since its establishment in 1936, St. Anne's Credit Union has remained steadfast in its commitment to serving its membership, blossoming into one of Massachusetts' largest credit unions, reaching \$1.2 billion in assets by 2023. Reflecting on our journey, we find inspiration in St. Anne's humble beginnings, evolving from modest roots into a network of 11 locations," remarked

Chairman William R. Bouchard. "Through the introduction of our new rewards credit cards, the incorporation of remote banking innovations, and the extended availability of our Live Video Tellers seven days a week, we have significantly enhanced the accessibility of our services. Complemented by free access to thousands of ATMs nationwide and surcharge rebates on select accounts, we reiterate our commitment to meeting the diverse needs of our members. Rooted in the principles of a member-owned cooperative, our Credit Union was founded to deliver financial solutions that empower our members and enrich our broader community. Despite our growth over the years, our steadfast allegiance to these fundamental principles has remained resolute, guiding us from inception to the present day."


President & Chief Executive Officer Eileen M. Danahey echoed this sentiment during the meeting, affirming, "The growth and success of our organization hinge on a relentless pursuit of enhancing your experience and fulfilling your needs. This dedication has garnered recognition from the SouthCoast community, where we have been honored as the Best Credit Union,

Best Mortgage Lending Company, and Best Personal Loan Company for seven consecutive years. Furthermore, we are humbled by our inclusion in Banker & Tradesman's esteemed list of Massachusetts' Top 10 Lenders of 2023. These accolades reaffirm our commitment to excellence. We take pride in our achievements, remain confident in our strategic direction, and find motivation in the dedicated efforts of our employees, whose selfless service forms the cornerstone of our mission to provide financial success and security to our members while embracing the credit union philosophy of 'Not for profit, But for service'."

Acknowledging the commitment of their team members, in 2023, they celebrated significant milestones, with one employee achieving an impressive 45 years of loyalty to St. Anne's. By the

end of the year, the combined service of St. Anne's employees and Board of Directors totaled an accumulation of commitment spanning over 2,000 years.

Beyond community support and free financial education provided throughout the year, St. Anne's remains committed to empowering their members and their children to achieve financial and academic success. In 2023, the Credit Union continued its support by offering \$24,000 in scholarships to deserving recipients. For more information on upcoming scholarship programs, visit stannes.com/scholarships.



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FRMCU Annual Meeting and Scholarship Recipients



The Annual Meeting of the Fall River Municipal Credit Union was held at its Main Office Located at 333 Milliken Boulevard, Fall River, MA on Saturday, April 27, 2024. All Reports and information presented reflected the fiscal year 2023.

During the meeting President and CEO, Matthew G. Schondek along with Chairman of the Board Carl Garcia, Jr. and various committee chairpersons presented the Credit Union's financial status and committee reports. President Schondek noted that since its inception in 1930, Fall River Municipal Credit Union has been focused on providing the financial products and services members expect, with the personal touch they deserve. Chairman Garcia also added that Loan Balances increased by \$41.5 million dollars on new volume and 924 loans were originated in 2023 for a total of \$57.4 million. This success has been brought on by diversifying the Credit Union's portfolio to include Boat Loans, Manufactured Home Loans and Automobile Loans.

President Schondek also noted that 2023 reinforced the need for and importance of helping those in our community. Whether it is donating to local charities as part of our dress down Fri-

days, bringing in donations for food, coat, or toy drives; or as we saw recently, helping to clean up Fall River on Earth Day, employees of FRMCU are here to help. President Schondek also noted that FRMCU will be hosting a Shred-it-day on June 22nd at the Main office from 9am-12pm to further extend our support in the community.

Chairman Garcia and President and CEO Schondek thanked the Board and staff for their continued hard work on behalf of our members and FRMCU members for their continued support in allowing us to serve them. President Schondek concluded by saying, "We appreciate the loyalty of our members who trust us as a financial partner. We will be here to help our members as we face the challenges of the current economic environment of higher rates and inflation."

