Dear Entrepreneur,

The Community Business Clinic at Northeastern University School of Law has a simple goal: to remove the barriers to your success through effective legal counseling. Funded by a grant from the US Department of Commerce, we offer sound and sensible advice on the details of business law, including reviewing and drafting contracts, clarifying and explaining complex regulations, and assisting with business formation. Our students, overseen by experienced attorneys, strive to support you in achieving your individualized business goals.

We understand that your success involves more than legal services. To that end, we have gathered information on a variety of small business technical service providers in Eastern Massachusetts. In this resource guide, you will find organizations that can help you to draft your initial business plan, network with experienced mentors and entrepreneurs, obtain a critical microloan or navigate an administrative system. Should you need assistance with any of these areas, the organizations in this guide are categorized by focus and available to work with you.

Please note that our guide is not a complete list, but rather a meaningful selection and range of organizations in the area. For more information, or to inquire about our legal services, please see the legal resources section of the guide, or contact the Community Business Clinic at (617) 373-3939.

Sincerely,
The Community Business Clinic Team
Northeastern University School of Law

Created: July 2012; Updated, August 2013
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### Minority- and Women-Based Organizations

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Many organizations throughout Eastern Massachusetts offer business training, information, and education (both online and in the classroom) so that entrepreneurs obtain the skills and mentoring necessary to achieve success in their particular industry. Below are organizations in the region that provide services in the following areas: business plan development and drafting, financial education, education about entrepreneurship, tax and accounting education, industry-specific technical advice, marketing and sales strategies, networking, and more.

We have also included small business incubators in this section. Incubators provide leased work space to small businesses, offering a shared-interest environment for entrepreneurship.
Description of Organization: The Boston Regional Office and Minority Business Center provides entrepreneurs with a network of free resources to help them meet business challenges. The office provides a full range of business advising and training activities. It is a regional office of the Massachusetts Small Business Development Center.

Services:
- Offers free business advising services for a variety of topics, including business plan development and financing.
- Hosts seminars and workshops to start-up and existing businesses seeking information on business law, accounting, strategy, and marketing and sales basics.
- Assists with obtaining financing from outside sources, and helps to prepare loan applications.
- Oversees the Procurement Technical Assistance Center (PTAC), which connects qualified minority vendors to government officials seeking to fill contract needs and bid requirements.
- Offers international trade assistance.

Hours: Monday-Friday, 9:00 a.m.-5:00 p.m.
Region: Greater Boston
Languages: English, Spanish, Portuguese
Eligibility and Fees: Services are free and open to all. For a one-on-one meeting with a business advisor, use the contact information below to set up an appointment.
Contact Information:
617-287-7750
Bridges to Business
International Institute of New England
One Milk Street, 4th Floor
Boston, MA 02109
www.iine.us/services/business-services

Description of Organization: Bridges to Business is a program run by the International Institute of New England, which helps refugees and immigrants integrate into American society. Bridges to Business specifically offers small business training and support to both immigrant and non-immigrant small businesses alike in Massachusetts and Rhode Island.

Services:
• Provides business coaches for holistic support -- including budget assistance and profitability analysis -- to entrepreneurs in various industries.
• Teaches a 16-hour course called Business 2.0, which covers business fundamentals, including profitability, marketing, and time management.
• Provides assistance with web design and development, sales, marketing and strategy.
• Provides connections to pro bono business attorneys for help with entity formation, contract drafting/review, liability concerns, and employment law.
• Offers microloans of up to $35,000.

Hours: Monday-Friday, 9:00 a.m.-5:00 p.m.
Region: Greater Boston, Lowell, Rhode Island
Languages: English, but support may be available in other languages.
Eligibility and Fees: Program applicants must be legal permanent residents of either Massachusetts or Rhode Island and be able to dedicate at least 20 hours a week to their businesses. Strong applicants will be motivated, focused, and willing to receive advice. Applicants must also demonstrate that they have a viable business plan, as well as the necessary experience to achieve success in the desired industry. The course fee for Business 2.0 is $195, but it can be waived for applicants who meet certain income requirements. The program has a series of requirements to receive a microloan: an application fee (between $15-$25), completed application, credit report, tax returns, banks statements, collateral equal to the amount of the loan, cosigners, business verification, a viable business plan, business financial records, a list of fixed assets, reference letters, and closing and filing fees.
Contact Information:
617-695-9990
The Capital Network (TCN)
30 Washington Street
Wellesley, MA 02481
www.thecapitalnetwork.org

**Description of Organization:** TCN is a non-profit organization that provides extensive financial education to help early-stage entrepreneurs in Boston. TCN strives to assist entrepreneurs master the entire funding process and successfully raise seed capital for their high-growth startup.

**Services:**
- Offers over 35 education programs, including *Entrepreneur’s Financing Roundtables*, a series of two-hour sessions that include an expert presentation and a deeper panel discussion about the realities of funding a business venture.
- Provides individual mentoring for entrepreneurs.
- Holds expert lunches during which entrepreneurs receive a “crash course” in a specific business topic.
- Hosts bi-monthly virtual meetings through *Launchpad on Demand*, a session in which three angel investors address the specific business questions of entrepreneurs.
- Conducts an informal review of entrepreneurs' funding profiles each month.

**Region:** Greater Boston

**Languages:** English

**Eligibility and Fees:** All entrepreneurs are welcome. There is a charge for most events and an annual membership fee for entrepreneurs is $400 (which covers all events). A half-year pass is available for $200.

**Contact Information:**
For more information, call the main line phone number at 781-591-0291. The Capital Network also receives requests for more information through its e-mail address:

mail@thecapitalnetwork.org
**CropCircle Kitchen**  
31 Germania Street, Buildings I & J  
Jamaica Plain, MA 02130  
www.cropcirclekitchen.org/

**Description of Organization:** CropCircle Kitchen is Boston's only shared-use kitchen and culinary business incubator. Culinary entrepreneurs use CropCircle as a way to begin their careers before expanding into their own commercial space.

**Services:**
- Rents approximately 3,000 square feet of shared cooking space and storage to culinary entrepreneurs.
- Provides access to technical support in the following areas: legal services, financial assistance, business planning, food science, and market development.
- Holds certification training sessions for *ServSafe*, a food safety training and certificate program administered by the National Restaurant Association.
- Maintains a direct partnership with *FoodEx*, a virtual Business-to-Business (B2B) marketplace that connects producers and buyers for sourcing, warehousing, distribution, and direct sale of CropCircle members' products.

