

# SMALL BUSINESS RESOURCE GUIDE

## Hiring & Recruiting

<a href="#">Mass. Dept. of Career Services -- MassHire Career Centers</a>	Statewide	617-541-1400	MassHire Career Centers offer employment and training services for job seekers and employers.
<a href="#">Mass. Dept. of Career Services -- Work Opportunity Tax Credit (WOTC)</a>	Statewide	617-626-5353	WOTC is a federal tax credit incentive that employers may receive for hiring individuals from certain groups that have consistently faced barriers to employment.
<a href="#">MassHire JobQuest for Employers</a>	Statewide	617-626-6571	An online resource to post job openings.
<a href="#">Massachusetts State Colleges and Universities</a>	Statewide		An online resource to connect businesses with the talented students and graduates of Massachusetts' state colleges and universities.

## Education

<a href="#">Adult and Community Learning Services</a>	Statewide		Funds eligible agencies that provide instructional services below the post-secondary level for adults (incumbent workers) in basic reading, writing
---	-----------	--	---

[\(ACLS\) Workplace Education Programs](#)

and numeracy, pre-adult secondary (Pre-ASE) and adult secondary education (ASE) including preparation for high school equivalency certification.

[English for New Bostonians - English for Speakers of Other Languages \(ESOL\) Program](#)

Boston

617-982-6860

Mission is to ensure that immigrants can access high-quality English classes to fully leverage their talents and voices across schools, workplaces, small business and civic life.

[Southeast Asian Coalition of Central Massachusetts \(SEACMA\)](#)

Central Mass.

508-791-4373

Supports Southeast Asian immigrants, refugees and long-term residents to meet their basic needs, overcome language and cultural barriers, successfully integrate into mainstream society and become self-sustainable contributors in economic, social and civic life.

## Workplace Training

[Commonwealth Corporation -- Workforce Training Fund Program \(WTFP\)](#)

Statewide

617-727-8158

Addresses business productivity and competitiveness by providing resources to Massachusetts businesses to fund training for current and newly hired employees.

[Dept. of Career Services On-The-Job Training Program](#)

Statewide

617-626-5300

Assists employers with the cost of hiring and training new employees.

[Dept. of Industrial Accidents Safety Grant Program](#)

Statewide

617-727-4900

Funds programs that reduce the risk of injury and illness to workers and promote safe and healthy conditions in the workplace through training, education and other preventative measures.

[Division of Apprenticeship Standards \(DAS\)](#)

Statewide

617-  
626-  
5409

DAS is responsible for promoting, developing and servicing registered apprenticeship programs in the Commonwealth of Massachusetts.

---

## Layoff Aversion & Management

[Dept. of Unemployment Assistance Unemployment Insurance Program](#)

Statewide

617-  
626-  
5521

Oversees the unemployment insurance (UI) program, which provides temporary income assistance to eligible workers in Massachusetts. DUA also determines and collects employer contributions to the UI program.

---

[Dept. of Unemployment Assistance WorkShare Program](#)

Statewide

617-  
626-  
5521

The WorkShare program offers assistance to businesses with layoff aversion, bringing back furloughed employees and/or hiring new employees on a reduced basis to incentivize a return to work.

---

## Business Development & Technical Assistance

[Artmorpheus](#)

Boston

617-  
456-  
1131

Fosters inclusive creative communities, economic development and innovation by providing under-represented artists and creative entrepreneurs with resources that help them take their ideas and enterprises to the next level.

---

<a href="#">CommonWealth Kitchen</a>	Boston	617-626-5353	A food-business incubator with a mission to transform the local food economy by strengthening capacity, creating connections and unleashing the collective power of diverse entrepreneurs to start and grow successful food businesses.
<a href="#">Community Economic Development Center</a>	Southeastern Mass.	508-979-4684	Mission is to create a more just local economy by building bridges to resources, networks and cooperative action for new immigrants and working families to find their way to economic opportunity.
<a href="#">Community Teamwork</a>	Lowell	978-459-0551	Mission is to mobilize resources for low-income people, providing opportunities for them to achieve stability and self-sufficiency and have an active voice and participation in the decisions that affect their lives.
<a href="#">Entrepreneurship for All (EforAll)</a>	Eastern Mass.	833-336-7255	Mission is to accelerate economic and social impact in communities nationwide through inclusive entrepreneurship.
<a href="#">Franklin County Community Development Corporation</a>	Northwestern Mass.	413-774-7204	Mission is to stimulate a more vital rural economy, to maximize community control over future economic destiny and to expand opportunities for low- and moderate-income residents.
<a href="#">Hilltown Community Development Corporation</a>	Western Mass.	413-296-4536	Seeks to improve the quality of life for Hilltown residents by addressing economic, housing, educational, social and community needs while preserving the rural character of the area.

