

# Community Resource Guide

Northeastern University Community Business Clinic



# Boston

Featuring cultural, legal, and financial organizations around Greater Boston.



# EDITORS NOTE

These resources are targeted at Greater Boston, specifically for the City of Boston and the City of Lynn. Organizations are constantly changing, so please check each organization's website for the latest and feel free to let us know of any updates.

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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.

# MASSACHUSETTS SMALL BUSINESS DEVELOPMENT CENTER (MSBDC)

University of Massachusetts Boston  
100 Morrissey Boulevard  
Wheatley Building, 3rd Floor, Suite 154, Room 10  
Boston, MA 02125  
[www.sbdc.umb.edu](http://www.sbdc.umb.edu)

**Description of Organization:** The MSBDC fosters the start, growth and sustainability of small business by providing high-quality, in-depth advising, training and capital access.

## **Services:**

- Free, confidential, one-to-one business assistance
- Free or low-cost educational training programs to prospective and existing small businesses
- Areas of assistance include, but are not limited to: business plan development, preventure feasibility, cash flow analysis, personnel and organizational issues, conventional and non-conventional financing, marketing, international trade, SBIR and government procurement.
- Offers free business advising services for a variety of topics, including business plan development and financing.

**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:** Call: 617-287-7750



# THE CAPITAL NETWORK

30 Washington Street  
Wellesley, MA 02481  
[www.thecapitalnetwork.org](http://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 mastered the entire funding process and successfully raise seed capital for their high-growth start up.

## Services:

- Offers over 35 education programs, including entrepreneurs 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 by monthly virtual meetings on Launchpad on Demand, a session in which three angel investors address the specific business questions of entrepreneurs.
- Conducts an informal review entrepreneurs’ funding profiles each month.

**Region:** Greater Boston

**Eligibility and Fees:** All entrepreneurs are welcome. Memberships are \$385 for 6 months, which includes all events, programming, and online resources. Non-members may also pay-as-they-go for events and online resources.

## Contact Information:

Call: 781-591-0291

Email: [team@thecapitalnetwork.org](mailto:team@thecapitalnetwork.org)

# COMMONWEALTH KITCHEN

196 Quincy Street  
Dorchester, MA 02121

<http://www.commonwealthkitchen.org>

**Description of Organization:** Commonwealth Kitchen is a collaborative community, providing shared kitchens combined with business assistance to help aspiring entrepreneurs build great food companies, create jobs, improve healthy food access, and strengthen our regional food economy

## Services:

- Rents shared cooking space and storage to culinary entrepreneurs.
- Provides access to technical support in the following areas: financial assistance, business planning, food science, and market development.
- Assists entrepreneurs in both starting a food business and growing an existing business.

**Region:** Boston

**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. Commonwealth Kitchen requires users to be members. Use of minimum monthly charge of \$100, inclusive of all fees, that is currently \$300 per month. Usage fees are \$30 per hour.

**Contact Information:** For more information, fill out the Interest form, available at <https://docs.google.com/forms/d/e/1FAIpQLSe0KpMrkZ9ma0WAE67YeXx4DF9WDev4LySqV58JcvOV0WOycQ/viewform>

# INITIATIVE FOR A COMPETITIVE INNER CITY (ICIC)

**56 Warren Street, Suite 300  
Roxbury, MA 02119  
[www.icic.org](http://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.-5:00p.m.

**Region:** Nationwide, with an office in Boston

**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:** Call: 617-238-1740

# INTERISE

**1 Milk Street, 2nd Floor  
Boston, MA 02109  
[www.interise.org](http://www.interise.org)**

**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.-5:00p.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).

**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 fee of \$1500 for the program. Online applications are available at [www.interise.org](http://www.interise.org)

**Contact Information:** Call: 617-350-6300

# METROPOLITAN AREA PLANNING COUNCIL (MAPC)

60 Temple Place  
Boston, MA 02111  
[www.mapc.org](http://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](http://www.mapc.org/events)
- Offers online business resources and news updates on regional economic development.

**Hours:** Monday-Friday, 9:00 a.m.-5:00p.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:** Email: [bizhelp@mapc.org](mailto:bizhelp@mapc.org) or Call 617-933-0700

# MIT ENTERPRISE FORUM OF CAMBRIDGE

500 Tech Square (500 Main Street)  
MIT Building NE47, 1st Floor  
Cambridge, MA 02139  
[www.mitforumcambridge.org](http://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.-5:00p.m.

**Region:** Massachusetts and New England

**Eligibility and Fees:** Anyone may become a member and join the program regardless of their affiliation with MIT. Three membership types are available: student (\$25/year), sponsoring (\$120/year), and grant (\$320/year). Membership is not required to attend some programs.

Stipends are available.

**Contact Information:** Email [mitefcmb@mit.edu](mailto:mitefcmb@mit.edu) or call (617)-253-8240

# MERRIMACK VALLEY SMALL BUSINESS CENTER

165 Merrimack Street,  
Lowell, MA 01852  
<http://www.commteam.org>

**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.-5:00p.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:** 978-654-5673

# NEW ENTRY SUSTAINABLE FARMING

45 Merrimack Street, 5th Floor,  
Lowell, MA 01852  
[www.nesfp.org](http://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.-5:00p.m.

**Region:** New England

**Eligibility and Fees:** Application for programs is required. The Farm Business Planning Course has a fee of \$400, but applicants may be eligible for scholarships.

**Contact Information:** E-mail [nesfp@tufts.edu](mailto:nesfp@tufts.edu) or call (978)-654-6745



# 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.-4:00p.m.

**Region:** Greater Boston

**Languages:** English; some counselors are multilingual

**Eligibility and Fees:** SCORE offers free services, including workshops, that are open to new and existing businesses.

**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](http://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.-5:00p.m.

**Region:** Greater Boston

**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. Applications are accepted on a rolling basis at <http://vdc.umb.edu/apply/>

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

# GREATER BOSTON CHAMBER OF COMMERCE

265 Franklin Street

17th Floor

Boston, MA 02110

<https://www.bostonchamber.com/>

**Description of Organization:** We are an independent, non-profit organization that is the convener, voice and advocate of our region's business community. We help our members and Greater Boston succeed by:

**Services:**

- Connecting business leaders to build meaningful professional relationships Informing the business community on the most important issues facing our region
- Shaping public policies that sustain Greater Boston's competitiveness
- Providing leadership development programs that foster professional growth

**Region:** Greater Boston

**Eligibility and Fees:** If you are ready to become a member, please complete the member application below. Our membership helps to create a stronger, more dynamic and prosperous business community: your organization and employees will access leadership opportunities, build lasting connections, and an opportunity to shape public policies that affect our region's competitiveness. Our aim is to make Greater Boston the best place for businesses and people to thrive. Membership tiers available on website.

**Contact Information:** Email Maureen Shea Baker at [msbaker@bostonchamber.coc](mailto:msbaker@bostonchamber.coc)

# BODEGA MAKEOVER PROJECT

P.O. BOX 505  
LEXINGTON, MA 02420  
<https://mybodegamakeover.com/>

**Description of Organization:** An independently produced web series by Keep it Simple Productions, LLC, Bodega Makeover is a bold reinvention of the makeover series featuring communities around the United States that have largely been left behind by chain grocery and retailers. Bodegas and their owners are the soul and lifeblood of their urban neighborhoods. This series showcases their stories and thank them for being there when others weren't by modernizing their storefront, helping to build relationships with new partners, and therefore breathing new life into the community.

**Services:**

- The focus is to highlight the story of the bodega owners, local community residents, and organizations. Local community organizations and sponsors will assist with the bodega transformation. Physically transforming the bodega, while also providing the necessary training in areas such as economic development, marketing, and customer service, is the first step to successfully improving the community's quality of life.

**Region:** Greater Boston

**Contact Information:** For more information visit the website to speak with a representative and fill out an inquiry form.

# BOSTON MAIN STREETS

1 CITY HALL SQUARE,  
SUITE 500  
BOSTON, MA 02201-2013

<https://www.boston.gov/departments/economic-development/boston-main-streets>

**Description of Organization:** Boston Main Streets is a network of 20 Main Streets Organizations that use a comprehensive revitalization approach to create, build, and sustain healthy commercial districts.

**Services:**

- Equity and Inclusion
- Small Business Development
- Community Economic Impact
- Jobs, Talent, and Employers

**Region:** Greater Boston

**Eligibility and Fees:** Free

**Contact Information:** Visit the website to find contact information for the point person in your district. Both email and number will be made available.

# COMPASS WORKING CAPITAL

89 South Street, Suite 804 |  
Boston, MA 02111

<https://www.compassworkingcapital.org/>

**Description of Organization:** Compass Working Capital (“Compass”) provides savings and financial coaching programs that support families with low incomes to build assets, achieve their financial goals, and become financially secure. Our broader vision is to build a leading, nonprofit financial services organization that promotes economic mobility and financial security for families with low incomes by influencing field-related practice and policy.

