



BUSINESS RESOURCE GUIDE

The 495/MetroWest Partnership has created this Business Resource Guide, an extensive list of resources available to you and your business. Resources include financial assistance programming through grants, loans, and tax credits; assistance for businesses pursuing government contracting opportunities; hiring and workplace education programs; and technical assistance. This guide contains resources for both prospective and active businessowners, as well as resources expressly for Minority-owned, Women-owned, Disabled-owned, Veteran-owned, LGBTQIA+-owned businesses.

The 495/MetroWest Partnership intends for this guide to be a "living document," regularly refreshed and updated to add new programs or remove those which have ended. The document is maintained online as opposed to being in a fixed or printed form. Suggestions of new programs to include or concerns regarding any listed program are welcomed and encouraged; contact Executive Director Jason Palitsch at Jason@495Partnership.org with your comments.

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Business Services from the 495/MetroWest Partnership

Organization: The 495/MetroWest Partnership

Description: The 495/MetroWest Partnership serves businesses in, or interested in locating in, the 495/MetroWest region. Services include location and site selection, expansion assistance, introductions to municipal government, technical assistance, and guidance on state and local business resources.

Eligibility: Businesses within or interested in locating within any of the [36 cities and towns](#) served by the 495/MetroWest Partnership.

Link: 495partnership.org/ or call (774) 760-0495 during normal business hours

Business Front Door Program

Organization: Executive Office of Economic Development

Description: "Entering" the Business Front Door program sets you up to work with the Executive Office of Economic Development and "Team Massachusetts" partner organizations. Once you get started, you will be paired with a dedicated Team MA Navigator who is ready to help you explore resources the state has to offer.

Eligibility: Business leaders throughout Massachusetts.

1. Grant and Loan Programs:

Program: Massachusetts Small Business Lending

Organization: MassDevelopment

Description: Offers loans and lines of credit of up to \$2 million to small businesses experiencing obstacles to traditional funding or attempting to stabilize or expand their business.

Eligibility: For small businesses, though eligibility varies by loan.

Link: <https://www.massdevelopment.com/products-and-services/financing/loans/working-capital/>

Program: Underutilized Properties Program

Organization: MassDevelopment

Description: Distributes grants to businesses with concrete plans to resurrect and revitalize vacant or derelict properties. Grants range from \$50,000 to \$1 million and are given to projects that present a clear itinerary to mobilize and stimulate the local community and economy.

Eligibility: Lead applicants must be municipalities, municipal agencies/authorities, economic development and industrial corporations, or economic development authorities. Individual businesses must work with one of these eligible entities. The resulting development may not be for municipal use.

Link: <https://www.massdevelopment.com/assets/document/grant-programs/UPP-Guidelines.pdf>

Program: Brownfields Redevelopment Fund

Organization: MassDevelopment

Description: Provides grants to organizations looking to remedy brownfield sites by providing up to \$100,000 for site assessment and up to \$250,000 for remediation undertakings. The proposed redevelopment of brownfield sites must present significant benefits to the physical and economic well-being of the area.

Eligibility: Lead applicants must be municipalities, municipal agencies/ or authorities, economic development and industrial corporations, or economic development authorities. Individual businesses must work with one of these eligible entities; business applicants must have no previous connection to the brownfield sites or the contamination therein.

Link: massdevelopment.com/assets/document/grant-programs/Brownfields-One-Stop-Guidelines.pdf

Program: Reduce, Reuse, Repair Micro Grants

Organization: MassDEP

Description: Awards grants of up to \$10,000 to businesses and public entities for short term (<1 year) waste reduction initiatives. Composting and Recycling projects are not covered by this program.

Eligibility: Organizations and businesses licensed to operate in Massachusetts.

Link: <https://www.mass.gov/how-to/massdep-reduce-reuse-repair-micro-grant>

Program: Main Streets Program

Organization: Eversource

Description: Coordinates with local municipalities to connect small businesses to free energy assessments and personalized energy-efficiency guidance.

Eligibility: Small businesses in Massachusetts.

Link: <https://www.eversource.com/content/business/save-money-energy/energy-efficiency-programs/main-streets>

Program: Massachusetts Property Assessed Clean Energy (PACE) Program

Organization: MassDevelopment

Description: Finances energy efficiency and renewable energy improvements and allows the property owner to pay back costs over time through property assessments.

Eligibilities: Commercial and residential property owners [in participating cities and towns](#). Currently, seven 495/MetroWest communities participate in PACE Programs: Acton, Bellingham, Berlin, Franklin, Grafton, Hudson, and Westborough.

Link: <https://www.massdevelopment.com/products-and-services/financing/green-finance/pace/>

Program: CHIPS Act Funding

Organization: CHIPS for America

Description: \$50 billion grant fund to incentivize semiconductor research, development, and manufacturing companies' investment in facilities and equipment.

Eligibilities: Companies and entities in the semiconductor industry who have demonstrated the capacity to upgrade and modernize their facilities.

Link: <https://www.nist.gov/chips>

Program: Equipment Loan

Organization: MassDevelopment

Description: Fixed rate loan program offering \$100,000 to \$3 million to companies expanding their operations and in need of equipment. Loan terms of up to 7 years.

