



CONNECT → GROW → IMPACT



Concord Young Professionals Network (CYPN) at Holiday Business After Hours

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Meet Madi!

We are thrilled to announce

a new member of the Chamber team. Madison Hendrick has joined us as our Manager of Member Engagement—a new role that fosters a dynamic experience for our member businesses and organizations, plans and coordinates engaging events, builds sponsor relationships, and promotes our member community through Chamber marketing. Madi comes to us from Lakes Region Mental Health Center, and has an outstanding skill set in marketing and development.



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Spread Joy, Shop Concord makes an impact

Whether you are preparing for Hanukkah, the winter solstice, Kwanzaa, or Christmas, the upcoming holiday season is a special time for many of us, and shopping for gifts is often part of the celebration. If you're preparing for this gift-giving season, don't overlook the treasure trove of unique shops and one-of-a-kind items that can be found right here in Concord, New Hampshire. There's a unique feeling of community that emerges when you shop locally—investing in friends, families and our city's wellbeing.

The Chamber, Intown Concord, and NBT Bank, N.A., with support from ConcordTV, are partnering once again to present Spread Joy, Shop Concord, an initiative that highlights local businesses and shares their stories. Last year's campaign was a huge success, reaching nearly 35,000 people through social media, email, and other marketing channels.

This campaign could be considered a "Concord-flavored spinoff" of the popular Small Business Saturday initiative, started by American Express in 2010. Each year, Amex releases inspiring statistics about the impacts of shopping from small, independent businesses. In 2022, Amex reported that \$0.68 of each dollar spent at a small business stays within its community, and boosts local business activity by \$0.48. This means that your purchases in Greater Concord not only support business owners, their employees, and families, but the money is passed along to other local small business owners as well. This domino affect of economic growth is what continues to expand our downtown area and strengthen our local community.

"Just within this past year, downtown Concord has seen a boom of growth, particularly with small businesses," said

Chamber President, Tim Sink. Spread Joy, Shop Concord will highlight some newcomers to Main Street, businesses that have expanded, and local favorites that shoppers come back to year after year. "Supporting these new businesses and welcoming them to our community is what is going to keep our downtown shopping district healthy and growing," continued Sink.

Spread Joy, Shop Concord isn't just about supporting the local economy, it's an alternative to the online shopping trend that has significantly changed our relationship to the gift-giving experience. In early 2023, Forbes reported that e-commerce sales were expected to grow 10.4% this year, with Amazon standing out as the largest online retailer, accounting for 37.8% of sales. As this trend continues, many of us lose touch with the community members in our area who operate small businesses. Chatting with business owners, retail workers and fellow shoppers can be a key part of getting into the holiday spirit and hunting down the perfect gifts for loved ones. "I am constantly filled with joy every time I put a book in someone's hand and I see their face light up. Or I hand a book to a little kid and I watch the love of reading happen on their face in that moment," said Ryan Clarke from Gibson's Bookstore. Instead of scrolling through pages of generic gift ideas online, local business owners can often direct you to the perfect items that match your loved ones' interests and taste. The Spread Joy, Shop Concord webpage accepts gift ideas from local experts, so you can explore these unique items and find inspiration for your holiday shopping.

Area businesses, nonprofits, and community members are welcome to join this movement to remind locals of the joy that comes with shopping locally. Learn more about Spread Joy, Shop Concord at concordnhchamber.com/spread-joy-shop-concord and use the hashtag #SpreadJoyShopConcord to post your gift ideas and shopping finds. Let's spread our love of local businesses this holiday season!

Our tourism website, visitconcord-nh.com, features blogs with gift ideas from local businesses.



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Welcome new members

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Scan the QR code
to view our online
Membership Directory.



Leadership Greater Concord (LGC) Alumni Networking Party

Tuesday, December 5 from 5:30-7 p.m.
The Hotel Concord, 11 South Main Street
Complimentary event

You're invited to attend this year's LGC alumni networking event! Catch up with your classmates and meet the LGC Class of 2024. Alumni admission is complimentary and includes delicious hors d'oeuvres from O Steaks & Seafood. Beverages will also be available for purchase at the bar. Call your classmates up and reunite at this fun party to represent your #BestClassEver. In addition to door prizes, a special prize will be given to the class with the most in attendance. This is a wonderful opportunity to support future program participation, connect with friends and colleagues, and usher in the Holiday Season with fellow alumni. This event is generously sponsored by Bank of New Hampshire, Franklin Savings Bank, Merrimack County Savings Bank, Nathan Wechsler & Company, PA, and Preti, Flaherty, Beliveau & Pachios, PLLP. Register at my.concordnhchamber.com/event-calendar. The LGC program is underwritten by Unitil. Learn more at concordnhchamber.com/lgc.