**Services:**

- Culturally-competent financial coaching
- Access to an asset-building opportunity
- On-demand access to high-quality financial education, information, and resources

**Region:** Greater Boston

**Eligibility and Fees:** The program is free to all eligible participants.

**Contact Information:** For more information you can call 617-790-0810 or email us at [info@compassworkingcapital.org](mailto:info@compassworkingcapital.org)

# ENTREPRENEURSHIP FOR ALL

<https://eforall.org/>

**Description of Organization:** Established in 2013, Entrepreneurship for All (EforAll) is a nonprofit organization committed to providing under-represented individuals with the resources and tools they need to successfully start a business. Our founding was in direct response to the social and economic inequality that countless communities across the country face. We know that economic inequality is steeped in a history of racism, primarily against black people, immigrants, and other marginalized communities.

**Services:**

- Business Accelerator
- Pitch Contests
- Virtual Workshops

**Region:** Greater Boston

**Language:** Language availability dependent on community

**Contact Information:** For more information you can call 1-833-336-7255 or email us at [info@eforall.org](mailto:info@eforall.org)

# FOUNDATION FOR BUSINESS EQUITY

5265 Franklin Street,  
Boston , MA 02119  
<https://fbequity.org/>

**Description of Organization:** The Foundation for Business Equity EXISTS so that Black and Latinx entrepreneurs reach their full growth potential. Our MISSION is to build collaborative ecosystems and programs that remove structural barriers. Our WORK is to identify, invest in and expand approaches that will foster an environment of support, inclusion and growth for Black and Latinx businesses. Our PARTNERS include the Black and Latinx businesses, the private sector, foundations, banks, civic organizations, business leaders and those committed to helping businesses of color thrive. Our STRATEGIES are focused on strengthening the ecosystem to accelerate enterprise revenue and job creation for Black and Latinx businesses.

## **Services:**

- The Business Equity Initiative provides quality capacity building through high touch strategic advisory to drive growth for Black and Latinx businesses.
- The Business Equity Fund, supported by the Boston Foundation, provides access to growth capital for Black and Latinx businesses. We have also partnered with Berkshire Bank through Mills Cities Community Investments (MCCI) for other sources of capital.
- The Pacesetters Initiative, through the Greater Boston Chamber of Commerce, provides access to revenue opportunities for Black and Latinx businesses with local corporations and anchor institutions.

**Region:** Greater Boston



# GREATER LYNN CHAMBER OF COMMERCE

583 Chestnut Street, Suite 8  
Lynn, MA 01904

<https://greaterlynnchamber.com/>

**Description of Organization:** The Greater Lynn Chamber of Commerce is a member-driven organization enhancing the economic vitality of Southern Essex County.

**Services:**

- educational initiatives
- business resources
- legislative advocacy
- marketing and networking opportunities.

**Hours:** Monday- Friday 9:00am- 5:00pm

**Region:** Lynn, Lynnfield, Nahant, Saugus and Swampscott

**Region:** English and Spanish

**Eligibility and Fees:** We are a member-driven organization enhancing the economic vitality of Southern Essex County by fostering educational initiatives and business resources, legislative advocacy, and marketing and networking opportunities. Call or email for more information

**Contact Information:** Please call the GLCC for any questions at 781-592-2900 or email us at [info@greaterlynnchamber.com](mailto:info@greaterlynnchamber.com).

# LYNN MAIN STREETS

590 Washington Street

Lynn, Massachusetts 01901

<https://www.lynnmainstreets.org/>

**Description of Organization:** Lynn Main Streets work to encourage the community to visit downtown by fostering a vibrant, sustainable, welcoming environment and improving the quality of life for all those who partake. Lynn Main Streets: an Urban Main Project was spearheaded in 2019 by a small group of downtown businesses, property owners, and city officials who saw a need to change the narrative of the downtown district of Lynn, MA. Their vision to restore economic vitality and promote quality of life, through community-driven economic development and inclusive revitalization, has led them to research possible pathways and solutions that would celebrate Lynn's diversity and cultural strengths through engaging, place-specific initiatives. With these criteria in mind, the pursuit of the national Main Streets model began.

## Services:

- **Economic Vitality:** Attracting new businesses while helping existing businesses thrive, strengthening existing assets while diversifying our economic base.
- **Promotion:** Creating a positive public image of downtown to rekindle community pride and attract investors, developers and new businesses, while improving retail sales events, festivals and offerings.
- **Organization:** Building an inclusive and sustainable organizational structure to establish consensus, cooperation and advocacy among those who have a stake in Lynn Main Streets.
- **Design:** Taking advantage of the visual opportunities inherent downtown by directing attention to its physical elements.

**Region:** Lynn

**Contact Information:** Please call the Lynn Main Streets with any questions at (781) 346-9228 or email us at [info@lynnmainstreets.org](mailto:info@lynnmainstreets.org)

# TLE CENTER FOR URBAN ENTREPRENEURSHIP

75 Arlington Street, Suite 500,  
Boston, MA 02116.  
<https://tlecfue.org/>

**Description of Organization:** The TLE Center for Urban Entrepreneurship (TLECFUE) was founded in 2015 by Tricia D. Young of TLE Consulting Group as an extension of TLE Consulting Group and their work in supporting the small business ecosystem of Massachusetts. Our organization aims to continuously build and cultivate a resource-rich space for young adult entrepreneurs operating solo or with a few employees to grow a bankable business.

## Services:

- **Business Exploration and Start-Up Program:** TLE Center for Urban Entrepreneurship's (TLECFUE) Business Exploration & Start-Up Program (BESP) is a one-year entrepreneurial program for high schoolers and college aged youth who may or may not be in school, have a job, and are interested in learning more about entrepreneurship and starting a community-based business.
- **Pre-Accelerator Program:** TLE Center for Urban Entrepreneurship's Pre-Accelerator Program is a 12-week entrepreneurial program for young adults with a pre-start business, a company that will be registered and earning consistent income, even if part-time within one year of launch. The program guides participants through conducting primary and secondary market research to not only validate the need for their offerings in the marketplace but also to develop a solid business plan from their findings to launch their business.
- **Business Development Program:** Business Development Program is a 12-week entrepreneurial program particularly for young adult entrepreneurs with a business less than 5 years old; that may not yet be profitable. It is structured to guide participants through conducting primary and secondary market research to not only validate current trends and assess performance, but to also develop a solid implementation plan from their findings that they can successfully execute within 6 months of completing the program in order to better position their businesses for growth.

**Region:** Greater Boston

**Contact Information:** Please contact us by email at [info@tlecfue.org](mailto:info@tlecfue.org) or call us at 617-763-4958.

# GRAFFITO

108 Lincoln St,  
Boston, MA 02111  
<https://graffito.com/>

**Description of Organization:** Graffito operates as a Strategic Partner to landlords, tenants, and developers focused on ground floor activation of mixed-use projects.

## Services:

- Neighborhood strategy+ urban design :Successful place creation is a multidisciplinary pursuit best executed at a neighborhood scale and with a hard-wired sensitivity to context. Through our urban design practice, we serve as strategic partners for master developers and institutions starting at the inception of projects through the activation and leasing phases. Our work in this space contemplates matters ranging from public realm design to community economic development and permitting.
- Retail leasing: Enlightened and effective retail leasing is threshold to the success of all urban mixed-use assets. The Graffito team has experience leasing retail space on behalf of landlords at various scales: from grocery stores, music venues and restaurants to coffee bars, podcast studios and barber shops. In addition, we work with a select group of tenants on their own rollout plans and real estate strategies, including Tatte Bakery & Cafe, Clover, Revival Kitchen & Cafe, Life Alive and Everybody Fights.
- Retail development: Whether on behalf of clients as consultants or as fee developers, our team brings retail development experience that can effectively shape projects from acquisition through lease-up. Our development services are often offered in parallel with our urban design and branding practices, and when done right, they are performed in a way that integrates storytelling, marketing, permitting, construction and leasing.
- Branding + creative services: With an integrated, full-service creative team, we can ensure that our partners have the marketing tools necessary to articulate an outward facing story for their projects. We offer branding and identity services, including logo design, project naming, environmental graphics, website design, and photography.

**Contact Information:** For more information call 617.401.2872 or email HELLO@GRAFFITO.COM

# NORTH SHORE WORKFORCE INVESTMENT BOARD

70 Washington Street, Suite 314,  
Salem, MA 01970

<https://masshire-northshorewb.com/>

**Description of Organization:** The North Shore Workforce Board (NSWB) is composed of knowledgeable and influential business and community leaders who are appointed by the Mayor of Salem on behalf of the nineteen communities that make up the North Shore region. The board serves as the oversight and policy-making body for federally funded employment and training services in the region. The board also has the broader role of addressing critical labor market issues and developing strategic partnerships with local leaders in economic development, the K-12 and higher education system, government agencies, chambers of commerce, community-based, and labor organizations.

#### **Services:**

- Services for Employers
- Services for Business Owners
- Youth Development

**Hours:** Monday through Friday: 9:00 AM – 5:00 PM

**Region:** Beverly, Danvers, Essex, Gloucester, Hamilton, Ipswich, Lynn, Lynnfield, Manchester-by-the-Sea, Marblehead, Nahant, Middleton, Peabody, Rockport, Salem, Saugus, Swampscott, Topsfield, Wenham

**Contact Information:** For more information call (978)741-3805 or  
Email: [info@northshorewib.com](mailto:info@northshorewib.com)

# SALEM ENTERPRISE CENTER

121 Loring Ave,  
Salem, MA 01970  
<https://enterprisectr.org/>

**Description of Organization:** Established in the heart of educational growth, the Enterprise Center at Salem State University welcomes entrepreneurs, business owners and professionals of all ages and experience levels to come in and learn something new. As an advocate and voice for the North Shore small business community, the Enterprise Center is a leader in helping business start and grow in this region.