Eligibility: Manufacturing businesses looking to expand their operations in Massachusetts.

Link: <https://www.massdevelopment.com/products-and-services/financing/loans-and-guarantees/#equipment-loan>

Program: Export Financing

Organization: MassDevelopment

Description: Offers multiple loan programs with loans of up to \$2 million for new equipment, leasehold improvements and working capital to finance companies that export products internationally.

Eligibility: Companies that export or anticipate exporting internationally.

Link: <https://www.massdevelopment.com/products-and-services/financing/loans-and-guarantees/#export-financing>

Program: Mortgage Insurance Guarantee

Organization: MassDevelopment

Description: Provides guarantees on a portion of a bank real estate loans or tax-exempt bonds. The program offers loan guarantees up to \$4 million and advance rates up to 100% of the business's real estate value, increasing the amount of financing available to businesses.

Eligibility: Manufacturers, commercial/industrial businesses, developers, and nonprofit organizations looking to attract private sector investment in Massachusetts.

Link: <https://www.massdevelopment.com/products-and-services/financing/loans-and-guarantees/#mortgage-insurance-guarantee>

Program: State Small Business Credit Initiative (SSBCI)

Organization: MassDevelopment

Description: Provides loans and guarantees for various business needs. Loans of up to \$10 million for real estate acquisition, construction, and renovation, up to \$2 million for real estate improvements, term-working capital, and leasehold improvements, and up to \$3 million for equipment.

Eligibility: Loans are offered to companies with majority (51%) ownership by Socially or Economically Disadvantaged Individuals (SEDI). Projects must also have a loan from a private sponsor that is equal to or greater than the loan provided by SSBCI.

Link: <https://www.massdevelopment.com/assets/document/loans-and-guarantees/SSBCI-Loans-and-Guarantees-Brochure.pdf>

Program: Commercial Real Estate Loan

Organization: MassDevelopment

Description: Loans of up to \$10 million to fund facility acquisition, renovation, construction, and permanent financing for general business use. Loans are available for all stages of a project, from predevelopment needs to real estate financing.

Eligibility: Multi-tenant, mixed use, commercial, and industrial developments, manufacturers, small businesses, non-profits, and rental housing apartment complexes.

Link: <https://www.massdevelopment.com/products-and-services/financing/loans-and-guarantees/#commercial-real-estate-loan>

Program: Green Loans and Real Estate Improvement Loans

Organization: MassDevelopment

Description: Funds energy efficiency and renewable energy upgrades or other real estate improvement projects with loans of up to \$1 million.

Eligibility: Businesses in Massachusetts seeking to install energy efficient infrastructure or otherwise upgrade their real estate facilities.

Link: <https://www.massdevelopment.com/products-and-services/financing/loans-and-guarantees/#green-loans-and-real-estate-improvement-loans>

Program: Leasehold Improvements

Organization: MassDevelopment

Description: For situations where a property owner cannot make sufficient facility improvements, MassDevelopment issues loans of up to \$500,000 to real estate leaseholders to make proper upgrades, secured by an all-assets lien on the borrower's business.

Eligibility: Businesses operating on leased real estate.

Link: <https://www.massdevelopment.com/products-and-services/financing/loans-and-guarantees/#leasehold-improvementspace>

Program: Real Estate Tax Credit Bridge Loan

Organization: MassDevelopment

Description: Allows businesses to access tax credit money from their Historic Tax Credits or Housing Development Incentive Program (HDIP) incentives early through loans of up to \$4 million dollars. This loan must then be used to fund real estate improvements, with the eventual tax credit the business receives being used to reimburse the loan.

Eligibility: Massachusetts businesses that receive state or federal Historic Tax Credits or HDIP credits.

Link: <https://www.massdevelopment.com/products-and-services/financing/loans-and-guarantees/#real-estate-tax-credit-bridge-loan>

Program: Tax-Exempt Industrial Development Bonds (IDBs)

Organization: MassDevelopment

Description: Tax exempt bonds limited to \$10 million dollars per business per town, of which the proceeds can be used to purchase land, buildings, or new equipment, to construct or renovate buildings, or to refinance existing tax-exempt IDB's.

Eligibility: Must be a manufacturing facility with total capital expenditures not exceeding \$20 million within the same municipality for three years prior and three years after issuance of the IDB.

Link: <https://www.massdevelopment.com/products-and-services/financing/bonds/>

Program: Collaborative Workspace Program

Organization: MassDevelopment

Description: Grant program for projects seeking to create shared work environments that inspire collaboration and innovation across industries. The grants, which are worth up to \$100,000 each, must go towards facilities, equipment, or predevelopment and must be matched 1:1 in financial investment by the grant recipient.

Eligibility: Any operator of a collaborative workspace or owner of a building that will host a collaborative workspace within the Commonwealth.