**Region:** Boston  
**Languages:** English  
**Eligibility and Fees:** All aspiring entrepreneurs in the culinary field may apply. The minimum application requirement is a viable business plan. Additional financial information is preferred. CropCircle bills its users on a monthly basis and requires a security deposit (a minimum of $300). CropCircle also requires a minimum monthly charge, inclusive of all fees, that is currently $300 per month. Usage fees are $30 per hour.

**Contact Information:**
For more information, email CropCircle Kitchen at info@cropcirclekitchen.org, or call 617-522-7900.
Initiative for a Competitive Inner City (ICIC)
200 High Street, Floor 3
Boston, MA 02110
www.icic.org

Description of Organization: ICIC is a non-profit research and strategy organization and an authority on U.S. inner city economies and the businesses that thrive there. ICIC looks for the industry clusters with the highest market opportunity for inner city business growth and job creation, and teaches inner city businesses how to compete for and gain access to capital. ICIC also holds seminars and summits for businesses, government leaders, and economic development officials.

Services:
• Provides investment-ready small businesses with financial education and connections to capital providers through the Inner City Capital Connections (ICCC) program. Selected companies participate in a one-day coaching session and obtain one-on-one feedback from seasoned investors and consultants. ICCC companies have raised $406 million in capital since 2005.
• Hosts the Inner City 100 Symposium, a one-day seminar at Harvard Business School. Those invited to the Symposium are members of the Inner City 100, a list of the 100 fastest-growing inner city firms in the country. The seminar covers topics related to sustained inner-city business growth.
• Posts monthly webinars for inner-city CEOs on angel investing, growing a business, talent acquisition, online marketing, and more. ICIC also posts quarterly webinars for economic development officials.

Hours: Monday-Friday, 9:00 a.m.-5:00 p.m.
Region: Nationwide, with an office in Boston
Languages: English

Eligibility and Fees: The ICCC program is free of charge and requires that an applicant have an independent, for-profit corporation, partnership or proprietorship; an inner city location – headquarters or 51%+ of physical operations in economically distressed urban areas of the U.S. or 40% or more of its employees residing in an economically distressed area; and revenues of $2 million or more in 2011. Applicants for the Inner City 100 must show revenue growth over a five-year period.

Contact Information:
Contact ICIC’s main line at 617-292-2363 for more information on how to participate in their programs.
Description of Organization: Interise provides a diverse group of small business owners with entrepreneurial education, new networks, and access to markets.

Services:
- Offers a nine-month StreetWise “MBA”™ program that educates established business owners in the following areas: business development strategies, strategic planning, finance and financial management, marketing and sales, human resources, accessing capital, and government contracts.
- The StreetWise “MBA”™ program also provides small business owners with access to a network of fellow participants, graduates, and experts. Benefits include information about and access to peers, mentors and professional advisors, growth capital and contracts, a national community of CEOs with which to do business, educational resources, and market visibility.

Hours: Monday-Friday, 9:00 a.m.-5:00 p.m. Classes are offered in the evening.
Region: National. The StreetWise “MBA”™ is offered in communities across Massachusetts, including greater Boston, Lowell, Haverhill, Lawrence, Worcester, and the South Coast region (New Bedford / Fall River).
Languages: English
Eligibility and Fees: To participate in the StreetWise “MBA”™ program, Interise requires interested entrepreneurs to have the following: achieved initial growth; annual revenues between $250,000 and $10 million; at least one employee on payroll other than the CEO/owner; and existence of the business for a minimum of 3 years. There is a small fee for the program. Online applications are available at www.interise.org
Contact Information:
617-350-6300
Metropolitan Area Planning Council (MAPC)
60 Temple Place
Boston, MA 02111
www.mapc.org

Description of Organization: The Metropolitan Area Planning Council is a regional planning agency serving the people who live and work in the 101 cities and towns of metropolitan Boston. Its mission is to promote smart growth and regional collaboration.

Services:

- Refers entrepreneurs and small business owners to local government offices in order to strengthen public-private relationships, facilitate compliance with bylaws and ordinances, and encourage economic development.
- Conducts various projects to inform residents and businesses about economic development, and identifies priority investments within a particular region. For example, MAPC has recently prepared a report on the New Maritime Port Economy in the City of Gloucester, highlighting the city’s unique ocean-centered culture and economy and its ability to support the development of sustainable marine technologies. It has also worked with Massachusetts Commonwealth officials and organizations to coordinate planning among jurisdictions and ensure sustainable growth in the 495/MetroWest region.
- Hosts and sponsors a variety of summits, events, and public meetings to address topics of interest and relevance to the Greater Boston region. These events include regional and sub-regional meetings to coordinate planning and economic development so as to obtain maximum benefits for districts, cities, and towns. See MAPC’s events calendar at: www.mapc.org/events
- Offers online business resources and news updates on regional economic development.

Hours: Monday -Friday, 9:00 a.m.-5:00 p.m.
Region: Eastern Massachusetts
Languages: English, Spanish, Mandarin Chinese
Eligibility and Fees: Services are available to all individuals in the region. MAPC will share its resources and make referrals to local public offices free of charge. For more information on eligibility and fees, use the contact information provided below.

Contact Information:
Small business owners and entrepreneurs can e-mail bizhelp@mapc.org for assistance with MAPC’s business services.
MIT Enterprise Forum of Cambridge
500 Tech Square (500 Main Street)
MIT Building NE47, 1st Floor
Cambridge, MA 02139
www.mitforumcambridge.org

Description of Organization: The MIT Enterprise Forum of Cambridge builds connections to technology entrepreneurs and to the communities in which they reside through programs designed to help entrepreneurs succeed.

Services:
• Holds regular talks on cutting-edge technologies through the Innovation Series.
• Offers a monthly Startup Clinic, designed to help pre-funded companies prepare and sharpen business plans, presentations, and pitches.
• Convenes a Concept Clinic, which investigates essential go-to-market strategies, funding and finance issues, team building, intellectual property issues, and other issues for companies that are developing their concept.
• Offers a Get Smart program that features discussions with entrepreneurs and experts.
• Offers a Smart Start program, designed for start-up and early stage technology entrepreneurs looking to delve into each phase of starting their venture (building a business model, properly marketing their company and products, raising capital, etc.).
• Hosts quarterly special interest group meetings for industry-specific topics, such as digital media, energy, healthcare, life sciences, RFID, software and near-field communication.

