

 <h2 style="text-align: center;">WesternMass List of Business Resources</h2> <p style="text-align: center; font-size: small;">Brought to you by the WesternMass Business Technical Assistance Collaboration: Center for Women and Enterprise (<a href="http://www.cweonline.org">www.cweonline.org</a>), Common Capital (<a href="http://www.common-capital.org">www.common-capital.org</a>), Franklin County CDC (<a href="http://www.fccdc.org">www.fccdc.org</a>), MA Small Business Development Center (<a href="http://www.msdbc.org">www.msdbc.org</a>), SCORE of Western Mass (<a href="http://www.westernmassachusetts.score.org">www.westernmassachusetts.score.org</a>), and Valley CDC (<a href="http://www.valleycdc.com">www.valleycdc.com</a>). <b>TO ADD A MISSING PROGRAM/RESOURCE, please email Samalid Hogan at <a href="mailto:smhogan@msdbc.umass.edu">smhogan@msdbc.umass.edu</a></b></p>					
Name of Resource/Program	Name of Organization providing the service/program:	Brief description of the program.	Web link to page with more information about the program.	Who is eligible for the program or service provided? (check all that apply)	Type of resource (select all that apply):
<b>Common Capital Fast Track Loan Program</b>	Common Capital	Common Capital offers a Fast Track Loan Program to address the needs of local businesses that need quick access to capital. This is an alternative to high interest rate credit cards and deceptively-priced and expensive on-line lenders. Loan proceeds may be used for most legitimate business purposes, including purchasing inventory or equipment, and for working capital.	<a href="https://www.common-capital.org/get-a-loan/fast-track-loan-program/">https://www.common-capital.org/get-a-loan/fast-track-loan-program/</a>	For-Profit Businesses, Non-Profit Businesses	Loan Fund
<b>Covid-19 and Unemployment Insurance (UI)</b>	The Online Resource for Massachusetts Poverty Law Advocates	This 2-page fact sheet provides information on the state's unemployment insurance program in the specific context of the Covid-19 emergency. Fact sheet is also available in Spanish and Vietnamese.	<a href="https://www.masslegalservices.org/content/covid-19-and-unemployment-insurance-ui">https://www.masslegalservices.org/content/covid-19-and-unemployment-insurance-ui</a>	For-Profit Businesses, Non-Profit Businesses	Information resource
<b>COVID-19 LIST OF ESSENTIAL SERVICES (MARCH 23, 2020)</b>	STATE OF MASSACHUSETTS	Full list of categories of "COVID-19 Essential Services"	<a href="https://www.mass.gov/doc/covid-19-essential-services/download">https://www.mass.gov/doc/covid-19-essential-services/download</a>	For-Profit Businesses, Non-Profit Businesses, Other	FYI and Reference
<b>COVID-19 Loan Fund (Massachusetts) - NO LONGER ACCEPTING APPLICATIONS as of 3-19-20 12noon</b>	Massachusetts Growth Capital Corporation (MGCC)	A loan fund of \$10 million has been created to provide financial relief to Massachusetts businesses that have been affected by COVID-19. Massachusetts Growth Capital Corporation (MGCC) will receive and process all applications for this fund.	<a href="https://www.empoweringsmallbusiness.org/what-we-offer/emergency-loan-funds/covid-19-loan-fund">https://www.empoweringsmallbusiness.org/what-we-offer/emergency-loan-funds/covid-19-loan-fund</a>	For-Profit Businesses, Non-Profit Businesses	Loan Fund
<b>Critical Grants for Nonprofits</b>	Community Foundation of Western MA	Critical grants provide funding for nonprofits experiencing operating issues due to unforeseen emergencies or urgent needs.	<a href="http://communityfoundation.org/grants/critical-grants/">http://communityfoundation.org/grants/critical-grants/</a>	For-Profit Businesses	Grants