Link: massdevelopment.com/assets/document/grant-programs/Collaborative-Workspace-Program-Guidelines-and-Sample-Application.pdf

Program: Kiva Crowdfunded Loan

Organization: Kiva Non-profit

Description: Issues 0% interest loans to small businesses and connects them to the non-profit's networking and marketing resources. Kiva looks to assist a wide variety of small business types, including fashion retailers, restaurants, and community farms. Loans must be used for business purposes.

Eligibility: United States small businesses.

Link: kiva.org/borrow

Program: Disabled Access Credit

Organization: Internal Revenue Service

Description: Grants up to \$5,000 in tax credits to small businesses that incur costs in order to increase accessibility to persons with disabilities.

Eligibility: Available to small businesses that grossed \$1 million or less or employed 30 or fewer full-time workers in the past year.

Link: irs.gov/businesses/small-businesses-self-employed/tax-benefits-for-businesses-who-have-employees-with-disabilities

Program: National LGBTQ Chamber of Commerce (NGLCC) Programs and Initiatives

Organization: NGLCC

Description: Serves LGBTQIA+ owned businesses through grant programs, networking opportunities, and certifications. NGLCC establishes and nurtures local communities of LGBTQIA+ entrepreneurs. Programs include: the Community Impact Grant Program for LGBTQ+-owned food service businesses; the Transgender and Gender Expansive (TGX) Initiative, that hosts networking sessions and business development programming for transgender and gender non-conforming business owners; and the Communities for Color Initiative (CoCi), that supports the growth of minority LGBTQIA+ -owned businesses through certification programs and networking events. NGLCC also provides educational services and mentorship for LGBTQIA+ -owned businesses.

Eligibility: Majority LGBTQIA+-owned businesses.

Link: nglcc.org

Program: Queer to Stay

Organization: Human Rights Campaign

Description: Aims to help preserve LGBTQ+ serving businesses with donations and grants to 30 different LGBTQ+ serving businesses annually.

Eligibility: Businesses that serve LGBTQ+ communities.

Links: <https://www.hrc.org/resources/queer-to-stay-an-lgbtq-business-preservation-initiative>

Program: National Pride Grant for LGBTQIA+ Small Businesses

Organization: Founders First CDC

Description: Offers 25 micro-grants of \$1,000 annually to LGBTQ+ owned businesses. Grant money is free to use towards the respective business as seen fit by the business owner.

Eligibility: US based LGBTQ+ owned businesses with a minimum of one year in business, between 2-100 employees, and an annual revenue not exceeding \$5 million.

Links: <https://foundersfirstcdc.org/pride-grant>

Program: The Federal Bonding Program (FBP)

Organization: The U.S. Department of Labor (DOL)

Description: Issues \$5,000 bonds per employee to businesses who employ individuals with criminal records. Bonds can be bundled five at a time for a value of \$25,000 and employers are protected against any losses that occur due to the illegal actions of bonded individuals.

Eligibility: Businesses who employ individuals with criminal records.

Link: nicic.gov/resources/nic-library/web-items/federal-bonding-program-us-department-labor-initiative

Program: Financial Support for Marlborough Businesses

Organization: Marlborough Economic Development Corporation

Description: Offers grants and financial assistance to small businesses in or looking to locate in the City of Marlborough for property rent, equipment, aesthetic improvement, and tax expenses.

Eligibility: For-profit businesses located in or looking to operate in the City of Marlborough long-term.

Link: marlboroughedc.com/reimbursement-grants/

2. Tax Credits

Program: The Economic Development Incentive Program (EDIP)

Organization: Massachusetts Office of Business Development

Description: Distributes tax incentives to businesses looking to expand or locate in the Commonwealth. With a \$20 million annual budget, incentives are allocated based on several parameters connected to a business's utility to the Commonwealth.

Eligibility: Businesses in the state of Massachusetts willing to commit to new job creation, job retention, and private investment as part of their project. A required first step in qualifying for EDIP is a conversation with your Mass. Office of Business Development Regional Director; contact the 495/MetroWest Partnership for an introduction.

Link: mass.gov/info-details/economic-development-incentive-program-edip

Program: Work Opportunity Tax Credit (WOTC)

Organization: MassHire Department of Career Services

Description: Provides tax credit incentives of up to \$9,600 per new hire for businesses hiring from a target demographic of workers. There is no limit to the amount of new hires that can qualify an employer for this tax credit.

Eligibility: Available to businesses hiring from target groups including Veterans, SNAP (Food Stamp) recipients, and TANF (Temporary Assistance for Needy Families) recipients. For companies of all sizes.

Link: mass.gov/work-opportunity-tax-credit-program-wotc

Program: Registered Apprenticeship Tax Credit

Organization: Massachusetts Executive Office of Labor and Workforce Development

Description: Assists businesses in offsetting the costs of hiring and training apprentices. Businesses can apply for tax credits up to \$4,800 or 50% of wages paid for each certified apprentice and qualify for up to \$100,000 in total tax credit annually. Greater incentives are available for employers hiring apprentices in the healthcare, high tech, and manufacturing sectors.

Eligibility: Available to businesses employing apprentices for over 180 days and in good standing with the Massachusetts Department of Revenue (DOR) and the Department of Unemployment Assistance (DUA).