Hours: Monday-Friday, 9:00 a.m.-5:00 p.m.
Region: Massachusetts and New England
Languages: English
Eligibility and Fees: Anyone may become a member and join the program regardless of their affiliation with MIT. Students pay $20 a year, science and technology businesses pay $85 a year and service providers and business professionals pay $135 a year. Membership is not required to attend some programs.
Contact Information:
Email mitefcmb@mit.edu or call (617)-253-8240
Merrimack Valley Small Business Assistance Center
88 Middle Street, 2nd Floor
Lowell, MA 01852
www.merrimackvalleysmallbusiness.com

Description of Organization: The Merrimack Valley Small Business Center provides technical assistance, education, and training to entrepreneurs interested in creating, sustaining, and growing small businesses in Massachusetts’ Merrimack Valley.

Services:
- Offers entrepreneurial training through its Right Start program. The six-course series covers the following topics: introduction to business, marketing, sales, bookkeeping and taxes, finance, and business law.
- Hosts workshops that include a variety of topics, such as marketing, business planning, networking, financial education, QuickBooks, and many more.
- Offers microloans of up to $5,000.
- Provides business counseling, including financial advice, strategic problem solving, and assistance in the creation of a business plan.
- May refer businesses to legal organizations for assistance with contracts, partnership agreements, leases and other legal issues.

Hours: Monday-Friday, 9:00 a.m.-5:00 p.m., or by appointment at non-business hour times.
Region: Lowell, MA and surrounding Merrimack Valley area
Languages: English, Spanish, and conversational Portuguese; the Center can also obtain translation assistance for many other languages.

Eligibility and Fees: The Center is open to all small businesses and entrepreneurs in the Merrimack Valley area. Courses and workshops have an income-based membership fee. In order to qualify for microloans, the Center will evaluate a number of criteria, including whether the applicant is (1) an existing business in the retail, wholesale, or service industry; (2) unable to obtain a conventional bank loan; (3) located within the Merrimack Valley; (4) able to demonstrate a capacity to repay the loan; (5) willing to receive technical assistance.

Contact Information:
978-322-8400
New Entry Sustainable Farming
155 Merrimack Street, 3rd Floor,
Lowell, MA 01850
www.nesfp.org

Description of Organization: In association with Tufts University, New Entry assists people with limited resources to initiate small-scale commercial farming in Massachusetts. New Entry provides access to information, resources, training, and technical assistance, so that producers can grow healthy, local, fresher food for consumers. New Entry currently rents farmland on a training site in Dracut, MA.

Services:
- Teaches a free course (Explore Farming!) that introduces students to farming and provides basic information on how to start a farm business.
- Offers, for a fee, a Farm Business Planning Course, which covers the following topics: selecting farm enterprises; developing business plans and enterprise budgets; identifying and researching markets; promoting farm products; finding and evaluating materials, equipment, and additional resources; and developing a crop plan and schedule that follows marketing and business plans. The course is offered both in a classroom and online.
- Provides one-on-one technical assistance, such as advice on how to make crop plans and order seeds.
- Offers training in poultry processing and livestock maintenance.
- Helps farmers connect directly with consumers through its Community Supported Agriculture (CSA) program.
- Connects farmers to available farm land through its Farmland Matching Program.
- Posts online resources to assist new farmers in growing and selling crops in Massachusetts.

Hours: Monday-Friday, 9:00 a.m.-5:00 p.m.
Region: New England
Languages: English
Eligibility and Fees: Application for programs is required. The Farm Business Planning Course has a fee of $400, but applicants may be eligible for tuition waivers of $80 – $320, depending on need.
Contact Information:
E-mail nesfp@tufts.edu or call (978)-654-6745
Small Business Taxpayer Workshops, Bentley University
Bentley University
175 Forest Street
Waltham, MA 02452

Description of Workshops: Bentley University's Department of Accountancy, Bentley's Office of Service Learning, and the Internal Revenue Service offer a series of four free tax workshops for small business owners.

Sessions:
• Session I: Starting Up Your Business. Topics include: tax advantages and disadvantages of various forms of business organizations, obtaining Employer Identification Numbers, and filing requirements for income tax returns.
• Session II: Figuring Your Income Tax Part I. Topics include: a tax return overview, defining and determining gross income, determining inventory and cost of goods sold, and car and truck expenses.
• Session III: Figuring Your Income Tax Part II. Topics include: business expenses, the self-employment tax, using E-file, and determining estimated taxes.
• Session IV: Hiring Help in Your Business. Topics include: the tax differences between independent contractors and employees.

Dates of Sessions: The sessions are held in late February or early March each year on Bentley's campus. Scheduling of classes typically occurs in January.
Region: Massachusetts
Languages: English
Eligibility and Fees: Registration is not required. All four workshops are free.
Contact Information:
For more information on upcoming classes, please e-mail Professor Tracy Noga, Associate Professor in the Department of Accountancy, at tnoga@bentley.edu
Service Corps of Retired Executives (SCORE)
10 Causeway Street
Boston, MA 02222
http://boston.score.org

Description of Organization: The Boston chapter of SCORE provides free confidential counseling to small business owners and entrepreneurs. SCORE’s mentors provide practical advice, and work to establish helpful on-going relationships with the small business community.

Services:
- Connects entrepreneurs with one of 45 retired executives for free one-on-one counseling. This mentoring program helps small business owners establish and grow their business, and includes a visit by mentors to review the business and its needs.
- Hosts a monthly Getting Started Workshop for those planning to open a new business or needing assistance in their current business operations.
- Posts online workshops on business topics, such as accounting and social media.

Hours: Monday-Friday, 10:00 a.m.-4:00 p.m.
Region: Greater Boston
Languages: English; some counselors are multilingual
Eligibility and Fees: SCORE offers free services that are open to new and existing businesses. The Getting Started Workshop requires a fee of $35 to $45, depending on the time of registration.
Contact Information:
For more information, call SCORE’s main line at 617-565-5591. If you would like to meet with a mentor, counselors will be able to set up a session for you. Counselors will be able to direct you to a specific person and help you to find the right mentor for your business.
The Venture Development Center
The University of Massachusetts Boston
Wheatley Hall, 3rd Floor
100 Morrissey Boulevard
Boston, MA 02125-3393
www.umb.edu/vdc

Description of Organization: The Venture Development Center at UMass-Boston serves as an incubator for technology, life sciences, education and health start-ups, providing space and assistance for those businesses in their beginning stages.

