

2022 SMALL BUSINESS DAY

Presented by

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Friday, March 11, 9:00 am to noon

SESSIONS

9:00 AM | Welcoming remarks

Michael Skelton, President & CEO, Business & Industry Association and **Mike Vlacich**, Regional Administrator, SBA New England Regional Office

9:05 AM | Sponsor remarks

Michael O'Reilly, Senior Vice President and the Commercial Team Lead, Bangor Savings Bank

9:10 AM – 10:00 AM | Financing Options for Small Business

Moderator: **Michael O'Reilly** – Bangor Savings Bank

- **Amy Bassett** – US Small Business Administration
- **Julie Glosner** – NH Small Business Development Center
- **Mary Mattson** – Bangor Savings Bank
- **Brigid Murray** – Community Loan Fund
- **Elizabeth "Betsy" Segal** – Community Loan Fund

Learn about traditional and non-traditional options for financing your small business from a panel of experts.

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U.S. Small Business
Administration

AGENDA

10:10 AM – 11:00 AM | Human Resources 101

Moderator: David Juvet – Business & Industry Association

- Amy Cann – HR ROI Consulting
- Andrea Chatfield – Cook Little
- Beth Deragon – Pastori | Krans, PLLC
- Talesha Saint-Marc – Bernstein Shur

There are few things more complex (and more critical) for the small business owner than human resources. From hiring to termination and everything in between, there are a hundred different ways employers could unintentionally run afoul of federal or state employment laws and regulations. This panel is designed to familiarize you with common pitfalls relating to employment and allow you to get your HR questions answered. Our expert panelists include New Hampshire's finest labor law attorneys and human resource consultants.

11:10 AM – 12:00 PM | The Bottom Line - Taxes and the Small Business Owner

Moderator: David Juvet – Business & Industry Association

- Matthew Foley – Bigelow & Company
- Alyssa Hodges – Mason + Rich P.A.
- Steve Lawlor – Nathan Wechsler

Federal and state business tax law is constantly changing. How does the small business owner keep up with important changes affecting their bottom line? This panel is designed to update you on recent tax changes, including recent state legislation designed to ease the tax burden for New Hampshire's smallest businesses. Our CPA panelists have decades of experience working with small business clients. They will provide important new federal and state information and will be ready to answer your specific tax questions.

Closing Remarks

Michael Skelton, President & CEO, Business & Industry Association



CHAMBER AND ASSOCIATION PARTNERS:



PANELIST AND MODERATOR BIOS



Amy Bassett, District Director, Small Business Administration's New Hampshire district office

Prior to Amy's appointment in New Hampshire, she served as the SBA district director in Maine. In her role as district director, Amy is responsible for leading the New Hampshire SBA team in the delivery of SBA's financial assistance, entrepreneurial development and contracting programs throughout the state. Amy received her bachelor's degree in business management from Plymouth State College, graduating magna cum laude. She began her career with the SBA in the New Hampshire district office in 1990

and held a variety of positions with that office, including deputy district of director and lender relations specialist.



Amy Cann, HR, HR-ROI

Amy focuses on HR consulting, workplace investigations, diversity, equity, inclusion and belonging (DEIB) initiatives, workplace safety and training and development programs with HR ROI Consulting based in Portsmouth. She approaches employer challenges with a positive, practical, solution-focused approach. In recent years, her interests have expanded to legal compliance and privacy law, and she graduates from the Maine School of Law this May. She is a certified Senior HR Professional and certified Information Privacy Professional and will be a practicing attorney this year.



Andrea G. Chatfield, Of Counsel, Cook Little

Andrea advises employers on risk management issues in the workplace and represents employers of all types and sizes before administrative agencies in discrimination, whistleblower, unemployment and wage disputes. She conducts in-house trainings for employers and serves as an outside investigator for employers who need to respond to highly sensitive internal complaints of discrimination and harassment. She is admitted to practice in New Hampshire and Massachusetts. She is listed in Chambers USA as one of the leading employment lawyers in New Hampshire and in Best

Lawyers of America for Employment Law – Management. She is the government relations & legislative chair for the HR State Council of New Hampshire and serves as vice chair of the HR/Healthcare/Workforce Development Committee for the Business & Industry Association.





Beth A. Deragon, Of Counsel, Pastori | Krans, PLLC

Beth focuses her practice on counseling and training businesses on sound employment practices and defending businesses in employment litigation before state and federal courts and administrative agencies. Beth authored the New Hampshire chapter, "Employment at Will: A State-by-State Survey" (First and Second editions), ABA Section of Labor and Employment Law, Bloomberg BNA. She was awarded Best Lawyers 2016-2022: Employment Law – Management; Super Lawyers: Employment & Labor Law – Employer 2018-2022; and Martindale-Hubbell

Peer Review Ratings, AV Preeminent Rating (2018-2022).



Matthew Foley, Bigelow & Company

Matthew is a member of the Bigelow & Company tax team. He has extensive expertise in corporate, flow-through and personal taxation, and advises clients on domestic and cross-border issues, mergers and acquisitions, succession planning and multi-state tax planning. Prior to joining Bigelow, Matthew was a principal at a national CPA based in Boston and before that a team member of the international tax group at one of the Big 4 accounting firms.



Julie Glosner, Regional Director, N.H. Small Business Development Center's Southern Region

Julie manages the business advising team that covers from Franklin to Keene, south to Nashua and west to Salem, including Concord and Manchester. She joined the NHSBDC in 2015 as a business advisor and worked with Manchester and Nashua clients to successfully launch their businesses. She brought experience with budgets, payroll and human resources. Julie has expertise in the Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) federal proposal process

and works with many high-tech clients. She has expanded her knowledge of angel investing by serving on the NH Tech Alliance Startup Committee and through her involvement with the Northern New England Women Investor Network. Julie volunteers on a STEM advisory board and with girls STEM programs in New Hampshire. She is an Advisory Board member for Impact NH Fund, a NH Women's Angel Fund. Julie also worked with the Office of Economic Initiatives – a former NHSBDC program – and the Rural Economic Assistance for Products of New Hampshire (REAP-NH) program.