<b>FCCDC Loan Program</b>	Franklin County Community Development Corporation	The FCCDC finances both start-up and existing small businesses for a wide range of purposes. We also assist in helping to assemble a loan application.	<a href="https://www.fccdc.org/">https://www.fccdc.org/</a>	For-Profit Businesses, Non-Profit Businesses	Loan Fund, Free Business Advice, Western MA Food Processing Center
<b>Funding &amp; Resources for Small Business During COVID-19 Crisis</b>	Center for Women & Enterprise	CWE has compiled a list of COVID-19 funding opportunities and resources that may be available to you and your business.	<a href="https://www.cweonline.org/Entrepreneurs/Resources-Available-to-Small-Business-During-COVID-19-Crisis">https://www.cweonline.org/Entrepreneurs/Resources-Available-to-Small-Business-During-COVID-19-Crisis</a>	For-Profit Businesses, Non-Profit Businesses, Other	Loan Fund, Grants
<b>Grow with Google</b>	Google	In today's environment, more employees, educators, and students are working remotely. To help, we've gathered some free tools and resources you can use to stay connected and productive.	<a href="https://grow.google/remotework/">https://grow.google/remotework/</a>	For-Profit Businesses, Non-Profit Businesses, Other	Tools for businesses and individuals to work remotely.
<b>ICIC Resource List</b>	ICIC - Initiative for a Competative Inner City	Small Business Resources during Covid 19	<a href="https://icic.org/small-business-resource-center-covid-19-crisis/">https://icic.org/small-business-resource-center-covid-19-crisis/</a>	For-Profit Businesses, Non-Profit Businesses, Other	Free Business Advice, List of resources
<b>IRS Filing and Payment Deadlines Questions and Answers</b>	IRS	Filing and Payment Deadlines Questions and Answers	<a href="https://www.irs.gov/newsroom/filing-and-payment-deadlines-questions-and-answers">https://www.irs.gov/newsroom/filing-and-payment-deadlines-questions-and-answers</a>	For-Profit Businesses, Non-Profit Businesses, Other	Reference Information
<b>MA Food Trust Program</b>	Franklin County Community Development Corporation	The Massachusetts Food Trust Program (MFTP) provides loans, grants, and business assistance for increasing access to healthy, affordable food in low-income, underserved areas.	<a href="https://massfoodtrustprogram.org/">https://massfoodtrustprogram.org/</a>	For-Profit Businesses, Non-Profit Businesses	Loan Fund, Grants, Free Business Advice
<b>MA WorkShare Program</b>	State of Massachusetts	The WorkShare program is an alternative for employers faced with a cut in workforce. Employers can divide available work between affected employees instead of laying off workers. It allows employees to receive a part of their unemployment insurance (UI) benefits while working reduced hours.	<a href="http://communityfoundation.org/grants/critical-grants/">http://communityfoundation.org/grants/critical-grants/</a>	For-Profit Businesses, Non-Profit Businesses, Other	It allows employees to receive a part of their unemployment insurance (UI) benefits while working reduced hours.
<b>PR Strategies &amp; COVID-19: A Virtual Briefing</b>	InkHouse	Marketing and social media strategies in the wake of COVID-19	<a href="https://docs.google.com/forms/d/e/1FAIpQLSeukHQR-0uE2kCGBBIgIcUgX6iWkCP4H3L-mxeQBcDbDbqQcg/viewform?fbzx=2185471869024107329">https://docs.google.com/forms/d/e/1FAIpQLSeukHQR-0uE2kCGBBIgIcUgX6iWkCP4H3L-mxeQBcDbDbqQcg/viewform?fbzx=2185471869024107329</a>	For-Profit Businesses, Non-Profit Businesses	Free Business Advice
<b>PRINTABLE Fact Sheets about COVID-19</b>	State of Massachusetts	PRINTABLE materials related to Coronavirus Disease 2019 (COVID-19)	<a href="https://www.mass.gov/info-details/covid-19-printable-fact-sheets#prevention-">https://www.mass.gov/info-details/covid-19-printable-fact-sheets#prevention-</a>	For-Profit Businesses, Non-Profit Businesses, Other	Free PRINTABLE fact sheets