Services:
• Provides regular advice from a team of experienced entrepreneurs in the high-tech industry.
• Provides 18,000 square feet of private and team workspaces that include laboratories (both wet labs for life science research and dry labs for software and hardware research), desks and computers, small offices, meeting rooms, collaborative spaces, and basic office amenities. Wet labs come with safety equipment and waste pick-up. Workspace includes high-performance computing network and server availability.
• Offers sales and marketing, product development, and laboratory interns, who are available to work 20 hours per week throughout the year.
• Provides office services, such as reception, shipping, receiving, and printing, scanning and copying equipment.

Hours: Monday-Friday, 9:00 a.m.-5:00 p.m.
Region: Greater Boston
Languages: English

Eligibility and Fees: Application for membership is required. Information technology and life science start-ups that are completing prototypes and seeking early customers and investments are welcome to apply. The Venture Development Center is very selective, accepting only five new companies each year.

Contact Information:
For more information on membership and availability, contact the Venture Development Center’s main line at 617-287-6070.
Community Development Corporations

The Massachusetts Association of Community Development Corporations (MACDC) provides a range of economic development and business assistance programs and services in many Massachusetts communities. Below are several members of the MACDC, collectively partnered as the Community Business Network+, that specifically seek to assist small businesses and entrepreneurs in Boston. To find a CDC that operates and offers services in a community near you, visit MACDC’s website at www.macdc.org or call 617-426-0303.
Dorchester Bay Economic Development Corporation (DBEDC)
594 Columbia Road, Suite 302
Dorchester, MA 02125
www.dbedc.org/

Description of Organization: The Dorchester Bay EDC provides services in Boston's Dorchester neighborhoods. The organization houses the Dorchester Bay Small Business Assistance Program, which provides a variety of technical services to entrepreneurs and small business owners based in the City of Boston.

Services:
• Offers general one-on-one counseling for small business owners and entrepreneurs.
• Offers direct loans ranging from $1,000 to $50,000 through the Dorchester Bay Neighborhood Loan Fund (eligibility rules apply).
• Assists in securing appropriate financing from outside sources, and offers pre-loan and post-loan technical advice.
• Refers entrepreneurs to other service providers that provide complimentary services, such as workshops, training programs, and pro bono legal services.

Hours: Monday-Friday, 10:00 a.m.-5:00 p.m. by appointment only
Region: City of Boston
Languages: English
Eligibility and Fees: Assistance is available to any small business owner or entrepreneur in Boston. For more information or to schedule a one-on-one meeting, contact the Dorchester Bay EDC.
Contact Information: 617-825-4200
Jamaica Plain Neighborhood Development Corporation (JPNDC)
31 Germania St.
Jamaica Plain, MA 02130
www.jpndc.org

Description of Organization: JPNDC is a non-profit community development corporation serving Jamaica Plain, Roslindale, and Mission Hill. Its mission focuses on affordable housing, community organizing, and economic opportunity initiatives. JPNDC offers a Small Business Development Program, home-based childcare trainings, and a variety of educational workshops.

Services:
- Offers technical assistance with business planning and general advice relating to marketing, pricing, and recordkeeping, among other topics.
- Helps businesses analyze funding needs and prepare loan application packages. JPNDC will work to connect businesses to a variety of financing sources, including private banks and non-traditional loan programs.
- Collaborates with other organizations to host regular workshops on a range of topics, including tax information, legal issues, seasonal marketing, and accounting systems.
- Offers training for neighborhood residents to become licensed home-based childcare providers and helps providers build skills as childcare professionals.

Hours: Monday-Friday, 9:00 a.m.-5:00 p.m.
Region: Jamaica Plain, Roslindale, and Mission Hill
Languages: English and Spanish

Eligibility and Fees: The JPNDC offers walk-in service to small business owners or entrepreneurs earning less than $1,000,000 in annual revenue. For one-on-one technical assistance, the first business consultation is free of charge. At the second visit, $50 is to be paid for the next six months of technical assistance. For access to financing, there is no application fee for loan assistance; a 0.5% closing fee is due at closing.

Contact Information:
617-522-2424
Vietnamese American Initiative for Development, Inc. (Viet-AID)
Vietnamese American Community Center, Suite E
42 Charles Street
Boston, MA 02122
www.vietaid.org

Description of Organization: Viet-AID serves the Vietnamese community, with a focus on the Fields Corner neighborhood. The organization promotes civic engagement and community building, seeks to develop affordable housing and commercial space, provides small business technical assistance and micro-enterprise development, and offers high-quality childcare services. The Small Business Assistance Program (SBAP) provides state-wide one-on-one technical assistance to primarily Vietnamese business owners and aspiring entrepreneurs.

Services:
• Delivers one-on-one technical assistance that includes, but is not limited to, business plan development, loan packaging, bookkeeping, marketing, and referrals to pro-bono legal services.
• Partners with Dorchester Bay EDC and Jamaica Plain NDC as a means to provide immigrant entrepreneurs access to financing, referrals to pro-bono legal services, and business development workshops.

Hours: Monday-Friday, 8:30 a.m.-5:00 p.m. Community Center is open from 7:00 a.m.-7:00 p.m.
Region: Massachusetts
Languages: English, Vietnamese
Eligibility and Fees: Viet-Aid’s services are available to any Vietnamese business owner or entrepreneur in Massachusetts. Most services provided are free of charge, however small fees may apply to some programs.
Contact Information:
617-822-3717
Financing Resources and Micro-Lenders

There are a variety of methods to finance an enterprise or small business. Typically, small business financing occurs through a **loan**, a borrowed sum of money from a bank or another non-traditional lender, or through **equity**, an investment in the business (normally in exchange for some level of ownership). The organizations below may be able to assist you in financing your venture. Other organizations listed throughout this guide, such as the CDCs and small business centers, also offer direct loan packages or general assistance with debt and equity financing.
Acción USA
56 Roland Street, Suite 300
Boston, MA 02129
www.accionusa.org

Description of organization: Acción USA is a private, non-profit organization that serves low-to-moderate income business owners by providing access to capital and financial education.