## Services:

- **Weekly Workshops** Weekly Workshops, just-in-time knowledge workshops are held most Tuesdays and Thursdays morning. Subject matter experts cover topics that every business owners needs to know. Each workshop can accommodate up to 60 attendees, so please register on our website.
- **CEO Groups** are facilitated and confidential monthly meetings where business owners share challenges and exchange ideas with peers. CEO Groups are one of our most popular programs. Why? Simply put, being a CEO Group Member fills a void that cannot be filled within your business. Group Members consistently tell us that they value the peer-to-peer discussion of common challenges and resulting advice and solutions. We are currently running CEO groups for solopreneurs, established businesses, million-dollar companies, and large non-profit organizations. Groups formed throughout the year.
- **Million Dollar Women** – Each year we invite women, who have built million dollar businesses, to share their experience and journey and talk about how they built their success. We run quarterly Breakfast and Brainstorming events which give women the chance to be ‘up close and personal’ and learn from a Million Dollar Woman. In addition, each November we offer a Million Dollar Women Symposium
- The Enterprise Center is now offering a Business Plan Writing Program. The Business Plan Writing Program has been developed by the Enterprise Center in recognition of the importance of a business plan and value in getting business ideas vetted.

**Hours: Monday- Friday 9:00am- 5:00 pm**

**Contact Information:** Use our short form to drop us a line. Call: 978-542-7528 or email [lswanson@enterprisectr.org](mailto:lswanson@enterprisectr.org)

# SMALL BUSINESS STRONG

121 Loring Ave,  
Salem, MA 01970  
<https://enterprisectr.org/>

**Description of Organization:** Established in the heart of educational growth, the Enterprise Center at Salem State University welcomes entrepreneurs, business owners and professionals of all ages and experience levels to come in and learn something new. As an advocate and voice for the North Shore small business community, the Enterprise Center is a leader in helping business start and grow in this region.

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**Hours: Monday- Friday 9:00am- 5:00 pm**

**Contact Information:** Use our short form to drop us a line. Call: 978-542-7528 or email [lswanson@enterprisectr.org](mailto:lswanson@enterprisectr.org)

# INITIATIVE FOR A COMPETITIVE INNER CITY (ICIC)

**56 Warren Street, Suite 300  
Roxbury, MA 02119  
[www.icic.org](http://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.-5:00p.m.

**Region:** Nationwide, with an office in Boston

**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:** Call: 617-238-1740





# COMMUNITY GROUPS

Below are some organizations that are dedicated to supporting particular communities through a wide variety of services, including assistance for small businesses.

# DORCHESTER BAY ECONOMIC DEVELOPMENT CORPORATION (DBEDC)

594 Columbia Road, Suite 302  
Dorchester, MA 02125  
[www.dbedc.org](http://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.-5:00p.m. by appointment only

**Region:** City of Boston

**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](http://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.-5:00p.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 \$500,000 in annual revenue. Workshops, coaching, and crisis support is free. Fees for more detailed technical support are on a sliding-scale basis.

**Contact Information:** 617-522-2424

# DUDLEY STREET NEIGHBORHOOD INITIATIVE (DSNI)

550 Dudley Street,  
Roxbury, MA 02119  
<https://www.dsni.org/>

**Description of Organization:** The Dudley Street Neighborhood Initiative's (DSNI) mission is to empower Dudley residents to organize, plan for, create and control a vibrant, diverse and high-quality neighborhood in collaboration with community partners.

## Services:

- Engage in Community Land Use Planning
- Preserve and support the creation of more affordable housing in Dudley, including through the Community Land Trust (CLT)
- Take leadership at a neighborhood and City level to drive policy changes and new anti-displacement strategies
- Expand the CLT model through partnership and collaboration with other organizations across the City and region
- Organize campaigns designed and led by youth that are representative of youth interests and needs
- Provide youth with training and leadership opportunities at DSNI
- Partner with other youth development networks across the City
- Engage residents and volunteers in elections and issue campaigns that build civic engagement and link to ongoing advocacy efforts
- Provide staff and resident-led trainings and workshops to build resident capacity
- Provide meaningful leadership opportunities for residents including ensuring competitive elections for board seats and that all board members are supported and prepared for their roles
- Support residents in advocating for greater access to public resources and services in the neighborhood
- Provide opportunities for residents to build their assets and wealth
- Organize regular creative place-making activities to celebrate, preserve and link the diverse cultures in the neighborhood
- Organize and supports parents, students, and school leaders to improve schools in the Dudley neighborhood
- Organize residents to convert vacant land into gardens, promote access to farmers markets, and ensure access to locally-grown, healthy food in our neighborhood restaurants and stores

**Contact Information:** For more information call 617-442-9670 or email: [urbanvillage@dsni.org](mailto:urbanvillage@dsni.org)

# LYNN UNITED FOR CHANGE

112 Exchange St,  
Lynn, MA 01901  
<http://www.lynnunited.org/>

**Description of Organization:** Lynn United for Change is a volunteer-based community organization made up of Lynn residents. We are dedicated to fighting back against unjust evictions and foreclosures. We are not a business, and we do not charge for the information, support, and solidarity we provide.

**Services:**

- Housing Topics
  - Mortgage
  - Foreclosure
  - Eviction
  - Rent
  - Etc.

**Region:** Lynn

**Languages:** English & Spanish

**Contact Information:** Please contact us by visiting our website and filling out an inquiry form and or call us at (781) 346-9199.

# NORTH SHORE COMMUNITY DEVELOPMENT CORPORATION

96 Lafayette St 2nd floor,  
Salem, MA 01970  
<http://northshorecdc.org/>

**Description of Organization:** North Shore CDC invests in neighborhoods to create thriving communities. We envision a North Shore where every neighborhood is one of choice and opportunity. We use our community-focused development model to invest resources into low-income or distressed neighborhoods on the North Shore to improve the quality of life for residents.

**Services:**

- Affordable Housing
- Economic Development
- Youth Development
- Community Engagement
- Urban Art

**Hours:** 8:00 AM - 4:30 PM

**Contact Information:** For more information email [Info@northshorecdc.org](mailto:Info@northshorecdc.org) or call 978-745-8071 to speak with a representative.

# NORTH SHORE JUNETEENTH

PO Box 8049  
Lynn, MA. 01904

<https://north-shore-juneteenth-assoc.constantcontactsites.com/>

**Description of Organization:** North Shore Juneteenth Association Inc. is a group of community leaders seeking to create awareness and educate the broader community about positive aspects of African American culture, this is done by creating events and programming that change the perceived narrative about Black Americans.

**Services:**

- Community Events
  - Paint Nights
  - 5Ks
  - Virtual Events
  - Gala
  - Family Fun Days

**Hours:** Monday-Friday 9AM-5PM

**Region:** North Shore

**Eligibility and Fees:** Price varies based on event

**Contact Information:** Call 781-315-2077 or email [nsjuneteenth@gmail.com](mailto:nsjuneteenth@gmail.com) for more information.

# CITYLIFE / VIDA URBANA

284 Amory St,  
Jamaica Plain, MA 02130  
<http://www.clvu.org/>

**Description of Organization:** City Life/Vida Urbana is a grassroots community organization committed to fighting for racial, social and economic justice and gender equality by building working class power. We promote individual empowerment, develop community leaders and build collective power to effect systemic change and transform society.

## Services:

- Build community control of our neighborhoods: We will fight to take more buildings organized by tenant unions out of the hands of corporate landlords and place them under the ownership of a community land trust or nonprofit developers. We will train more of our members to be board members and ambassadors of community land trusts. With our Right to the City / Homes for All partners, we will continue building the BOSTON PEOPLE'S PLAN for equitable development through quarterly People's Assemblies.
- Build power to win protections: We will fight for legislation to protect and expand rights for all working-class renters and homeowners, including rent control, right to counsel, and an eviction sealing act. We'll actively support efforts to make corporate developers pay for these initiatives through a transfer fee on the sale of luxury development.
- Build lifelong community leaders: We will develop hundreds of more leaders through weekly resident meetings in Jamaica Plain and East Boston, biweekly leadership trainings, monthly leadership team coordination and strategy sessions, monthly tenant organizing committee meetings, and solidarity work with education, labor, climate, and immigrant rights campaigns.

**Hours:** Monday-Friday 9:00 am- 5:00 pm

**Region:** Greater Boston

**Contact Information:** For more information visit the website or call (617) 524-3541.



# NEIGHBOR TO NEIGHBOR

15 Court Square #345,  
Boston, MA 02108  
<https://www.n2nma.org/en/>

**Description of Organization:** We are the “new majority”: people of color, immigrants, women, and the working class, on a path to liberation. Our statewide membership is organizing to put people and the planet before profit. We counter the fear that causes injustice by building power to transform the institutions that govern our lives. In an era of income inequality, environmental degradation, and racism, our chapters are building the power to confront this triple crisis in Massachusetts. We fill the ballot box with our votes. We fill the streets with our voices. We seed the new alternatives that put power and decision-making in the hands of those directly affected. We are certain that a better world is possible and that we are the ones to build it.

