



FY2027 Program Guidelines

SMALL BUSINESS TECHNICAL ASSISTANCE GRANT PROGRAM

Small Business Growth
Community Investments Department



FY 2027 SMALL BUSINESS TECHNICAL ASSISTANCE GRANT PROGRAM
REQUEST FOR PROPOSALS
Program Guidelines

The Small Business Technical Assistance Grant Program (“SBTA”) is dedicated to expanding access to advising services, workshop training, loans, grants, and resources for Massachusetts’ small and micro businesses, while supporting capacity building of the nonprofits who serve them.

The program provides grants of up to \$150,000 to certified Community Development Corporations, certified Community Financial Institutions, and other nonprofits with established community-focused small business technical assistance programs. Such programs deliver and fill gaps in essential services with the mission of building local ecosystems comprised of fellow nonprofits, neighborhood organizations, municipalities, for-profits and beyond that provide a continuum of services, supporting business creation, growth, and stabilization in our communities.

Program Goals

- Expand the availability and quality of technical assistance for small and microbusinesses.
- Build organizational capacity among nonprofit providers serving small businesses.
- Increase equitable access to capital, advice, and resources for historically underserved entrepreneurs.
- Strengthen local and regional small business ecosystems across all Massachusetts communities.

Grant Requirements

Nonprofits with established small business services can apply for funds provided that their proposed programming advances growth and stability for businesses with fewer than 20 employees and no more than \$2.5 million in annual revenue.

Each application must describe a **comprehensive one-year workplan** which details proposed programming, engagement and assessment of clientele, integration of services with consultants and partners, a formalized plan around collecting data and tracking outcomes, language capacity, a proposed budget, as well as organizational experience and capacity. Proposed programming must include a range of services including one-on-one technical assistance, comprehensive business skills workshop training, and improved access to financing options. Any programming offered must address the needs of businesses, with a focus on job creation and economic growth.

ELIGIBILITY

Program	Eligibility	Award Amount	Uses
Small Business Technical Assistance Program	<input type="checkbox"/> Certified CDFIs <input type="checkbox"/> Certified CDC <input type="checkbox"/> Nonprofit community-based organization	Up to \$150,000	To support established small business technical assistance programs serving businesses with 20 or fewer employees, including: <ul style="list-style-type: none"> <input type="checkbox"/> One-on-one technical assistance <input type="checkbox"/> Cohort-based technical assistance <input type="checkbox"/> Training & workshops

Eligible Applicants

For purposes of the SBTA Grant Program and this Request for Proposal (RFP), only Massachusetts-based, not-for-profit corporations are eligible for program participation. For the purposes of this program, the entity shall:

- 1) Be duly organized under Massachusetts General Laws, Chapter 180 and incorporated as such by the Secretary of State for the Commonwealth of Massachusetts, whose mission includes facilitating a community driven economic development process for small businesses.
- 2) Hold a tax-exempt status under the United States Internal Revenue Code.
- 3) Demonstrate an ability to develop and manage programs as reflected in the effective functioning of the Board of Directors, operations managed by a full-time and experienced management team, involvement of and responsiveness to community residents and constituents.
- 4) Provide evidence of fiscal stability, as documented in prepared financial statements.

Eligible Programs

The SBTA Program MUST prioritize small business start-ups and established businesses. At least 85% of the clients to be served by the awardee organization with SBTA funds shall be for clients who are already operating an existing business; no more than 15% of clients shall be those who are within twelve months of opening a new business. Counseling and training programs should be designed to aid small business owners in stabilizing and growing their businesses in measurable ways through intensive individual counseling/coaching, selective group training, loan packaging, and direct lending or loan guarantees. The availability of these services, programming and lending opportunities, must be advertised and listed prominently on applicants' websites.

Grant proposals should define the communities they serve, the strategy and marketing plan to reach these communities, current and planned programs, and performance benchmarks and metrics. Grant proposals shall identify specific counseling and training programs that assist these small businesses to:

- Prepare financial statements and secure new or increased financing for growth.
- Make a business plan to achieve stability and viability.
- Support the fundamental operations of forming a business
- Support businesses applying to the Biz-M-Power Grant program (MassDevelopment Program)

Organizational workplans providing educational services around bookkeeping are highly desirable, particularly as they prepare small businesses to access capital.