## WesternMass List of Business Resources

*Brought to you by the WesternMass Business Technical Assistance Collaboration: Center for Women and Enterprise ([www.cweonline.org](http://www.cweonline.org)), Common Capital ([www.common-capital.org](http://www.common-capital.org)), Franklin County CDC ([www.fccdc.org](http://www.fccdc.org)), MA Small Business Development Center ([www.msdbc.org](http://www.msdbc.org)), SCORE of Western Mass ([www.westernmassachusetts.score.org](http://www.westernmassachusetts.score.org)), and Valley CDC ([www.valleycdc.com](http://www.valleycdc.com)). **TO ADD A MISSING PROGRAM/RESOURCE, please email Samalid Hogan at [smhogan@msdbc.umass.edu](mailto:smhogan@msdbc.umass.edu)***

Name of Resource/Program	Name of Organization providing the service/program:	Brief description of the program.	Web link to page with more information about the program.	Who is eligible for the program or service provided? (check all that apply)	Type of resource (select all that apply):
<b>Rapid Response Team (Prevent Layoffs)</b>	Massachusetts Department of Career Services (MDCS)	The Massachusetts Department of Career Services (MDCS) uses the Rapid Response team for many important services. The team provides layoff aversion and early intervention services to companies and their employees for free. The Workforce Innovation and Opportunity Act (WIOA) funds this federally-mandated program. This results in a smooth transition for all affected employees.	<a href="https://www.mass.gov/prevent-layoffs-with-rapid-response">https://www.mass.gov/prevent-layoffs-with-rapid-response</a>	For-Profit Businesses, Non-Profit Businesses, Other	Pre-layoffs early intervention services to companies and their employees for free.
<b>Restaurant Strong Fund</b>	The Greg Hill Foundation	The Greg Hill Foundation has teamed up with Samuel Adams* to support those from the Massachusetts restaurant industry who have been impacted by the Covid-19 closures.	<a href="https://www.thegreghillfoundation.org/restaurantstrong/">https://www.thegreghillfoundation.org/restaurantstrong/</a>	For-Profit Businesses	Grants
<b>Running a Food Business in the Face of COVID-19</b>	Common Wealth Kitchen	We've compiled resources available for HR, financial, and other aspects of your business that are likely drastically impacted by the spread and precautions around COVID-19. This is a constantly evolving document -- as new resources come out, we'll add them in here.	<a href="https://docs.google.com/document/d/1MdnM-bnlbAOGX5FiD0moelICbkimNRz5u9rTxuAc78/edit?usp=sharing">https://docs.google.com/document/d/1MdnM-bnlbAOGX5FiD0moelICbkimNRz5u9rTxuAc78/edit?usp=sharing</a>	For-Profit Businesses, Non-Profit Businesses, Other	Free Business Advisory Services
<b>SBA Economic Injury Disaster Loan</b>	Small Business Administration	The SBA's Economic Injury Disaster Loan program provides small businesses with working capital loans of up to \$2 million that can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing. PDF SLIDE DECK: SBA Economic Injury Disaster Loans For Coronavirus Related Economic Disruptions	<a href="https://disasterloan.sba.gov/ela">https://disasterloan.sba.gov/ela</a>	For-Profit Businesses, Non-Profit Businesses	<a href="#">Loan Fund</a>  <a href="#">CLICK LINK TO SEE PDF PRESENTATION: https://www.sba.gov/sites/default/files/articles/Webinar_material-Coronavirus_03.14.20.pdf</a>
<b>Small Business Grants</b>	Berkshire Bank Foundation	Berkshire Bank has earmarked an incremental \$500,000 for small business grants to help businesses that do not have the ability to pay. They are working with Berkshire Bank Foundation and the Foundation for Business Equity, among others, to deploy these dollars across their banking footprint and to sharing more details about these programs in the short term. Berkshire Bank also understand there will be situations where our customers find themselves or their businesses facing financial difficulties that are unique to them. In those scenarios where hardship is not relieved by low-interest loans or small business grants, Berkshire Bank is asking their customers to reach out to them to further discuss how they may be of assistance.	<a href="https://www.berkshirebank.com/About/Whats-New/COVID-19-Customer-Update/Additional-Support-and-Financial-Flexibility">https://www.berkshirebank.com/About/Whats-New/COVID-19-Customer-Update/Additional-Support-and-Financial-Flexibility</a>	For-Profit Businesses	Grants
<b>SPANISH** Asistencia al Desempleado (Unemployment Assistance)</b>	El Departamento de Asistencia al Desempleado	DUA administra el Seguro de Desempleo (Unemployment Insurance), proporcionando asistencia temporal a los trabajadores en Massachusetts que estén desempleados sin ser culpa suya y que a la vez puedan trabajar, estén disponibles para trabajar, y estén buscando empleo. Los fondos que financian los beneficios del seguro de desempleo vienen de contribuciones trimestrales pagadas por los empleadores en Massachusetts; no se hacen deducciones de los sueldos de los trabajadores.	<a href="https://www.mass.gov/service-details/dua-espanol-spanish">https://www.mass.gov/service-details/dua-espanol-spanish</a>	For-Profit Businesses, Non-Profit Businesses, Other	SPANISH** Asistencia al Desempleado (Unemployment Assistance)
<b>Talking to Your Landlord About COVID-19 Impact on Your Business</b>	Graffito	PDF Presentation - Talking to Your Landlord About COVID-19 Impact on Your Business	<a href="https://drive.google.com/file/d/19OUgMwUzuEGBNmEcSPChWlvdUN4BcG8h/view">https://drive.google.com/file/d/19OUgMwUzuEGBNmEcSPChWlvdUN4BcG8h/view</a>	For-Profit Businesses, Non-Profit Businesses, Other	Free Business Advice