**Services:**

- registering to vote
- signing petitions
- calling their legislators
- Civic Engagement
- Campaign Planning

**Languages:** English, Spanish

**Region:** Boston, Holyoke, Lynn, Springfield, Worcester

**Contact Information:** For more information call (617) 723-6866 or Email: [n2nma@n2nma.org](mailto:n2nma@n2nma.org)

# PATHWAYS LYNN

330 Lynnway suite 302,  
Lynn, MA 01901

<https://www.pathwayslynn.org/>

**Description of Organization:** Pathways, Inc. has been an adult education provider on the North Shore for over 40 years. Today we work with adults who seek to learn or improve their English or obtain a high school equivalency, while planning out a career pathway leading to a job that pays a living wage. Our program integrates basic skills with technical and work-readiness skills, preparing individuals to be successful in the workplace or in further training. We've got a lot going on and we are excited about what we do.

**Services:**

- English for speakers of other languages
- Adult Basic Education
- Career Services
- Career Pathways
- Citizenship
- Family Literacy

**Region:** Greater Boston

**Eligibility and Fees:** Free

**Contact Information:** For more information email us at [director@pathwayslynn.org](mailto:director@pathwayslynn.org) call us at Tel: 781-599-8543

# ROOT

**Shetland Park, 35 Congress Street, Suite 2350, 3rd Floor,  
Salem, MA 01970  
<https://rootns.org/>**

**Description of Organization:** Root's mission is to help young adults create a pathway to independence through food service training and employment. By developing essential life and work readiness skills, youth leave Root prepared for success in the workplace.

**Services:**

- Root Program
  - More than 200 hours of mentored culinary skills trainingHands-on experience through Root's Externship program with over 40 area restaurants, hotels, caterers, and other food service providersIndustry-recognized Food Handler & Allergen ServSafe CertificationsIncreased social capital through Root staff and volunteers, and professionals met during Externships. These all represent important assets that can be utilized as references during a job search, and as resources when employedPersonal finance and money management skillsA professional preparation portfolio that includes a polished resume with references, conflict resolution, resilience building and goal setting training, and interview practiceIncome-producing work opportunities that include a \$500 externship stipend, potential to work at Root events, and a Root Café Associate position

**Contact Information:** For more information call 978-616-7615.



# 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.

# 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.-4:00p.m.

**Region:** New England

**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

# BLUEHUB CAPITAL

10 Malcom X Boulevard  
Boston, MA 02119  
<https://bluehubcapital.org/>

**Description of Organization:** BlueHub 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.-5:00p.m.

**Region:** Greater Boston

**Eligibility and Fees:** BlueHub seeks to invest in businesses that provide social, financial, and environmental returns.

**Contact Information:** 617-427-8600

# MASSACHUSETTS ASSOCIATION OF COMMUNITY DEVELOPMENT CORPORATIONS

15 Court Square, Suite 600  
Boston, MA 02108  
<https://macdc.org/>

**Description of Organization:** MACDC is a membership organization that seeks to build and sustain a high performing and adaptive community development sector that is supported by private and public investment and sound public policies. They advance racial and economic equity by creating healthy communities where everyone lives in housing they can afford, benefits from economic opportunities and can fully participate in the civic life of their community.

## **Services:**

- Rigorous training to small business development professionals serving disadvantaged communities in a number of areas, including: micro lending, business planning, client assessment, program evaluation and client outcome metrics.
- Peer networking sessions to supplement formal training opportunities and provide a support network of colleagues who can help staff build skills, solve specific problems, work jointly on new initiatives and programs, share information on emerging issues, and provide a source of professional and personal support.
- Technical Assistance to individual practitioners to help them improve their skills, implement best practices, and grow their programs. Such assistance will sometimes be provided by staff and other times by consultants.
- Resource Development, including discounted loan capital to local and regional micro lenders.

**Hours:** Monday-Friday, 8:00 a.m.-5:00p.m.

**Region:** Greater Boston and Massachusetts

**Eligibility and Fees:** MACDC has two categories of membership: CDC (or voting) Members and Associate Members. An organization can apply to be either a CDC member or an associate member. An organization cannot be an associate member if it qualifies as a CDC (voting) member. Membership dues for full members range from \$50 to \$5,000, depending upon the size of the organization. The dues are equal to 1/2% of the CDC's annual payroll.

**Contact Information:** (617) 426-0303

# MASS GROWTH CAPITAL CORPORATION (MGCC)

Schrafft's City Center, 529 Main Street, Suite 201  
Charlestown, MA 02129

<https://www.empoweringsmallbusiness.org>

**Description of Organization:** The purpose of MGCC is to create and preserve jobs at small businesses, inclusive of those owned by women, minorities, immigrants and veterans. MGCC also works to promote economic development throughout the Commonwealth, with special paid attention to business needs in underserved areas, Gateway Cities and low to moderate income communities.

**Services:**

- Small business lending and microloans
- Diversity programs for minority, women, and veteran small business owners.
- Small business technical assistance

**Hours:** Monday-Friday, 8:00 a.m.-5:00p.m.

**Region:** Greater Boston and Massachusetts

**Eligibility and Fees:** Eligibility and fees are dependent on specific program interests.

**Contact Information:** 617-523-6262



# BOSTON UJIMA PROJECT

56 Warren Street, Suite 300

Roxbury, MA 02119

<https://www.ujimaboston.com/>

**Description of Organization:** WE ARE RE-WRITING THE STORY OF BOSTON. IN OUR STORY. Everyone has a voice. People work together to take care of each other. And communities have the final say over the development that impacts their streets and their families. We believe that change won't happen if we continue to work in silos. The challenges facing our communities – gentrification, poverty, homelessness, lack of food access, unemployment, and lack of healthcare – are all interconnected. We need a solution that is equally complex. Explore our ecosystem of innovative strategies for transformation.

**Services:**

- Connecting business leaders to build meaningful professional relationships
- Informing the business community on the most important issues facing our region
- Shaping public policies that sustain Greater Boston's competitiveness
- Providing leadership development programs that foster professional growth

**Region:** Greater Boston

**Eligibility and Fees:** Voting Membership \$25 (For Boston residents; We invite Boston residents who do not identify as working class or POC to consider a Solidarity Membership.) Youth Membership \$5 (Voting membership for people between ages 14 - 24) Grassroots Membership \$15 (Voting membership for members of partner organizations; see list below) Solidarity Membership \$25 - \$100 (Non-voting membership for supporters who are not residents of Boston proper) Good Business Membership \$15 (Voting membership for Good Business Alliance members and their employees; see list below)

**Contact Information:** Visit their website for more information depending on the service requested.

# ACCION

10 Fawcett Street, Suite 204,  
Cambridge, MA 02138  
<https://www.accion.org/>

**Description of Organization:** Our vision is to build a financially inclusive world with access to economic opportunity for all. Our mission is to give people the financial tools they need to improve their lives. Accion has proven time and time again that financial services can be made available; that individual lives and the prosperity of communities can be significantly enhanced; and that this can be done at scale and sustainably. Our work helps people, small businesses, and communities grow and thrive. We challenge and engage the industry, its leaders, and its regulators to achieve a financially inclusive world.

## Services:

- Accion's advisory services, targeted coaching, support, and governance help financial service providers deliver the high-quality, affordable financial tools and services that create a world with economic opportunity for all.
- Invest: We make equity and quasi-equity investments in companies that expand, improve, and accelerate financial inclusion around the globe.
- Partner::We partner with organizations to sustain our work developing new products, new markets, and new policies.
- Influence: We share new research that details how financial service providers can integrate new technologies to improve operations, create more personalized products, and leverage data. We also activate thought leaders throughout the sector to develop and expand the financial inclusion community, share best practices, and research common issues.

**Region:** MA

**Contact Information:** For more information email CCarito@accion.org or call Tel: +1 617.625.7080

# LEAF

386 Western Ave,  
Boston, MA 02135  
<https://leaffund.org/>

**Description of Organization:** LEAF recognizes that as an entrepreneur or small business owner, you are in charge of all business functions, from production and logistics to bookkeeping and financial planning. Prioritizing some functions over others could put your business at risk. Our program can provide relief by providing counseling and appropriate business development tools. The technical assistance we provide is flexible and based on the needs of the business-owners.

## **Services:**

- Market Analysis
- Business Plan Review
- Financial Management
- Operations Planning
- Budgeting and Financial Analysis
- Accounting
- Loan Packaging
- Connection to third party capital
- Expansion Strategies
- Sales Projections

**Hours:** Monday- Friday 9:00am-5:00 pm

**Region:** Greater Boston Area

## **Eligibility and Fees:**

**Contact Information:** For more information call: 617 232-1551 or email at [leaf@leaffund.org](mailto:leaf@leaffund.org)

# LISC BOSTON

75 Kneeland St #1102,

Boston, MA 02111

<https://www.lisc.org/boston/>

**Description of Organization:** Local Initiatives Support Corporation (LISC) equips communities with the capital, strategy, and know-how to become places where people can thrive. Working with local leaders, we invest in affordable housing, health, education, public safety and employment – all basic needs that must be tackled so that progress in one area is not undermined by neglect in another. As part of a national organization with deep local roots, LISC Boston is uniquely positioned to share resources, best practices, and innovations with the communities we serve. We provide funding, financing, and technical assistance to community development corporations (CDCs), nonprofit developers, grassroots organizations, as well as policy and advocacy organizations throughout Massachusetts.