Link: mass.gov/how-to/apply-for-a-registered-apprentice-tax-credit-ratc

Program: Workshare Program

Organization: Department of Unemployment Assistance

Description: Provides cost-constrained companies with an alternative to layoffs by permitting all permanent employees within a company department or unit to share reduced work hours while also receiving unemployment benefits. This enables employers to retain trained workers despite monetary limitations and keep their businesses running with minimal interruption.

Eligibility: Massachusetts businesses that have filed wage reports, do not have a negative reserve balance, and are up to date with unemployment insurance contributions.

Link: mass.gov/workshare-for-employers

Program: Veteran Hire Tax Credit

Organization: Executive Office of Veterans Services

Description: \$2,500 tax credit to small businesses employing qualified veterans living in Massachusetts.

Eligibility: Massachusetts small businesses of fewer than 100 employees that are in good standing with state and federal laws.

Businesses must employ a veteran for at least 6 continuous months before qualifying for the credit.

Link: <https://www.mass.gov/small-business-veteran-hire-tax-credit>

Program: Mass. Life Sciences Center Tax Incentive Program

Organization: Massachusetts Life Sciences Center (MLSC)

Description: Open to companies undertaking life sciences research, development, commercialization, or manufacturing projects in Massachusetts. Companies must commit to creating and retaining 10 net jobs in the next calendar year to be eligible for tax incentives.

Eligibility: Companies registered to do business in Massachusetts, employing at least 10 permanent Massachusetts full time employees and committed to adding 10 new jobs in Massachusetts in the next calendar year.

Link: masslifesciences.com/programs/tax-incentive/

Program: The Architectural Barrier Removal Tax Deduction

Organization: Internal Revenue Service (IRS)

Description: Allows tax deductions of up to \$15,000 for businesses that experience costs to remove any transportation or architectural barriers for persons with disabilities and the elderly. Businesses may use the Barrier Removal Tax Deduction in tandem with the Disabled Access Credit.

Eligibility: Available to all businesses that employ or serve elderly or disabled persons.

Link: irs.gov/businesses/small-businesses-self-employed/tax-benefits-for-businesses-who-have-employees-with-disabilities

3. Contracting Assistance Programs

Program: Supplier Diversity Office Certification Program

Organization: Massachusetts Supplier Diversity Office (SDO)

Description: The Massachusetts Supplier Diversity Office's certification program is a free avenue to certifying a diverse and/or small business with the Commonwealth. Business owners who have at least 51% of independent control and business ownership may apply for certification under one or more categories: Minority-owned (MBE), Women-owned (WBE), Disabled-owned (DOBE), Veteran-owned (VBE), LGBTQ-owned (LGBTBE), and Service-Disabled Veteran-owned (SDVOBE) businesses. Certified opportunities for MBE, WBE, and VBE can be completed directly with the Supplier Diversity Office. DOBE, SDVOBE, and LGBTBE certification must be completed through third-party certification partners. Upon award, businesses then submit their certificate for third-party verification with the SDO. Once a business is certified with the SDO, they are added to the Diverse Business Directory which is used by government, quasi-government, and private organizations alike to find diverse and small businesses to purchase from

Eligibility: Minority-owned, Women-owned, Disabled-owned, Veteran-owned, LGBTQ-owned, and Service-Disabled Veteran-owned businesses.

Link: mass.gov/certification-program-for-sdo

Program: Supplier Diversity Program (SDP)

Organization: Massachusetts Supplier Diversity Office (SDO)

Description: The Supplier Diversity Program is one of several SDO programs that promotes the inclusion of diverse businesses in state contracting. This program applies to procurements valued over \$250k annually and requires prime contractors on those procurements to submit a supplier diversity plan in which they commit to spend a percentage of contract dollars with an SDP partner(s); this can be through ancillary spend or subcontracting. Eligible businesses for this partnership must be a certified diverse business with the Supplier Diversity Office.

Eligibility: Minority-owned, Women-owned, Disabled-owned, Veteran-owned, LGBTQ-owned, and Service-Disabled Veteran-owned businesses who are certified with the Supplier Diversity Office.

Link: mass.gov/supplier-diversity-program-sdp

Program: Small Business Purchasing Program (SBPP)

Organization: Supplier Diversity Office (SDO)

Description: Promotes government procurement goals by collaborating and contracting with small businesses on procurements valued under \$250k annually. The SDO validates SBPP eligibility information entered by companies through an interface with the Massachusetts Department of Revenue (DOR).

Eligibility: Principal place of business in Massachusetts; have been in business for at least one year; currently employ a combined total of 50 or fewer full-time equivalent employees in all locations or employees work less than a combined total of 26,000 hours per quarter; and have gross revenues of \$15 million or less, based on a three-year average.