## WesternMass List of Business Resources

*Brought to you by the WesternMass Business Technical Assistance Collaboration: Center for Women and Enterprise ([www.cweonline.org](http://www.cweonline.org)), Common Capital ([www.common-capital.org](http://www.common-capital.org)), Franklin County CDC ([www.fccdc.org](http://www.fccdc.org)), MA Small Business Development Center ([www.msbdc.org](http://www.msbdc.org)), SCORE of Western Mass ([www.westernmassachusetts.score.org](http://www.westernmassachusetts.score.org)), and Valley CDC ([www.valleycdc.com](http://www.valleycdc.com)). **TO ADD A MISSING PROGRAM/RESOURCE, please email Samalid Hogan at [smhogan@msbdc.umass.edu](mailto:smhogan@msbdc.umass.edu)***

Name of Resource/Program	Name of Organization providing the service/program:	Brief description of the program.	Web link to page with more information about the program.	Who is eligible for the program or service provided? (check all that apply)	Type of resource (select all that apply):
<b>Verizon Wireless Customer Relief</b>	Verizon Wireless	Verizon will offer free international calling to countries identified by the Center for Disease Control as level 3 impacted by the coronavirus effective 3/18 through the end of April. This is available to wireless postpaid consumer and small/medium business customers, and landline home phone customers. Unlimited calls will be included to mobile and landline termination. Effective 3/19, wireless prepaid customers will also receive a total of 300 additional minutes to call level 3 countries.  Verizon will also waive activation fees on new lines of service and upgrade fees starting March 18. This applies to all purchases and service-only activations made through Verizon digital channels, such as verizonwireless.com and the My Verizon app.	<a href="https://www.verizon.com/about/news/update-verizon-serve-customers-covid-19">https://www.verizon.com/about/news/update-verizon-serve-customers-covid-19</a>	For-Profit Businesses, Non-Profit Businesses, Other	Fee waivers, free international calling, etc... see link to Verizon Wireless for more details.
<b>Your Retirement Account; What You Need to Know to Survive a Crisis</b>	Frances Rahaim, Ph.D.	Many people are worried about their 401k, 403b, IRA or other accounts with exposure to Market risk. In less than 20 minutes, this webinar explains what you need to know to make informed choices about protecting principal while positioning for upside potential when the Market recovers.	<a href="https://youtu.be/EJRzewPuAq4">https://youtu.be/EJRzewPuAq4</a>	For-Profit Businesses, Non-Profit Businesses, Other	Free Business Advice, free virtual consultation for individuals and businesses
Resiliency - Happy and healthy in an Uncertain	Quixote Consulting.	(Free webinar) Discover how to stay happy and healthy in world of fe	<a href="https://zoom.us/meeting/register/uZlkfuqhrT">https://zoom.us/meeting/register/uZlkfuqhrT</a>	For-Profit Businesses, Non-F	Free Business Advice
How to Work From Home Webinar	Quixote Consulting	Examine how to leverage working from home to be most productive	<a href="https://zoom.us/meeting/register/vJMocuCu">https://zoom.us/meeting/register/vJMocuCu</a>	For-Profit Businesses, Non-F	Free Business Advice
Virtual Teaming - Meetings and More - Webinar	Quixote Consulting	(Free webinar) Leverage unique opportunities and minimize inherent	<a href="https://zoom.us/meeting/register/vJ0uc-qorT">https://zoom.us/meeting/register/vJ0uc-qorT</a>	For-Profit Businesses, Non-F	Free Business Advice
How to Give a Virtual Presentation - Webinar	Quixote Consulting	(Free webinar) Learn the best techniques to command presence and	<a href="https://zoom.us/meeting/register/tJYuc-2prD">https://zoom.us/meeting/register/tJYuc-2prD</a>	For-Profit Businesses, Non-F	Free Business Advice