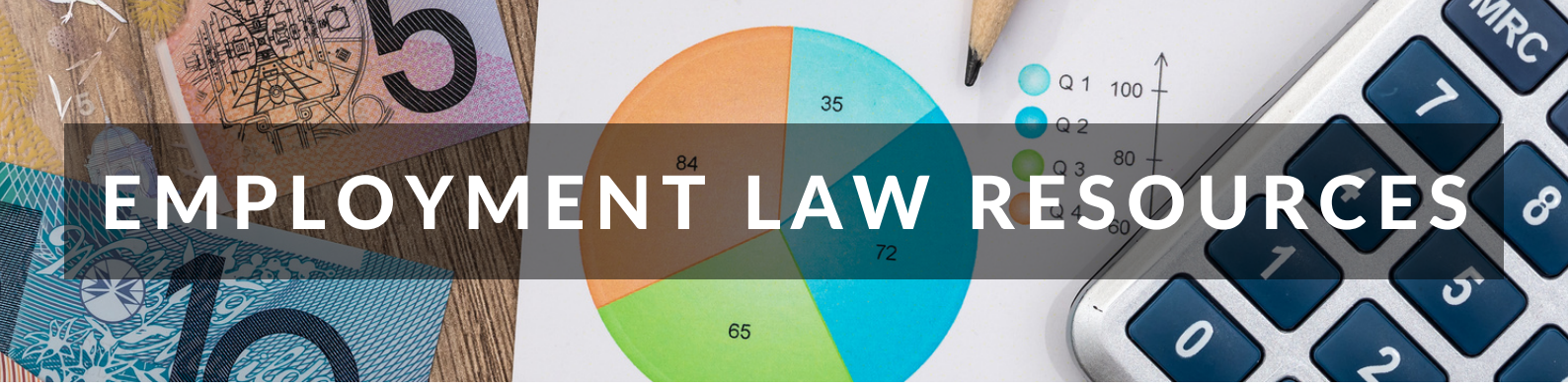
## Services:

- **Affordable Housing:** We support community-based real estate preservation and creation through pre-development and acquisition lending.
- **Economic Opportunity:** We invest in programs that help families achieve financial stability, promote entrepreneurship, attract new businesses, and create jobs.
- **Opportunity Zones:** We are building the capacity of Massachusetts communities to capitalize on the Opportunity Zone program in ways that fuel locally-driven growth and investment strategies.
- **Green Retrofit Initiative:** We help affordable housing owners implement energy efficient and clean energy technology and strategies to make homes healthier.
- **Community Leadership:** We support residents and community-based organizations with training, funding, and professional guidance to help them be effective agents of change in their neighborhoods.
- **Policy & Advocacy:** We develop and advocate for strategies to combat displacement, promote healthy housing, increase affordable housing stock, and increase equity across Massachusetts.

**Hours:** Monday- Friday 9:00am- 5:00 pm

**Region:** Greater Boston

**Contact Information:** For more information contact Tina Petigny, Senior Program Officer for Economic Opportunity at [tpetigny@lisc.org](mailto:tpetigny@lisc.org).



# EMPLOYMENT LAW RESOURCES

The sources below are meant to assist victims of wage theft.

# WAGE THEFT CLINIC

Hosted by Massachusetts Attorney General's Office and community partners,  
including the Volunteer Lawyers

Project: Location Varies

<https://www.mass.gov/service-details/free-wage-theft-legal-clinic>

**Description of Organization:** MA Attorney General hosts this free monthly clinic with various community partners. Participants meet with lawyers and other advocates to learn about their rights, draft a demand letter, or prepare a small claims court complaint.

**Services:**

- Information about workers and employees rights
- Drafting of demand letters to employers
- Preparation assistance for small claims court complaints

**Region:** Boston, Western MA, Southeastern MA

**Languages:** English. If you need an interpreter, please call (617) 963-2327 at least 1 week before the clinic.

**Eligibility and Fees:** All workers are invited, regardless of immigration status. If possible, please bring the following: pay stubs, time sheets, letters/emails from your employer. No fees associated with this clinic.

**Contact Information:** For more information, call the Wage Theft Clinic at (617) 963-2327.

# HARVARD LEGAL AID BUREAU (WAGE AND HOUR)

23 Everett St.

Cambridge, MA 02138

<http://www.harvardlegalaid.org/legal-services/wage-hour/>

**Description of Organization:** Harvard Legal Aid Bureau provides free legal services to the Greater Boston Community. Harvard Law students, overseen by clinical staff, represent clients in a variety of matters.

## **Services:**

- Representation for clients seeking to recover unpaid or underpaid wages or benefits from employers
- Negotiations with former employers
- Filing of state and federal wage recovery claims
- Clinical students also represent clients on cases regarding foreclosure, eviction, and divorce.

**Region:** Boston, Cambridge

**Language:** English. Interpretation and translation services may be available.

**Eligibility and Fees:** No eligibility requirements listed. No fees associated with this clinic.

**Contact Information:** For more information call (617) 495-4408, Monday – Friday, 9 a.m. to 5 p.m.

# VOLUNTEER LAWYERS PROJECT (WAGE THEFT CLINIC)

7 Winthrop Square, 2nd Floor  
Boston, MA 02110  
<https://vlpnet.org/>

**Description of Organization:** Volunteer Lawyers Project works with pro bono attorneys to serve community members in a variety of ways. The Wage Theft Clinic is held three times per month (location may vary)

## Services:

- Landlord/Tenant
- Family Law
- Guardianship
- Probate (Wills & Estates)
- Bankruptcy
- Unemployment Insurance
- Consumer Debt
- Employment Wage and Hour Violations
- Homeownership
- Foreclosure Prevention

**Region:** Greater Boston

**Languages:** English. Interpretation and translation services may be available.

**Eligibility and Fees:** Eligibility is dependent on where the potential client lives, the household's income and assets (unless potential client is 60 years of age or older), the type of legal problem, and immigration status. Because of its funding, VLP can only represent US Citizens and certain legal immigrants. No fees associated with this clinic.

**Contact Information:** For more information, call Eastern Region Legal Intake (ERLI) at 617-603-1700.



# GREATER BOSTON LEGAL SERVICES

197 Friend Street  
Boston, MA 02114

<https://www.gbls.org/our-work/employment/>

**Description of Organization:** Greater Boston Legal Services provides a variety of services to community members. The Employment Unit provides representation, assistance, and advice in unemployment benefits cases at hearings, board of review, and the district court levels. Cases involving issues related to temporary work, disabilities, health or family needs, language barriers, immigrant work authorization and access to unemployment benefits-related training and health insurance are given priority for legal representation.

**Services:**

- Wage Violations
- Tax Controversies
- CORI (Criminal Offender Record Information) on-site legal clinics at Roxbury District Court and Dorchester District Court
- Services also offered for abuse prevention, consumer rights, criminal record sealing, debt collection and bankruptcy, education, family, government benefits, healthcare, housing, immigration, shelters, Social Security and SSI, taxes, and victims of crime.

**Region:** Greater Boston

**Languages:** GBLS will accommodate language access needs.

**Eligibility and Fees:** GBLS serves low income families and individuals (earning up to 125% of the poverty level, \$31,375 for a family of 4 in 2018, or up to 200% in limited circumstances). Certain services may be available without income limits or less strict limits for elders, victims of crimes and their survivors, persons with disabilities, and in limited assistance clinics. Applicants for services under the Civil Legal Aid for Victims of Crime (CLAVC) grant are not required to be income eligible. No fees associated with this clinic.

**Contact Information:** For more information, call GBLS Employment Direct Client Services at 617-371-1234.



# 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 DEPARTMENT OF SMALL BUSINESS DEVELOPMENT

26 Court Street, 7th Floor  
Boston, MA 02108

<https://www.boston.gov/departments/small-business-development>

**Description of Organization:** The Department of Small Business Development by providing all small businesses owners and entrepreneurs with the tools and guidance to successfully start, grow, and build a business in Boston. It 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.
- Provides Neighborhood Business Access loans to qualified applicants

**Hours:** Monday-Friday, 8:30 a.m.-5:00p.m.

**Region:** Greater Boston

**Eligibility and Fees:** Services are free. Businesses that wish to be certified or qualify for loans must apply for designation. For more information on requirements, contact the department directly or visit their website with the information provided below.

**Contact Information:** 617-635-0355

# EXECUTIVE OFFICE OF HOUSING AND ECONOMIC DEVELOPMENT (EOHED)

1 Ashburton Place, Room 2101,  
Boston, MA 02108  
<https://www.mass.gov/orgs>

**Description of Organization:** The Executive Office of Housing and Economic Development promotes vibrant communities, growing businesses, and a strong middle class.