Priority Considerations

Priority considerations will be given to proposed programs that:

Priorities	Categories
Support small business clients from predominantly socially and economically disadvantaged and historically underrepresented groups	<input type="checkbox"/> Minority-owned businesses <input type="checkbox"/> Women-owned businesses <input type="checkbox"/> LGBTQ+-owned businesses <input type="checkbox"/> Non-native English speaking-owners <input type="checkbox"/> Small businesses operating in Gateway Cities <input type="checkbox"/> Rural communities <input type="checkbox"/> Low-moderate-income individuals <input type="checkbox"/> U.S. Military Veterans <input type="checkbox"/> Businesses operating as cooperatives <input type="checkbox"/> Businesses governed by Employee Stock Ownership Plans <input type="checkbox"/> Disabled individuals <input type="checkbox"/> Servicing underserved markets
Demonstrate direct high touch interactions which advance:	<input type="checkbox"/> New business startups <input type="checkbox"/> Business expansion <input type="checkbox"/> Business stabilization <input type="checkbox"/> Increased access to financing <input type="checkbox"/> Other proposed measurable economic growth
Language Capacity	<input type="checkbox"/> Offer multilingual program support, especially Spanish.

INELIGIBLE ACTIVITIES

The SBTA Grant Program will not fund projects or activities that:

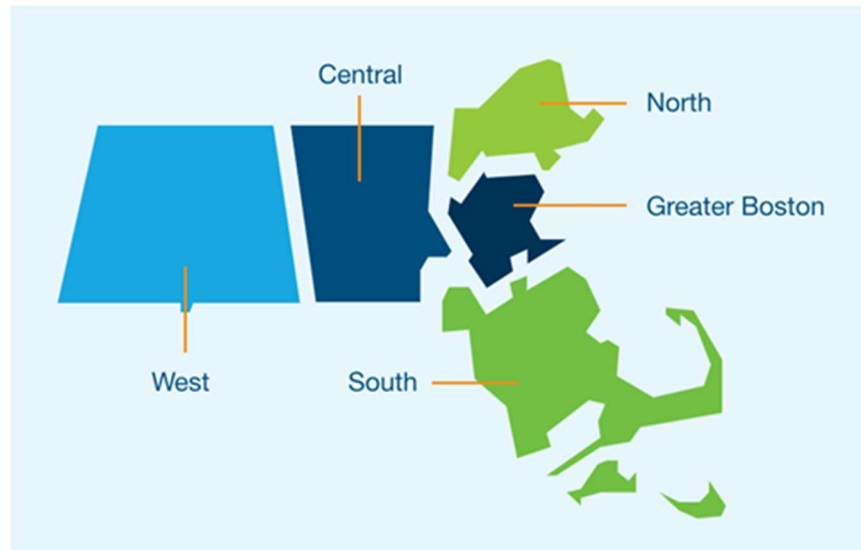
- Are directly managed for-profit entities.
- Primarily intended to serve prospective business ventures, defined as individuals who are more than twelve months from beginning to operate a business.
- Do not produce measurable status outcomes relating to business stabilization and growth.

MassDevelopment reserves the right to reject any and all submitted proposals and any or all parts of a proposed activity.

REGIONS & COMMUNITIES

The SBTA Grant program is available to eligible organizations throughout the state; applications must indicate which region(s) it will serve.

- Statewide
- Central
- Greater Boston
- North
- South
- West



For a detailed list of cities, visit: <https://massdevelopment.com/about/regional-offices/>

Awards will seek to reflect the geographic diversity and varying economic development needs of the Commonwealth but will not limit the number of grants per region.

Grant Amounts:

Awards for proposals will not exceed \$150,000. Partial awards may be given depending on SBTA program funding.