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Holiday Business After Hours

with Concord Young Professionals Network (CYPN)

Tuesday, December 12 from 5:30-7 p.m.
Grappone Conference Center, 70 Constitution Ave
Complimentary event, donations are highly encouraged!

The Chamber and Concord Young Professionals Network (CYPN) are joining forces for their annual holiday networking party! December's Business After Hours takes place at the Grappone Conference Center, which will be sparkling with holiday decor from The New England Holiday Light Co.—ready to welcome you to one of Concord's favorite seasonal parties. Our host, The Duprey Companies, will present a spread of festive treats for you to enjoy while networking with business leaders and young professionals. The best part? We're waiving our registration fee so that you can support the Capital Region Food Program's 50th annual Holiday Project with a gift! Get into the holiday spirit by giving generously to the Capital Region Food Program PayPal fundraising campaign. You'll get the link to donate when you register online. 100% of your donation will go directly to the Capital Region Food Program; all fees (including PayPal processing fees) are generously underwritten, ensuring all monies donated through this link go directly to the purchase of food. Donations made through the Capital Region Food Program link are also fully tax deductible. Sign up and give a donation at my.concordnhchamber.com/event-calendar.



Capital Region
Food Program

Chamber Connections

Sign up by Monday, December 11

Are you looking to grow your professional network in 2024? Consider joining our Chamber Connections networking group! If you are looking to build your networking skills or get to know your Chamber community better, this is the perfect place to get started. The program meets bi-weekly for 12 sessions, and includes opportunities to present an overview of your business to the room of 14-18 participants, along with guest speakers. Sign up now by connecting with Gabe at (603) 224-2508 or membership@concordnhchamber.com. Learn more about this program on our website at concordnhchamber.com/chamber-connections.



Fall 2023 Chamber Connections group

Feature your business in our tourism and relocation magazine!

Each year we publish the Guidebook to Greater Concord and send 7,000 copies of these glossy magazines to people and businesses all over the country. Take advantage of year-round exposure in this premiere publication; ad space is available exclusively for Chamber members. Contact Gabe at (603) 224-2508 or membership@concordnhchamber.com to reserve your ad.

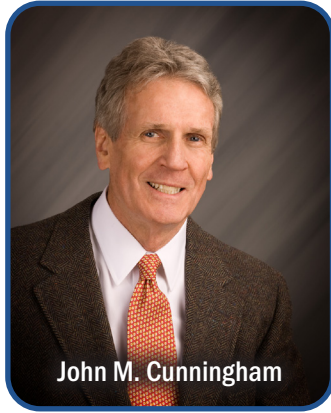
BUSINESS FOCUS: Don't violate the Corporate Transparency Act (CTA)

By John Cunningham, Law Offices of John M. Cunningham, PLLC

In 2022, the U.S. Congress enacted a new law, called the Corporate Transparency Act (CTA). The CTA will have a major impact on tens of millions of U.S. business entities, including virtually all New Hampshire entities.

The CTA will become effective on January 1, 2024. It will require all U.S. business entities that are CTA "reporting companies" to file critical current and future information about themselves and the individuals who are their "beneficial" (i.e., effective) owners and managers, as opposed to merely being listed as such in entity documents (such as LLC operating agreements). By the deadlines applicable to them, these entities must file this information with a federal agency called the Financial Crimes Enforcement Network (FinCen). Their failure to file or to meet applicable deadlines may make them subject to major civil and criminal penalties.

The most basic CTA question that U.S. business entities must address before January 1, 2024, is whether they are CTA reporting companies. The CTA identifies 23 specific types of business entities that are not reporting companies. However, most of these 23 business entity types are publicly traded companies, banks, utilities and other companies subject to heavy federal or state regulation. Very few New Hampshire companies fit within these 23 types.



John M. Cunningham

Indeed, the only one of these 23 types that New Hampshire companies might fit within are CTA "large operating companies." A business entity is a CTA large operating company only if (i) it has a physical office in the U.S.; (ii) it has more than 20 full-time employees; and (iii) it has an annual net income of at least \$5 million from U.S. customers. Most New Hampshire companies can meet the first of these requirements, but very few can meet the second or third requirements.

The bottom line: Most New Hampshire businesses are CTA reporting companies. Thus, before January 1, 2024, each of these companies, with the help of lawyers with CTA expertise, must prepare to make all required current and future CTA filings or risk serious CTA civil and criminal penalties.