Services:
• Offers up to $50,000 for businesses that have had 6 months of revenue and are profitable.
• Offers up to $30,000 for start-up businesses with 6 or more months of operations.
• Offers up to $25,000 for businesses in the food, beverage, and hospitality industries, with special programs and events hosted by Sam Adams, as part of the Brewing the American Dream Program.
• Offers Sprout Loans, ranging from $1,000 to $5,000, for individuals looking to start a home-based business or who have had a home-based business for less than 6 months.
• Offers loans for women business owners in the fashion and design industry, as part of a partnership with the Tory Burch Foundation.
• Provides online resources on topics such as credit education and money management.

Hours: Monday-Friday, 9:00 a.m.-5:00 p.m.
Region: New England
Languages: English, Spanish, Portuguese

Eligibility and Fees: Acción USA uses many factors in determining whether to offer a loan to an applicant. Some of these factors include: a minimum credit score, a business plan, no bankruptcy within the past year, credit history, and the ability to support monthly loan payments.

Contact Information:
617-616-1549
Bay Colony Development Corporation
1601 Trapelo Road, Suite 222
Waltham, MA 02451
http://baycolony.org

Description of Organization: Bay Colony Development Corp. is a Certified Development Company with a purpose to stimulate economic development through the creation and preservation of jobs. Bay Colony works with the Small Business Administration (SBA) and private-sector lenders (primarily banks) to provide fixed-asset financing to small businesses at affordable rates and reasonable terms.

Services:
- Initiates and services SBA 504 loans, which are long-term, fixed-rate loans, backed by the government, for the purchase or refinance of equipment or real estate.

Hours: Monday-Friday, 8:00 a.m.-4:00 p.m.
Region: New England
Languages: English

Eligibility and Fees: To be eligible for an SBA 504 loan, businesses must meet certain criteria. The net worth of the business must not exceed $15 million. Each project must meet a community development goal or a public policy goal (as defined by the Section 504 Loan Program) or must create or retain one job for each $65,000 of debenture assistance. The asset being financed must be used by the operating company and the real estate must be owner-occupied. Not-for-profit organizations, investment firms, financial institutions, most gambling facilities, and businesses engaged in the production, distribution, or presentation of products or services of a prurient sexual nature are not eligible for Section 504 financing. For more information and details contact the Bay Colony Development Corp.

Contact Information:
781-891-3594
Boston Community Capital (BCC)
56 Warren Street
Boston, MA 02119
www.bostoncommunitycapital.org

Description of Organization: Boston Community Capital offers funding for projects and businesses that provide affordable housing, good jobs, and new opportunities in low-income communities. In particular, BCC and its affiliates provide a wide range of debt and equity products for low-income communities and individuals, and for emerging businesses and entrepreneurs. In addition to providing capital to entrepreneurs, BCC also lends money to community projects, offers foreclosure relief programs, and conducts sustainability initiatives for many low-income groups.

Services:
- The Boston Community Venture Fund (BCVF) makes equity investments in businesses that create jobs or provide services for low-income communities.
- The Boston Community Loan Fund (BCLF) provides loans to nonprofit organizations, community development corporations (CDCs) and local developers that build affordable housing and provide social and community services for underserved communities. However, the BCLF does not provide debt financing to small businesses.

Hours: Monday-Friday, 9:00 a.m.-5:00 p.m.
Region: Greater Boston
Languages: English

Eligibility and Fees: Though opportunities may arise in the future, BCVF is not seeking to make new investments in small businesses as of the summer of 2012. When providing capital, the BCVF will typically seek to invest in established businesses with $1 million or more in revenue. It also seeks to invest in businesses that provide social, financial, and environmental returns.

Contact Information:
617-427-8600
Government Resources

National, state, and local governmental offices have established programs and departments to assist small business and entrepreneurs at multiple stages of their development. These resources can help businesses navigate the complex terrain of governmental regulations or they can facilitate relationships with other technical service providers. Contacting government offices can be a critical step in ensuring that your business is in compliance with federal or state requirements. The following offices represent the Boston area and beyond.
City of Boston Main Streets Program
26 Court Street
Boston, MA 02108
http://www.cityofboston.gov/dnd/obd/mainstreets.asp

Description of Program: The Boston Main Streets program works to retain, promote and expand area businesses, and improve business facades and streetscapes. It provides design, technical and financial support to businesses in 20 districts across Boston. The districts are located in the following areas: Allston Village, Bowdoin/Geneva, Brighton, Chinatown, Dudley Square, East Boston, Egleston Square, Fields Corner, Four Corners, Greater Grove Hall, Hyde Square/Jackson Square, Hyde Park, Jamaica Plain Center/South, Mattapan, Mission Hill, Roslindale, St. Mark’s Area, Upham’s Corner, Washington Gateway, and West Roxbury.

Services:
• Recruits compatible new businesses to build commercial districts that respond to the needs of each district’s residents and visitors.
• Offers grants of up to $2,000 to local businesses for storefront improvement and signage costs.
• Facilitates local promotional and fund-raising events such as road races, parades, auctions, multi-cultural festivals and holiday shopping events.
• Assists with licensing and permitting issues.
• Provides professional architectural advice and design assistance from local architecture firms. Contracts with the architecture firms are administered by the City of Boston Office of Business Development Design Services Unit.
• Maintains resource guides for entrepreneurs that include information on and updates to the zoning code and local design guidelines. Additionally, district offices provide current market information to local businesses to improve merchandising and retail sales.

Hours: Monday-Friday, 9:00 a.m.-5:00 p.m.
Region: Boston
Languages: English

Eligibility and Fees: The Main Streets Program is open to any business located in Boston. Grants are issued on a reimbursement basis and require an application.

Contact Information:
To contact the appropriate business manager in your district please visit:
www.cityofboston.gov/dnd/obd/districts.asp
Description of Office: The OBD provides entrepreneurs and existing businesses with access to financial and technical resources.

Services:

• Oversees the Neighborhood Restaurant Initiative, which offers technical assistance and financing to qualifying new restaurants. Services include: business instruction, assistance with licensing and permitting, marketing and design, and reviewing possible financing options.

• Manages the ReStore Boston program, which helps store owners to improve the physical look of their storefronts. ReStore Boston provides matching grants (up to $7,000 per storefront) to help neighborhood business and property owners complete storefront renovation projects.

• Assists with finding competitive electricity and natural gas rates for small businesses, as part of its Boston Buying Power program.

