

Valley CDC Business Development Resources

www.valleycdc.com

(413) 529-0420

06/08/07

If you patronize these folks, please tell them the Valley CDC Business Development Office sent you!

Artist Resources

Arts Health Care Coalition

(800) 272-4232

www.ArtsHealthCareCoalition.org

Navigate the new health care law that requires all MA residents over 18 yrs. To have health insurance by 12/31/07

Art Space Finder

www.artspacefinder.com

*“Space Available Now” listings are artist spaces for rent or purchase now in MA and Boston.
“Directory of Artist Space” is a permanent directory of artists' spaces in the state may or may not be currently available.*

Artist Link

(617) 727-3668

www.ArtistLink.org

ext. 330

Boston

*An initiative which helps artists, developers and municipalities in the creation and preservation of affordable artist space.
Home-buying courses for artists.*

Matchbook

www.matchbook.org

*Find performing artists, venues & presenters/clients in New England.
Funding sources for artists.*

Books & Periodicals

Business Plans Handbook

(800)-877-4253

www.gale.com

A compilation of actual business plans developed by small businesses throughout North America.

Entrepreneur magazine

www.entrepreneur.com

Inc. magazine

www.inc.com

Plan for Success: Information and Resources to Help Your Business

(413) 774-7204

www.fccdc.org

Franklin County CDC's workbook about starting a business.

The Lifestyle Market Analyst

(800) 232-0772

www.srds.com

ext. 8020

Provides market analysis of potential local, regional and national audiences.

Business Counseling & Technical Service Centers

Cooperative Development Institute

(877) NE

COOPS

(413) 665-1271

South Deerfield

(413) 562-8780

www.cdi.coop

CDI is a non-profit organization that offers fee-based services to assist in the development of cooperative businesses and organizations.

MA Office of Business Development

Westfield

www.state.ma.us/mobd

Assisting companies who want to locate, expand, grow, or maintain a presence in Massachusetts by helping them take advantage of available economic incentive programs.

Massachusetts Small Business Development Center (MSBDC)	(413) 584-1900 Northampton (413) 737-6712 Springfield	www.msbbc.org/wmass	<i>Provides free assistance to prospective and existing small businesses on topics such as business plan development, financing, personnel issues and marketing. Be sure to check out the links on their website for other important resources pertaining to government, international trade, chambers of commerce, & state requirements.</i>
Service Corps of Retired Executives (SCORE)	(413) 584-1900 Northampton (413) 785-0314 Springfield	www.scorewesternmass.org	<i>Free counseling from veteran entrepreneurs.</i>
University of MA Family Business Center	413-545-1537 Amherst	www.umass.edu/fambiz	<i>Assists family companies to recognize common problems and find solutions to their unique challenges.</i>
US Small Business Administration (SBA)	(413) 785-0268 Springfield	http://sba.gov/ma	<i>Access to lending institutions, training,</i>
Valley Community Development Corporation, Small Business Development Office	(413) 529-0420 Easthampton, Northampton, Hadley & Amherst	www.valleycdc.com	<i>Free business technical assistance to low and moderate income artists and entrepreneurs, and small studios/businesses with up to 20 employees. Help to develop business plans and financial projections, develop marketing and sales strategies and cash flow management.</i>
Computer Software & Services			
Cute PDF Writer		www.cutepdf.com	<i>Create Portable Document Files (.pdf) free from any program and can be read by any computer.</i>
Google Apps		www.google.com/a	<i>Free website & email (www.yourdomain.com, joe@yourdomain.com) and online website publishing tools. Pay only \$10/year for your domain name registration.</i>
Google Calendar		www.google.com/calendar	<i>Free online private & public calendar manager.</i>
Microsoft Office Accounting Express 2007		www.ideawins.com	<i>Free basic accounting software for Windows operating system.</i>
Microsoft Office Live Basics		http://office.microsoft.com/en-us/officelive/FX101534261033.aspx	<i>Free website & email (www.yourdomain.com, joe@yourdomain.com) and online website publishing tools. No charge for your first domain name registration.</i>