Link: mass.gov/info-details/learn-about-the-small-business-purchasing-program-sbpp

Program: Municipal Construction Affirmative Marketing Program (MCAMP)

Organization: Massachusetts Supplier Diversity Office (SDO)

Description: The Municipal Construction Affirmative Marketing Program (MCAMP) sets goals for the participation of diverse businesses in construction of municipal buildings such as schools and libraries. Municipalities are required to incorporate Minority Business Enterprise (MBE), Women Business Enterprise (WBE) and Veteran Business Enterprise (VBE)/Service-Disabled Veteran Business Enterprise (SDVOBE) goals into both their design and construction procurements for municipal contracts for the construction, reconstruction, alteration, remodeling, repair, or demolition of any public building by any city or town that includes funding provided in whole or in part by the Commonwealth, such as funding under the Massachusetts School Building Authority (MSBA), funding in any legislative appropriation, grant awards, reimbursements, municipal commitments to use state funds, and the like. Businesses eligible for participation in MCAMP must be certified with the Supplier Diversity Office.

Eligibility: Minority-owned, Women-owned, Veteran-owned, and Service-Disabled Veteran-owned businesses who are certified with the Supplier Diversity Office.

Link: mass.gov/the-municipal-construction-affirmative-marketing-program

Program: SBA Contracting Guide

Organization: Small Business Administration (SBA)

Description: Assists small businesses in obtaining government contracts by serving as a counseling and resources hub.

Eligibility: Small businesses (as defined by the United States Small Business Administration).

Link: sba.gov/federal-contracting/contracting-guide

Program: 8(a) Business Development Program

Organization: Small Business Administration

Description: Provides training and technical assistance to small businesses owned by US Citizens from socially and economically disadvantaged communities. The 8(a) Program assists businesses with strengthening their ability to secure federal contracts, and program participants are eligible to receive special consideration for contracting opportunities.

Eligibility: US small businesses that are at least 51% owned or controlled by US citizens from socially and economically disadvantaged communities.

Link: <https://www.sba.gov/federal-contracting/contracting-assistance-programs/8a-business-development-program#program-overview>

Program: APEX Accelerators

Organization: APEX Accelerators

Description: Guides businesses exploring government contracting opportunities through readiness assessments, registration processes, and obtaining necessary certifications. APEX Accelerators also supports businesses in researching contract options, bidding, and measuring performance on awarded contracts.

Eligibility: Small businesses looking to obtain government contracts.

Link: apexaccelerators.us

4. Hiring Programs

Program: MassHire Metro South/West

Organization: Office of Labor and Workforce Development

Description: Local collaborations comprised chiefly of private businesses responsible for making workforce development decisions, conducting and disseminating labor market research, and establishing recruiting and hiring services, including youth internship programs. Employers must connect with the MassHire Metro South/West Workforce Board office to get involved.

Eligibility: All businesses, non-profits, and government agencies in MassHire's Metro South/West region, which encompasses Norfolk County and Southern Middlesex County.

Link: <https://masshiremsw.com/>

Program: MassTalent

Organization: Executive Office of Labor and Workforce Development

Description: Online hub for connecting skilled talent to employers in specialized fields such as the life sciences, clean energy, and advanced manufacturing.

Eligibility: Employers, jobseekers, and training providers.

Link: <https://www.mass.gov/masstalent>

Program: Reentry Reemployment Unit

Organization: MassHire Department of Career Services (MDCS)

Description: Connects employers with a pool of motivated, screened and job-ready candidates who were formerly incarcerated. The unit facilitates job fairs, employer breakfasts and employer advisory groups. Participating businesses are eligible for the Federal Bonding Program and Work Opportunity Tax Credit (WOTC).

Eligibility: Businesses interested in hiring formerly incarcerated individuals.

Link: mass.gov/info-details/reentry-reemployment-unit-staff-resources

Program: MassAbility

Organization: MassAbility

Description: Offers support in recruiting and hiring individuals with disabilities through job placement services, vocational training, and assistive technology accommodations. Employers can access a skilled and pre-screened talent pool who are prepared to contribute to their daily operations. Additionally, MassAbility offers On-the-Job training programs that subsidize the costs of cultivating highly skilled employees.

Eligibility: Businesses currently employing or looking to employ individuals with disabilities.

Link: mass.gov/mrc-career-and-business-relations

Program: Veterans' Employment and Training Services (VETS) Program

Organization: US Department of Labor

Description: Assists employers in connecting with qualified veterans for employment opportunities. VETS supplies veterans with career counseling and apprenticeship programs tailored to their skills, interests, and experiences.

Eligibility: Employers interested in hiring United States Veterans.

Link: <https://www.dol.gov/agencies/vets/employers>

Program: Employment Services Program

Organization: Department of Transitional Assistance (DTA)

Description: Facilitates the sourcing and hiring of screened and job-ready candidates receiving assistance from Transitional Aid to Families with Dependent Children (TAFDC) or the Supplemental Nutrition Assistance Program (SNAP). Provides a seasoned internship program that allows employers to evaluate candidates in a workplace setting before hiring them.

Eligibility: All businesses in Massachusetts.

Link: mass.gov/dta-pathways-to-work

Program: Massachusetts Commission for the Blind (MCB)

Organization: Executive Office of Health and Human Services

Description: Links employers with qualified, screened job candidates who are legally blind. The MCB collaborates with On-the-Job Training programs and offers free consultations on assistive technology and other employment-related supports to employers and their employees with disabilities.