• Maintains a small business resource guide that provides permitting, licensing, and tax information for entrepreneurs seeking to start, run, and maintain a successful small business in the city. Visit: www.cityofboston.gov/business/permitguides/

• Offers an online service called Business Hub (http://businesshub.boston.gov/), which assists entrepreneurs with licensing and permitting, and connects online information requests to the appropriate business development professionals in Boston City Hall.

Hours: Monday-Friday, 9:00 a.m.-5:00 p.m.
Region: Boston
Languages: English
Eligibility and Fees: Requirements vary depending on the program. Please contact the OBD for more information, or contact businesshub.boston.gov
Contact Information:
(617)-635-0355 or (617)-635-0615
City of Boston Small and Local Business Enterprise Office (S/LBE)
One City Hall Square, Room 717
Boston, MA 02201
www.cityofboston.gov/slbe

Description of Office: S/LBE creates economic opportunity by certifying to Boston city departments the availability of small business enterprises, small Boston-based business enterprises, and minority-owned and women-owned business enterprises. S/LBE advocates on behalf of these businesses to help them compete successfully for contracts with the City of Boston and the surrounding Boston area.

Services:
• Offers eligible businesses one of the following certifications: Small Business Enterprise, Small Local Business Enterprise, Minority Business Enterprise and Woman Business Enterprise.
• Maintains an online database of certified small, local, minority- and women-owned business enterprises in Boston, Massachusetts, and across the country. These businesses receive information on contracting opportunities with the City of Boston, networking events, and trade shows.
• Matches certified businesses with city contracts through the City of Boston's purchasing department.

Hours: Monday-Friday, 8:30 a.m.-5:00 p.m.
Region: Greater Boston
Languages: English

Eligibility and Fees: Services are free. Businesses that wish to be certified must apply for designation. S/LBE determines whether a business qualifies as a small business using the North American Industry Classification System, which is the standard used by federal statistical agencies to classify businesses. For more information on requirements, contact S/LBE with the information provided below.

Contact Information:
617-635-4084
Massachusetts Office of Small Business and Entrepreneurship (OSBE)
10 Park Plaza, Suite 3730
Boston, MA  02116
www.mass.gov/dbd/osbe

Description of Office: The OSBE helps entrepreneurs and small business owners to navigate the Commonwealth’s administrative system, and provides practical business resources. Additionally, the OSBE advocates for policies that enable small business growth and job creation, and seeks to expand its resources for small business owners through a variety of special projects.

Services:
• Serves as a primary source of information on available local, regional and statewide resources and programs that support entrepreneurs and small business owners.
• Works with the Commonwealth's many organizations and providers of technical assistance and financing to develop programs and resources that address the needs of entrepreneurs and small business owners;

Hours:  Monday-Friday, 9:00 a.m.-5:00 p.m.
Region: Greater Boston
Languages:  English; language interpreters may be arranged, depending on the location of the small business owner.
Eligibility and Fees:  Any small business owner or entrepreneur in the Commonwealth may contact the OSBE for assistance.
Contact Information:
617-973-8600
U.S. Small Business Administration – Massachusetts District Office
10 Causeway Street, Room 265
Boston, MA 02222
www.sba.gov/ma

Description of Organization: The Small Business Administration (SBA) is a federal agency that aids, counsels, and protects the interests of small businesses. Its many programs serve to support the diverse needs of small business owners.

Services:

• Provides financial assistance for new or existing businesses through guaranteed loans (typically referred to as SBA loans) made by area banks and non-bank lenders. The SBA operates the following financial assistance programs: a Microloan Program, which provides small, short-term loans of up to $35,000 to small business concerns; the 7(a) Loan Program, which guarantees a portion of loans made and administered by commercial lending institutions; and the 504 Loan Program, which provides, in collaboration with local lending institutions and Certified Development Companies, loans to small businesses with long-term, fixed-rate financing to acquire major fixed assets for expansion or modernization. Special loan programs are also available for businesses involved in international trade.

• Refers clients to free counseling on starting, better operating or expanding a small business with the Service Corps of Retired Executives (SCORE), various Small Business Development Centers, and the Center for Women & Enterprise.

• Assists in obtaining government contracts for businesses owned and controlled by socially and economically disadvantaged individuals.

• Provides business counseling and information to veterans about SBA loans.

Hours: Monday-Friday, 8:30 a.m.-5:00 p.m.
Region: Massachusetts
Languages: English

Eligibility and Fees: The Massachusetts District Office of the SBA is open to all small businesses in the region. Eligibility for SBA loans depends on the type of business, the size of the business and the intended use of the funds. Contact the office to speak directly with an SBA representative for more information on loan requirements and details.

Contact Information:
For more information, call the main line at 617-565-5590 to speak with a representative.
Legal Resources

Legal assistance serves an important role in nearly all aspects of small business development. Lawyers provide assistance in a variety of areas, including: interpretation of laws or regulations, contract drafting and review of loan agreements or leases, business formation. Though most lawyers will charge hourly fees, the legal organizations below offer their services free of charge or at a low cost.
**Community Business Clinic (CBC), Northeastern University School of Law**  
400 Huntington Avenue  
Boston, MA 02110  
[http://www.northeastern.edu/law/academics/clinics/business.html](http://www.northeastern.edu/law/academics/clinics/business.html)

**Description of Clinic**: The CBC offers free, direct legal services to small businesses and entrepreneurs. Supervised by professors and clinical instructors, students provide business legal services that are tailored to the needs of each client. The CBC also represents technical service providers that support and strengthen local businesses.

**Clinical Services**:

- Researching regulatory barriers to the start-up of small businesses, and drafting contracts and other documentation to respond to such barriers.
- Advising small businesses and start-ups on formation and expansion, including drafting and reviewing documents relating to business entity formation, leases, and other contracts.
- Drafting and reviewing documents relating to employment agreements.
- Drafting, reviewing, and negotiation of service agreements with manufacturers and other service providers, including contracts for accounting, insurance and legal services.
- Developing and providing community legal education workshops for agencies and community-based organizations.

**Hours**: Monday – Friday, 9:00 a.m.-5:00 p.m. Students may be available to meet with clients at non-business hours.

**Region**: Greater Boston  
**Languages**: English; for non-English speakers, interpreters may be arranged.

**Eligibility and Fees**: Services by the CBC are offered free of charge. Availability is limited and decisions to offer services are made on a case-by-case basis.