Nvu		www.nvu.com	<i>A free Web Authoring System for Linux desktop users as well as Microsoft Windows and Macintosh users to rival programs like FrontPage and Dreamweaver. No technical expertise or knowledge of HTML needed.</i>
Open Office		www.openoffice.org	<i>Free open-source office suite software that includes a word processor, spreadsheet, presentation, drawing, calculator & database programs. Available and supported in many languages.</i>
Quick Books Simple Start 2007		http://quickbooks.intuit.com/commerce/catalog/product.jhtml?prodId=prod0000000000008022902	<i>Free basic accounting software for Windows operating system.</i>
Salesforce	(415) 901-7000 (800) NO-SOFTWARE San Francisco, CA	www.salesforce.com/products/personal.jsp	<i>Free Personal Edition Customer Relationship Management (CRM) database - web hosted (access anywhere) One user only. Free Enterprise Edition Contact/Constituent Resource Management (CRM) database – web hosted (access anywhere) for qualified charitable organizations. 10 users. Manage fundraising campaigns, clients, contributors, etc.</i>
Tech Soup		http://techsoup.org	<i>Free & discounted software for non-profits. Some products may also be available free to for-profit businesses.</i>
Finance			
Northampton Cooperative Bank	(413)584-4474	www.northamptoncoop.com	
Accion USA	(617) 616-1561 (866) 245-0783 Boston	www.accionusa.org	<i>Affordable micro-finance solutions for small business owners. \$500-10,000 new businesses, \$500-\$25,000 existing businesses.</i>
Art Angels	(413) 585-9709 Northampton	Jladd@classactionnet.org	<i>Anonymous group of artists & art lovers in the Pioneer Valley who pool financial resources to support artists and d local projects that enhance the lives of those with little access to the arts in the region.</i>
Bank of America	(800) 225-5353 (800) 841-4000	www.bankofamerica.com	
Bank of Western Massachusetts	(800) 331-5003	www.bankwmass.com	
Citizens Bank	(800) 922-9999	www.citizensbank.com	
Cooperative Fund of New England	(910) 395-6008 (800) 818-7833 Amherst	www.cooperativefund.org	

Easthampton Savings Bank	(413) 527-4111	www.bankesb.com	
Florence Savings Bank	(413) 586-1300	www.florencesavings.com	
Commonwealth of MA WebFile tax payment registration	(617) 887-MDOR 800-392-6089 in MA	https://wfb.dor.state.ma.us/webfile/business/Public/Webforms/Login/Login.aspx	<i>Register to pay business income tax, sales & hospitality tax, etc.</i>
MA Technology Development Corporation	(617) 723-4920 Boston	www.mtdc.com	<i>Money for technology startups.</i>
MassDevelopment Western Office	(413) 731-8848 Springfield	www.massdevelopment.com	<i>Offers custom programs for specific industries, financing tools, and various development services.</i>
Peoples Bank	(413) 538-9500	www.bankatpeoples.com	
River Valley Investors	(413) 303-1268 Hadley	www.rivervalleyinvestors.com	<i>Western Massachusetts-based group of individual investors seeking early, growth, & later stage investment opportunities.</i>
Sovereign Bank	(413) 592-2514	www.sovereignbank.com	
TD Banknorth – Small Business Services	(800) 722-8470	www.tdbanknorth.com	
United States Farm Service Agency State Office	(413) 253-4300 Amherst	www.fsa.usda.gov Go to “ Contact Us ” to navigate to the MA state site.	<i>USDA Rural Development offers business development programs, such as the Business & Industry Loans, Rural Business Enterprise Grants, and Intermediary Re-lending Program Loans.</i>
Valley CDC	(413) 586-5855 x 18 Amherst, Hadley, Northampton & Easthampton	www.valleycdc.com	<i>Free financial literacy; debt counseling.</i>
Western Massachusetts Enterprise Fund (WMEF)	(413) 774-4033 Greenfield	www.wmef.org	<i>The WMEF is a non-profit organization that provides financing and technical assistance to entrepreneurs and small businesses in the five counties of western Massachusetts.</i>
Graphic Design Hewlett Packard		www.hp.com/sbso/special/doityourself.html	<i>Free business forms templates & classes on in-house (do-it-yourself) marketing.</i>