Eligibility: Businesses interested in hiring candidates who are legally blind.

Link: mass.gov/orgs/massachusetts-commission-for-the-blind

Program: Veteran Ready Business Program (VRB)

Organization: Mass. Executive Office of Veterans Services

Description: Certificate program that highlights businesses who show a strong dedication to veterans and their families. VRB certified businesses enjoy perks including increased exposure to Veterans seeking employment opportunities and access to hiring events.

Eligibility: Businesses must complete an online training course and commit to attending at least one veteran hiring event in Massachusetts per year.

Link: <https://www.mass.gov/massachusetts-veteran-ready-business-program>

Program: HIRE Vets Medallion Program

Organization: US Department of Labor

Description: Federal-level employment award that acknowledges businesses with strong veteran hiring and professional development practices.

Eligibility: Businesses of all sizes are welcome to apply for the award. The award criteria varies between small, medium and large employers.

Link: <https://www.hirevets.gov/#program-criteria-anchor>

Program: DOD SkillBridge Program

Organization: US Department of Defense (DOD)

Description: Connects employers to veterans transitioning into civilian life and looking for meaningful employment opportunities. Skillbridge allows employers to conduct a 180-day training program for veterans while the Department of Defense continues to pay for the service member's salary and benefits during that period.

Eligibility: Organizations with well-furnished job training and career development initiatives that can ensure retention of veterans past the duration of the SkillBridge program.

Link: <https://skillbridge.osd.mil/industry-employers.htm>

5. Workplace and Employer Education:

Program: Registered Apprenticeship Program

Organization: Division of Apprentice Standards

Description: Develops and services registered apprenticeship programs statewide while also extending tax credits of up to \$4,800 per apprentice or 50% of the apprentice's wages to employers in eligible industries. Employers can receive up to \$100,000 in credits per year

Eligibility: Businesses in good standing with the DUA. Tax credit is available for programs in the healthcare, manufacturing, and technology sectors, as well other high priority industries and occupations defined on the webpage.

Link: mass.gov/orgs/division-of-apprentice-standards

Program: Workforce Training Fund Program (WTFP)

Organization: Commonwealth Corporation

Description: Issues grants to employers looking to train current and newly hired workers. The amount of each training grant varies depending on which grant program employers apply through.

Eligibility: Businesses of all sizes with a Certificate of Good Standing from the Massachusetts DOR.

Link: commcorp.org/header_program/workforce-training-fund-program/

Program: Adult and Community Learning Services (ACLS)

Organization: Massachusetts Department of Elementary and Secondary Education

Description: Assists employers in planning and implementing workplace education classes. These education programs are conducive to increased efficiency, productivity, and worker retention. Employers can apply for grants and funding for this service through ACLS.

Eligibility: All businesses statewide.

Link: doe.mass.edu/acls/

Program: On-the-Job Training (OJT) Program

Organization: MassHire Department of Career Services, Executive Office of Labor and Workforce Development

Description: Connects employers with prospective workers and supports the costs of hiring and training new employees by reimbursing employers with a percentage of an employee's wages during their training period.

Eligibility: Private companies and non-profit organizations committed to employment upon successful completion of the OJT program.

Link: mass.gov/on-the-job-training-ojt

Program: Safety Grant Program

Organization: Department of Industrial Accidents (DIA)

Description: Funds workplace safety training aimed at reducing the risk of injury and illness to employees in the workplace. This grant program awards up to \$25,000 annually to employers who demonstrate effective safety programs and proactive protective measures.

Eligibility: Businesses operating within the Commonwealth, covered by Massachusetts Workers' Compensation Act and committed to implementing in-person safety training.

Link: mass.gov/workplace-safety-grant-program

Program: T.H.R.I.V.E.

Organization: United States Small Business Administration (SBA)

Description: Free pedagogical program for small business owners looking to strengthen their entrepreneurial skills, work with professional mentors, and connect with other local employers. The program covers a detailed curriculum and supplements other optional educational resources.

Eligibility: For-profit small businesses.

Link: sbathrive.com/program-details

Program: DreamBuilder

Organization: DreamBuilder, United States Small Business Administration (SBA)

Description: Free online courses on business development and growth practices for active and aspiring business owners. Courses are available in English and Spanish. The program also offers a companion course, Financing Your Dream, which assists business owners looking to identify and obtain additional funding.

Eligibility: No requirements.

Link: dreambuilder.bluedrop.io/client/dreambuilder/?cl=sba

Program: SCORE

Organization: SCORE

Description: Presents small businesses with a variety of free and low-cost resources. Resources include access to mentors, webinars, and learning modules geared toward responding to modern entrepreneurial situations and challenges.

Eligibility: Small businesses.

Link: score.org/workshops-events/online-courses

Program: Boots to Business (B2B)

Organization: Small Business Administration in conjunction with Department of Defense Transition Assistance Program (TAP)

Description: Seeks to instill strong business practices and ownership fundamentals in active service members and veterans through education and training courses. Secondary monetized courses are also offered.

Eligibility: Active-Duty Service members (including National Guard and Reserve), Veterans of all eras, and spouses.