PROGRAM DESIGN & WORKPLAN

Technical Assistance (TA) Activities & Outcomes

The SBTA program funds nonprofit organizations that provide a combination of or any of the following:

- 1:1 business advising
- Cohort-based technical assistance
- Training workshops and seminars

Focus Areas:

- Business Readiness and Formation
- Financial Health and Capital Readiness
- Market Access and Customer Growth
- Organizational Capacity Building

Technical Assistance Grant Activity	Description of Technical Assistance Grant Activity	Measurable Outcomes & Progress
Focus Area: Business Readiness and Formation		
Business Plan Creation	Educate on developing comprehensive business plans or sections of it <ul style="list-style-type: none"> • Market research and competitive analysis • Financial projections Provide strategies on implementing plan or sections of the plan.	<u>Outcome:</u> Business Plan Created <ul style="list-style-type: none"> • Track milestones and adjust strategies for achieving goals
Business Creation	Guide on starting a new business	<u>Outcome:</u> Entity’s Legal Structure Created (LLC, Partnership, Corporation, etc) <ul style="list-style-type: none"> • Educated about the best legal structure for business-type
Legal Compliance	Educate on relevant business laws and regulations. Provide advice on licensing, permits, and contracts	<u>Outcome:</u> Obtain Certifications, Licenses & Permits Increase Regulatory Compliance <ul style="list-style-type: none"> • Ensure ongoing compliance and adapt to regulatory changes
Focus Area: Financial Health and Capital Readiness		
Financial Management	Teach basic understanding of financial statements to increase owner’s ability to better manage the business <ul style="list-style-type: none"> • Income statement • Balance Sheet • Cash flow • Budgeting and financial forecasting Provide strategies and advice on how to choose a bookkeeper, accountant, systems, preparing to secure funding, securing funding.	<u>Outcome:</u> Creation of Financial Statements <ul style="list-style-type: none"> • Monitor financial health-cashflow improvements Bookkeeper/Accountant is hired <ul style="list-style-type: none"> • Maintenance of financial records

Risk Management	Teach identification of potential risks and development of mitigation strategies	<p><u>Outcome:</u> Achieved Profitability/Achieved Business Stabilization</p> <ul style="list-style-type: none"> Assess risk management effectiveness and update plans Monitor financial health-cashflow improvements
Direct Loans	<p>Educate on available loan options and application processes</p> <p>Provide advice on selecting the right loan for business needs</p> <p>Offer advice on presenting a strong case to lenders</p>	<p><u>Outcome:</u> Access to Capital/Obtained a Loan</p> <p>Achieved Post Loan Success</p> <ul style="list-style-type: none"> Business stabilization and/or growth
Loan Packaging	Guide on preparing loan applications and necessary documentation	<p><u>Outcome:</u> Access to Capital/Achieved Loan Readiness</p> <ul style="list-style-type: none"> Track loan approval rates across businesses
Stabilization	<p>Educate on maintaining business stability</p> <p>Helping business remove operational challenges and hurdles</p>	<p><u>Outcome:</u> Reduction of Losses/Increasing Revenues</p> <ul style="list-style-type: none"> Track and implement corrective actions
Focus Area: Market Access & Customer Growth		
Marketing Strategies	<p>Educate on the importance of a marketing plan and marketing budget to increase market share, branding, and sales</p> <p>Help to create and implement marketing plan</p>	<p><u>Outcome:</u> Creation of or Implementation of a Marketing Strategy</p> <ul style="list-style-type: none"> Evaluate marketing impact and refine strategies
Growth and Expansion	<p>Educate on strategies for business growth</p> <p>Provide insights on entering new markets and scaling operations</p>	<p><u>Outcome:</u> Increase in Revenue, Sales, Production, Square Footage, and/or Customer Base and/or Job Creation</p> <ul style="list-style-type: none"> Track Growth
Focus Area: Organizational Capacity Building		
Operations Management	Assess the root causes of operational challenges	<u>Outcome:</u> Improved Business Practices