The Annual Meeting also included the election of directors. Re-Elected to three-year terms as Director were James Machado, Michael Shea, and Carl Garcia. Re-Elected to two-year terms as Director were Janice Santos and Carl Sawejko. Re-Elected to a one-year term as Director was Russell Oagles, Jr.

In attendance at the Annual Meeting, were this year's Scholarship recipients. Six Fall River Municipal Credit Union Scholarships were awarded to qualifying members currently enrolled in or who have been accepted to an undergraduate program of study at an accredited college or university. All recipients received a \$1,000 scholarship. This year's scholarship recipients include Emma McDonnell, Elizabeth LaCroix, Jaelyn Dinkins and Andrew Doucette all of Fall River, Julia Lanczycki of Somerset, and Sofia Estrella of Assonet.

"The Board of Directors, Management and Staff wish all of the 2024 Scholarship recipients' success in their future endeavors," said FRMCU President and CEO, Matthew G. Schondek.

Fall River Municipal Credit Union is federally insured by the National Credit Union Administration, member of the Massachusetts Credit Union Share Insurance Corporation, and is an Equal Housing Lender.

Elected Directors:



James Machado



Michael Shea



Carl Garcia



Janice Santos



Carl Sawejko



Russel Oagles, Jr.

Community Connections, Inc. Receives \$40K through Stateline Subaru's Share the Love Event



Community Connections, a leading provider in Southeastern Massachusetts of services for adults with disabilities, is feeling the love from Stateline Subaru. When representatives from Community Connections, Inc. (CCI) arrived at the Brayton Point Rd. Somerset dealership on Thursday, May 9, 2024 to receive a donation generated from the 2023 Subaru Share the Love Event, they weren't sure what to expect.

Subaru retailers across the U.S., including Stateline Subaru, participate in the annual Subaru Share the Love Event, demonstrating their commitment to being "More Than a Car Dealer." Customers purchasing or leasing during the campaign period can choose one of four national charity partners or a local hometown charity of the retailer's choice to receive donations.

"We were delighted to be selected as Stateline Subaru's hometown charity," said Rhonda Partridge, Community Connections Fall River Service Director "but didn't really know what that could mean as far as a donation." Partridge and her colleagues were over-

whelmed with emotion when Stateline Subaru General Manager, Al Vieira revealed a check for \$40,548.

Rebecca Carr, Love Promise Community Commitment Manager for Subaru of New England said, "At Subaru, our favorite time of the year is when our retailers present their Share the Love event checks to their Hometown Charity partners." Carr continued, "The surprise and joy we witness when revealing these very significant donation amounts, shows the profound impact our retailers can have on these amazing local community organizations."

"This is far beyond anything we could have expected," said Community Connections Chief Operating Officer, Joe Krajewski. "We're incredibly grateful to Stateline Subaru's commitment to supporting our local community and the people we serve."

For more information about Community Connections Inc. please contact Liz Rabideau, Chief Community Relationships Officer at lrabideau@ccimass.org or (508) 744-1109.

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TownePlace Suites by Marriott Wareham Buzzards Bay Completes \$1.5 Million Renovation



Wareham, MA – June 13, 2024. Lafrance Hospitality has completed a \$1.5 million renovation of the TownePlace Suites by Marriott Wareham Buzzards Bay, an 85-room select-service hotel located at Rosebrook Place in Wareham, MA. The renovation enhances the guest experience for business and leisure travelers alike and offers a modern and comfortable environment for all travelers. The general contractor for the renovation project was Granite State Contract Furnishings.

The newly renovated all-suite, extended stay hotel features an updated lobby and breakfast area complete with a complimentary hot breakfast buffet

and new modern dining room furniture, flooring, décor and artwork. Additional highlights of the renovation include new carpeting and décor throughout the entire hotel and 85 guest suites, and upgrading exterior signage.

To celebrate the completed renovations, the local Cranberry Country Chamber of Commerce hosted a ribbon cutting ceremony at the hotel. Local chamber members, community members, and team members from both the hotel and Lafrance Hospitality were in attendance. To learn more about the TownePlace Suites by Marriott Wareham Buzzards Bay, visit www.marriott.com/pymts.