**Services:**

- Seaport Economic Council Programs and Grants
- Microlending for community-based organizations for the purpose of supporting local community development and small business growth

**Hours:** Monday-Friday, 9:00 a.m.-5:00p.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) 788-3610

# U.S. SMALL BUSINESS ADMINISTRATION – MASSACHUSETTS DISTRICT OFFICE

10 Causeway Street, Room 265

Boston, MA 02222

[www.sba.gov/ma](http://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.-5:00p.m.

**Region:** Massachusetts

**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.

# LYNN ECONOMIC DEVELOPMENT & INDUSTRIAL CORPORATION (EDIC)

Lynn City Hall ~ Room 405 3 City Hall Square  
Lynn, Massachusetts 01901  
<https://www.ediclynn.org/>

**Description of Organization:** The Economic Development & Industrial Corporation of Lynn (EDIC/Lynn) is a non-profit corporation established under a state mandate in 1977 that functions as the City of Lynn's development bank. Since 1977, EDIC/Lynn has strengthened Lynn's economy by encouraging existing companies to expand or new companies to relocate into the City. Simply stated, EDIC/Lynn has all the financial tools and capabilities from the public sector's vantage point that private developers need at their disposal.

**Services:**

- Loan Programs
- Tax Incentives
- Streamlined Permitting
- Site Searches
- Technical Assistance

**Region:** Lynn

**Contact Information:** For more information call 781 581-9399 or email [info@ediclynn.org](mailto:info@ediclynn.org)

# MAYOR'S OFFICE OF ECONOMIC DEVELOPMENT (BOSTON)

1 CITY HALL SQUARE, SUITE 500  
BOSTON, MA 02201-2013

<https://www.boston.gov/departments/economic-development>

**Description of Organization:** The Business Strategy team aids companies and entrepreneurs across industries in Boston. We can help you expand, move, or keep and grow your business in Boston. The Small Business Development team is Boston's front door for small businesses. We have permitting and licensing resources, as well as technical help. We also offer certification for local, women, minority and veteran owned businesses.

**Services:**

- Startups,
- light industrial/manufacturing
- life sciences
- high tech
- creative economy.

**Hours:** Monday-Friday 9:00 am - 5:00 pm

**Region:** Greater Boston

**Eligibility and Fees:** Free

**Contact Information:** For more information contact 617-635-5729 or JOHN.BARROS@BOSTON.GOV



# 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

<https://www.northeastern.edu/law/experience/clinics/business.html>

**Description of Organization:** 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.

## **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.-5:00p.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 Sofia Lingos, Clinic Director at 617-373-3939 or [s.lingos@northeastern.edu](mailto:s.lingos@northeastern.edu)

# COMMUNITY ENTERPRISE CLINIC (CEC), BOSTON COLLEGE LEGAL ASSISTANCE BUREAU

24 Crescent Street, Suite 202  
Waltham, MA 02453  
<https://www.bc.edu>

**Description of Organization:** 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.

## **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.-5:00p.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 (IP) CO-LAB, NORTHEASTERN UNIVERSITY SCHOOL OF LAW

400 Huntington Avenue  
Boston, MA 02110

<https://www.northeastern.edu/law/experience/clinics/ip/index.html>

**Description of Organization:** The IP CO-LAB, led by students at the School of Law and faculty from the law and business schools, provides a range of crucial IP-related legal information and services to inventors and ventures.

## **Services:**

- Legal services on matters ranging from explaining complex laws, navigating trade secret and patent decisions, and conducting trademark clearances, to developing contracts and procedures
- Can assist entrepreneurs from ideation through development and launch, to preserve rights, pursue social and commercial initiatives and craft business plans and transactions informed by IP assets and strategies.

**Hours:** Monday-Friday, 9:00 a.m.-5:00p.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 IP CO-Lab 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 [ipcolab@northeastern.edu](mailto:ipcolab@northeastern.edu)

# INTELLECTUAL PROPERTY CLINIC AT SUFFOLK UNIVERSITY LAW SCHOOL

120 Tremont Street, First Floor  
Boston, MA 02108  
<https://www.suffolk.edu/law>

**Description of Organization:** 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.

**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.-5:00p.m.

**Region:** Greater Boston, Massachusetts

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

**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

61 Batterymarch St.  
Boston, MA 02110  
[www.lawyerscom.org](http://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 Economic Justice Project, it contributes to the economic growth of low-income communities by helping individuals achieve economic self-sufficiency and develop sustainable businesses.

## 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.-5:00p.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:** 617-424-1145

# TRANSACTIONAL LAW CLINICS AT HARVARD LAW SCHOOL

Harvard Law School  
6 Everett Street, Suite 4103  
Cambridge, MA 02138  
<https://clinics.law.harvard.edu/tlc/>

**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.

## **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 project 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, 8:30a.m.-6:00p.m.

**Region:** Massachusetts

**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.

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

# LEGAL FOOD HUB

62 Summer St,  
Boston, MA 02110  
<https://www.legalfoodhub.org/>

**Description of Organization:** Providing pro bono legal assistance, workshops, and trainings to farmers, food entrepreneurs, and related organizations in order to foster a sustainable, resilient, and just food system. At CLF, we believe that a thriving New England means a thriving local food system—the region’s environment, climate, and economy depend on it. There is a robust movement afoot to sustain New England’s communities with locally grown food, but many farmers and food entrepreneurs struggle to overcome the high legal fees associated with starting a farm or business, acquiring land, entering into contracts, transferring land to family members, or other essential business matters. Legal services can be so costly that some farmers and food entrepreneurs either go without, or pay more than they can afford, harming other aspects of their businesses’ economic viability. In the worst-case scenario, farmers or food entrepreneurs lose their businesses or exit the field due to these and other financial hurdles. CLF seeks to help address this problem through the Legal Food Hub.

## **Services:**

- land acquisition/transfer,
- estate issues,
- taxes,
- contracts,
- corporate formation
- And more

**Region:** Massachusetts

**Eligibility and Fees:** Free

**Contact Information:** For more information call 1-844-LAW-GROW (1-844-529-4769) Ext. 1 or email [legalfoodhub@clf.org](mailto:legalfoodhub@clf.org)

# THE LAWYERS CLEARINGHOUSE

7 Winthrop Square, 2nd floor  
Boston, MA 02110

<https://lawyersclearinghouse.org>

**Description of Organization:** Lawyers Clearinghouse improves the lives of people facing social and economic hardship by engaging the legal community in pro bono service to nonprofit organizations and their homeless and low-income clients.

**Services:**

- Pro Bono Legal Services for Nonprofits, both start-ups and established
- Legal Workshops for Nonprofits on a variety of topics
- Massachusetts Legal Clinic for the Homeless
- The Access to Justice Fellows Program

**Region:** Massachusetts

**Languages:** Lawyers Clearinghouse will accommodate language access needs.

**Eligibility and Fees:** Established nonprofits must provide their Articles of Organization, current board list, and a copy of their most recent Form 990 or 990-EZ. Those looking for assistance with starting a nonprofit must provide an initial board list of at least three unrelated people to form an independent board, a description of the proposed charitable activities, and a budget projection for the initial three years of operation

There is an administrative fee (\$100 for formation assistance for start-ups and \$200 for an established nonprofit) for successful placement of each case with the volunteer attorney. Those seeking assistance with nonprofit formation must attend a workshop (\$25 fee per person).

**Contact Information:** For more information, contact the Nonprofit Assistance Program Director at 617-544-3434 ext. 102.



# NORTHEAST LEGAL AID

181 Union Street, #201A

Lynn , MA 01901

<https://www.northeastlegalaid.org/>

**Description of Organization:** Northeast Legal Aid (NLA)—through its board, management, and staff—helps low-income and elderly people of Northeast Massachusetts obtain justice and empowerment through skillful, creative, and persistent advocacy for systemic change and high-quality individual representation.

**Services:**

- NLA's legal services include everything from community legal education and counsel and advice, to full representation in complex litigation.

**Hours: Monday–Friday: 9am–1pm**

**Region:** Lynn, Lowell and Lawrence, Massachusetts

**Eligibility and Fees:** To qualify for NLA's services, you must meet certain eligibility requirements unless you are elderly or you are a survivor of a crime. If you need civil legal services and cannot afford an attorney, contact us and let us determine if you qualify for our services.

**Contact Information:** For more information call 978-458-1465

# SUFFOLK TRANSACTIONAL CLINIC

**120 Tremont Street  
Boston, MA 02108**

<https://www.suffolk.edu/law/academics-clinics/clinics-experiential-opportunities/clinics/transactional/become-a-client>

**Description of Organization:** The Transactional Clinic works with small business and nonprofit clients in the Greater Boston area. Clients include worker cooperatives, community land trusts, community-based nonprofits, social entrepreneurs, and other small businesses.

**Services:**

- Worker cooperative formation
- Nonprofit formation and tax-exempt status applications
- Other small business formation
- Commercial leasesBorrowing loans
- Other contract drafting, review and negotiation
- Legal workshops on non-litigation matters

**Region:** Greater Boston

**Eligibility and Fees:** Free

**Contact Information:** If you have any questions, please contact Professor Carlos Teuscher, Director of Transactional Clinic and Assistant Clinical Professor of Law or call him at 617-305-6324.