**Contact Information**:  
For more information, please contact Peter Sessa, Clinic Director at 617-373-3939 or p.sessa@neu.edu
Community Enterprise Clinic (CEC), Boston College Legal Assistance Bureau
24 Crescent Street, Suite 202
Waltham, MA 02453

Description of Clinic: The Community Enterprise Clinic (CEC) at the Boston College Legal Assistance Bureau offers free legal services to entrepreneurs, small businesses, and non-profit organizations. The work is performed by upper-level law students, and overseen by a clinical law professor.

Clinical Services:

- Offers a variety of transactional services, such as contract drafting, employment law advice, business entity formation, the drafting and filing of corporate documents, lease negotiation, and intellectual property work.
- Provides non-profit organizations with advice and service relating to tax-exempt status requests with the Internal Revenue Service (IRS).
- Offers clients direct legal counseling on a range of matters that pertain to their business or organizational goals.

Hours: Monday-Friday, 9:00 a.m.-5:00 p.m.
Region: Greater Boston
Languages: English; for non-English speakers, interpreters can be arranged.
Eligibility and Fees: Services by the CEC are free. Although the CEC does not have a specific income limit, it seeks to provide services to low- and moderate-income entrepreneurs and organizations. The CEC does not offer walk-in legal services; potential clients should first contact the Legal Assistance Bureau for a determination on availability.

Contact Information:
If you need legal assistance call: 781-893-4793 (TTY: 781-736-9006) and ask to speak with the Legal Assistance Bureau’s Intake Worker.
Intellectual Property Clinic at Suffolk University Law School
120 Tremont Street, First Floor
Boston, MA 02108

Description of Clinic: The Intellectual Property Clinic at Suffolk University Law School offers free legal services to protect artistic and creative efforts, with help in obtaining and assigning intellectual and property rights for entrepreneurs, established corporations and non-profit organizations.

Services:
• Offers a variety of legal services to protect, assign or acquire intellectual property rights.
• Specifically assist with trademark, trade secret, trade dress, contracting and licensing needs of its clients.
• Interacts with the U.S. Copyright Office and the U.S. Patent and Trademark Office filling provisional and non-provisional patent applications, registering copyrights and trademarks.

Hours: Monday-Friday, 9:00 a.m.-5:00 p.m.
Region: Greater Boston, Massachusetts
Languages: English, interpretation available for non-English speakers.
Eligibility and Fees: Services provided by the Clinic are free but focused on providing services to those who cannot afford market rate legal services. The Clinic does not offer walk-in services; potential clients should contact the Clinical Program for a determination of suitability and availability.
Contact Information: To check for availability and suitability of Clinic services, call the Clinical Office at 617-573-8100 and ask to speak to the instructor for the Intellectual Property Clinic.
Lawyers' Committee for Civil Rights and Economic Justice
294 Washington Street, Suite 443
Boston, MA 02108
www.lawyerscom.org

Description of Organization: The Lawyers' Committee for Civil Rights works to protect the civil, social, and economic liberties of residents in Greater Boston and throughout Massachusetts. Through the Belin Economic Justice Project, the Lawyers’ Committee seeks to contribute to the economic growth of low-income and minority communities by providing small businesses with education and pro bono legal assistance.

Services:
• Offers free workshops that cover common legal issues faced by entrepreneurs when starting a business. Past workshop topics have included: (1) Entity Formation, (2) Borrowing Money for Your Business, and (3) Business Law Contracts.
• Arranges clinics for entrepreneurs to discuss business legal issues directly with an attorney.
• Connects entrepreneurs in need of ongoing legal assistance with experienced business attorneys that will provide pro bono services.

Hours: Monday -Friday, 9:00 a.m.-5:00 p.m.
Region: Greater Boston, Massachusetts
Languages: English and Spanish
Eligibility and Fees: Services are available only for individuals whose businesses are for-profit and either are located in low-income or minority communities or service the needs of these communities. This organization does not provide services relating to the resolution of disputes, claims or lawsuits.
Contact Information:
617-424-1155
**Transactional Law Clinics at Harvard Law School**

Harvard Law School  
Clinical Programs Building, 4th Floor  
6 Everett Street  
Cambridge, MA 02138  
[www.harvardtlc.org](http://www.harvardtlc.org)

**Description of Organization:** The Transactional Law Clinics offer free and low-cost legal services to clients throughout Metropolitan Boston. Students and experienced supervisors collaborate with and provide legal assistance to individual and corporate clients, business assistance providers, nonprofit organizations, community development corporations, and other community-based organizations engaged in commercial or economic development activities. Through *The Community Enterprise Project* (CEP), the clinics work to stimulate business development, increase access to capital, promote job growth, and enable sustainable affordable home ownership in traditionally low opportunity communities.

**Clinical Services:**

- The *Business and Non-Profit Law Clinic* assists with projects such as: business formation; financing, including investing in and lending to small businesses; contract preparation, review and negotiation; drafting of partnership and shareholder agreements; corporate governance and compliance reviews; and nonprofit organizations' incorporation and application for tax-exempt status.

- The *Real Estate Law Clinic* assists with projects such as: both commercial and residential real estate matters; purchases and sales of residences; condominium formation, operation and governance; commercial leasing; zoning and permitting matters; and the development of affordable housing.

- The *Entertainment Law Clinic* represents musicians, artists, writers, producers, managers, independent labels and publishers. The clinic focuses on copyright and trademark law, and the drafting of contracts and licenses.

**Hours:** Monday - Friday, 8:30 a.m.-6:00 p.m.  
**Region:** Massachusetts  
**Languages:** English  
**Eligibility and Fees:** Legal services are made available to clients who could not likely afford assistance otherwise. The Transactional Law Clinic staff assesses each potential client on a case-by-case basis. If you are seeking legal services, use the contact information below or complete the online application form at [www.harvardtlc.org](http://www.harvardtlc.org).

**Contact Information:**  
For assistance, contact the main line at 617-998-0101 and an assistant will refer you to the appropriate intake worker.
Minority- and Women-Based Organizations

Below are a variety of organizations in the Boston area that seek to empower women- and minority-owned businesses through education, training, and networking opportunities. Please note that in this guide, several organizations, including the Boston Regional Office of the Massachusetts Small Business Development Center, the Boston’s Small and Local Business Enterprise Office, and the Lawyers’ Committee for Civil Rights, offer similar services to those provided by the organizations in this section.
Center for Women & Enterprise (CWE)
24 School Street, 7th Floor
Boston, MA 02108
www.cweonline.org/

Description of Organization: CWE's mission is to empower women entrepreneurs by providing them with business education, training, and access to capital.

