



RETIRED MEN'S ASSOCIATION OF GREENWICH, Inc. (RMA)
Invites you to a presentation on Webinar, July 22 at 11:00 a.m.
To sign up for the webinar log on to: <https://bit.ly/30IBj21>

“Greenwich Small Businesses and the Impact of the Pandemic”

Panel Discussion: with accountant Sean Dowling, restaurateur Caren Vizzo St. Phillip, and retail shop owners Randy and Kimberly Caravella.

Press reports on the economic downturn caused by the Covid 19 pandemic refer to the looming collapse of many small businesses in the country. According to a poll by the U.S. Chamber of Commerce more than 40% of this nation’s 30 million small businesses could close permanently this year. The RMA has organized a panel discussion to see how the pandemic has impacted some of the small businesses in our town.

Owners of three small businesses will talk about how the pandemic is affecting or hurting their businesses. And we will hear reports on those issues from an accountant who will speak on the effectiveness of government-related programs in response to the pandemic, including the PPP and CARES programs to help small business.



Sean Dowling is a CFP and President of the Dowling Group in Riverside, CT, a Wealth Advisory firm founded in 1979. He has over fifteen years’ experience in Wealth, Tax and Investment Advisory services and has been named a Top Wealth Manager of Westchester County each year since 2013 by Westchester Magazine. A graduate of the University of Connecticut, Sean earned his B.A. degree in Accounting & Finance. Sean is also a graduate of Sacred Heart University’s College for Financial Planning. He has written several articles on wealth management and tax planning. Sean grew up in Old Greenwich and still lives there with his wife and two children.



Caren Vizzo St. Phillip is owner and General Manager of Caren’s Cos Cobber, an American-style bar and grill on East Putnam Ave. in Cos Cob which opened in 2011. She recently also contracted to manage the restaurant at The Griff, newly named Cobber North, located on the patio at the Griffith E. Harris Golf Course in Greenwich. Restaurants were forced to close at

the start of the pandemic but could offer take out service then. The restaurants were able to open partially when the lockdown relaxed. Caren graduated from Greenwich High School and Wheelock College.



Randy Caravella owns Post Wine & Spirits on the Post Rd in Cos Cob, a boutique wine & spirit shop established in 1987. It carries an exceptional selection of wines from around the world and the largest selection of single malt Scotch in Connecticut, and it specializes in helping customers with wine and food pairings. The business has been open during the pandemic. Randy's father, Lou, was the man they called "The Mayor of Cos Cob."

Kim Caravella is Randy's wife. She owns and operates "habitatgreenwich," a unique gift and interior design boutique in Cos Cob two doors down from Randy's wine and spirits store. Her shop was ordered to close at the start of the pandemic but was able to reopen as controls relaxed. "habitatgreenwich" carries a fresh chic mix of organic and modern style, focusing on unique handcrafted gifts, furniture, home and entertaining pieces, original artwork, and everyday

essentials. Kim, a career Interior Designer, graduated from Fairfield University and attended the New York School of Interior Design. She also operates the "habitatgreenwich" Gift Shop at the Greenwich Botanical Center and two Interior Design Firms: habitatgreenwich•home and separately co-owns C&C Interior Design with Claudia Duval.

Next Week: July 29, Brian Derosier, "Building a Computer Company: the Story of Survival in a Deflating Business."

The Greenwich Retired Men's Association offers a free Webinar program every Wednesday at 11:00 a.m. For additional information see www.greenwichrma.org or contact us by e-mail at info@greenwichrma.org.