Link: sba.my.site.com/s/

6. Technical Assistance

Program: SBA Massachusetts District Office

Organization: United States Small Business Administration (SBA)

Description: Serves aspiring and current business owners through its extensive network of field offices by conducting small business counseling, financing, and entrepreneurial development programs.

Eligibility: Small businesses as defined by the SBA.

Link: sba.gov/district/massachusetts

Program: MassChallenge

Organization: MassChallenge

Description: Introduces startups to field experts, corporations, and local stakeholders with aims to accelerate the growth and networks of innovative startups.

Eligibility: For startup companies.

Link: masschallenge.org/

Program: Small Business Strong

Organization: Small Business Strong

Description: Serves minority and women-owned businesses with advisory and technical assistance services. Founded in 2020, the organization prioritizes job-retention and small business prosperity across the Commonwealth.

Eligibility: Prioritizes Massachusetts-based minority and women-owned small businesses.

Link: smallbstrong.com/

Program: Small Business Technical Assistance Grant Programs

Organization: Massachusetts Growth Capital Corporation

Description: Strengthens business development in low and moderate-income communities by fostering operationally skilled technical assistance, education, and capital access programs. Grants are awarded to community development corporations who then offer mini-grants to small business owners in need of technical or professional services.

Eligibility: Non-profits and community development corporations.

Link: empoweringsmallbusiness.org/what-we-offer/small-business-technical-assistance-grant-program

Program: Pathways To Scale - Entrepreneur Mentoring

Organization: Innovation Institute at MassTech

Description: Supplies educational resources and business consultation to entrepreneurs and startups that promote synergetic regional start-up environments. Additionally, the Innovation Institute issues grants that support scale-up companies and connect them to seasoned entrepreneurs.

Eligibility: Massachusetts-based start-ups and entrepreneurs.

Link: innovation.masstech.org/projects-and-initiatives/entrepreneur-mentoring

Program: Minority Business Development Agency (MBDA)

Organization: United States Department of Commerce

Description: Offers programs out of business centers across the United States, where employers can receive advisory services and connections to grant programs that fit their business needs.

Eligibility: Minority-owned businesses.

Link: mbda.gov

Program: OSHA Consultation Program

Organization: Department of Labor Standards (DLS)

Description: Free consultation service formed to help businesses prevent possible safety hazards and refine their health and safety programs. Employers can additionally qualify for a two-year exemption from mandated OSHA inspections.

Eligibility: All private employers in Massachusetts, with priority given to high-hazard industries.

Link: mass.gov/on-site-consultation-program

Program: Empower to Grow

Organization: US Small Business Administration (SBA)

Description: Advises small businesses to enable them to obtain government contracts, operational proficiency, and regulatory compliance, among other integral business needs. The program provides multi-lingual counselors to benefit as many small business owners as possible.

Eligibility: Businesses located in high-unemployment or low-income areas and owned by low-income individuals. Must be certified as an 8(a) participant, HUBZone small business, or economically-disadvantaged women-owned small business.

Link: <https://www.sba.gov/sba-learning-platform/empower-grow>

Program: Rapid Response

Organization: MassHire Department of Career Services

Description: Responds to the hiring needs of the Commonwealth by coordinating with businesses affected by layoffs or upscaling and connects relevant job candidates with employers when appropriate. Additionally, Rapid Response offers consultation and services to struggling companies and mindfully maintains confidentiality to manage public and media relations.

Eligibility: Businesses experiencing either cutbacks or swift growth.

Link: mass.gov/masshire-rapid-response

Program: Massachusetts Office on Disability

Organization: Massachusetts Office on Disability

Description: Consults and educates employers on the terms of compliance with the Americans with Disabilities Act, raising awareness on the obligations of employers and guiding businesses in assessing an employee's disability-related needs.

Eligibility: Private businesses and government agencies.

Link: mass.gov/orgs/massachusetts-office-on-disability

Program: Massachusetts Small Business Development Center Network (MSBDC)

Organization: Massachusetts Small Business Development Center Network

Description: Assists existing and prospective businesses with free one-on-one consultation and advisory services regarding business growth, loan assistance, marketing, and operational analysis. In addition, MSBDC organizes free and low-cost seminars and workshops designed to address the concerns of small business owners.

Eligibility: Small businesses (as defined by the United States Small Business Administration).

Link: msbdc.org

Program: The Massachusetts Center for Employee Ownership (MassCEO)

Organization: MassCEO

Description: Supports business owners considering retiring or selling their business by helping them explore available options, clarify financial concerns, and oversee a smooth transition in ownership. MassCEO also runs training programs and stimulates the networking of local employee-owned businesses.

Eligibility: Employee-owned businesses.

Link: massceo.org

Program: Service-Disabled Veteran Entrepreneurship Training Program (SDVETP)

Organization: Small Business Administration

Description: Supports veterans injured in the line of duty in transitioning to business ownership with entrepreneurial training, funding programs, and veteran business outreach centers.

Eligibility: Service-Disabled Veterans who own or are looking to own a small business.