<a href="#">Interise</a>	Boston	617-350-6300	Mission is to create an inclusive economy by supporting established small businesses that are located in low-income communities or are minority owned.
<a href="#">Massachusetts Manufacturing Extension Partnership (MassMEP)</a>	Statewide	508-831-7020	Dedicated to helping small- to mid-sized manufacturers across Massachusetts in various parts of their businesses, with the ultimate goal of helping them to achieve growth.
<a href="#">Massachusetts Museum of Contemporary Art (Mass MOCA)</a>	Statewide	413-662-2111	Helps artists and their supporters create and show important new work, bringing visual and performing art in all stages of production, while also creating a center of creativity and commerce that brings life and economic vibrancy to its hometown.
<a href="#">Massachusetts Office of Business Development (MOBD)</a>	Statewide	617-973-8600	Assists businesses relocating to Massachusetts as well as businesses wishing to expand their current operations, with specific attention paid to jobs created, jobs retained and capital invested.
<a href="#">Massachusetts Technology Collaborative</a>	Statewide	508-870-0312	Supports business formation and growth in the state's technology sector through building strategies, strengthening connections, assisting companies, making investments and leading programs.
<a href="#">NewVue Communities</a>	Northern Central Mass.	978-342-9561	Dedicated to creating strong and healthy neighborhoods where residents choose to live, work and invest.
<a href="#">North Shore Community</a>	North Shore	978-745-8071	Uses a community-focused development model to invest resources into low-income or distressed neighborhoods on

<a href="#"><u>Development Coalition</u></a>			the North Shore to improve the quality of life for residents.
<a href="#"><u>Nuestras Raices</u></a>	Holyoke	413-535-1789	<i>Mission is to create healthy environments, celebrate "agri-culture," harness collective energy and advance a vision of a just and sustainable future.</i>
<a href="#"><u>Operational Service Division</u></a>	Statewide	617-720-3300	Offers assistance with commerce between government and businesses.
<a href="#"><u>Pittsfield Economic Revitalization Corporation</u></a>	Western Mass.	413-449-9371	Primary purpose is to further the economic development and social welfare of the City of Pittsfield and Berkshire County to increase employment opportunities and facilitate growth and development of small businesses.
<a href="#"><u>Quaboag Valley Community Development Corporation</u></a>	Quaboag Region, Southern Worcester County	413-967-3001	Committed to economic development and helping small businesses grow and prosper, serving the towns of the Quaboag Region and Southern Worcester County.
<a href="#"><u>SCORE</u></a>	Statewide		Dedicated to helping small businesses get off the ground, grow and achieve their goals through education and mentorship.
<a href="#"><u>South Middlesex Opportunity Council (SMOC)</u></a>	Central Mass.	508-872-4853	Works to improve equity, wellness and quality of life for diverse individuals and families by providing advocacy, education and a wide range of services, building a community of support and inclusion and creating awareness to combat poverty through partnerships and coalitions with other organizations.
<a href="#"><u>Massachusetts Small Business</u></a>	Statewide	413-545-	Provides free, confidential, one-to-one business assistance and free or low-cost

<a href="#">Development Center Network</a>		6301	educational training programs to prospective and existing small businesses throughout the Commonwealth.
<a href="#">US Small Business Administration (SBA)</a>	Statewide	617-565-5590	SBA works to ignite change and spark action so small businesses can confidently start, grow, expand or recover.
<a href="#">Valley Community Development Center</a>	Western Mass.	413-586-5855	Seeks to empower low- and moderate-income people and underserved populations by focusing on three areas of community development: housing services, affordable housing development and small business development.
<a href="#">Mass Workforce Association</a>	Statewide	617-263-3388	A statewide membership association that leads, advocates and convenes on behalf of the Massachusetts workforce development system.

## Compliance Guidance

<a href="#">Dept. of Labor Standards -- Occupational Safety and Health Administration (OSHA) Consultation Program</a>	Statewide	508-616-0461	Offers free OSHA consultation services to help businesses recognize and control potential safety and health hazards, with the goal of preventing injuries and illnesses that may come about due to hazardous workplace conditions and practices.
<a href="#">Office of Federal Contract Compliance Programs (OFCCP)</a>	Statewide	646-264-3170	OFCCP holds those who do business with the federal government (contractors and subcontractors) responsible for complying with the legal requirement to take affirmative action

and not discriminate on the basis of race, color, sex, sexual orientation, gender identity, religion, national origin, disability or status as a protected veteran.

---

## Veteran-Owned Business Resources

---

[US Small Business Administration \(SBA\)](#),  
[Center for Women & Enterprise \(CWE\)](#),  
and [Veterans Business Outreach Center \(VBOC\)](#).

Statewide

Equips veteran and active duty service members and their families with the resources to help them start and run their businesses.

---

## Women-Owned Business Resources

---

[Amber Grant](#)

These grants recognizes the diversity of businesses owned by women, with grants each month.

---

[Center for Women & Enterprise \(CWE\)](#).

Statewide

Eastern  
Mass. Office: 617-  
536-0700  
  
Central  
Mass. Office:  
(508) 363-2300

Helps aspiring women entrepreneurs and business owners launch and grow their businesses, providing greater access to resources, tools and support.