John Cunningham is a lawyer licensed to practice law in New Hampshire and Massachusetts. His practice is focused on providing advice and services to clients:

- *In the field of limited liability company law and tax, including, especially, LLC formations; and*
- *Under the Corporate Transparency Act.*

Law Offices of John M. Cunningham,
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The Home Stretch Campaign
at friendsprogram.org**

Capital Area Student Leadership (CASL)

Encourage students to apply by Monday, December 18

CASL is an immersive program for high school sophomores that encourages students to learn more about their community and their own unique skills and strengths as leaders. The program includes three day-long sessions in March 2024 that feature activities in public speaking, mindfulness, networking, teamwork and creative problem-solving. Students may learn more and apply online at concordnhchamber.com/casl. This program is generously underwritten by Northeast Delta Dental.

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BUSINESS FOCUS: Five strategies for omnichannel marketing success in 2024

By Mike Visconti, V12 Marketing

Omnichannel marketing involves creating a seamless and integrated customer experience across multiple channels.

This best practice can help solidify your brand in the marketplace and in the minds of potential customers. Here are five examples of omnichannel marketing strategies:

Content Optimization Across Channels:

To adopt omnichannel content optimization, brands need to make sure that their content is uniform, and search engine optimized across all platforms.

For instance, a retail company may write blog posts, product descriptions, and social media material that all use the same set of targeted keywords and phrases. If a customer discovers your brand via a search engine, a social media post, or your website, they will have the same positive experience regardless of how they came across it.

Social Media Advertising & Shopping:

Companies use social media to interact with their customers in a variety of ways.

For instance, they may implement "Shop Now" buttons and integrate products on their social media profiles, allowing users to make purchases without ever leaving the platform, or they may run targeted social media ads that route viewers to a specific shopping section on their website.

These cases illustrate the goals of omnichannel marketing strategies, which are to provide customers with a seamless, convenient, and customized experience across all touchpoints with a business.

Personalized Email Marketing:

Using client data gathered across channels, shops may send out targeted email promotions.

If a consumer has shown interest in a certain product category online or in-person, for instance, the store can send them promotional emails highlighting complementary items or special deals.

Cross-Channel Shopping Carts:

In this strategy, customers are enabled to add items to their shopping carts on one channel, such as a mobile app, and then access and finish their purchase on another channel, such as a desktop website. This is one implementation of the cross-channel purchasing strategy.

The contents of the shopper's cart are updated across all channels, resulting in an uninterrupted buying experience.

Loyalty Programs Across Channels:

Retailers develop customer loyalty programs that enable customers to accumulate points and redeem them both in-store and via the retailer's website.

Regardless of the channel that they choose to buy on, customers are able to check their rewards balance, access unique deals, and apply their loyalty points, which helps to strengthen customer loyalty to the company. This can also contribute to word-of-mouth marketing and referrals.

V12 Marketing is a full-scale marketing agency with years of experience building websites for small, medium, and large businesses. If you're looking to increase your brand recognition, establish credibility, and increase sales for your business in the contemporary digital business era, contact one of our team members today.



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New Hampshire Bar Association
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New Hampshire Historical Society
New Hampshire Medical Society
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The Car Doctors
The Comfort Inn
The Derryfield School
The H.L. Turner Group Inc.
The Hodges Companies
The Salvation Army
Tru by Hilton Concord
U.S. Cellular
Viking House
Watts Regulator Co.
Windwood Productions, LLC

BUSINESS FOCUS: Owning investment real estate is easy, right?!

Steps towards becoming a successful landlord

By Robert Christensen, Ledyard National Bank

There's much to think about before purchasing an investment property. The first step is to know and understand your goals, as well as the realities of owning a rental property.

What are your goals? How long do you want to own it? Stated another way, what is your target return on investment (ROI)? Did you include your time in that equation? Knowing answers to these questions can help you decide if investment real estate is right for you.

Owning real estate can help diversify your overall investment portfolio. But unlike the stock market and some other investment options, real estate is not liquid. The need to quickly get back the equity invested in real estate can have catastrophic consequences for the investor.

The first step toward acquisition is to make sure you are acquiring a property at the right price. This goes way beyond the appraised value. Overpaying for a property can also have catastrophic consequences. Sometimes value is in the eye of the beholder, and those with vision (and some capital) can achieve a significant advantage over those who are just focusing on the status quo for a property.

The next step is to focus on the asset itself. Does the building lend itself to its current and/or proposed use? How about its location? Can you attract a wide-ranging tenant base? Is the location in a part of town that is seeing increased interest/activity, or is it stagnant or in decline?