Human Resources

American Red Cross – Hampshire County Cathy Tenerowicz Department of Labor	(413) 584-8887	tenerowicz@usa.redcross.org	<i>Health & Safety training & workplace products.</i>
Employment and Training Administration US Department of Labor	(202) 219-6666 Washington DC	www.dol.gov	
Experience Inc.	(202) 219-6871 (877) US- 2JOBS Washington DC	www.doleta.gov www.erecruiting.com	<i>Recruit for jobs and internships from colleges and universities. The nation's largest students, employers & universities.</i>
Franklin/Hampshire Career Center	(413) 586-6506 Northampton	www.fhcc-onestop.com	<i>Find skilled workers.</i>
Noho Jobs	(413) 387-8127 Northampton	http://nohojobs.com	<i>Free website to post job and internship vacancies in and around Northampton, MA.</i>
Pioneer Valley Enterprise Program	(413) 577-3442 Amherst	www.donahue.umassp.edu	<i>Training</i>
Praxis:The Liberal Arts as Work Internship at Smith College	(413) 585-2582 Northampton	http://www.smith.edu/cdo/praxis	<i>This paid internship provides students access to funding for summer internships which build upon their academic studies and offer opportunities for career exploration. There is no cost to the business employing the intern as the Praxis program pays their stipend.</i>
Springfield Technical Community College Center for Business & Technology	(413) 755-4225 Springfield	http://cbt.stcc.edu	<i>Workforce development training, IT, entrepreneurial workshops.</i>
University of Massachusetts, Amherst Field Experience office Jeffrey Silver	(413)545-6267	www.umass.edu/careers jjs@acad.umass.edu	<i>Internship program through U Mass.</i>
U.S. Department of Labor: Occupational Safety and Health Administration (OSHA) State & National Office	(413) 785-0123 Springfield	www.osha.gov	
Western Massachusetts Business Development Training Schedule		www.valleycdc.com/training	<i>A comprehensive calendar of business development training in Western Massachusetts</i>

Insurance			
Commonwealth Care Commonwealth Choice	(877) MA- ENROLL (877- 623-6765)	www.MAHealthConnector.org	<i>Free (at or below poverty level income) or deeply reduced rate (up to 300% of poverty rate income) health insurance . Low-cost plans for other Massachusetts families & adults over 18 years old.</i>
Insurance Partnership	(800) 399-8285 Canton	www.insurancepartnership.org	<i>Adults whose income is at or below the federal poverty level, and</i>
Worker's Compensation Insurance State Office, National Office	(617) 727-4900 or (800) 323- 3249 ext 470 Boston	www.mass.gov/dia	<i>Adults whose income is more than the federal poverty level and up to 300% of the federal poverty level.</i>
Intellectual Property/Law			
Copyright Office, Library of Congress	(202) 707-3000 Washington DC	www.copyright.gov	
Dial-a-Lawyer The MA Bar Association	(617) 338-0610	http://www.massbar.org/public-and-community-services/dial-a-lawyer	<i>Free legal advice on the first Wednesday evening of each month, 5:30-7:30 pm.</i>
Law and Business Center for Advancing Entrepreneurship	(413) 736-8462 Springfield	www.law.wnec.edu/lawandbusiness	<i>Graduate business and law students provide free consultation to local entrepreneurs.</i>
Patent and Trademark Office National Office	(800) 786-9199 Alexandria, VA	www.uspto.gov	
Local Networks			
Amherst Area Chamber of Commerce	(413) 253-0700 Amherst	www.amherstarea.com	
Business Networking International (BNI)	(413) 268-7680 (800) 850-7172	www.bniwmass.com	
Economic Development Council of Western Massachusetts	(413) 593-6421 (888) 593-6421 Chicopee	www.westernmassedc.com	
Greater Easthampton Chamber of Commerce	(413) 527-9414 Easthampton	www.easthamptonchamber.org	
Greater Northampton Chamber of Commerce	(413) 584-1900	www.explorenorthampton.com	
Hidden TECH	(413) 253-4124	www.hidden-tech.net	<i>A network of primarily, home-based small business operators located in western Massachusetts, which offers a variety networking and informational events and workshops.</i>