Services:
• Hosts free workshops for professionals transitioning to entrepreneurship from a previous career, underemployment, or unemployment.
• Offers a free How To workshop series that provides potential entrepreneurs with tools and resources related to the process of starting a business.
• Teaches courses in business planning that range from 6 to 18 weeks.
• Hosts six-week online courses that cover the following topics: starting a business, finance, business communication, marketing, management, and web technology.
• Offers Women’s Business Enterprise National Council (WBENC) certification, providing women entrepreneurs with access to corporate opportunities.
• Offers a comprehensive Power-Up program that provides guidance on writing business plans, accessing capital, and developing revenue projects.

Hours: Monday-Friday, 9:00 a.m.-5:00 p.m.; some programs are offered in the evening
Region: Greater Boston, Worcester and Providence, RI
Languages: English; some Spanish programming is available.
Eligibility and Fees: CWE programs are available to all women-led businesses in the listed areas. Programs are generally fee-for-service, but partial need-based scholarships are available. How To workshops and workshops for transitioning entrepreneurs are free of charge.
Contact Information:
617-536-0700
The Commonwealth Institute – Boston Chapter
101 Federal Street, Suite 1900
Boston, MA 02110
www.commonwealthinstitute.org

Description of Organization: The Commonwealth Institute's mission is to support women CEOs, entrepreneurs, and senior corporate executives by helping them grow their businesses and careers.

Services:
• Offers educational seminars, business issue-based programs, and networking events.
• Hosts Strategies for Success, a four-day program aimed at strengthening the leadership skills and business savvy of early-career and mid-career female managers in corporate settings.
• Holds monthly forums for CEOs, sole proprietors, and entrepreneurs from different industries and business sizes. The forums are professionally facilitated and provide members with access to expert resources as needed.

Hours: Monday-Friday, 9:00 a.m.-5:30 p.m.
Region: Greater Boston and southern New Hampshire
Languages: English

Eligibility and Fees: The Commonwealth Institute’s services are open to both men and women, regardless of career level. The Boston Chapter offers two membership levels for greater access to its programs. Basic Membership requires a fee of $375. Forum Membership, which includes the benefits of the Basic Membership plus the ability to join the monthly forums, costs between $1,500 and $3,000. Many programs are also open to non-members for a fee.

Contact Information:
617-342-7172
Hispanic-American Chamber of Commerce
406 South Huntington Avenue
Jamaica Plain, MA 02130
www.hacc.com

Description of Organization: The Hispanic-American Chamber of Commerce serves businesses, individuals, and institutions and is committed to the economic development and success of businesses that cater to the Hispanic community in Massachusetts and greater New England.

Services:
- Hosts forums about issues facing small business owners.
- Holds business education programs to teach members about essential business concepts.
- Connects members with resource partners that can help them obtain financial assistance, create business plans, and perform other necessary business-related tasks.
- Maintains membership in a health co-op, which offers health insurance to Chamber members and their employees.
- Offers networking opportunities between members.

Region: Massachusetts, New England
Languages: English, Spanish
Eligibility and Fees: Membership is open to every business, individual, and institution interested in the Chamber's economic and civic development goals. Membership dues are based on the number of employees.
Contact Information:
For more information, email info@hacc.com or call 617-261-4222
Massachusetts Minority Contractors Association (MMCA)
100 Hallet Street
Boston, MA 02124
www.massmca.org

Description of Organization: The MMCA facilitates business opportunities and market share growth for minority, women, and small businesses engaged in the construction industry. The MMCA also advocates for legislative and regulatory change in the construction industry.

Services:
• Offers its members networking opportunities with corporations and government agencies that are seeking contractors and financiers.
• Hosts workshops on industry-specific topics, including building relationships with financial institutions and workplace safety issues and regulations.
• Promotes member businesses to the public and private contracting communities.
• Provides information on labor issues for both union and open shop firms.

Region: Massachusetts
Languages: English

Eligibility and Fees: Membership is available to small, minority-led, or women-led businesses. Minority/women business enterprise membership, which applies to any minority, woman, or small business owner in the construction industry, requires a fee of $350. The membership fee for those who work in the construction industry is $150. The fee for businesses that provide support services to the construction industry is $250.

Contact Information:
For more information, interested businesses should call the main line at 617-287-2400.
Massachusetts Supplier Diversity Office (SDO)
The McCormack Building
One Ashburton Place, Room 1313
Boston, MA 02108
www.somwba.state.ma.us

Description of Organization: SDO promotes the development of business enterprises and non-profit organizations owned and operated by minorities or women. The office facilitates access to the various phases of state purchasing and contracting.

Services:
- Accepts applications for **SDO certification**, a marketing tool to help small businesses seeking state contracts. The certification expands the market opportunities of Minority Business Enterprises (MBEs) and Women-Owned Business Enterprises (WOBEs) by certifying their eligibility to participate in affirmative business opportunity programs throughout the Commonwealth.
- Accepts applications for **Disadvantaged Business Enterprise (DBE) certification**, a federal designation for minority- or women-owned businesses that seek to conduct business with U.S. Department of Transportation-funded projects and contracts. State agencies and organizations using DBE certification include the Executive Office of Transportation, Massachusetts Highway Department (MHD), the Massachusetts Bay Transportation Authority (MBTA), the Massachusetts Turnpike Authority (MTA) Central Artery/Third Harbor Tunnel Project (CA/T), and the Massachusetts Port Authority (Massport).
- Maintains an online database of certified businesses.

Hours: Monday-Friday, 8:00 a.m. to 5:00 p.m.
Region: Massachusetts, although the office does certify out-of-state vendors for DBE certification.
Languages: English
Eligibility and Fees: To qualify for SDO certification, an applicant must be a minority- or women-owned business. The office requires applicants to take an instructor-led certification session prior to application. Upon completing the session, applicants may apply for SDO certification online. To qualify for DBE certification, the applicant’s business must be owned and controlled by one or more socially and economically disadvantaged persons, and the applicant must complete an application, an Affidavit of Certification, and a personal financial statement (all of which are available on SDO’s website, listed above).
Contact Information:
For certification questions or to schedule an instructor-led pre-certification session, please call the main line at 617-502-8831 or send an email to wsdo@state.ma.us