A potential investor must also consider the realities of property ownership. Many folks on the outside think that investing in real estate is easy. You simply buy a building, then sit back, collect rent, and get rich. This scenario couldn't be further from reality. Here are some "reality check" questions you should ask yourself:

- How much equity am I willing to use to acquire (and improve) a property?
- Do I have enough cash reserves to handle periods of vacancy, unanticipated repairs and/or tenant fit-up costs?
- Do I have the expertise to manage and/or lease the property myself, or will I have to hire a management firm?

The answer to this last question can be complicated. How much time do I have to actively manage the asset? Do I have the skill set and mechanical knowledge necessary to properly and efficiently manage and lease the property?

In addition to the above, the following details can make or break a property and its owner:

- Lease terms
- Key lease expirations (anchor tenants)
- Choosing the right tenants, i.e. strength and mix of tenant base
- Market conditions
- Loan structure and terms

Even some basic loan terms, such as choosing the right amortization period, can contribute to the long-term success, as well as mitigate some risk, in the investment.

Real estate investment is like a jigsaw puzzle in that the pieces need to be put together in a thoughtful and deliberate way, and the time invested is significant.

Real estate investment is intriguing to many folks, and it can be a great option. However, before becoming a landlord, you should assemble a team of qualified professionals to help guide you through the process. Through careful planning and risk management, you will be in a much stronger position to pursue your dreams of owning a successful investment property.

Robert Christensen serves the region's business banking needs as Senior Vice

President and Senior Commercial Banking Officer at Ledyard. He oversees business development and management of commercial banking accounts in the Upper Valley region of Vermont and New Hampshire.

Ledyard National Bank, a full service bank with a \$1.8 billion wealth management division (Ledyard Financial Advisors), expanded into the Concord market in 2016 with a mission to help individuals and businesses make clear, confident decisions about how to save, borrow and manage their finances. The bank's unique combination of expert advice, leading-edge financial solutions and personal attention represent the highest standard of client advocacy and responsiveness.



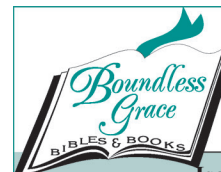
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Isaiah 9: 6,7

For unto us a child is born,
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Wonderful, Counselor,
The mighty God, The everlasting Father,
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Meeting Calendar

December

Creative Concord and Capital Arts Fest
Dec 5 (Tue) 8:30 am

Leadership Greater Concord Alumni Networking Party
Dec 5 (Tue) 5:30 pm
The Hotel Concord

Leadership Greater Concord (LGC) Steering Committee
Dec 6 (Wed) 8 am
Zoom

Ambassadors Meeting
Dec 6 (Wed) 4 pm
Offsite

CASL Steering Committee
Dec 8 (Fri) 8:00 am

Holiday Business After Hours with the Chamber & CYPN
Dec 12 (Tue) 5:30 pm
Grappone Conference Center

Executive Committee
Dec 13 (Wed) 8 am Zoom

Leadership Greater Concord (LGC) Session Day
Dec 13 (Wed)
Criminal Justice

Fall Chamber Connections
Dec 14 (Thu) 7:30 am

CYPN Steering Committee
Dec 20 (Wed) 9 am

January

Capital Arts Fest Meeting
Jan 2 (Tue) 8:30 am

Leadership Greater Concord (LGC) Steering Committee
Jan 3 (Wed) 8 am
Zoom

Ambassadors Meeting
Jan 3 (Wed) 4 pm
Offsite

Fall Chamber Connections
Jan 4 (Thu) 7:30 am

Spring Chamber Connections
Jan 4 (Thu) 4 pm

Local Government Affairs
Jan 9 (Tue) 8:30am

Business After Hours
Jan 9 (Tue) 5:30 pm
Budget Blinds / ADF Flooring

Executive Committee
Jan 10 (Wed) 8 am
Zoom

Leadership Greater Concord (LGC) Session Day
Jan 10 (Wed)
Communications & the Media

Concord Young Professionals Network (CYPN) Networking
Jan 17 (Wed) 5:30 p.m.
Kyle Brown Performance

Fall Chamber Connections
Jan 18 (Thu) 7:30 am

Spring Chamber Connections
Jan 18 (Thu) 4 pm

Board of Directors
Jan 18 (Thu) 5:30 pm

Business Before Hours
Jan 23 (Tue) 7:30 am
Belfor Property Restoration

CYPN Steering Committee
Jan 24 (Wed) 9 am

Meet Your Chamber
Jan 24 (Wed) 12pm

Snow Policy:

If Concord Schools are delayed or closed as a result of inclement weather, all morning committee meetings (unless virtual) are cancelled.

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