Pioneer Valley Business Alliance for Local Living Economies	(413) 297-3114 Hatfield	www.pvballe.org	<i>Membership organization promoting local business and consumer choices.</i>
Pioneer Valley Connect	(413) 774-1194 ext 101 Greenfield	www.pioneervalleyconnect.org	<i>The Connect is focused on the advancement of broadband services and deployment in the three-county Pioneer Valley region.</i>
Regional Technology Corporation (RTC)	(413) 755-1301 Springfield	http://rtacentral.com	<i>The RTC is a collaboration of industry, academia and public/non-profit sectors to encourage the growth and development of technology-based industries in Western Massachusetts. RTC develops and coordinates industry-specific networks, such as the Technology Enterprise Council.</i>
Salesforce Foundation	(415) 901-7000 San Francisco, CA	www.salesforcefoundation.org	<i>Free online contact management program to track fundraising and constituents of non-profit corporations</i>
Market Research			
Bureau of Labor Statistics, Division of Information Services	(202) 606-6378 Washington DC	http://stats.bls.gov	
Bureau of the Census United States Department of Commerce, Social and Economic Division	(202) 482-2000 Washington DC	www.census.gov	
University of Massachusetts, W.E.B. Dubois Library, Reference Department	(413) 545-6822 Amherst, MA	www.library.umass.edu/subject/business	
Western Massachusetts Regional Library System	(413) 665-9898 Deerfield	www.wmrls.org/index.html	<i>Search databases, card catalogs, and archived magazine/newspaper/periodical articles online. Request a book or video to be reserved for you at your local public library.</i>
Marketing			
Save 30 Store		www.save30.com	<i>Gift Certificates: Offer 30% off of your products or services – free.</i>
Valley General Store WRSI The River		www.wrsi.com/products.php?product_category_id=18	<i>Offer 30% off of your products or services – free.</i>
Vista Print		www.vistaprint.com	<i>Free & paid business cards; online copy shop.</i>
Misc.			
Central Contracting Registration	(888) 227-2423 (269) 961-5757	www.ccr.gov	<i>Get on the US government vendor list.</i>

Commonwealth of MA Procurement Access & Solicitation System		www.comm-pass.com	<i>Sell to the Commonwealth. Find & bid on open solicitations for products & services.</i>
Federal Business Opportunities	(800) 472-3779	www.fedbizopps.gov	<i>Sell to the US government. Find & bid on open solicitations for products & services.</i>
MA Office of Small Business & Technology	(617) 788-3610	http://www.mass.gov/?pageID=eoedagencylanding&L=4&L0=Home&L1=Expanding+or+Locating+in+Massachusetts&L2=State+Agencies&L3=Department+of+Business+and+Technology&sid=Eoed	<i>Apply for a training grant, pay your business taxes, register a new business, locate business counselors, find market research on MA, etc.</i>
MA State Office of Minority & Women Business Assistance	(617) 973-8692 Boston	www.somwba.state.ma.us	<i>Promotes the development of business enterprises and non-profit organizations owned or operated by minorities and women in MA. Obtain SOMWBA certification to qualify for special state contract consideration.</i>
Professional Associations, General			
National Association for the Self-Employed	(800) 232-6273 Dallas, TX	www.nase.org	
Revenue			
Massachusetts Department of Revenue <i>State Office</i>	(413) 784-1000 Springfield	www.dor.state.ma.us	<i>The DOR webpage offers business information (such as an explanation of tax obligations and electronic forms) and the Division of Local Services for community data.</i>
US Internal Revenue Service, US Department of the Treasury	(202)622-6370 Washington DC	www.irs.ustreas.gov	<i>Federal Employer Identification Number (EIN)</i>
Young Entrepreneurs			
SCORE resources for Entrepreneurial Youth		www.score.org/resources_young.html	