		<ul style="list-style-type: none"> Measure operational performance and optimize processes
Access to Networks and Partners	<p>Educate on connecting with industry experts, banks, municipalities, and professionals</p> <p>Recommend valuable partnerships and resources</p>	<p><u>Outcome:</u> Increase in Professional Network</p> <ul style="list-style-type: none"> Fostering partnerships and collaboration that leads to business growth
Training Workshops	Educate through specialized training sessions	<u>Outcome:</u> Enhanced Resilience and/or Innovation
Mentoring	<p>Offer guidance through experienced mentors</p> <p>Provide personalized advice based on mentor-business matching program</p>	<p><u>Outcome:</u> Increased Access to Resources & Opportunities</p> <p>Increased confidence, knowledge sharing and foster continuous collaboration</p>
Peer Support	<p>Facilitate peer-support networks</p> <p>Advise on leveraging peer experiences and knowledge</p>	<p><u>Outcome:</u> Access to Practical Advice and Insights</p> <p>Increase confidence, knowledge sharing and foster continuous collaboration</p>

Workplan Table Example:

TA Grant Activity	Description of TA Grant Activity	Outcome	Applicant Organization Staff Involved in this Activity	Partner(s) Involved in this Activity	Consultant(s) Involved in this Activity
1) Needs Assessment	<ul style="list-style-type: none"> Assess client/business needs to provide individualized solutions 	<u>Outcome:</u> Creation of TA Curriculum based on greatest needs	SBTA CDC	N/A	N/A
2) Business Plan Creation	<ul style="list-style-type: none"> Education on developing comprehensive business plans Market research/ competitive analysis Draft financial projections 	<u>Outcome:</u> Business Plan Created	SBTA CDC	N/A	Digital Landscape, LLC
3) Loan Packaging	<ul style="list-style-type: none"> Guide on preparing loan applications and necessary documentation 	<u>Outcome:</u> Access to Capital/ Achieve Loan Readiness	N/A	Local CDFI	N/A

4) Outcomes Tracking	<ul style="list-style-type: none"> Track, review & analyze outcomes related to TA services Input of data into CRM system 	<u>Outcome:</u> Compilation of data insights/Completion of final reports	SBTA CDC	Local CDFI	Digital Landscape, LLC
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SMALL BUSINESS ECOSYSTEM

Partnerships & Collaboratives

Grantees under the SBTA program will work closely with partners including municipalities, industry experts, banks, and a range of professionals in accounting, legal, and marketing to help businesses resolve challenges, manage operations, and position themselves for growth. Together these partners form an ecosystem comprising a continuum of services critical to ensuring that small and microbusinesses have access to the guidance needed to start, grow and succeed.

Examples of Partnerships that strengthen service deliveries for small business ecosystems:

Partner Type	Examples of Partnership
Technical Assistance (TA) Providers (e.g., CDCs, small business nonprofits)	Deliver direct business advising, workshops, and 1:1 technical support
Community Development Financial Institutions (CDFIs)	Provide access to affordable capital, loan readiness support, credit advising
Municipalities / Economic Development Departments	Connect businesses to permitting, grants, city contracts, and local initiatives
Chambers of Commerce / Business Associations	Offer peer networking, advocacy, customer growth opportunities, B2B connections
Legal and Compliance Partners (e.g., legal aid clinics, pro bono attorneys)	Assist with entity formation, contracts, regulatory compliance
Accounting and Financial Planning Services	Support cash flow management, tax compliance, financial projections
Workforce Development Agencies	Assist businesses in recruiting, training, and retaining staff
Marketing and Digital Strategy Firms (small biz friendly)	Help with branding, website development, digital marketing
Industry Experts and Sector Specialists (e.g., food business, childcare, tech)	Provide sector-specific advising and growth strategies
MassDevelopment - Business Development Staff	Expertise to help drive business growth
MassDevelopment - Growth Capital Lenders	Lending products to help finance capital projects, purchase new equipment and expand
MassDevelopment - TDI District Fellows	Place-based economic development program for Gateway City downtowns and commercial districts.

SELECTION CRITERIA

Application Evaluation Process

MassDevelopment will select grant recipients through this competitive application process. The Agency's review committee will confirm applicant and project eligibility and evaluate proposals. The strongest applications will align closely with program goals and include all required documentation at the time of submission. Incomplete applications may not be considered or will result in a reduced score.