Alyssa Hodges, CPA, Mason + Rich, PA

Alyssa is the assistant business tax manager at Mason + Rich, PA and has been with the firm since 2016 after relocating from Vermont. She achieved her CPA designation in 2014 and has a combined 10 years of experience in public accounting. Alyssa is a certified QuickBooks Online ProAdvisor, member of the N.H. Society of Certified Public Accountants and a member of the American Institute of Certified Public Accountants. She is a graduate of the Greater Concord Chamber of Commerce Leadership Program.



David A. Juet, Senior Vice President, Public Policy, Business & Industry Association

A graduate of Arizona State University in Tempe, with a bachelor's degree in history/political science, Dave has over 40 years' experience in government relations, public policy development and advocacy. He began his career with the American Automobile Association working in Arizona, Massachusetts and New Hampshire. Before moving to New England, Dave worked in Arizona Gov. Evan Meechem's Highway Safety agency as a public relations specialist. More recently, he was director of marketing and public relations for the Currier

Gallery of Art in Manchester. Dave has been with the BIA since April 2000 and is responsible for guiding the association's legislative and business advocacy efforts.



Steve Lawlor, CPA and a Principal, Nathan Wechsler & Company, P.A.

Steve earned his Bachelor of Science in business administration with concentration in accounting at the University of New Hampshire's Peter T. Paul College of Business and Economics. He is a former president of the N.H. Society of Certified Public Accountants and a member of the American Institute of Certified Public Accountants. Steve is an Executive Board member of the Business and Industry Association and chairs BIA's Fiscal Policy Committee.





Mary Mattson, Senior Vice President, Commercial Banking Team Lead Manchester/Concord, Bangor Savings Bank

Mary has over 30 years of experience in commercial banking spending most of her banking career working with business owners in Greater Manchester. A graduate of Bryant University, Mary earned her Bachelor of Science degree in finance and accounting. She is based out of the bank's Manchester office at 999 Elm St. Mary serves on the Board of Directors and Finance Committee for the Boys and Girls Club of Central New Hampshire and

volunteers for the New Hampshire Breast Cancer Coalition, serving as chairperson of its annual charity golf tournament.



Brigid Murray, Vested for Growth Investor, Community Loan Fund

Brigid joined the Community Loan Fund in 2019 bringing 15 years of experience in the natural and specialty foods industry where she worked in sales and marketing, finance and operations, and served six years as managing partner/CEO. Before that, she worked in public health and community development in rural communities in the nonprofit and government sectors. Brigid serves on Northern New England Women's Investor Network's Steering Committee as well as on several business and nonprofit advisory

boards. She is a graduate of the Hoffman Haas Fellowship program.



Michael O'Reilly, Senior Vice President and the Commercial Team Lead, Bangor Savings Bank

Michael came to New Hampshire when Bangor Savings Bank opened a Portsmouth office in 2017. He previously managed the Southern Maine group of commercial lenders for the bank and has been with Bangor Savings since 2006. He has over 30 years of banking experience. Michael is a board member of the Business & Industry Association, and Big Brothers Big Sisters of New Hampshire, where he chairs the Stewardship Committee. He is a past president and former long-standing board member of the Maine

Real Estate and Development Association and past treasurer of the National Kidney Foundation of Maine. He is a graduate of the University of Maine with a degree in economics and a graduate of the New England School of Banking at Williams College.





Talesha Saint-Marc, Shareholder, Bernstein Shur, P.A.

Talesha is co-chair of Bernstein Shur’s Labor & Employment Practice group and a member of the firm’s Investigations & Resolution Team. She partners with businesses to provide thoughtful and practical advice and counsel regarding all aspects of employment law, including the FLSA, FMLA and ADA compliance and Title VII and state human rights claims. She also regularly serves as an outside investigator in campus and workplace investigations.



Elizabeth “Betsy” Segal, Director of Business and Community Finance, New Hampshire Community Loan Fund, Inc.

Betsy Segal joined the Community Loan Fund in 2012, bringing years of experience in credit administration, commercial lending and financial management. As director for the Business Finance, Community Services and Multi-Family Housing loan programs, Betsy collaborates with customers, other lending partners and team members to connect borrowers with the capital and expertise they need. Before joining the Community Loan Fund, Betsy served as controller for the Jordan

Institute in Concord. She also worked at Capital Regional Development Council in Concord as its senior lender for its commercial lending/SBA 504 loan program and its financial manager. Betsy received a Bachelor of Science in finance from Iowa State University. She is board treasurer of the Boys and Girls Clubs of Central New Hampshire and has served as board treasurer of various nonprofit organizations in the Concord area. Betsy is a graduate of the Leadership Greater Concord Program.



Mike Vlacich, Regional Administrator, SBA New England Regional Office

Mike oversees SBA programs, offices and operations in the SBA’s New England region, serving Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont. He has extensive economic development, policy and constituent service experience at the nonprofit, state and federal government levels. Most recently, he served as a senior advisor to U.S. Sen. Jeanne Shaheen, and over the years has served in other leadership roles in her U.S. Senate and governor’s offices. He previously served as

president and CEO of the New Hampshire College and University Council, state director for U.S. Sen. Maggie Hassan, director of the New Hampshire Division of Economic Development, and deputy chief of staff to New Hampshire Gov. John Lynch.