# VOLUNTEER LAWYERS FOR THE ARTS

**15 Channel Center Street, Suite 103**

**Boston, MA 02210**

<https://artsandbusinesscouncil.org/volunteer-lawyers-for-the-arts/>

**Description of Organization:** Volunteer Lawyers for the Arts of Massachusetts provides legal services, advice, and educational programming to artists and cultural organizations in Massachusetts. The VLA accomplishes its mission through the work of a panel of more than 500 attorneys who volunteer their time and services to provide legal counsel, education, and organizational support to the Massachusetts arts community. Our program serves individual artists, musical groups, and cultural organizations.

**Services:**

- Nonprofit Incorporation Services
- Patent Pro Bono Program
- Estate Planning Services for Artists

**Region:** MA

**Eligibility and Fees:** Depending on service you may be provided a volunteer attorney. Please visit website for more information.

**Contact Information:** Are you seeking services from the Volunteer Lawyers for the Arts? If so, please go to the VLA page for our legal services applications and more information. For all other inquiries, please call 617.350.7600.



# 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)-EASTERN MASSACHUSETTS

24 School Street, 7th Floor  
Boston, MA 02108  
[www.cweonline.org/](http://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.-5:00p.m.; some programs are offered in the evening

**Region:** Greater Boston and Massachusetts. Other divisions exist throughout the Northeast

**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

PO Box 473  
Maynard, MA 01754  
[www.commonwealthinstitute.org](http://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.-5:30p.m.

**Region:** Greater Boston and New Hampshire

**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 \$395. 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

**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](mailto:info@hacc.com) or call 617-261-4222

# MASSACHUSETTS SUPPLIER DIVERSITY OFFICE (SDO)

**The McCormack Building  
One Ashburton Place, Room 1313  
Boston, MA 02108**

**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.-5:00 p.m.

**Region:** Massachusetts, although the office does certify out-of-state vendors for DBE certification.

**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 617-502-8851 or send an email to [sdp@mass.gov](mailto:sdp@mass.gov)



# WISEHER

<https://www.wiseher.com/>

**Description of Organization:** Our core mission is to empower women to rise higher by providing access to world-class experts, education and resources. We also support women in business by providing funding: a portion of our proceeds will be allocated to grants for women business owners or corporate education for women to start, build or grow your business or accelerate their career growth globally. wiseHer connects you on-demand with top consultants, mentors, coaches and executives all ready to help you go farther, faster in your business or careers.

**Services:**

- business planning
- finance
- legal
- marketing
- sales
- technology
- career growth
- emotional support

**Eligibility and Fees:**

Per Call Pricing: 30 Minutes \$49

Find Your Expert: 60 Minutes \$99

Find Your Expert Package

Pricing Grow Unlimited 30 Min Calls \$49

Now Thrive Unlimited 60 Min Calls\$99

**Contact Information:** For more information Call (508) 834-8121 or email [info@wiseher.com](mailto:info@wiseher.com).

# AFRICAN COMMUNITY ECONOMIC DEVELOPMENT OF NEW ENGLAND

48 John Eliot Square  
Roxbury, MA 02119

89 South Street Suite 2A  
Boston, MA 02111

<https://www.acedone.org/>

**Description of Organization:** The small business development center regularly assists entrepreneurs in one on one consultations, holds training sessions or workshops and connects entrepreneurs to business development partners. With the launch of our SBD Center in 2018, our goal is to increase the vitality of the African community, avert the failure of small business, and promote social inclusion in Boston Area. There are a significant amount of entrepreneurs in the immigrant population that we serve, and to be successful, many new immigrants need to learn fundamental business skills including entity formation, employment, resource acquisition, business planning, business loan, commercial leasing, financing, and market research to build sustainable business entities with the capacity to employ from the community.

## **Services:**

- Developing business plans & strategies for new and existing businesses
- Market research and carrying out community based need assessments.
- Creating bi-lateral liaisons between capital venture financiers and entrepreneurs in the African Community
- Technical educational workshops

**Hours:** Monday through Friday 10:00am - 6:00 pm

**Region:** Greater Boston Area

**Contact Information:** For more information email [info@acedone.org](mailto:info@acedone.org) or call (617) 708-0754

# AMPLIFY LATINX

745 Atlantic Ave.Suite 800

Boston, MA 02111

<https://amplifylatinx.co/>

**Description of Organization:** Amplify Latinx is a non-partisan, collaborative movement whose mission is to build Latinx economic and political power by significantly increasing Latinx civic engagement, economic opportunity and representation in leadership positions across sectors. Amplify Latinx was launched by the Latina Circle, a Boston-based, non-profit social venture that is advancing Latina leaders across industries into positions of power and influence. We are one of the largest Latinx networks in Greater Boston, with over 3,000 active participants and 140 business and community partners. Our goal is to serve as a leading voice and advocate for our Latinx communities across Massachusetts by building a diverse, unified and powerful network of Latinx leaders and partner organizations.

**Services:**

- Civic Engagement
- Economic Opportunity
- Leadership Representation
- Education Access

**Hours:** Monday-Friday 9:00 AM - 6:00 PM

**Region:** Greater Boston

**Contact Information:** For more information email us at [info@amplifylatinx.com](mailto:info@amplifylatinx.com)

# ASIAN COMMUNITY DEVELOPMENT CORPORATION

38 Oak St,  
Boston, MA 02111  
<https://asiancdc.org/>

**Description of Organization:** The Asian Community Development Corporation (ACDC) works in underserved and immigrant Asian American communities in the Greater Boston region to create and preserve affordable, sustainable, and healthy neighborhoods. We achieve this by building affordable homes and vibrant spaces, empowering families with asset-building tools, and strengthening communities through resident and youth leadership. The following organizational values will guide ACDC in its future work: Community-Driven, Trustworthy and Accountable, Inclusive and Collaborative, Innovative and Adaptive, Professional with High Standards

**Services:**

- Home Buying
- Financial Literacy
- Youth Program Development
- Community Organizing and Civic Engagement

**Hours:** Monday-Friday 9:00AM-5:00 PM

**Region:** Greater Boston Area

**Contact Information:** If you have a question about ACDC, please use the submission form found on the website. Call 617-482-2380 or email at [INFO@ASIANCDC.ORG](mailto:INFO@ASIANCDC.ORG)

# BLACK ECONOMIC COUNCIL OF MASSACHUSETTS (BECMA)

One Beacon Street, 15th Floor,  
Boston, MA 02108  
<https://www.becma.org/>

**Description of Organization:** The mission of the Black Economic Council of Massachusetts, Inc. (BECMA) is to advance the economic well-being of Black businesses, organizations that serve the Black community and Black residents of Massachusetts. As an advocacy organization, we know that Black economic development will require immediate and long term community action, leadership and outside-the-box solutions. We know that there are many people, both within and outside the Black community, who are ready and committed to making Massachusetts an inclusive economy. This effort will require all of us. We created a Council rather than a Chamber because we need the whole community at all levels (individuals, students, small and large businesses/organizations and corporate partners) to galvanize, organize, educate, agitate and communicate as needed to ensure our collective success.

## **Services:**

- Advocate: work pass an ordinances.policies that make Boston's procurement process more equitable.
- Connect: connect our members with contract opportunities in the public and private sectors, as well as share resources that will help grow the capacity and operations of these enterprises.
- Convene: Host conversations and events that focus on solutions to the inequities we experience

**Region:** GreaterBoston

**Eligibility and Fees:** Visit <https://www.becma.org/membership> to see which membership tier would best fit your needs.

**Contact Information:** For more information email [info@becma.org](mailto:info@becma.org) or call (857) 308-4623

# HISPANIC-AMERICAN INSTITUTE

406 S. Huntington Ave.

Boston, MA 02130

<https://www.hainst.org/>

**Description of Organization:** The Institute promotes social, educational, and economic development of Hispanic communities in in the continental United States, Puerto Rico, and Latin America. We actively address major issues impacting those populations, including access to sound nutrition and wellness, higher education, and economic opportunity.

## Services:

- **Healthy Food and Wellness Initiative:** promote access by low and moderate income populations in the United States and Puerto Rico to healthy, locally produced foods and wellness programs in the workplace and the community. The Initiative involves consumers, advocates, experts, entrepreneurs, investors, community leaders, and government officials.
- **Financing Initiative:** to help bring together Hispanic entrepreneurs and nonprofits with sources of financing in the private, government, and foundation sectors
- **Puerto Rico Disaster Recovery Initiative:** We are operating the All Puerto Rico Senior Medicare Patrol to help Medicare recipients protect their health care benefits from fraud and abuse.

**Contact Information:** For more information call or email Tel. (617) 637-6403  
info@hainst.org

# NORTH SHORE LATINO BUSINESS ASSOCIATION

33 Sutton St,  
Lynn, MA 01901

[https://www.facebook.com/pg/North-Shore-Latino-Business-Association-Inc-166546060068425/about/?ref=page internal](https://www.facebook.com/pg/North-Shore-Latino-Business-Association-Inc-166546060068425/about/?ref=page_internal)

**Description of Organization:** The North Shore Latino Business Association, inc. is to develop, promote, and protect all members. Supporting the progress, education, and the economic growth of all members. To serve as resource to promote all business affairs, benefiting and unifying the community with the business class. A Nonprofit Association of Merchant to Serve Hispanics / Latinos of North Shore, Massachusetts. Welcome to all business's of good faith not necessary to be Hispanic / Latinos to become a member of the North Shore Latino Business Association, Inc.