Applications will be reviewed for:

- Alignment with program funding priorities and programmatic timeline.
- Experience and capacity to be responsive to current needs.
- Ability to implement proposed workplan and meet projected metrics & outcomes.
- Track record, such as compliance with previous SBTA awards and/or historical impact of small business programs.
- Comprehensive Technical Assistance services, particularly those offering one-on-one assistance.
- Alignment of budget with proposed workplan activities.
- Application completeness.

Applications must demonstrate the ability to meet the following small business assistance priorities in order to receive funding:

- 1) Provide a strategy for addressing small business needs in the applicant's target market.
- 2) Provide a minimum of 5 hours of direct services to small business clients from target populations.
- 3) Implement coordinated services that magnify the delivery of services in efficient, economical, and effective ways over a 1-year period. Preference will be given to applicants that can demonstrate strong collaborations with microlenders or whose funding will support microloan fund clients.
- 4) Enhance and complement government service providers, such as Small Business Development Centers.
- 5) Collect and report on specific outcomes achieved that can be attributed to services provided, including business starts, financing made or facilitated, businesses stabilized, jobs created or retained, and/or revenue growth.

Required Documentation

Application submissions must exhibit completeness and contain all requested documents, including but not limited to:

- ❑ The Applicant's **2026 Certificate of Good Standing** as issued by the Massachusetts **Secretary of the Commonwealth** and/or the equivalent to be accepted at the discretion of MassDevelopment.
 - If you are UNABLE to order a Certificate of Good Standing from the Secretary of the Commonwealth's Office due to the nature of your organization, examples of equivalent documentation can include: a **Certificate of Legal Existence**, also issued by the Massachusetts **Secretary of the Commonwealth's Office**.

- In **NO INSTANCE** will **Certificates of Good Standing** be accepted from the **Department of Revenue** in place of this requirement.
- Resumes of **Key Personnel, Partners and Consultants**, as applicable
- The current roster of the Applicant’s Board of Directors
- U.S. IRS Tax Exempt Certification
- Most Recently Audited Financial Statements or Review
- Current Year-to-Date Financial Statement consisting of the Income & Expense and Balance Sheets

Failure to submit a complete application with all pertinent materials will result in a reduced score and/or denial of FY27 SBTA Funding.

Scoring Matrix

The review process is designed to evaluate using a points system with a maximum score of 100. This process will ensure a thorough and fair evaluation of applications, prioritizing those that demonstrate strong alignment with program goals and readiness for implementation of their TA workplan.

<u>CRITERIA</u>	<u>Maximum Points</u>
1. Mission & Grant Program	10
2. Business Community Knowledge & Service Alignment	10
3. Proposed Program Design & Workplan	10
4. Multilingual Services	10
5. Experience & Capacity	10
6. Small Business Partners & Ecosystem	10
7. Budget	10
8. Program Outcomes	10
9. Application Completeness	8
10. Legislative Preferences	<u>12</u>
Total points	100

GRANT TERMS

All proposals become public documents, to the extent required under Massachusetts public records laws. If a proposal is approved for funding, the proposal, the attached work plan and budget shall serve as the basis for grant award disbursements including the precise project scope, budget and use of funds enumerated in any Grant Agreement.

Grant funds may be used for approved work plans between July 1, 2026 and June 11, 2027. Awardees also agree to cooperate with any third-party evaluation and release that MassDevelopment may decide or be required to undertake of this program, including releasing the names and contact information of clients served for the purposes of outcome verification, as needed.

Reporting:

MassDevelopment will require a final report on the use of funds, including performance, demographic, and outcome data. See *Appendix B* to the Application. All reports and files must be submitted through Submittable.