---

[Grameen America](#)

Helps women of color, immigrants and non-English speakers who live in poverty and/or



have a low income to get the capital they need to start a business.

---

## Business Organizations

---

<a href="#">Associated Industries of Massachusetts (AIM)</a>	Statewide	617-262-1180	Helps businesses of all sizes and types navigate an increasingly complex business world, from public policy advocacy to insurance, training and HR services.
<a href="#">Greater New England Minority Supplier Development Council (GNEMSDC)</a>	Statewide	617-578-8900	Advances business opportunities for certified Asian, Black, Hispanic and Native American business enterprises.
<a href="#">Massachusetts Chambers of Commerce</a>	Statewide		Promote and protect the interests of businesses in their communities.

---

## Health & Employee Options

---

<a href="#">Health Connector</a>	Statewide		Created in 2006 to provide high-value coverage to individuals and small businesses in the Commonwealth and to serve as a policy and outreach hub for both state and federal health reforms designed to expand and improve coverage.
----------------------------------	-----------	--	---

---

# MGCC Partners

---

<a href="#">Massachusetts Association of Community Development Corporations (MACDC)</a>	Statewide	617-426-0303	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.
---	-----------	--------------	--

---

<a href="#">Massachusetts Economic Development Council (MassEDC)</a>	Statewide	508-755-5734	A nonprofit, membership organization committed to fostering leadership and excellence in economic development professionals for the benefit of their communities and its partners in Massachusetts.
--	-----------	--------------	---

---

## Financial Resources

---

<a href="#">Accion</a>	Statewide	866-245-0783	Aims to serve those who are left out of, or poorly served by, the formal financial system.
------------------------	-----------	--------------	--

---

<a href="#">Dorchester Bay Economic Development Corporation</a>	Boston	617-825-4200	Works closely with neighborhoods, residents, businesses and partners to access resources to develop and preserve home ownership and rental housing across income levels, create and sustain economic development opportunities for businesses and individuals and build community through organizing, civic engagement and leadership development.
---	--------	--------------	--

---

<a href="#">Economic Development &amp; Industrial Corporation (EDIC) of Lynn</a>	Lynn	781-581-9399	Offers financial tools and capabilities from the public sector's vantage point that private developers need at their disposal.
<a href="#">Resources for Communities and People (RCAP) Solutions</a>	Central Mass.		Helping individuals, families, communities and small business owners with a wide range of housing and other beneficial services for almost a half a century.
<a href="#">South Eastern Economic Development Corporation (SEED)</a>	Southeastern Mass.	508-822-1020	Mission is to empower entrepreneurs, strengthen local economies and create jobs by financing all types of small businesses in Massachusetts and Rhode Island, with loan programs ranging from \$1,000 micro loans to \$5.5 million SBA 504 loans.
<a href="#">BDC Capital Financing Solutions</a>	Statewide	781-928-1100	Provides financing and investment capital for growing companies in New England.
<a href="#">Massachusetts Clean Energy Center (Mass CEC)</a>	Statewide	617-315-9300	Works to increase the adoption of clean energy while driving down costs and delivering financial, environmental and economic development benefits to energy users and utility customers across the state.
<a href="#">Coastal Community Capital</a>	Cape and Islands	508-790-2921	Non-profit community development lender serving businesses, providing commercial lending expertise and promoting economic development through small business growth.
<a href="#">Community Development Partnership</a>	Cape and Islands	508-240-7873	Promotes, develops and manages affordable housing, nurtures the launch and growth of small businesses and facilitates collaboration with business, non-profit and government partners on the Lower Cape.
<a href="#">The Carrot Project</a>	Statewide	617-674-2371	Mission is to support agricultural businesses, securing their futures by breaking down financial barriers, and build their path to sustainability, as

business advisors and through education, advocacy and research.

---

<a href="#">Cooperative Fund of New England</a>	Statewide	910-395-6008	Works for economic, social and racial justice by advancing community-based, cooperative and democratically owned or managed enterprises with a preference to assisting cooperatives in low-income communities.
---	-----------	--------------	--

---

<a href="#">Hispanic American Institute</a>	Statewide	617-637-6403	Promotes social, educational and economic development in Hispanic communities in the continental US, Puerto Rico and Latin America.
---	-----------	--------------	---

---

## Legal Assistance

---

<a href="#">Lawyers for Civil Rights</a>	Statewide	617-482-1145	Works with communities of color and immigrants to fight discrimination and foster equity through legal advocacy, education and economic empowerment.
--	-----------	--------------	--

---

## Federal

---

<a href="#">US Environmental Protection Agency (EPA) Environmental Justice Grants, Funding and Technical Assistance</a>	Nationwide	800-962-6215	A competition to select multiple grantmakers around the nation to reduce barriers to the application process communities face and increase the efficiency of the awards process for environmental justice grants.
---	------------	--------------	---

---

[US Dept. of Agriculture \(USDA\) Rural Energy for America Program](#)

Nationwide

The program provides guaranteed loan financing and grant funding to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements.

---