Link: sba.gov/business-guide/grow-your-business/veteran-owned-businesses

Program: MassBio Diversity, Equity, and Inclusion (DEI)

Organization: MassBio

Description: Assists and consults companies on their DEI practices, programs, design, and implementation in the workplace. Other DEI resources such as annual reports, employee engagement surveys, and program templates are available through MassBio.

Eligibility: Life Sciences companies in Massachusetts.

Link: massbio.org/dei/

Program: Women's Business Centers (WBCs)

Organization: Center for Women and Enterprise

Description: Offers free consultation services, educational workshops, and networking opportunities to assist women who face obstacles in entering the business world.

Eligibilities: Female entrepreneurs, especially women who are from historically economically or socially disadvantaged communities.

Link: <https://cweonline.org/our-centers>

7. Industry-Specific Resources

Program: Massachusetts Transition and Growth Program (MassTAG)

Organization: Massachusetts Life Sciences Center

Description: Issues grants to life science companies in critical growth areas such as novel modalities, contract research, development and manufacturing. The grants look to attract out-of-state businesses and are awarded based on the number of jobs created by a new employer.

Eligibility: Life sciences companies with no current presence in Massachusetts and looking to add 10-49 jobs in the first 12 months of MA operations.

Link: masslifesciences.com/programs/massachusetts-transition-and-growth-program/

Program: MassTech Intern Partnership

Organization: Massachusetts Technology Collaborative

Description: Subsidizes the hiring of Massachusetts students to digital technology internship programs through grants of up to \$3,200 per individual per year.

Eligibilities: Digital technology companies headquartered in Massachusetts that have 250 or fewer employees and pay interns as W-2 employees. Eligible student interns must be Massachusetts residents and attend a Massachusetts two- or four-year college, university or other post-secondary training program.

Link: <https://masstech.org/intern>

Program: MassVentures Venture Capital Investments

Organization: MassVentures

Description: Invests in early-stage deep-tech companies that look to benefit underserved areas in the Commonwealth. MassVentures awards qualifying innovators through its multiple grant programs and investment initiatives.

Eligibility: Early-stage tech companies with a go-to-market and minimum viable product strategy.

Link: mass-ventures.com

Program: SBIR Target Technologies (START) Program

Organization: MassVentures

Description: Aids Massachusetts-based startups under Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) contracts in transitioning their research into businesses and jobs in Massachusetts. START issues grants and offers business guidance to young companies looking to commercialize their technologies. Grants range from \$100,000-\$500,000.

Eligibility: Massachusetts based startups who have conducted research under SBIR and STTR contracts.

Link: mass-ventures.com/start-program-info

Program: Emerging Technology Fund (ETF)

Organization: MassDevelopment

Description: Issues loans of up to \$4 million to technology companies seeking to purchase working capital and/or expand manufacturing operations.

Eligibility: Technology companies in an industry with a proven benefit to the Massachusetts economy and that can receive funding from two additional parties.

Link: <https://massdevelopment.com/products-and-services/financing/loans-and-guarantees/etf/>

Program: Federal and State Technology (FAST) Partnership Program

Organization: Small Business Innovation Research

Description: Distributes up to \$200,000 towards organizations to connect with, train, and finally support startups pursuing Small Business Innovation Research (SBIR) or Small Business Technology Transfer (STTR) contracts. FAST also provides technical assistance in developing and solidifying SBIR and STTR proposals.

Eligibility: Technology-based economic development entities such as incubators, business centers, and universities.

Link: sbir.gov/community/fast

Program: Building Breakthroughs Capital Call

Organization: Massachusetts Life Sciences Center (MLSC)

Description: Subsidizes capital projects that support biomanufacturing innovation with a grant system awarding around \$750,000 per recipient. Building Breakthroughs works to diminish any obstacles keeping new medical therapies and technologies from patients and healthcare service providers.

Eligibility: Biomanufacturing developers and innovators.

Link: masslifesciences.com/programs/building-breakthroughs/

Program: Massachusetts Manufacturing Extension Partnerships (MassMEP)

Organization: MassMEP

Description: Collaborates primarily with manufacturers and warehouse distributors to improve daily operations, workforce strategies, and growth solutions. MassMEP hosts workshops, simulations, leadership seminars, and in-house training sessions to promote productive and innovative workplace practices.

Eligibility: For manufacturing and warehouse distribution businesses.

Link: massmep.org

Program: Pilot Family Child Care Capital Grant Program (FCC Capital Grant)

Organization: MassDevelopment

Description: Issues grants of up to \$25,000 to in-home family childcare providers looking to fund capital improvements or purchase equipment that improves the quality of care and education provided in these facilities.

Eligibility: Licensed, in-home family childcare programs in Massachusetts that have been active for at least two years, operate at least four days a week, and are in regulatory good standing.

Link: [massdevelopment.com/assets/document/grant-programs/Family_Child_Care_Capital_Grant_Program - Program Guidelines 6.27.3pm.pdf](https://massdevelopment.com/assets/document/grant-programs/Family_Child_Care_Capital_Grant_Program_-_Program_Guidelines_6.27.3pm.pdf)