Final reports will include the following elements (subject to modification):

- Narrative that references proposal Workplan and answers: What worked well, what did you learn, and what were the challenges in providing assistance to your small business clients and achieving your goals?
- Description of methodology used for verifying performance outcome data, including which indicators were used to validate business start-up, stabilization, growth, job creation and retention, and how follow-up was conducted (phone, internet, face to face; survey, interview, document verification, etc.)
- Transactional-level data identifying each small business assisted and relevant data points including their business type, location, and the type(s) of technical assistance provided.
- Changes in key staff or organizational changes that impact the small business program during the grant period. (Resumes for key staff to be required)
- Description of partnerships with other organizations (i.e. other MassDevelopment awardees, financial institutions, funders, peer-to-peer, city programs, etc.) during the grant period.
- List of media attention received or organized events related to this grant. Media refers to: print (newspaper, newsletter, flyers, etc.), TV, radio, social media (Facebook/ twitter/ LinkedIn).
- Professional development that the business technical assistance provider(s) attended.
- Business success story that illustrates a business in start-up, stabilization or growth stage and the economic impact of the technical assistance services provided, including a brief description and relevant history of the business, business owner, challenge, technical assistance solution and the economic impact. MassDevelopment may share these stories on the Agency website.

Reporting requirements and deadlines will be contained in the Grant Agreement.

Disbursement of Funds

Following completion of all required forms and receipt of an executed grant agreement, successful applicants will receive seventy-five percent (75%) of funds upfront. Twenty-five percent (25%) of approved funds will be held back pending receipt of final program reporting. Disbursement of Funds is contingent on compliance with final program reporting requirements.

Use of Funds – Limitation of Administration Costs

Administrative costs associated with the SBTA Grant Program may not exceed 10% of the proposed MassDevelopment allocation request or potential SBTA Grant Program funding award.

SUBMISSION GUIDELINES

Any materials submitted will become the property of MassDevelopment and must be made available for reproduction and may not be copyrighted. Application submissions will be accepted only via the Submittable Platform accessible on: <https://mgpsbtaprogram.submittable.com/submit>

Submissions:

Applications will be accepted beginning **Wednesday, May 13, 2026 through 11:59 p.m. Friday, June 26, 2026** via Submittable. A completed application and supplemental information will be required to be uploaded and submitted. **Late applications** will not be accepted.

Submittable

Submittable streamlines the application process by allowing you to upload all required documents in one place for quick and efficient submission. You will need to create an account to access and submit an application. **Program application is only available online via Submittable.** After submission, applicants can track the status of an application and receive updates to stay informed.

FY27 Award Process and Timeline

<i>Award Benchmark</i>	<i>Date</i>	<i>Action</i>
RFP Release	May 13, 2026	Applications Open
Submission Deadline	June 26, 2026 11:59 p.m.	Application Due
Application Review Period	June – August 2026 (Estimate)	Grant applications reviewed & requests for minor clarifications
Grant Award Notifications	September 8, 2026 (Estimate)	Funding Approved
FY27 Reporting Deadline	June 11, 2027	FY27 Reports Due: <ul style="list-style-type: none">• Expense Report• Impact Report

Submittable Application: <https://mgpsbtaprogram.submittable.com/submit>

DEFINITIONS

Biz-M-Power: MassDevelopment Matching Grant Program designated for growth-oriented businesses with fewer than 20 employees and no more than \$2.5 million in revenues. The program aims to help small and microbusinesses offset the costs of acquisitions, expansions, improvement or lease of a facility, purchase or lease of equipment, and other capital needs.

Business Stages:

- *Prospective:* Entrepreneur has an idea or basic research/prototype, so planning begins; Business is not yet incorporated, has not generated revenue, has no FTEs and is more than twelve months away from opening.
- *Pre-Start-Up Phase:* Business/Entrepreneur has taken the first steps to incorporate, has started to generate revenue and hire FTEs.
- *Start-Up Phase:* Business has launched and is taking off, expanding (jobs, facilities, etc) and revenue is increasing, all indicators of growth.
- *Established:* Business is more established and has been around longer; may continue to evolve
- *Declining:* There are some concerns about the future of the business, in need of stabilization support (layoff aversion, etc) and revenue is decreasing.

Community Development Corporations (CDCs): Certified under chapter 40H of the General Laws.

Community Development Financial Institutions (CDFIs): Certified by the United States Department of the Treasury.

High touch interactions: Defined as 1) one-on-one or 2) cohort-based technical assistance, with *supplementary* training workshops, providing a minimum of 5 hours of direct services to each small business assisted.

Rural Communities: Towns with a population density of 500 persons per square mile and/or a total population less than 7,000.