**Services:**

- Business Consultancy

**Hours:** 9:00am - 5:00 Pm

**Region:** Greater Boston

**Contact Information:** For more information email us at [nslatinobusinessasso@comcast.net](mailto:nslatinobusinessasso@comcast.net) or Call (781) 596-8300



# NORTHEASTERN UNIVERSITY ON- CAMPUS RESOURCES

In addition to the Community Business Clinic and the IP Co-Lab at Northeastern University School of Law, there are other resources available on the Northeastern University Boston campus. These services are not limited to Northeastern community members.



# NORTHEASTERN CROSSING

1175 Tremont Street  
Roxbury MA 02120

<https://www.northeastern.edu/crossing/>

**Description of Organization:** Northeastern Crossing's mission is to: elevate the voices and visibility of Boston's neighborhoods, particularly those from Roxbury, Mission Hill, Fenway, and the South End; provide greater access to resources at Northeastern University for Boston residents; and be a platform where Boston residents and the Northeastern University community can convene, interact, and learn from each other. Northeastern Crossing is here to provide the resources of the University to the general public and serve as a portal for members of the on- and off-campus communities to interact through programming intentionally designed to foster collaborations and sharing of information.

## **Services:**

- Provide computers, internet access, lounge, conference, and classroom space to community members.
- Host variety of events, both large and small, aimed at connecting Northeastern University with the surrounding local community.
- Career and job training fairs.
- Encourage Northeastern University to hire local community members for open positions.

**Hours:** Monday-Friday, 9:00 a.m.-5:00 p.m. Evening availability Mon-Thurs.

**Eligibility and Fees:** None.

**Contact Information:** E-mail: [info@northeasterncrossing.org](mailto:info@northeasterncrossing.org)  
Office: 617-373-2555

# IDEA

001 Hayden Hall,  
360 Huntington Ave,  
Boston, MA 02115

<https://www.northeastern.edu/idea/>

**Description of Organization:** IDEA is Northeastern University's venture accelerator. The program was developed to provide resources and support for entrepreneurs across all disciplines. Its unique stage gate process provides a framework that can be applied to any venture across all industries. IDEA continues to develop and expand in order to meet the needs of ventures and the entrepreneurs behind them. The IDEA management team is led by Northeastern Undergrad students passionate about helping ventures succeed and growing the IDEA program to reach its full potential.

## Services:

- Funding for educational and prototype ideas. The IDEA Gap Fund is a \$10,000 non-equity educational grant available to ventures in the Go stage of IDEA's process. Grants are available for applicants on a bi-monthly basis. Applications are reviewed by IDEA's student Investment Committee before being selected to pitch in front of members of IDEA's Advisory Board
- The Prototype Fund is a resource to support builders and tinkerers to bring their ideas to life. This fund enables teams to quickly build, test and share their concepts by providing them prototyping support and up to \$1,000 in funding. The fund is available to anyone at Northeastern, not just IDEA ventures.
- Support ventures in their business model and go-to-market with an Entrepreneur in Residence and Investor Network.

**Eligibility and Fees:** Some opportunities require applicants to be members of the Northeastern University community.

**Contact Information:** For more information, contact [idea@neu.edu](mailto:idea@neu.edu).

# MOSAIC

<https://entrepreneurship.northeastern.edu/mosaic/>

**Description of Organization:** Mosaic is Northeastern University's Peer-to-Peer Community of builders and leaders. It is an alliance of entrepreneurially-spirited people who share a passion for building and leading new products, programs, and organizations. Mosaic offers services that allow the community to share their work experiences, meet informally and in-person in multiple cities, and exchange ideas and content on critical topics facing their companies and/or careers as builders and leaders.

## **Services:**

- Mosaic offers grants that support the interdisciplinary interaction between student-led organizations and their venture clients. The Fund enables multidisciplinary collaborations that add value to the entrepreneurship ecosystem and the ventures it incubates.
- Mosaic offers a Slack channel that connects members of the community to one another. This network provides an organic, user-driven forum for connecting the entire community, and provides support and guidance to those seeking help.
- Mosaic hosts a celebration of entrepreneurship on campus at the closing of each school year. Additionally, Mosaic has begun to organize and fund small meetups in major cities, which includes San Francisco, Boston, Chicago, and New York. These events are attended by students and alums who are part of a network of people passionate about building and leading in their work.

# NU IMPACT

<https://entrepreneurship.northeastern.edu/mosaic/>

**Description of Organization:** Mosaic is Northeastern University's Peer-to-Peer Community of builders and leaders. It is an alliance of entrepreneurially-spirited people who share a passion for building and leading new products, programs, and organizations. Mosaic offers services that allow the community to share their work experiences, meet informally and in-person in multiple cities, and exchange ideas and content on critical topics facing their companies and/or careers as builders and leaders.

## **Services:**

- Mosaic offers grants that support the interdisciplinary interaction between student-led organizations and their venture clients. The Fund enables multidisciplinary collaborations that add value to the entrepreneurship ecosystem and the ventures it incubates.
- Mosaic offers a Slack channel that connects members of the community to one another. This network provides an organic, user-driven forum for connecting the entire community, and provides support and guidance to those seeking help.
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# COOPERATIVE TECHNICAL ASSISTANCE

For groups interested in sharing ownership and running their business democratically, there are technical assistance providers with extensive experience working specifically with cooperatives.

# BOSTON CENTER FOR COMMUNITY OWNERSHIP

1452 Dorchester Ave, 4th Floor,  
Dorchester MA 02124  
<https://bcco.coop/our-services/>

**Description of Organization:** BCCO provides a variety of services on a fee-for-service basis to individuals, organizations, and businesses in the cooperative and solidarity economy sectors,

## Services:

- Customized training for entrepreneurs on: business planning, understanding business finance, rights and responsibilities of co-op membership, effective board leadership, finding financing to capitalize your business, and many more topics.
- Facilitation services, to guide your business through the process of strategic planning, policy development, peer-based worker evaluations, and practicing good governance.
- Financial modeling, helping your team create a user-friendly tool for projecting profits and cash, and running a variety of scenarios for growth and investment.
- Research into new product and market areas, consumer and/or worker satisfaction, and new models of community-owned business and investment
- Business incubation, including bookkeeping, marketing, administrative and board support for co-ops that would like more hands-on support for startup and growth. Our services are provided on a sliding scale basis. Please contact us for information on small grants that can help you pay for our services.

**Contact Information:** For more information, visit website and fill out the contact form or call 617-446-3608.

# MASSACHUSETTS CENTER FOR EMPLOYEE OWNERSHIP

136 West Street #1,  
Northampton, MA 01060  
<https://icagroup.org/massceo/>

**Description of Organization:** MassCEO is administered by the ICA Group, in partnership with Working Wealth with funding from the state. This means that we are able to provide business owners with free support for succession planning. If you are a Massachusetts business owner considering employee ownership (converting your company to a worker cooperative, ESOP, or other hybrid model) we can:

## **Services:**

- Help you identify your goals around transitioning your business to employee ownership
- Complete an initial valuation of your business
- Assess whether a transition to employee ownership is financially and operationally feasible
- Connect you with service providers who can assist you with a transition to the appropriate employee ownership model

**Contact Information:** For more information or to sign up for a free consultation, contact Insiyah Bergeron at [ibergeron@icagroup.org](mailto:ibergeron@icagroup.org) or call 617-232-8765 ext. 1117

# COOPERATIVE DEVELOPMENT INSTITUTE (CDI)

Cooperative Development Institute  
P.O. Box 1051 Northampton,  
MA 01061-1051  
<https://cdi.coop/>

**Description of Organization:** CDI makes democratic ownership work for everyone. We work with start-ups, established cooperatives, and businesses considering conversion to cooperative ownership. We work with every kind of owner: consumers, workers, residents, farmers, fishermen, foresters, independent businesses and municipalities, and multi-stakeholder cooperatives. Our staff and consultants bring experience and insight to all aspects of starting and running a cooperatively owned business.

## Services:

Our services are tailored to each group and may include:

- diagnostic needs and issues assessment
- referrals to legal, accounting, and other professional service providers
- research
- problem-solving, and guidance on next steps
- making connections with other cooperatives
- designing a fundraising strategy
- researching an operational issue such as a personnel policy
- financial analysis and set-up of accounting structure and processes
- legal structuring and organizational documents (by-laws, Articles of Incorporation) identifying/ securing grant funds
- feasibility assessment
- market research and marketing plans
- performance evaluation
- webinars on all aspects of cooperative development
- communication
- And More...

**Contact Information:** For more information call 413-665-1271 or email [info@cdi.coop](mailto:info@cdi.coop)



# ELEVATE SMALL BUSINESSES

<https://elevatesmallbiz.org/technical-assistance>

**Description of Organization:** To promote human and economic development by providing financing and development assistance to cooperatives and social purpose ventures that create and save jobs for low-income people.

**Services:**

- Market Analysis
- Business Plan Review
- Financial Management
- Operations Planning
- Budgeting and Financial Analysis
- Accounting
- Loan Packaging
- Connection to third party capital
- Expansion Strategies
- Sales Projections

**Contact Information:** For more information, visit website and fill out contact form.