About Lafrance Hospitality

Headquartered in Westport, MA, Lafrance Hospitality is a multifaceted organization that owns and operates seventeen hotels throughout New England and Florida, six function facilities, four restaurants and a catering division. In addition, Lafrance Hospitality offers management and consulting services as well as distressed asset management. Their vision is to be the premier hospitality company by employing the very best people, trained and empowered, to deliver a quality product with sensational service to every guest, every time. Learn more at lafrancehospitality.com

About TownePlace Suites by Marriott

TownePlace Suites by Marriott is an award-winning, extended-stay hotel brand that is ideal for travelers who need accommodations for longer stays. The brand's simple yet innovative design, features personal touches and playful details allowing guests to live uninterrupted. Offering studio, one-bedroom and two-bedroom suites with fully equipped kitchens the brand offers thoughtful spaces for living and working. TownePlace Suites currently has the highest market share growth of any Marriott brand. There are currently over 500 properties across the United States and Canada. For more information or reservations, visit www.townplacesuites.com, become a fan at www.facebook.com/townplacesuites or follow at twitter.com/towneplace. TownePlace Suites is proud to participate in Marriott Bonvoy, the new name of Marriott's travel program replacing Marriott Rewards®, The Ritz-Carlton Rewards®, and Starwood Preferred Guest® (SPG). The program offers members an extraordinary portfolio of global brands, experiences on Marriott Bonvoy Moments and unparalleled benefits including earning points toward free hotel stays and nights toward Elite status recognition. To enroll for free or for more information about the program, visit MarriottBonvoy.com.

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BayCoast Mortgage Joins Exciting New Program, Giving Homebuyers a Lift Up



Buying a home can bring a sense of joy, satisfaction, and accomplishment. But with rising prices in the local housing market combined with today's uncertain economy, not everyone will have the opportunity to experience the excitement that comes with homeownership. This can be especially true when considering wealth differences in our South Coast community.

That's why BayCoast Mortgage (baycoastmortgage.com), a leading lender in Southern New England, is proud to announce it is participating in an exciting new program that aims to increase homeownership opportunities throughout our community, with the goal of promoting a more diverse, equitable, and inclusive home-buying environment.

That new program is called Lift Up Homeownership.

Initiated by FHLBank Boston, the Lift Up program provides funding to member financial institutions, including BayCoast Mortgage, to award down payment and closing cost assistance grants of up to \$50,000 to people of color including Black/African American, American Indian, Alaska Native, Asian (Native Hawaiian or Pacific Islander), Hispanic, or Latino borrowers earning up to 120% of the area median income (AMI) and are first-time homebuyers.

Lift Up was put in place to address barriers that many people of color face when purchasing a home, including limited savings for a down payment and the racial

financial gap that exists in many area cities and towns.

"As part of the BayCoast family, it is our mission to provide exceptional service and financial solutions for our community," said Nicholas L. Christ, President and CEO of BayCoast Mortgage. "Our partnership with FHLBank Boston will help expand affordable housing opportunities in the South Coast communities we serve by offering critical down payment and closing cost assistance. We're proud to assist our neighbors as they pursue homeownership and the American Dream."

A total of \$500,000 is available through Lift Up Homeownership, which is a purchase-

only program for one-to-four unit properties located in New England. Grants will be available on a first-come, first-served basis.

For further details about the program and to learn if you may qualify, please call BayCoast Mortgage at 877-466-2678 or visit our website at baycoastmortgage.com.

About BayCoast Mortgage

BayCoast Mortgage Company, LLC is a wholly owned subsidiary of BayCoast Bank, serving MA, RI, CT, NH, PA, NJ, MD, VA, SC, NC, and FL, offering a wide variety of home mortgage products, including FHA, VA, Land, Construction, Conforming and Jumbo Loans. Visit baycoastmortgage.com or call 877-466-2678.



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